



# TRAVEL CONSULTANT RATE GUIDE

EFFECTIVE  
**May 2018**



Underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company, a wholly owned subsidiary of Manulife.

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# BEST PRACTICES FOR TRAVEL CONSULTANTS

You have a professional and, in some provinces, legal obligation to recommend both trip cancellation and medical travel insurance to clients. It's best to ensure your clients understand what is covered, what may not be covered, eligibility requirements and exclusions.

## SALES BEST PRACTICES

- Do you want your clients to travel with confidence? If so, make Flight Centre Travel Insurance a mandatory part of every booking. Positioning the insurance in the beginning of the conversation traditionally results in success.
- Determine your client's travel insurance needs; discuss the sum insured and trip length to recommend the appropriate plan for them. Clients protect their home and their belongings, so why not their vacation? Are they prepared to potentially lose their travel investment?
- Reinforce the plan coverage and include some of these basic benefits that are in many of our plans:
  - Up to \$5 million CAD in available coverage
  - 24/7 worldwide assistance
  - Upfront payments where and whenever possible
- If you encounter an objection, consider this as an opportunity to overcome it. Listed on pages 2 and 3, Manulife has captured the top 6 commonly heard objections and has provided hints to overcome those objections in your daily sales process.
- Refer clients to applicable conditions, exclusions and definitions contained within the policy. Ensure your client makes an informed decision by understanding their coverage. An email or hard copy of the policy **MUST** be provided to your clients.
- If your client chooses to decline travel insurance, present them with the waiver form. The waiver form is evidence that you offered travel insurance coverage to your client, and that the client has declined the insurance and understands and accepts the risk. Often this can be used as a sales tool to close the sale.

**By following these best practices, we are confident your travel insurance sales will improve and improved sales = additional revenue and satisfied customers.**


# OVERCOMING OBJECTIONS

Client Objection	How Can I Overcome This Objection?
<p><b><i>“My credit card covers me”</i></b></p>	<p><b><i>Inform the client:</i></b></p> <ul style="list-style-type: none"> <li>• Emergency medical coverage on many cards stops at a certain age or duration</li> <li>• Some cards only cover trip interruption, not trip cancellation prior to departure</li> <li>• The majority of claims occur <b>prior to</b> departure</li> <li>• The client may not be covered if a family member who is not travelling with them gets sick or injured and they have to cancel</li> <li>• Credit cards may offer limited coverage for Travel Delay or not offer it at all</li> </ul> <p><b>Helpful Tip:</b>  <i>Offer to add the insurance at the time of the booking and recommend they contact their card provider. If they can confirm coverage within 48 hours, the policy can easily be refunded.</i></p>
<p><b><i>“No” or “Not interested”</i></b></p>	<p><b><i>Follow this process to probe and find out the true objection:</i></b></p> <ul style="list-style-type: none"> <li>• Validate their statement, “I understand that you are not interested in travel insurance”</li> <li>• Ask permission, “May I ask why you’re not interested in purchasing travel insurance for your trip?”</li> <li>• Mention to the client that it is your professional and, in some provinces, a legal obligation to offer travel insurance</li> <li>• Reiterate to your client the risk that they could lose 100% of their trip cost if no insurance is purchased</li> <li>• If your client still chooses to decline travel insurance, protect yourself: get signed insurance waiver</li> </ul> <p><b>Example:</b>  <i>“I have located a great price on a flight; however, it is 100% non-refundable. If you need to cancel your trip due to one of the covered events listed in your policy, your purchase will be protected.”</i></p>
<p><b><i>“Last-minute booking!”</i></b></p>	<p><b><i>Inform the client:</i></b></p> <ul style="list-style-type: none"> <li>• Ensure the client understands all the benefits offered through Flight Centre Travel Insurance</li> <li>• Refer to the eligible covered events offered under the Emergency Medical, Trip Cancellation and Interruption plans</li> <li>• Offer the zero (0) prior to departure option on any package product as a last resort</li> <li>• Share stories about other claims that have taken place and how happy the client was to have the coverage</li> </ul> <p><b>Helpful Tip:</b>  Cite an example that you were involved in where a person had to cancel their last-minute booking.  For example: <i>“Recently I booked a last-minute cruise for a family of four. Before leaving, the mother became ill and they had to cancel their trip. If they had not had travel insurance, they would have lost the \$6,000 they paid for their trip.”</i></p>

Client Objection	How Can I Overcome This Objection?
<b><i>"It's too expensive"</i></b>	<p><b>Overcome this objection by:</b></p> <ul style="list-style-type: none"> <li>• How much would your client have to pay if they were hospitalized while out of the country? Would their government health insurance plan cover the expense?</li> <li>• Break down the cost per day</li> <li>• Offer the zero (0) prior to departure option on any package product as a last resort</li> <li>• Reinforce the importance and value of the insurance</li> </ul> <p><b>Example:</b>  <i>"The cost of travel insurance for your 7-day trip to Cancun is \$104; you are paying less than \$15 per day for emergency medical protection <b>and</b> the financial protection for covered expenses against unexpected loss".</i></p>
<b><i>"I am travelling within Canada"</i></b>	<p><b>Inform the client:</b></p> <ul style="list-style-type: none"> <li>• Government health insurance plans (GHIP) do not cover all emergency medical expenses incurred outside your province or territory of residence. There is no coverage for non-medical expenses such as hotels and meals, if you need to extend your trip.</li> <li>• What if your client has to cancel their trip or interrupt their trip due to a family emergency; are they prepared to lose their investment?</li> <li>• Break down the rate into a per day price</li> </ul> <p><b>Example:</b>  <i>"How much would it cost to replace your luggage? What if you were unable to travel and your flight was 100% non-refundable? How does that compare to the cost of purchasing travel insurance?"</i></p>
<b><i>"Insured through employer"</i></b>	<p><b>Remember:</b></p> <ul style="list-style-type: none"> <li>• Group plans seldom cover cancellation, interruption or lost baggage</li> <li>• Recommend your customer call their group plan administrator to confirm their coverage and be sure to ask if they pay upfront for medical expenses; most do not.</li> <li>• Recognize that group plans may have limitations on the maximum amount payable for emergency medical coverage. Would they be able to cancel or interrupt their trip if a family member became ill?</li> </ul> <p><b>Example:</b>  <i>"I understand that you have medical coverage through your work; however, if you have to cancel your trip prior to departure, your work coverage might not reimburse you. Also, Flight Centre Travel Insurance offers up to \$5 million in medical insurance benefits. The Assistance Centre is available 24/7 for emergencies and upfront medical bill payment whenever possible."</i></p>



# TRAVEL INSURANCE PLANS AT-A-GLANCE

 <b>PLANS</b>	<b>INSURANCE MAXIMUM BENEFITS &amp; FEATURES</b>				
	<b>Eligible Age<sup>[1]</sup></b>	<b>Trip Cancellation<sup>[2]</sup></b>	<b>Trip Interruption<sup>[2]</sup></b>	<b>Emergency Medical</b>	<b>Baggage Loss, Damage &amp; Delay</b>
<b>All-Inclusive</b>	No Limit	Sum insured	Unlimited	\$5,000,000	Loss, Damage up to \$1,500 / Delay up to \$500
<b>Non-Medical Inclusive</b>	No Limit	Sum insured	Unlimited	—	Loss, Damage up to \$1,500 / Delay up to \$500
<b>Trip Cancellation &amp; Interruption</b>	No Limit	Sum insured	\$800, \$1,500 or Unlimited	—	—
<b>Emergency Medical</b>	Under 60	—	—	\$5,000,000	—
<b>Medical Preferred</b>	Age 60 & Older	—	—	\$5,000,000	—
<b>Canada All-Inclusive<sup>[4]</sup></b>	No Limit	Sum insured	Unlimited	\$5,000,000	Loss, Damage up to \$1,500 / Delay up to \$500
<b>Annual Medical<sup>[5]</sup></b>	Under 85	—	—	\$5,000,000	—
<b>Annual All-Inclusive<sup>[5]</sup></b>	Under 85	Up to \$1,500/trip, \$10,000/year	Unlimited	\$5,000,000	Loss, Damage up to \$1,500 / Delay up to \$500
<b>Annual Non-Medical Inclusive<sup>[5]</sup></b>	No Limit	Sum insured/trip, \$10,000/year	Unlimited	—	Loss, Damage up to \$1,500 / Delay up to \$500
<b>Visitors - \$25,000, \$50,000, \$100,000</b>	Under 86	—	—	Up to benefit amount (\$75 deductible)	—
<b>Visitors - \$150,000</b>	Under 70	—	—	Up to benefit amount (\$75 deductible)	—
<b>Rental Vehicle Damage</b>	No Limit	—	—	—	—
<b>Annual Rental Vehicle Damage<sup>[5]</sup></b>	No Limit	—	—	—	—
<b>Youth Emergency Medical</b>	Under 30	—	—	\$1,000,000	—

<sup>[1]</sup> If you purchase any plan that includes Emergency Medical Insurance, your child must be at least 31 days old to be insured.

<sup>[2]</sup> Default coverage is provided in any plan that includes Trip Cancellation & Interruption Insurance.

<sup>[3]</sup> Available for family members under age 60.

<sup>[4]</sup> All travel must be within Canada.

<sup>[5]</sup> Top-ups are available.

<sup>[6]</sup> Applies if your client purchased insurance within 72 hours of booking their trip.

## FAMILY COVERAGE:

<b>Plans</b>	<b>Family Premium Calculation</b>
All-Inclusive Plan, Canada All-Inclusive Plan, Non-Medical Inclusive Plan	3 times the older (or only) parent's or grandparent's rate
Emergency Medical Plan, Annual Medical Plan, Visitors Plan	2 times the older (or only) parent's or grandparent's rate
Trip Cancellation & Interruption Plan, Medical Preferred Plan, Annual All-Inclusive Plan, Annual Non-Medical Inclusive Plan, Rental Vehicle Damage Plan, Annual Rental Vehicle Damage Plan, Youth Emergency Medical Plan	Family coverage not available

**CHILDREN UNDER 2 YEARS OLD AT NO EXTRA CHARGE:** Available for All-Inclusive, Canada All-Inclusive, Non-Medical Inclusive and Annual All-Inclusive Plans. With the purchase of this insurance, coverage for children (or a child) older than 30 days old and under 2 years old for the entire duration of the trip is provided at no extra charge.

## INSURANCE MAXIMUM BENEFITS & FEATURES

Flight & Travel Accident	Rental Vehicle Damage	Family Coverage <sup>[3]</sup>	Cancel for Any Reason <sup>[6]</sup>	Vacation Voucher	Refunds Available (rules apply)	Medical Questionnaire Required?
\$100,000 - Flight \$50,000 - Travel	—	3 x the older parent's rate	Included	\$750	NO	NO
\$100,000 - Flight \$50,000 - Travel	—	3 x the older parent's rate	Included	\$750	NO	NO
—	—	—	Included	\$750	NO	NO
—	—	2 x the older parent's rate	—	—	YES	NO
—	—	—	—	—	YES	YES
\$100,000 - Flight \$50,000 - Travel	—	3 x the older parent's rate	Included	\$750	NO	NO
—	—	2 x the older parent's rate	—	—	NO	YES - Age 60 & older
\$100,000 - Flight \$50,000 - Travel	—	—	Included	\$750	NO	YES - Age 60 & older
\$100,000 - Flight \$50,000 - Travel	—	—	Included	\$750	NO	NO
—	—	2 x the older parent's rate	—	—	YES	NO
—	—	2 x the older parent's rate	—	—	YES	NO
—	\$60,000	—	—	—	YES	NO
—	\$60,000	—	—	—	YES	NO
—	—	—	—	—	YES	NO

**Credit Card Authorizations are required when the premium is \$75.00 or more if you are not using our web application.**

Please use our merchant numbers and call:

	Phone Numbers	Merchant Numbers
<b>Visa</b>	1 800 268-8281	222652531
<b>MasterCard</b>	1 800 663-7400	222652531
<b>American Express</b>	1 800 268-9855	9306694705

### CONTACT US:

Call:

**1 855 893-4894**

Fax:

**1 877 511-3112**

Email:

**travelinsuranceservice@manulife.com**

# ALL-INCLUSIVE PACKAGE PLAN

## ALL INCLUSIVE - UNDER AGE 55

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$78	\$102	\$122	\$162	\$228	\$306	\$479	\$627	\$769	\$882	\$1,013
\$100	\$85	\$106	\$132	\$168	\$235	\$315	\$490	\$641	\$781	\$902	\$1,034
\$200	\$90	\$111	\$138	\$175	\$241	\$322	\$506	\$661	\$801	\$916	\$1,048
\$300	\$95	\$114	\$143	\$180	\$246	\$330	\$521	\$673	\$812	\$936	\$1,067
\$400	\$101	\$118	\$150	\$184	\$250	\$338	\$537	\$688	\$831	\$948	\$1,084
\$500	\$105	\$129	\$157	\$193	\$257	\$353	\$549	\$706	\$844	\$971	\$1,100
\$600	\$113	\$136	\$163	\$199	\$267	\$366	\$568	\$722	\$861	\$985	\$1,115
\$700	\$116	\$146	\$173	\$209	\$273	\$375	\$580	\$737	\$877	\$998	\$1,137
\$800	\$123	\$154	\$180	\$212	\$285	\$392	\$584	\$750	\$889	\$1,010	\$1,151
\$900	\$132	\$160	\$189	\$219	\$294	\$399	\$598	\$769	\$900	\$1,024	\$1,163
\$1,000	\$140	\$167	\$196	\$224	\$306	\$407	\$611	\$781	\$914	\$1,037	\$1,174
\$1,100	\$149	\$174	\$204	\$228	\$314	\$421	\$628	\$795	\$925	\$1,052	\$1,187
\$1,200	\$155	\$180	\$209	\$238	\$319	\$427	\$641	\$807	\$936	\$1,064	\$1,199
\$1,300	\$162	\$188	\$215	\$248	\$322	\$439	\$656	\$818	\$950	\$1,075	\$1,212
\$1,400	\$168	\$195	\$221	\$254	\$328	\$447	\$672	\$833	\$960	\$1,086	\$1,227
\$1,500	\$175	\$202	\$228	\$261	\$330	\$453	\$685	\$846	\$972	\$1,097	\$1,236
\$1,600	\$186	\$211	\$237	\$274	\$341	\$461	\$700	\$857	\$982	\$1,110	\$1,249
\$1,700	\$196	\$220	\$250	\$287	\$352	\$469	\$714	\$871	\$993	\$1,122	\$1,261
\$1,800	\$208	\$228	\$261	\$303	\$365	\$477	\$729	\$883	\$1,005	\$1,137	\$1,275
\$1,900	\$218	\$236	\$276	\$314	\$375	\$492	\$741	\$894	\$1,019	\$1,153	\$1,286
\$2,000	\$228	\$248	\$289	\$328	\$386	\$505	\$758	\$908	\$1,032	\$1,167	\$1,295
\$2,100	\$241	\$256	\$303	\$338	\$399	\$516	\$772	\$919	\$1,047	\$1,185	\$1,308
\$2,200	\$251	\$267	\$311	\$347	\$407	\$526	\$790	\$933	\$1,063	\$1,200	\$1,328
\$2,300	\$260	\$276	\$321	\$358	\$416	\$537	\$801	\$945	\$1,077	\$1,218	\$1,342
\$2,400	\$271	\$287	\$331	\$366	\$428	\$543	\$816	\$958	\$1,092	\$1,231	\$1,361
\$2,500	\$281	\$295	\$339	\$373	\$436	\$547	\$833	\$972	\$1,107	\$1,249	\$1,376
Please add this premium per \$100 over \$2500	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

## ALL INCLUSIVE - AGE 55-59

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$79	\$106	\$130	\$173	\$238	\$327	\$545	\$661	\$811	\$933	\$1,073
\$100	\$86	\$110	\$136	\$176	\$244	\$334	\$560	\$678	\$825	\$953	\$1,092
\$200	\$94	\$114	\$143	\$180	\$249	\$343	\$572	\$694	\$843	\$968	\$1,108
\$300	\$98	\$118	\$149	\$184	\$254	\$351	\$590	\$706	\$856	\$988	\$1,126
\$400	\$105	\$120	\$154	\$189	\$259	\$359	\$602	\$724	\$873	\$1,004	\$1,146
\$500	\$111	\$132	\$162	\$197	\$268	\$372	\$620	\$739	\$889	\$1,023	\$1,162
\$600	\$116	\$140	\$168	\$208	\$274	\$384	\$633	\$757	\$905	\$1,044	\$1,183
\$700	\$120	\$150	\$177	\$216	\$283	\$396	\$646	\$772	\$921	\$1,063	\$1,202
\$800	\$129	\$157	\$187	\$219	\$292	\$407	\$648	\$784	\$937	\$1,081	\$1,220
\$900	\$136	\$164	\$194	\$226	\$303	\$420	\$653	\$802	\$953	\$1,099	\$1,240
\$1,000	\$146	\$173	\$205	\$229	\$311	\$430	\$667	\$817	\$968	\$1,117	\$1,261
\$1,100	\$153	\$179	\$211	\$235	\$321	\$439	\$682	\$835	\$985	\$1,140	\$1,275
\$1,200	\$160	\$187	\$218	\$244	\$329	\$449	\$692	\$850	\$1,002	\$1,155	\$1,296
\$1,300	\$166	\$194	\$222	\$253	\$338	\$460	\$700	\$864	\$1,018	\$1,174	\$1,316
\$1,400	\$175	\$200	\$228	\$261	\$345	\$469	\$715	\$880	\$1,034	\$1,194	\$1,333
\$1,500	\$180	\$207	\$234	\$271	\$355	\$481	\$726	\$898	\$1,051	\$1,211	\$1,350
\$1,600	\$191	\$216	\$246	\$283	\$362	\$491	\$740	\$914	\$1,065	\$1,230	\$1,371
\$1,700	\$202	\$223	\$257	\$296	\$369	\$502	\$756	\$931	\$1,082	\$1,249	\$1,387
\$1,800	\$212	\$233	\$270	\$310	\$375	\$512	\$769	\$944	\$1,097	\$1,268	\$1,408
\$1,900	\$224	\$241	\$281	\$322	\$386	\$521	\$783	\$959	\$1,114	\$1,288	\$1,426
\$2,000	\$235	\$252	\$294	\$334	\$400	\$531	\$796	\$976	\$1,130	\$1,304	\$1,447
\$2,100	\$246	\$260	\$306	\$344	\$410	\$542	\$812	\$992	\$1,144	\$1,324	\$1,463
\$2,200	\$255	\$271	\$314	\$354	\$420	\$550	\$825	\$1,009	\$1,162	\$1,339	\$1,485
\$2,300	\$268	\$281	\$325	\$364	\$430	\$561	\$842	\$1,022	\$1,177	\$1,361	\$1,499
\$2,400	\$278	\$292	\$334	\$373	\$440	\$568	\$851	\$1,038	\$1,196	\$1,378	\$1,521
\$2,500	\$288	\$300	\$344	\$383	\$451	\$576	\$864	\$1,054	\$1,210	\$1,397	\$1,540
Please add this premium per \$100 over \$2500	\$6.60	\$6.60	\$6.60	\$6.60	\$6.60	\$6.60	\$6.60	\$6.60	\$6.60	\$6.60	\$6.60

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE



## ALL INCLUSIVE - AGE 60-64

COVERED AMOUNT FOR TRIP	DAYS							61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30	31-45	46-60				
\$0	\$86	\$114	\$167	\$245	\$371	\$471	\$636	N/A			
\$100	\$92	\$123	\$176	\$252	\$375	\$474	\$642				
\$200	\$96	\$130	\$180	\$256	\$377	\$480	\$650				
\$300	\$103	\$138	\$184	\$266	\$383	\$485	\$657				
\$400	\$109	\$146	\$191	\$272	\$386	\$490	\$664				
\$500	\$116	\$151	\$199	\$281	\$403	\$506	\$682				
\$600	\$123	\$160	\$209	\$287	\$418	\$524	\$700				
\$700	\$130	\$168	\$218	\$295	\$436	\$539	\$717				
\$800	\$138	\$176	\$227	\$300	\$449	\$560	\$745				
\$900	\$146	\$183	\$235	\$305	\$463	\$580	\$773				
\$1,000	\$154	\$191	\$242	\$309	\$475	\$600	\$800				
\$1,100	\$161	\$199	\$251	\$314	\$491	\$619	\$829				
\$1,200	\$166	\$208	\$255	\$322	\$497	\$627	\$837				
\$1,300	\$175	\$215	\$263	\$331	\$503	\$634	\$847				
\$1,400	\$182	\$222	\$270	\$341	\$509	\$642	\$855				
\$1,500	\$187	\$231	\$279	\$349	\$518	\$650	\$865				
\$1,600	\$198	\$241	\$289	\$362	\$535	\$666	\$869				
\$1,700	\$210	\$252	\$305	\$375	\$552	\$682	\$878				
\$1,800	\$220	\$263	\$321	\$388	\$569	\$697	\$883				
\$1,900	\$230	\$273	\$337	\$402	\$586	\$713	\$891				
\$2,000	\$242	\$284	\$352	\$414	\$602	\$727	\$898				
\$2,100	\$255	\$299	\$366	\$429	\$618	\$743	\$912				
\$2,200	\$271	\$311	\$378	\$442	\$630	\$756	\$926				
\$2,300	\$284	\$325	\$394	\$457	\$646	\$771	\$942				
\$2,400	\$299	\$339	\$408	\$471	\$659	\$785	\$956				
\$2,500	\$312	\$352	\$421	\$485	\$673	\$799	\$971				

Please add this premium  
per \$100 over \$2500

\$7.70    \$7.70    \$7.70    \$7.70    \$7.70    \$7.70    \$7.70    \$7.70

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

## ALL INCLUSIVE - AGE 65-69

COVERED AMOUNT FOR TRIP	DAYS								61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30	31-45	46-60					
\$0	\$106	\$157	\$230	\$287	\$451	\$634	\$849	N/A				
\$100	\$113	\$163	\$233	\$298	\$457	\$645	\$865					
\$200	\$120	\$167	\$237	\$305	\$462	\$657	\$877					
\$300	\$124	\$176	\$238	\$312	\$465	\$669	\$891					
\$400	\$131	\$182	\$241	\$322	\$471	\$681	\$903					
\$500	\$138	\$191	\$249	\$330	\$479	\$691	\$915					
\$600	\$144	\$200	\$256	\$339	\$487	\$703	\$927					
\$700	\$150	\$211	\$268	\$343	\$493	\$717	\$939					
\$800	\$155	\$219	\$274	\$352	\$505	\$739	\$947					
\$900	\$160	\$227	\$283	\$360	\$515	\$760	\$952					
\$1,000	\$165	\$234	\$292	\$367	\$525	\$782	\$956					
\$1,100	\$168	\$241	\$300	\$374	\$535	\$805	\$963					
\$1,200	\$178	\$249	\$311	\$384	\$540	\$813	\$971					
\$1,300	\$185	\$257	\$321	\$397	\$548	\$822	\$980					
\$1,400	\$193	\$266	\$330	\$408	\$554	\$831	\$991					
\$1,500	\$199	\$276	\$343	\$418	\$561	\$839	\$999					
\$1,600	\$211	\$287	\$356	\$430	\$579	\$849	\$1,007					
\$1,700	\$222	\$303	\$373	\$438	\$596	\$860	\$1,013					
\$1,800	\$235	\$314	\$388	\$449	\$615	\$869	\$1,023					
\$1,900	\$245	\$329	\$404	\$461	\$631	\$881	\$1,030					
\$2,000	\$255	\$341	\$419	\$471	\$651	\$893	\$1,037					
\$2,100	\$273	\$360	\$437	\$488	\$668	\$908	\$1,060					
\$2,200	\$289	\$376	\$455	\$505	\$684	\$924	\$1,085					
\$2,300	\$307	\$394	\$472	\$523	\$701	\$939	\$1,111					
\$2,400	\$323	\$411	\$490	\$539	\$717	\$956	\$1,132					
\$2,500	\$340	\$430	\$505	\$557	\$735	\$971	\$1,156					

Please add this premium  
per \$100 over \$2500

\$10.00    \$10.00    \$10.00    \$10.00    \$10.00    \$10.00    \$10.00    \$10.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

# ALL-INCLUSIVE PACKAGE PLAN

## ALL INCLUSIVE - AGE 70-74

COVERED AMOUNT FOR TRIP	DAYS								61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30	31-45	46-60					
\$0	\$130	\$197	\$299	\$480	\$668	\$853	\$1,183	N/A				
\$100	\$135	\$202	\$305	\$487	\$678	\$863	\$1,191					
\$200	\$142	\$206	\$308	\$497	\$685	\$872	\$1,199					
\$300	\$147	\$212	\$313	\$505	\$695	\$880	\$1,207					
\$400	\$150	\$215	\$318	\$513	\$702	\$889	\$1,215					
\$500	\$159	\$233	\$334	\$531	\$718	\$903	\$1,230					
\$600	\$166	\$253	\$347	\$546	\$732	\$915	\$1,243					
\$700	\$174	\$272	\$363	\$562	\$743	\$928	\$1,258					
\$800	\$188	\$297	\$391	\$578	\$753	\$940	\$1,274					
\$900	\$198	\$322	\$418	\$591	\$762	\$953	\$1,289					
\$1,000	\$212	\$347	\$446	\$606	\$772	\$966	\$1,305					
\$1,100	\$224	\$372	\$472	\$620	\$780	\$978	\$1,323					
\$1,200	\$231	\$377	\$482	\$635	\$793	\$990	\$1,339					
\$1,300	\$242	\$386	\$493	\$646	\$806	\$1,003	\$1,355					
\$1,400	\$249	\$391	\$504	\$661	\$817	\$1,016	\$1,372					
\$1,500	\$257	\$396	\$513	\$674	\$830	\$1,027	\$1,389					
\$1,600	\$273	\$402	\$522	\$696	\$841	\$1,040	\$1,407					
\$1,700	\$286	\$408	\$529	\$718	\$848	\$1,055	\$1,423					
\$1,800	\$303	\$415	\$537	\$739	\$860	\$1,067	\$1,438					
\$1,900	\$317	\$419	\$545	\$759	\$871	\$1,081	\$1,456					
\$2,000	\$332	\$425	\$552	\$780	\$880	\$1,096	\$1,471					
\$2,100	\$347	\$442	\$567	\$796	\$898	\$1,108	\$1,488					
\$2,200	\$364	\$457	\$585	\$813	\$916	\$1,120	\$1,503					
\$2,300	\$384	\$474	\$600	\$828	\$936	\$1,132	\$1,520					
\$2,400	\$400	\$494	\$616	\$843	\$953	\$1,144	\$1,536					
\$2,500	\$416	\$510	\$631	\$860	\$974	\$1,156	\$1,551					

Please add this premium  
per \$100 over \$2500

\$11.00    \$11.00    \$11.00    \$11.00    \$11.00    \$11.00    \$11.00    \$11.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

## ALL INCLUSIVE - AGE 75-79

COVERED AMOUNT FOR TRIP	DAYS						31-45	46-60	61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30							
\$0	\$197	\$346	\$516	\$734	\$945	N/A						
\$100	\$198	\$349	\$517	\$736	\$947							
\$200	\$201	\$352	\$518	\$738	\$948							
\$300	\$203	\$354	\$520	\$740	\$950							
\$400	\$203	\$356	\$521	\$742	\$952							
\$500	\$208	\$358	\$528	\$746	\$958							
\$600	\$213	\$360	\$533	\$752	\$964							
\$700	\$221	\$363	\$539	\$758	\$969							
\$800	\$223	\$365	\$545	\$762	\$974							
\$900	\$228	\$371	\$546	\$767	\$977							
\$1,000	\$232	\$377	\$552	\$771	\$982							
\$1,100	\$236	\$392	\$557	\$776	\$987							
\$1,200	\$246	\$397	\$564	\$785	\$995							
\$1,300	\$256	\$403	\$573	\$794	\$1,003							
\$1,400	\$265	\$411	\$583	\$802	\$1,013							
\$1,500	\$274	\$421	\$592	\$811	\$1,022							
\$1,600	\$285	\$434	\$605	\$824	\$1,033							
\$1,700	\$300	\$446	\$617	\$837	\$1,047							
\$1,800	\$312	\$459	\$631	\$849	\$1,059							
\$1,900	\$325	\$472	\$644	\$861	\$1,073							
\$2,000	\$338	\$486	\$657	\$873	\$1,085							
\$2,100	\$353	\$501	\$670	\$888	\$1,100							
\$2,200	\$367	\$516	\$685	\$903	\$1,116							
\$2,300	\$384	\$532	\$699	\$918	\$1,130							
\$2,400	\$400	\$546	\$715	\$935	\$1,144							
\$2,500	\$413	\$563	\$731	\$950	\$1,158							

Please add this premium  
per \$100 over \$2500

\$13.00    \$13.00    \$13.00    \$13.00    \$13.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

## ALL INCLUSIVE - AGE 80-84

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$275	\$517	\$783	\$1,089	\$1,625	N/A					
\$100	\$277	\$520	\$788	\$1,092	\$1,627						
\$200	\$278	\$522	\$794	\$1,094	\$1,631						
\$300	\$279	\$526	\$799	\$1,095	\$1,632						
\$400	\$280	\$528	\$803	\$1,097	\$1,633						
\$500	\$285	\$533	\$809	\$1,102	\$1,635						
\$600	\$293	\$537	\$815	\$1,105	\$1,640						
\$700	\$300	\$542	\$821	\$1,108	\$1,643						
\$800	\$305	\$546	\$825	\$1,116	\$1,652						
\$900	\$310	\$554	\$829	\$1,121	\$1,656						
\$1,000	\$315	\$559	\$836	\$1,125	\$1,662						
\$1,100	\$322	\$563	\$840	\$1,132	\$1,668						
\$1,200	\$330	\$573	\$851	\$1,140	\$1,678						
\$1,300	\$339	\$583	\$860	\$1,148	\$1,685						
\$1,400	\$351	\$593	\$869	\$1,155	\$1,693						
\$1,500	\$358	\$602	\$878	\$1,165	\$1,704						
\$1,600	\$374	\$617	\$894	\$1,176	\$1,716						
\$1,700	\$386	\$632	\$909	\$1,190	\$1,730						
\$1,800	\$401	\$645	\$923	\$1,201	\$1,742						
\$1,900	\$414	\$661	\$937	\$1,211	\$1,757						
\$2,000	\$428	\$674	\$950	\$1,226	\$1,769						
\$2,100	\$444	\$692	\$968	\$1,240	\$1,787						
\$2,200	\$463	\$709	\$986	\$1,254	\$1,804						
\$2,300	\$480	\$725	\$1,002	\$1,268	\$1,818						
\$2,400	\$497	\$743	\$1,019	\$1,282	\$1,835						
\$2,500	\$514	\$759	\$1,036	\$1,296	\$1,852						

Please add this premium  
per \$100 over \$2500

\$18.00

\$18.00

\$18.00

\$18.00

\$18.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

## ALL INCLUSIVE - AGE 85 & OLDER

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$284	\$532	\$817	\$1,121	\$1,672	N/A					
\$100	\$284	\$535	\$821	\$1,123	\$1,677						
\$200	\$285	\$536	\$824	\$1,125	\$1,678						
\$300	\$288	\$539	\$825	\$1,130	\$1,679						
\$400	\$289	\$542	\$828	\$1,131	\$1,681						
\$500	\$295	\$546	\$833	\$1,134	\$1,684						
\$600	\$302	\$554	\$839	\$1,139	\$1,689						
\$700	\$308	\$559	\$843	\$1,141	\$1,693						
\$800	\$314	\$563	\$851	\$1,148	\$1,700						
\$900	\$320	\$571	\$854	\$1,154	\$1,706						
\$1,000	\$327	\$575	\$860	\$1,159	\$1,711						
\$1,100	\$330	\$581	\$866	\$1,166	\$1,717						
\$1,200	\$341	\$590	\$875	\$1,174	\$1,727						
\$1,300	\$351	\$601	\$886	\$1,182	\$1,735						
\$1,400	\$360	\$609	\$895	\$1,191	\$1,744						
\$1,500	\$369	\$620	\$903	\$1,197	\$1,754						
\$1,600	\$384	\$635	\$918	\$1,210	\$1,768						
\$1,700	\$400	\$649	\$933	\$1,223	\$1,781						
\$1,800	\$413	\$665	\$948	\$1,236	\$1,795						
\$1,900	\$428	\$680	\$964	\$1,248	\$1,810						
\$2,000	\$441	\$695	\$977	\$1,262	\$1,823						
\$2,100	\$459	\$711	\$996	\$1,276	\$1,840						
\$2,200	\$477	\$731	\$1,014	\$1,292	\$1,856						
\$2,300	\$492	\$746	\$1,031	\$1,304	\$1,872						
\$2,400	\$511	\$765	\$1,048	\$1,320	\$1,889						
\$2,500	\$529	\$782	\$1,067	\$1,333	\$1,905						

Please add this premium  
per \$100 over \$2500

\$21.00

\$21.00

\$21.00

\$21.00

\$21.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

# NON-MEDICAL INCLUSIVE PACKAGE PLAN

## NON-MEDICAL INCLUSIVE - UNDER AGE 55

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$64	\$77	\$98	\$102	\$116	\$133	\$157	\$195	\$227	\$259	\$294
\$100	\$68	\$83	\$100	\$107	\$121	\$135	\$158	\$199	\$229	\$262	\$295
\$200	\$72	\$87	\$106	\$113	\$125	\$143	\$160	\$204	\$231	\$264	\$300
\$300	\$76	\$91	\$108	\$117	\$131	\$145	\$161	\$206	\$235	\$268	\$301
\$400	\$80	\$97	\$114	\$122	\$134	\$149	\$169	\$207	\$238	\$271	\$303
\$500	\$86	\$103	\$119	\$125	\$143	\$157	\$179	\$209	\$239	\$272	\$306
\$600	\$95	\$109	\$128	\$131	\$149	\$165	\$188	\$212	\$240	\$273	\$307
\$700	\$99	\$117	\$133	\$134	\$153	\$175	\$195	\$213	\$241	\$274	\$309
\$800	\$109	\$125	\$142	\$147	\$161	\$182	\$206	\$221	\$248	\$279	\$311
\$900	\$117	\$131	\$149	\$157	\$167	\$189	\$212	\$229	\$255	\$285	\$316
\$1,000	\$124	\$138	\$157	\$164	\$177	\$196	\$221	\$241	\$262	\$293	\$323
\$1,100	\$131	\$145	\$162	\$175	\$185	\$206	\$228	\$248	\$272	\$303	\$332
\$1,200	\$135	\$152	\$168	\$179	\$193	\$211	\$240	\$255	\$277	\$310	\$338
\$1,300	\$144	\$161	\$176	\$187	\$197	\$219	\$248	\$263	\$284	\$318	\$343
\$1,400	\$149	\$170	\$182	\$191	\$207	\$222	\$255	\$273	\$290	\$325	\$352
\$1,500	\$155	\$177	\$188	\$196	\$212	\$228	\$262	\$282	\$300	\$333	\$359
\$1,600	\$165	\$185	\$197	\$206	\$221	\$239	\$273	\$288	\$309	\$339	\$366
\$1,700	\$175	\$192	\$208	\$213	\$228	\$246	\$282	\$295	\$316	\$347	\$373
\$1,800	\$183	\$199	\$212	\$222	\$239	\$255	\$288	\$307	\$321	\$354	\$381
\$1,900	\$193	\$207	\$222	\$231	\$246	\$263	\$298	\$316	\$328	\$363	\$386
\$2,000	\$202	\$214	\$231	\$240	\$254	\$273	\$307	\$321	\$337	\$372	\$398
\$2,100	\$210	\$222	\$241	\$250	\$262	\$282	\$316	\$332	\$343	\$380	\$404
\$2,200	\$219	\$231	\$250	\$256	\$272	\$290	\$323	\$339	\$352	\$385	\$410
\$2,300	\$227	\$241	\$257	\$266	\$279	\$298	\$333	\$345	\$359	\$396	\$416
\$2,400	\$235	\$251	\$266	\$274	\$288	\$308	\$339	\$354	\$366	\$403	\$422
\$2,500	\$243	\$259	\$276	\$284	\$295	\$316	\$353	\$369	\$381	\$414	\$439
Please add this premium per \$100 over \$2500	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

## NON-MEDICAL INCLUSIVE - AGE 55-59

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$68	\$79	\$100	\$107	\$118	\$139	\$158	\$197	\$235	\$272	\$301
\$100	\$70	\$85	\$103	\$113	\$124	\$144	\$161	\$202	\$238	\$273	\$303
\$200	\$74	\$90	\$108	\$117	\$130	\$149	\$165	\$205	\$240	\$276	\$307
\$300	\$77	\$95	\$113	\$121	\$134	\$151	\$169	\$207	\$241	\$277	\$309
\$400	\$81	\$99	\$116	\$124	\$140	\$157	\$178	\$209	\$243	\$279	\$311
\$500	\$89	\$106	\$123	\$130	\$147	\$164	\$188	\$210	\$244	\$283	\$315
\$600	\$96	\$112	\$130	\$134	\$151	\$175	\$195	\$215	\$246	\$284	\$316
\$700	\$102	\$118	\$135	\$140	\$158	\$182	\$206	\$223	\$254	\$285	\$317
\$800	\$112	\$127	\$145	\$150	\$165	\$189	\$211	\$238	\$262	\$292	\$323
\$900	\$118	\$133	\$151	\$161	\$175	\$197	\$220	\$243	\$272	\$303	\$333
\$1,000	\$125	\$140	\$160	\$169	\$182	\$207	\$228	\$251	\$279	\$311	\$341
\$1,100	\$133	\$148	\$165	\$179	\$189	\$213	\$240	\$257	\$286	\$318	\$347
\$1,200	\$140	\$155	\$172	\$187	\$196	\$221	\$246	\$271	\$293	\$326	\$355
\$1,300	\$147	\$162	\$178	\$193	\$206	\$227	\$254	\$276	\$306	\$336	\$365
\$1,400	\$151	\$171	\$185	\$196	\$212	\$232	\$262	\$284	\$315	\$342	\$373
\$1,500	\$158	\$180	\$191	\$204	\$221	\$240	\$273	\$292	\$320	\$351	\$381
\$1,600	\$166	\$189	\$199	\$212	\$228	\$250	\$279	\$300	\$328	\$359	\$387
\$1,700	\$178	\$198	\$210	\$221	\$238	\$256	\$286	\$310	\$338	\$366	\$398
\$1,800	\$188	\$206	\$220	\$229	\$246	\$266	\$295	\$318	\$343	\$375	\$405
\$1,900	\$197	\$213	\$228	\$239	\$254	\$274	\$307	\$325	\$353	\$382	\$414
\$2,000	\$209	\$221	\$239	\$248	\$262	\$284	\$315	\$336	\$360	\$391	\$420
\$2,100	\$215	\$229	\$248	\$256	\$272	\$293	\$321	\$342	\$371	\$400	\$430
\$2,200	\$226	\$238	\$256	\$266	\$279	\$303	\$332	\$352	\$380	\$406	\$439
\$2,300	\$232	\$248	\$264	\$274	\$288	\$311	\$341	\$359	\$386	\$415	\$446
\$2,400	\$243	\$256	\$274	\$284	\$295	\$321	\$351	\$369	\$397	\$421	\$452
\$2,500	\$251	\$266	\$284	\$293	\$307	\$332	\$365	\$380	\$405	\$433	\$464
Please add this premium per \$100 over \$2500	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

## NON-MEDICAL INCLUSIVE - AGE 60-64

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$74	\$85	\$108	\$114	\$131	\$147	\$169	\$215	\$256	\$289	\$331
\$100	\$77	\$90	\$112	\$118	\$134	\$150	\$176	\$221	\$262	\$293	\$338
\$200	\$83	\$95	\$114	\$122	\$139	\$155	\$179	\$226	\$268	\$301	\$343
\$300	\$87	\$100	\$116	\$125	\$143	\$160	\$185	\$229	\$273	\$305	\$346
\$400	\$90	\$107	\$118	\$131	\$147	\$164	\$189	\$235	\$277	\$310	\$350
\$500	\$98	\$114	\$128	\$139	\$153	\$175	\$196	\$241	\$284	\$315	\$358
\$600	\$106	\$122	\$135	\$147	\$160	\$183	\$206	\$250	\$288	\$322	\$362
\$700	\$114	\$128	\$147	\$155	\$165	\$194	\$212	\$255	\$294	\$330	\$369
\$800	\$121	\$134	\$155	\$162	\$176	\$199	\$221	\$263	\$303	\$337	\$376
\$900	\$125	\$140	\$162	\$169	\$183	\$209	\$228	\$272	\$310	\$347	\$386
\$1,000	\$132	\$149	\$169	\$178	\$191	\$215	\$235	\$277	\$318	\$353	\$393
\$1,100	\$139	\$157	\$178	\$188	\$199	\$222	\$243	\$285	\$326	\$363	\$401
\$1,200	\$150	\$164	\$188	\$195	\$210	\$231	\$253	\$295	\$338	\$374	\$411
\$1,300	\$161	\$172	\$196	\$204	\$219	\$240	\$262	\$309	\$348	\$381	\$423
\$1,400	\$172	\$182	\$207	\$211	\$227	\$250	\$273	\$320	\$359	\$393	\$435
\$1,500	\$182	\$192	\$213	\$220	\$238	\$256	\$283	\$332	\$371	\$403	\$447
\$1,600	\$189	\$199	\$222	\$228	\$244	\$266	\$292	\$339	\$381	\$410	\$454
\$1,700	\$196	\$209	\$229	\$238	\$254	\$276	\$301	\$348	\$387	\$420	\$463
\$1,800	\$204	\$218	\$239	\$244	\$262	\$284	\$309	\$355	\$398	\$428	\$471
\$1,900	\$211	\$227	\$244	\$253	\$271	\$293	\$318	\$366	\$406	\$436	\$479
\$2,000	\$219	\$236	\$253	\$259	\$279	\$301	\$327	\$373	\$415	\$444	\$487
\$2,100	\$229	\$246	\$263	\$273	\$290	\$311	\$339	\$385	\$427	\$457	\$496
\$2,200	\$241	\$255	\$274	\$284	\$303	\$323	\$351	\$396	\$436	\$468	\$508
\$2,300	\$254	\$265	\$285	\$295	\$315	\$333	\$360	\$405	\$448	\$477	\$517
\$2,400	\$264	\$276	\$295	\$308	\$326	\$343	\$371	\$416	\$460	\$489	\$526
\$2,500	\$277	\$286	\$307	\$320	\$338	\$354	\$382	\$427	\$469	\$498	\$542

Please add this premium  
per \$100 over \$2500

\$6.50    \$6.50    \$6.50    \$6.50    \$6.50    \$6.50    \$6.50    \$6.50    \$6.50    \$6.50    \$6.50

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

## NON-MEDICAL INCLUSIVE - AGE 65-69

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$87	\$100	\$118	\$125	\$145	\$157	\$179	\$220	\$257	\$292	\$334
\$100	\$91	\$106	\$122	\$131	\$149	\$161	\$185	\$225	\$264	\$297	\$340
\$200	\$95	\$108	\$125	\$134	\$151	\$166	\$189	\$232	\$270	\$303	\$349
\$300	\$99	\$113	\$131	\$140	\$155	\$172	\$191	\$238	\$276	\$311	\$354
\$400	\$103	\$116	\$133	\$145	\$158	\$177	\$195	\$246	\$282	\$318	\$358
\$500	\$112	\$122	\$143	\$151	\$166	\$185	\$205	\$252	\$287	\$323	\$364
\$600	\$118	\$130	\$149	\$158	\$177	\$193	\$211	\$258	\$294	\$330	\$369
\$700	\$124	\$137	\$157	\$164	\$187	\$199	\$219	\$266	\$302	\$336	\$373
\$800	\$131	\$143	\$162	\$172	\$193	\$209	\$227	\$271	\$309	\$340	\$382
\$900	\$135	\$150	\$169	\$178	\$197	\$215	\$234	\$279	\$316	\$350	\$389
\$1,000	\$144	\$157	\$178	\$187	\$207	\$223	\$242	\$286	\$324	\$356	\$397
\$1,100	\$150	\$165	\$187	\$194	\$212	\$231	\$248	\$293	\$332	\$363	\$403
\$1,200	\$160	\$175	\$195	\$204	\$222	\$241	\$257	\$303	\$341	\$373	\$415
\$1,300	\$169	\$186	\$204	\$212	\$231	\$251	\$268	\$312	\$349	\$385	\$425
\$1,400	\$179	\$196	\$212	\$222	\$240	\$259	\$278	\$322	\$360	\$396	\$438
\$1,500	\$191	\$209	\$222	\$232	\$250	\$271	\$286	\$333	\$369	\$407	\$445
\$1,600	\$197	\$218	\$231	\$241	\$256	\$277	\$296	\$340	\$376	\$414	\$455
\$1,700	\$207	\$226	\$241	\$250	\$266	\$285	\$303	\$349	\$386	\$422	\$462
\$1,800	\$215	\$235	\$250	\$256	\$274	\$293	\$312	\$359	\$393	\$428	\$470
\$1,900	\$223	\$244	\$257	\$264	\$284	\$301	\$321	\$365	\$401	\$438	\$478
\$2,000	\$232	\$253	\$268	\$274	\$292	\$310	\$330	\$374	\$407	\$444	\$484
\$2,100	\$246	\$262	\$282	\$288	\$306	\$321	\$345	\$389	\$422	\$457	\$499
\$2,200	\$256	\$272	\$294	\$303	\$318	\$336	\$356	\$399	\$435	\$470	\$510
\$2,300	\$271	\$283	\$309	\$317	\$332	\$347	\$368	\$413	\$448	\$483	\$522
\$2,400	\$283	\$294	\$321	\$328	\$343	\$359	\$380	\$426	\$462	\$495	\$537
\$2,500	\$294	\$307	\$337	\$343	\$356	\$372	\$395	\$440	\$475	\$508	\$548

Please add this premium  
per \$100 over \$2500

\$7.50    \$7.50    \$7.50    \$7.50    \$7.50    \$7.50    \$7.50    \$7.50    \$7.50    \$7.50    \$7.50

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

# NON-MEDICAL INCLUSIVE PACKAGE PLAN

## NON-MEDICAL INCLUSIVE - AGE 70-74

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$93	\$104	\$120	\$131	\$146	\$160	\$181	\$222	\$262	\$294	\$337
\$100	\$96	\$109	\$125	\$134	\$149	\$164	\$187	\$228	\$266	\$298	\$343
\$200	\$101	\$112	\$130	\$138	\$154	\$168	\$191	\$234	\$273	\$307	\$347
\$300	\$103	\$115	\$134	\$143	\$159	\$170	\$194	\$240	\$278	\$312	\$352
\$400	\$105	\$119	\$138	\$146	\$161	\$174	\$200	\$248	\$282	\$320	\$360
\$500	\$113	\$126	\$146	\$152	\$169	\$183	\$207	\$252	\$287	\$323	\$363
\$600	\$121	\$133	\$154	\$160	\$175	\$192	\$216	\$258	\$291	\$327	\$367
\$700	\$133	\$140	\$161	\$168	\$183	\$201	\$222	\$262	\$295	\$333	\$370
\$800	\$136	\$146	\$169	\$174	\$190	\$206	\$228	\$268	\$305	\$339	\$379
\$900	\$143	\$152	\$175	\$182	\$198	\$214	\$233	\$278	\$312	\$348	\$389
\$1,000	\$148	\$160	\$183	\$189	\$205	\$217	\$239	\$283	\$321	\$354	\$396
\$1,100	\$152	\$168	\$190	\$197	\$214	\$223	\$247	\$291	\$330	\$364	\$405
\$1,200	\$163	\$176	\$199	\$204	\$220	\$233	\$257	\$302	\$339	\$375	\$417
\$1,300	\$174	\$188	\$205	\$212	\$229	\$245	\$267	\$311	\$350	\$383	\$426
\$1,400	\$185	\$198	\$215	\$220	\$236	\$255	\$279	\$322	\$361	\$395	\$436
\$1,500	\$193	\$206	\$222	\$228	\$245	\$264	\$289	\$333	\$369	\$405	\$448
\$1,600	\$204	\$216	\$231	\$237	\$254	\$276	\$298	\$343	\$378	\$417	\$456
\$1,700	\$214	\$225	\$242	\$248	\$264	\$285	\$308	\$352	\$389	\$424	\$465
\$1,800	\$222	\$232	\$251	\$257	\$277	\$293	\$319	\$363	\$396	\$434	\$475
\$1,900	\$230	\$244	\$261	\$268	\$286	\$304	\$327	\$370	\$407	\$444	\$484
\$2,000	\$238	\$251	\$271	\$279	\$299	\$312	\$380	\$382	\$417	\$453	\$492
\$2,100	\$253	\$264	\$285	\$292	\$311	\$327	\$395	\$396	\$431	\$467	\$508
\$2,200	\$265	\$279	\$299	\$307	\$323	\$340	\$408	\$409	\$442	\$481	\$522
\$2,300	\$280	\$293	\$311	\$320	\$338	\$350	\$422	\$423	\$457	\$495	\$537
\$2,400	\$294	\$308	\$324	\$335	\$349	\$364	\$435	\$436	\$469	\$508	\$549
\$2,500	\$308	\$321	\$338	\$347	\$363	\$376	\$449	\$450	\$484	\$522	\$564
Please add this premium per \$100 over \$2500	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

## NON-MEDICAL INCLUSIVE - AGE 75-79

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$111	\$122	\$146	\$149	\$163	\$176	\$197	\$231	\$263	\$297	\$341
\$100	\$117	\$125	\$149	\$154	\$167	\$181	\$199	\$236	\$266	\$302	\$346
\$200	\$121	\$129	\$151	\$157	\$171	\$183	\$202	\$239	\$273	\$305	\$351
\$300	\$123	\$131	\$154	\$159	\$173	\$186	\$204	\$246	\$277	\$311	\$355
\$400	\$129	\$134	\$157	\$161	\$175	\$190	\$205	\$250	\$281	\$315	\$365
\$500	\$143	\$149	\$171	\$176	\$189	\$205	\$221	\$262	\$293	\$328	\$375
\$600	\$158	\$161	\$185	\$189	\$204	\$220	\$234	\$276	\$307	\$339	\$380
\$700	\$172	\$176	\$202	\$204	\$220	\$233	\$250	\$289	\$319	\$352	\$390
\$800	\$183	\$189	\$212	\$215	\$232	\$246	\$262	\$302	\$331	\$365	\$403
\$900	\$195	\$202	\$223	\$227	\$246	\$257	\$275	\$313	\$344	\$378	\$415
\$1,000	\$207	\$212	\$234	\$239	\$258	\$266	\$287	\$327	\$356	\$392	\$430
\$1,100	\$216	\$226	\$246	\$250	\$272	\$279	\$300	\$339	\$369	\$405	\$442
\$1,200	\$232	\$239	\$259	\$265	\$284	\$293	\$313	\$355	\$384	\$420	\$457
\$1,300	\$247	\$254	\$275	\$279	\$299	\$309	\$328	\$369	\$400	\$435	\$471
\$1,400	\$260	\$266	\$288	\$292	\$312	\$324	\$341	\$384	\$414	\$449	\$485
\$1,500	\$275	\$281	\$302	\$307	\$327	\$338	\$356	\$400	\$430	\$464	\$499
\$1,600	\$291	\$299	\$318	\$326	\$341	\$354	\$375	\$417	\$446	\$483	\$515
\$1,700	\$309	\$315	\$338	\$341	\$359	\$369	\$392	\$434	\$463	\$498	\$534
\$1,800	\$325	\$331	\$354	\$360	\$376	\$388	\$411	\$449	\$478	\$514	\$549
\$1,900	\$340	\$349	\$369	\$377	\$391	\$404	\$430	\$467	\$496	\$533	\$564
\$2,000	\$356	\$365	\$389	\$394	\$408	\$420	\$447	\$483	\$512	\$547	\$582
\$2,100	\$370	\$381	\$403	\$410	\$424	\$436	\$462	\$497	\$527	\$563	\$598
\$2,200	\$385	\$394	\$417	\$422	\$440	\$452	\$475	\$511	\$542	\$578	\$612
\$2,300	\$400	\$410	\$432	\$437	\$457	\$467	\$489	\$525	\$557	\$594	\$627
\$2,400	\$414	\$424	\$446	\$452	\$472	\$484	\$503	\$539	\$572	\$609	\$642
\$2,500	\$428	\$440	\$460	\$464	\$489	\$499	\$515	\$551	\$586	\$626	\$656
Please add this premium per \$100 over \$2500	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE



## NON-MEDICAL INCLUSIVE - AGE 80-84

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$147	\$155	\$173	\$179	\$193	\$204	\$224	\$267	\$302	\$338	\$375
\$100	\$149	\$158	\$176	\$182	\$195	\$208	\$229	\$272	\$305	\$339	\$377
\$200	\$153	\$159	\$181	\$185	\$197	\$211	\$232	\$275	\$309	\$341	\$378
\$300	\$155	\$163	\$185	\$186	\$202	\$215	\$236	\$277	\$312	\$344	\$381
\$400	\$158	\$167	\$187	\$190	\$204	\$220	\$239	\$280	\$315	\$346	\$382
\$500	\$179	\$186	\$208	\$212	\$226	\$239	\$260	\$302	\$336	\$367	\$405
\$600	\$199	\$207	\$226	\$234	\$248	\$259	\$281	\$325	\$356	\$389	\$428
\$700	\$221	\$227	\$246	\$258	\$268	\$279	\$302	\$344	\$377	\$408	\$448
\$800	\$239	\$246	\$265	\$275	\$288	\$300	\$319	\$363	\$394	\$426	\$467
\$900	\$257	\$263	\$283	\$291	\$304	\$320	\$338	\$381	\$412	\$443	\$485
\$1,000	\$275	\$281	\$302	\$309	\$324	\$341	\$355	\$398	\$432	\$462	\$505
\$1,100	\$293	\$300	\$320	\$327	\$339	\$363	\$373	\$415	\$448	\$481	\$522
\$1,200	\$312	\$316	\$338	\$344	\$359	\$380	\$392	\$435	\$470	\$499	\$539
\$1,300	\$329	\$333	\$356	\$363	\$378	\$397	\$410	\$454	\$489	\$519	\$556
\$1,400	\$346	\$352	\$375	\$381	\$397	\$414	\$430	\$471	\$509	\$537	\$572
\$1,500	\$365	\$368	\$392	\$398	\$415	\$433	\$447	\$490	\$529	\$557	\$591
\$1,600	\$383	\$390	\$411	\$419	\$436	\$455	\$470	\$511	\$548	\$579	\$612
\$1,700	\$403	\$410	\$432	\$441	\$457	\$474	\$491	\$534	\$569	\$600	\$634
\$1,800	\$421	\$430	\$452	\$462	\$475	\$497	\$513	\$555	\$590	\$622	\$655
\$1,900	\$440	\$448	\$471	\$484	\$497	\$518	\$536	\$575	\$608	\$644	\$677
\$2,000	\$460	\$470	\$491	\$505	\$515	\$539	\$557	\$598	\$629	\$667	\$698
\$2,100	\$475	\$485	\$508	\$519	\$535	\$554	\$572	\$613	\$644	\$680	\$714
\$2,200	\$493	\$500	\$523	\$535	\$550	\$568	\$590	\$628	\$659	\$696	\$729
\$2,300	\$510	\$518	\$539	\$548	\$569	\$582	\$605	\$643	\$673	\$710	\$744
\$2,400	\$526	\$535	\$556	\$563	\$586	\$595	\$621	\$658	\$689	\$725	\$759
\$2,500	\$543	\$549	\$572	\$578	\$603	\$609	\$637	\$672	\$704	\$741	\$775
Please add this premium per \$100 over \$2500	\$14.25	\$14.25	\$14.25	\$14.25	\$14.25	\$14.25	\$14.25	\$14.25	\$14.25	\$14.25	\$14.25

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

## NON-MEDICAL INCLUSIVE - AGE 85 & OLDER

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$169	\$185	\$208	\$227	\$257	\$268	\$291	\$363	\$418	\$475	\$530
\$100	\$180	\$199	\$215	\$233	\$265	\$283	\$307	\$380	\$434	\$490	\$543
\$200	\$189	\$211	\$222	\$239	\$275	\$294	\$324	\$396	\$448	\$505	\$556
\$300	\$200	\$226	\$230	\$247	\$281	\$309	\$338	\$412	\$464	\$518	\$569
\$400	\$210	\$239	\$241	\$254	\$290	\$320	\$354	\$430	\$478	\$533	\$582
\$500	\$234	\$265	\$266	\$284	\$320	\$344	\$377	\$457	\$508	\$561	\$612
\$600	\$259	\$289	\$294	\$315	\$352	\$368	\$400	\$485	\$536	\$588	\$641
\$700	\$283	\$313	\$327	\$344	\$392	\$394	\$424	\$512	\$563	\$616	\$670
\$800	\$309	\$338	\$352	\$370	\$422	\$424	\$456	\$540	\$592	\$644	\$699
\$900	\$332	\$360	\$377	\$397	\$454	\$455	\$486	\$569	\$621	\$673	\$727
\$1,000	\$356	\$382	\$403	\$422	\$483	\$484	\$518	\$599	\$651	\$703	\$757
\$1,100	\$382	\$405	\$428	\$448	\$512	\$513	\$548	\$627	\$679	\$732	\$786
\$1,200	\$406	\$430	\$454	\$472	\$526	\$536	\$572	\$653	\$707	\$761	\$815
\$1,300	\$432	\$455	\$477	\$496	\$540	\$562	\$598	\$681	\$736	\$789	\$843
\$1,400	\$456	\$478	\$500	\$519	\$555	\$585	\$621	\$709	\$765	\$817	\$874
\$1,500	\$478	\$503	\$527	\$542	\$569	\$608	\$645	\$738	\$793	\$846	\$902
\$1,600	\$503	\$533	\$551	\$572	\$593	\$641	\$673	\$766	\$823	\$876	\$932
\$1,700	\$529	\$559	\$578	\$599	\$618	\$670	\$703	\$795	\$851	\$905	\$960
\$1,800	\$554	\$587	\$603	\$629	\$643	\$700	\$730	\$824	\$879	\$933	\$989
\$1,900	\$578	\$616	\$629	\$658	\$668	\$730	\$758	\$851	\$908	\$962	\$1,020
\$2,000	\$602	\$643	\$655	\$686	\$693	\$761	\$786	\$878	\$937	\$995	\$1,049
\$2,100	\$627	\$665	\$680	\$710	\$716	\$786	\$815	\$906	\$967	\$1,022	\$1,078
\$2,200	\$652	\$688	\$706	\$736	\$741	\$810	\$841	\$934	\$995	\$1,052	\$1,107
\$2,300	\$677	\$709	\$730	\$758	\$764	\$834	\$868	\$962	\$1,024	\$1,079	\$1,137
\$2,400	\$701	\$731	\$756	\$782	\$788	\$859	\$896	\$992	\$1,053	\$1,107	\$1,166
\$2,500	\$725	\$752	\$779	\$806	\$811	\$883	\$923	\$1,021	\$1,081	\$1,138	\$1,194
Please add this premium per \$100 over \$2500	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

# TRIP CANCELLATION & INTERRUPTION PLAN

COVERED AMOUNT BEFORE DEPARTURE	COVERED AMOUNT AFTER DEPARTURE		
	\$800	\$1,500	UNLIMITED
\$0	\$66	\$77	\$82
\$100	\$66	\$83	\$91
\$200	\$77	\$92	\$104
\$300	\$87	\$98	\$113
\$400	\$90	\$105	\$120
\$500	\$95	\$113	\$134
\$600	\$98	\$133	\$148
\$700	\$105	\$144	\$166
\$800	n/a	\$148	\$181
\$900	n/a	\$161	\$199
\$1,000	n/a	\$183	\$211
\$1,100	n/a	\$199	\$224
\$1,200	n/a	\$212	\$235
\$1,300	n/a	\$224	\$243
\$1,400	n/a	\$235	\$251
\$1,500	n/a	n/a	\$269
\$1,600	n/a	n/a	\$276
\$1,700	n/a	n/a	\$282
\$1,800	n/a	n/a	\$294
\$1,900	n/a	n/a	\$307
\$2,000	n/a	n/a	\$319
\$2,100	n/a	n/a	\$329
\$2,200	n/a	n/a	\$350
\$2,300	n/a	n/a	\$361
\$2,400	n/a	n/a	\$372
\$2,500	n/a	n/a	\$385
\$2,600	n/a	n/a	\$397
\$2,700	n/a	n/a	\$415
\$2,800	n/a	n/a	\$426
\$2,900	n/a	n/a	\$438
\$3,000	n/a	n/a	\$452
\$3,100	n/a	n/a	\$465
\$3,200	n/a	n/a	\$478
\$3,300	n/a	n/a	\$491
\$3,400	n/a	n/a	\$504
\$3,500	n/a	n/a	\$517
\$3,600	n/a	n/a	\$530
\$3,700	n/a	n/a	\$543
\$3,800	n/a	n/a	\$556
\$3,900	n/a	n/a	\$569
\$4,000	n/a	n/a	\$582
Each Additional \$100	n/a	n/a	\$13.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

# EMERGENCY MEDICAL PLAN

## EMERGENCY MEDICAL - UNDER AGE 60

# of Days	Client's Age			
	Under 26	26-39	40-54	55-59
1-4	\$22	\$28	\$28	\$28
5	\$26	\$34	\$34	\$34
6	\$30	\$36	\$36	\$36
7	\$33	\$42	\$42	\$42
8	\$35	\$50	\$50	\$50
9	\$39	\$56	\$56	\$56
10	\$43	\$58	\$58	\$58
11	\$45	\$61	\$61	\$61
12	\$47	\$69	\$69	\$69
13	\$52	\$72	\$72	\$73
14	\$55	\$78	\$78	\$79
15	\$57	\$85	\$85	\$85
16	\$63	\$88	\$88	\$88
17	\$69	\$95	\$95	\$96
18	\$72	\$100	\$100	\$101
19	\$73	\$103	\$103	\$103
20	\$78	\$111	\$111	\$111
21	\$84	\$117	\$117	\$120
22	\$86	\$123	\$123	\$124
23	\$88	\$130	\$130	\$130
24	\$95	\$134	\$134	\$134
25	\$99	\$138	\$138	\$139
26	\$101	\$143	\$143	\$145
27	\$103	\$149	\$149	\$151
28	\$108	\$153	\$153	\$156
29	\$111	\$157	\$157	\$161
30	\$117	\$163	\$163	\$166
For trips over 30 days, use the following per day rates starting from the first day of the trip to 365 days. Premiums are per person per day.				
31 to 60	\$4.28	\$6.19	\$6.33	\$6.51
61 to 90	\$4.52	\$6.51	\$6.59	\$6.66
91 to 120	\$4.60	\$6.75	\$6.83	\$6.86
121 to 150	\$4.66	\$6.86	\$6.90	\$7.05
151 to 212	\$4.74	\$7.05	\$7.06	\$7.18
213 to 365	\$5.05	\$7.21	\$7.22	\$7.34

Provincial Sales Tax may be applicable.

# MEDICAL PREFERRED PLAN

Stress to your client the importance of being accurate and truthful when completing the Medical Questionnaire. Advise your client of the downside of inaccuracy or dishonesty.

## What happens if the answers on the Medical Questionnaire are not accurate?

If any of your client's answers on the Medical Questionnaire is not accurate, your client's claim for any type of medical expense will be denied regardless if the claim is related to your client's existing medical condition or not. The Policy will be null and void.

Proofread the Medical Questionnaire for errors/omissions. Did your client complete ALL applicable sections, initial the appropriate area and sign and date their Medical Questionnaire? Did you remember to add your Consultant Code, Shop Code and your client's Policy Number?

Give your client the green copy of the Medical Questionnaire.

The white copy requires you to complete the information on the reverse side and send to:

**MANULIFE**

PO BOX 11009

STN CENTRE VILLE

MONTREAL, QC H3C 4T9

## MEDICAL PREFERRED - PLAN A+

## Medical Questionnaire Required For Age 60 & Older

# of Days	AGE					
	60-64	65-69	70-74	75-79	80-84	85 & Older
1-4	\$23	\$30	\$35	\$55	\$121	\$164
5	\$30	\$37	\$44	\$73	\$146	\$183
6	\$37	\$44	\$58	\$92	\$175	\$200
7	\$44	\$55	\$66	\$110	\$205	\$221
8	\$53	\$63	\$78	\$129	\$235	\$239
9	\$58	\$70	\$89	\$144	\$262	\$270
10	\$63	\$75	\$96	\$160	\$293	\$301
11	\$69	\$84	\$106	\$175	\$322	\$332
12	\$73	\$92	\$116	\$194	\$351	\$363
13	\$78	\$98	\$125	\$207	\$381	\$395
14	\$84	\$103	\$135	\$224	\$410	\$427
15	\$89	\$111	\$143	\$239	\$438	\$459
16	\$94	\$117	\$153	\$255	\$463	\$484
17	\$98	\$124	\$158	\$268	\$487	\$510
18	\$102	\$129	\$166	\$283	\$513	\$536
19	\$107	\$135	\$173	\$298	\$536	\$562
20	\$111	\$140	\$179	\$312	\$561	\$589
21	\$117	\$144	\$188	\$329	\$585	\$614
22	\$122	\$153	\$195	\$343	\$611	\$641
23	\$125	\$157	\$200	\$359	\$634	\$666
24	\$131	\$164	\$208	\$371	\$659	\$693
25	\$135	\$167	\$216	\$385	\$683	\$718
26	\$140	\$174	\$222	\$402	\$707	\$745
27	\$144	\$179	\$230	\$416	\$733	\$772
28	\$151	\$187	\$237	\$431	\$756	\$798
29	\$156	\$190	\$245	\$446	\$780	\$823
30	\$160	\$197	\$251	\$460	\$806	\$849
For trips over 30 days, use the following per day rates starting from the first day of the trip to 365 days. Premiums are per person per day.						
31 to 60	\$5.19	\$6.40	\$7.59	\$13.32	\$26.87	\$27.63
61 to 90	\$5.40	\$6.95	\$10.01	\$15.91	\$28.24	\$28.37
91 to 120	\$5.80	\$7.81	\$10.67	\$16.59	\$28.74	\$29.23
121 to 150	\$6.91	\$8.53	\$11.54	\$17.17	\$29.41	\$29.63
151 to 212	\$6.94	\$8.66	\$11.74	\$17.34	\$30.22	\$30.65
213 to 365	\$7.77	\$10.82	\$13.02	\$18.32	\$32.60	\$34.77

Provincial Sales Tax may be applicable.

# **MEDICAL PREFERRED - PLAN A**

**Medical Questionnaire Required For Age 60 & Older**

# of Days	AGE	60-64	65-69	70-74	75-79	80-84	85 & Older
1-4		\$31	\$37	\$53	\$86	\$146	\$252
5		\$41	\$46	\$67	\$106	\$188	\$267
6		\$53	\$58	\$80	\$125	\$228	\$282
7		\$63	\$69	\$98	\$144	\$266	\$297
8		\$72	\$79	\$113	\$166	\$304	\$311
9		\$77	\$88	\$123	\$183	\$340	\$349
10		\$80	\$94	\$132	\$201	\$374	\$385
11		\$84	\$96	\$138	\$215	\$405	\$418
12		\$88	\$101	\$150	\$231	\$440	\$454
13		\$91	\$108	\$160	\$250	\$475	\$493
14		\$96	\$114	\$167	\$266	\$509	\$529
15		\$100	\$122	\$178	\$284	\$543	\$565
16		\$106	\$130	\$189	\$303	\$582	\$605
17		\$113	\$139	\$200	\$318	\$622	\$644
18		\$120	\$149	\$211	\$338	\$661	\$684
19		\$124	\$157	\$223	\$353	\$699	\$723
20		\$130	\$166	\$232	\$373	\$738	\$766
21		\$136	\$176	\$244	\$389	\$777	\$805
22		\$143	\$187	\$255	\$406	\$815	\$845
23		\$149	\$195	\$266	\$425	\$853	\$884
24		\$154	\$202	\$278	\$440	\$892	\$923
25		\$161	\$213	\$289	\$457	\$931	\$964
26		\$166	\$223	\$300	\$475	\$969	\$1,007
27		\$172	\$231	\$311	\$493	\$1,008	\$1,045
28		\$178	\$241	\$319	\$509	\$1,046	\$1,084
29		\$185	\$250	\$331	\$528	\$1,084	\$1,123
30		\$190	\$260	\$343	\$543	\$1,122	\$1,163
For trips over 30 days, use the following per day rates starting from the first day of the trip to 365 days. Premiums are per person per day.							
31 to 60		\$6.94	\$8.71	\$12.91	\$18.29	\$38.02	\$39.04
61 to 90		\$8.34	\$11.50	\$15.26	\$27.83	\$41.53	\$41.95
91 to 120		\$9.88	\$12.90	\$15.74	\$29.81	\$43.08	\$43.70
121 to 150		\$10.30	\$13.31	\$17.07	\$30.71	\$43.49	\$43.77
151 to 212		\$10.40	\$13.40	\$17.74	\$30.99	\$44.65	\$44.77
213 to 365		\$11.53	\$16.28	\$20.48	\$37.09	\$48.37	\$49.93

Provincial Sales Tax may be applicable.

# CANADA ALL-INCLUSIVE PACKAGE PLAN

## CANADA ALL-INCLUSIVE - UNDER AGE 55

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$54	\$72	\$87	\$113	\$160	\$229	\$332	\$436	\$534	\$613	\$704
\$100	\$59	\$75	\$91	\$117	\$163	\$233	\$340	\$444	\$542	\$626	\$718
\$200	\$63	\$78	\$96	\$122	\$168	\$238	\$351	\$458	\$556	\$637	\$727
\$300	\$66	\$79	\$99	\$125	\$171	\$244	\$361	\$468	\$563	\$649	\$740
\$400	\$69	\$81	\$105	\$128	\$174	\$251	\$373	\$477	\$576	\$658	\$751
\$500	\$74	\$89	\$109	\$132	\$179	\$256	\$381	\$491	\$585	\$673	\$763
\$600	\$78	\$96	\$112	\$140	\$186	\$264	\$394	\$501	\$598	\$684	\$773
\$700	\$80	\$101	\$120	\$145	\$189	\$270	\$403	\$512	\$608	\$692	\$789
\$800	\$87	\$108	\$125	\$147	\$199	\$273	\$406	\$519	\$616	\$702	\$798
\$900	\$91	\$112	\$130	\$152	\$204	\$278	\$415	\$534	\$625	\$710	\$806
\$1,000	\$98	\$117	\$138	\$156	\$212	\$284	\$424	\$542	\$634	\$721	\$815
\$1,100	\$103	\$122	\$143	\$158	\$219	\$294	\$437	\$552	\$642	\$730	\$825
\$1,200	\$108	\$127	\$146	\$164	\$221	\$297	\$444	\$561	\$649	\$738	\$832
\$1,300	\$112	\$131	\$151	\$171	\$223	\$307	\$455	\$568	\$660	\$746	\$843
\$1,400	\$117	\$135	\$154	\$175	\$227	\$312	\$468	\$579	\$666	\$754	\$850
\$1,500	\$122	\$140	\$160	\$182	\$230	\$317	\$475	\$586	\$675	\$762	\$858
\$1,600	\$129	\$146	\$167	\$189	\$235	\$320	\$485	\$595	\$681	\$770	\$867
\$1,700	\$138	\$152	\$175	\$199	\$245	\$327	\$496	\$605	\$690	\$779	\$875
\$1,800	\$144	\$158	\$183	\$209	\$253	\$332	\$505	\$614	\$697	\$789	\$884
\$1,900	\$151	\$164	\$191	\$217	\$262	\$343	\$515	\$622	\$707	\$801	\$892
\$2,000	\$158	\$171	\$201	\$227	\$268	\$352	\$526	\$629	\$717	\$810	\$898
\$2,100	\$167	\$177	\$209	\$234	\$277	\$359	\$536	\$638	\$726	\$822	\$909
\$2,200	\$173	\$185	\$216	\$240	\$283	\$366	\$548	\$647	\$737	\$833	\$921
\$2,300	\$182	\$191	\$222	\$248	\$288	\$374	\$556	\$656	\$748	\$845	\$931
\$2,400	\$187	\$199	\$230	\$253	\$297	\$378	\$567	\$664	\$758	\$854	\$945
\$2,500	\$194	\$204	\$235	\$257	\$304	\$381	\$579	\$675	\$768	\$867	\$955
Please add this premium per \$100 over \$2500	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

## CANADA ALL-INCLUSIVE - AGE 55-59

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$56	\$75	\$90	\$120	\$164	\$251	\$377	\$458	\$562	\$647	\$746
\$100	\$61	\$78	\$96	\$122	\$168	\$253	\$388	\$471	\$572	\$661	\$758
\$200	\$65	\$80	\$99	\$125	\$172	\$261	\$396	\$482	\$584	\$672	\$769
\$300	\$68	\$83	\$103	\$128	\$175	\$265	\$409	\$491	\$594	\$685	\$782
\$400	\$74	\$87	\$107	\$131	\$179	\$271	\$418	\$502	\$606	\$696	\$795
\$500	\$78	\$91	\$112	\$138	\$186	\$279	\$430	\$514	\$616	\$710	\$806
\$600	\$80	\$98	\$117	\$144	\$189	\$286	\$438	\$526	\$628	\$725	\$821
\$700	\$84	\$105	\$123	\$150	\$194	\$295	\$449	\$536	\$640	\$737	\$834
\$800	\$89	\$109	\$129	\$152	\$202	\$303	\$450	\$545	\$651	\$750	\$847
\$900	\$96	\$113	\$134	\$157	\$209	\$307	\$453	\$558	\$661	\$763	\$859
\$1,000	\$101	\$121	\$142	\$160	\$216	\$312	\$463	\$567	\$672	\$774	\$875
\$1,100	\$107	\$125	\$146	\$163	\$222	\$318	\$473	\$580	\$684	\$790	\$884
\$1,200	\$110	\$129	\$151	\$169	\$229	\$327	\$480	\$590	\$694	\$802	\$899
\$1,300	\$116	\$134	\$154	\$175	\$234	\$331	\$485	\$600	\$706	\$815	\$912
\$1,400	\$122	\$140	\$158	\$182	\$240	\$334	\$497	\$611	\$718	\$828	\$925
\$1,500	\$127	\$145	\$163	\$188	\$248	\$343	\$504	\$623	\$728	\$842	\$937
\$1,600	\$132	\$151	\$171	\$195	\$251	\$348	\$515	\$634	\$739	\$853	\$952
\$1,700	\$141	\$155	\$179	\$206	\$255	\$355	\$524	\$646	\$751	\$867	\$961
\$1,800	\$147	\$161	\$187	\$216	\$262	\$364	\$534	\$656	\$762	\$879	\$977
\$1,900	\$156	\$168	\$194	\$223	\$268	\$371	\$543	\$666	\$773	\$894	\$990
\$2,000	\$163	\$174	\$204	\$232	\$277	\$377	\$552	\$678	\$784	\$905	\$1,003
\$2,100	\$171	\$182	\$212	\$238	\$285	\$386	\$563	\$689	\$794	\$920	\$1,015
\$2,200	\$177	\$188	\$219	\$245	\$292	\$392	\$572	\$701	\$806	\$930	\$1,032
\$2,300	\$186	\$194	\$224	\$253	\$298	\$397	\$584	\$708	\$816	\$945	\$1,041
\$2,400	\$193	\$201	\$232	\$261	\$305	\$404	\$592	\$722	\$829	\$956	\$1,055
\$2,500	\$201	\$209	\$240	\$265	\$314	\$411	\$600	\$732	\$839	\$970	\$1,069
Please add this premium per \$100 over \$2500	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE



## CANADA ALL-INCLUSIVE - AGE 60-64

COVERED AMOUNT FOR TRIP	DAYS								61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30	31-45	46-60					
\$0	\$61	\$80	\$116	\$169	\$255	\$326	\$439	N/A				
\$100	\$64	\$85	\$122	\$174	\$261	\$328	\$443					
\$200	\$66	\$89	\$124	\$177	\$262	\$331	\$450					
\$300	\$72	\$96	\$128	\$184	\$265	\$334	\$454					
\$400	\$77	\$101	\$131	\$188	\$267	\$339	\$458					
\$500	\$80	\$105	\$139	\$193	\$278	\$350	\$471					
\$600	\$85	\$110	\$144	\$199	\$288	\$361	\$483					
\$700	\$89	\$115	\$151	\$204	\$301	\$373	\$496					
\$800	\$96	\$122	\$157	\$207	\$310	\$387	\$515					
\$900	\$101	\$127	\$163	\$210	\$319	\$400	\$535					
\$1,000	\$107	\$133	\$168	\$213	\$329	\$414	\$552					
\$1,100	\$111	\$139	\$173	\$217	\$339	\$428	\$572					
\$1,200	\$116	\$144	\$177	\$222	\$344	\$433	\$579					
\$1,300	\$121	\$149	\$182	\$230	\$348	\$438	\$584					
\$1,400	\$125	\$154	\$186	\$235	\$352	\$443	\$592					
\$1,500	\$130	\$160	\$189	\$242	\$358	\$450	\$597					
\$1,600	\$138	\$167	\$201	\$251	\$370	\$459	\$601					
\$1,700	\$145	\$174	\$210	\$261	\$381	\$471	\$606					
\$1,800	\$152	\$182	\$221	\$268	\$393	\$482	\$611					
\$1,900	\$160	\$189	\$232	\$277	\$406	\$492	\$616					
\$2,000	\$168	\$197	\$242	\$286	\$417	\$502	\$620					
\$2,100	\$177	\$207	\$253	\$296	\$427	\$514	\$629					
\$2,200	\$187	\$216	\$263	\$305	\$436	\$521	\$640					
\$2,300	\$195	\$224	\$272	\$315	\$447	\$532	\$651					
\$2,400	\$207	\$233	\$283	\$326	\$455	\$542	\$660					
\$2,500	\$216	\$242	\$292	\$334	\$465	\$552	\$671					

Please add this premium  
per \$100 over \$2500

\$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

## CANADA ALL-INCLUSIVE - AGE 65-69

COVERED AMOUNT FOR TRIP	DAYS								61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30	31-45	46-60					
\$0	\$74	\$108	\$160	\$199	\$312	\$438	\$586	N/A				
\$100	\$78	\$112	\$161	\$206	\$315	\$444	\$597					
\$200	\$83	\$116	\$163	\$210	\$318	\$454	\$605					
\$300	\$87	\$122	\$164	\$216	\$320	\$461	\$616					
\$400	\$90	\$124	\$167	\$222	\$326	\$471	\$624					
\$500	\$96	\$131	\$172	\$229	\$330	\$477	\$631					
\$600	\$99	\$140	\$177	\$233	\$336	\$485	\$641					
\$700	\$105	\$145	\$186	\$237	\$341	\$496	\$648					
\$800	\$107	\$151	\$189	\$242	\$349	\$512	\$655					
\$900	\$110	\$157	\$195	\$249	\$355	\$526	\$658					
\$1,000	\$113	\$161	\$201	\$253	\$362	\$540	\$660					
\$1,100	\$117	\$167	\$207	\$257	\$370	\$556	\$664					
\$1,200	\$123	\$172	\$216	\$265	\$374	\$561	\$671					
\$1,300	\$128	\$177	\$221	\$273	\$378	\$567	\$678					
\$1,400	\$132	\$185	\$229	\$283	\$382	\$574	\$684					
\$1,500	\$139	\$192	\$237	\$288	\$388	\$580	\$690					
\$1,600	\$145	\$199	\$246	\$297	\$400	\$586	\$694					
\$1,700	\$153	\$209	\$256	\$304	\$411	\$594	\$701					
\$1,800	\$163	\$217	\$268	\$310	\$425	\$601	\$706					
\$1,900	\$169	\$227	\$279	\$317	\$437	\$608	\$711					
\$2,000	\$177	\$235	\$289	\$326	\$450	\$616	\$717					
\$2,100	\$189	\$249	\$303	\$338	\$461	\$627	\$733					
\$2,200	\$201	\$261	\$315	\$349	\$473	\$639	\$749					
\$2,300	\$212	\$272	\$327	\$361	\$484	\$648	\$767					
\$2,400	\$223	\$284	\$339	\$373	\$496	\$660	\$782					
\$2,500	\$234	\$297	\$349	\$386	\$507	\$671	\$798					

Please add this premium  
per \$100 over \$2500

\$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00 \$5.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

# CANADA ALL-INCLUSIVE PACKAGE PLAN

## CANADA ALL-INCLUSIVE - AGE 70-74

COVERED AMOUNT FOR TRIP	DAYS								61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30	31-45	46-60					
\$0	\$89	\$136	\$207	\$331	\$462	\$590	\$818	N/A				
\$100	\$94	\$141	\$210	\$337	\$467	\$597	\$823					
\$200	\$97	\$143	\$212	\$343	\$473	\$602	\$829					
\$300	\$101	\$147	\$217	\$349	\$480	\$608	\$835					
\$400	\$104	\$149	\$220	\$354	\$485	\$615	\$839					
\$500	\$110	\$161	\$230	\$366	\$496	\$623	\$848					
\$600	\$115	\$174	\$241	\$377	\$505	\$633	\$858					
\$700	\$119	\$188	\$251	\$389	\$512	\$641	\$869					
\$800	\$130	\$206	\$269	\$399	\$521	\$649	\$879					
\$900	\$137	\$223	\$288	\$409	\$526	\$658	\$891					
\$1,000	\$147	\$240	\$309	\$419	\$534	\$667	\$902					
\$1,100	\$154	\$257	\$326	\$428	\$539	\$676	\$914					
\$1,200	\$159	\$260	\$334	\$440	\$547	\$684	\$926					
\$1,300	\$167	\$266	\$341	\$447	\$556	\$692	\$936					
\$1,400	\$172	\$269	\$348	\$456	\$564	\$702	\$947					
\$1,500	\$179	\$273	\$354	\$465	\$574	\$709	\$958					
\$1,600	\$188	\$278	\$360	\$481	\$580	\$718	\$971					
\$1,700	\$198	\$282	\$365	\$496	\$586	\$729	\$983					
\$1,800	\$209	\$285	\$370	\$510	\$594	\$736	\$993					
\$1,900	\$218	\$288	\$376	\$524	\$602	\$746	\$1,005					
\$2,000	\$229	\$294	\$381	\$539	\$608	\$757	\$1,016					
\$2,100	\$241	\$305	\$392	\$549	\$621	\$765	\$1,028					
\$2,200	\$251	\$316	\$405	\$561	\$634	\$773	\$1,039					
\$2,300	\$265	\$329	\$414	\$571	\$646	\$781	\$1,049					
\$2,400	\$276	\$341	\$426	\$582	\$658	\$790	\$1,060					
\$2,500	\$286	\$352	\$436	\$594	\$673	\$800	\$1,071					

Please add this premium per \$100 over \$2500

\$6.00 \$6.00 \$6.00 \$6.00 \$6.00 \$6.00 \$6.00 \$6.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

## CANADA ALL-INCLUSIVE - AGE 75-79

COVERED AMOUNT FOR TRIP	DAYS						31-45	46-60	61-90	91-120	121-150	151-183
	1-4	5-9	10-16	17-23	24-30							
\$0	\$137	\$241	\$356	\$508	\$653	N/A						
\$100	\$138	\$242	\$357	\$509	\$654							
\$200	\$139	\$243	\$358	\$509	\$655							
\$300	\$140	\$243	\$359	\$511	\$656							
\$400	\$140	\$244	\$360	\$512	\$658							
\$500	\$143	\$245	\$365	\$515	\$662							
\$600	\$149	\$247	\$368	\$519	\$666							
\$700	\$152	\$248	\$373	\$524	\$669							
\$800	\$155	\$248	\$374	\$526	\$672							
\$900	\$157	\$254	\$377	\$529	\$676							
\$1,000	\$159	\$259	\$383	\$533	\$678							
\$1,100	\$164	\$266	\$385	\$536	\$681							
\$1,200	\$169	\$271	\$390	\$543	\$687							
\$1,300	\$176	\$277	\$396	\$548	\$693							
\$1,400	\$183	\$284	\$402	\$554	\$698							
\$1,500	\$189	\$291	\$409	\$560	\$706							
\$1,600	\$198	\$300	\$419	\$568	\$714							
\$1,700	\$207	\$308	\$426	\$578	\$723							
\$1,800	\$216	\$318	\$436	\$587	\$732							
\$1,900	\$223	\$325	\$445	\$595	\$742							
\$2,000	\$233	\$336	\$454	\$603	\$748							
\$2,100	\$243	\$346	\$463	\$614	\$760							
\$2,200	\$254	\$356	\$473	\$625	\$770							
\$2,300	\$266	\$368	\$484	\$634	\$780							
\$2,400	\$276	\$377	\$493	\$645	\$790							
\$2,500	\$285	\$389	\$504	\$656	\$799							

Please add this premium per \$100 over \$2500

\$8.00 \$8.00 \$8.00 \$8.00 \$8.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

## CANADA ALL-INCLUSIVE - AGE 80-84

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$190	\$357	\$541	\$752	\$1,123	N/A					
\$100	\$191	\$359	\$545	\$753	\$1,124						
\$200	\$192	\$360	\$548	\$756	\$1,126						
\$300	\$193	\$363	\$553	\$757	\$1,127						
\$400	\$193	\$365	\$554	\$759	\$1,127						
\$500	\$198	\$368	\$560	\$761	\$1,130						
\$600	\$203	\$372	\$563	\$762	\$1,132						
\$700	\$207	\$374	\$566	\$766	\$1,135						
\$800	\$210	\$377	\$570	\$770	\$1,140						
\$900	\$215	\$383	\$573	\$775	\$1,143						
\$1,000	\$218	\$386	\$577	\$778	\$1,149						
\$1,100	\$222	\$389	\$580	\$782	\$1,152						
\$1,200	\$229	\$396	\$588	\$787	\$1,157						
\$1,300	\$234	\$402	\$593	\$793	\$1,165						
\$1,400	\$242	\$410	\$600	\$797	\$1,169						
\$1,500	\$248	\$415	\$607	\$804	\$1,176						
\$1,600	\$257	\$426	\$617	\$812	\$1,185						
\$1,700	\$267	\$437	\$627	\$821	\$1,194						
\$1,800	\$277	\$446	\$637	\$830	\$1,204						
\$1,900	\$286	\$457	\$646	\$837	\$1,214						
\$2,000	\$295	\$465	\$657	\$847	\$1,222						
\$2,100	\$307	\$478	\$668	\$856	\$1,235						
\$2,200	\$320	\$490	\$680	\$867	\$1,246						
\$2,300	\$332	\$501	\$692	\$876	\$1,256						
\$2,400	\$343	\$513	\$703	\$885	\$1,268						
\$2,500	\$356	\$525	\$716	\$896	\$1,279						

Please add this premium  
per \$100 over \$2500

\$11.00 \$11.00 \$11.00 \$11.00 \$11.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

## CANADA ALL-INCLUSIVE - AGE 85 & OLDER

COVERED AMOUNT FOR TRIP	DAYS										
	1-4	5-9	10-16	17-23	24-30	31-45	46-60	61-90	91-120	121-150	151-183
\$0	\$196	\$368	\$564	\$775	\$1,156	N/A					
\$100	\$197	\$370	\$566	\$776	\$1,157						
\$200	\$198	\$371	\$568	\$778	\$1,157						
\$300	\$198	\$373	\$570	\$780	\$1,158						
\$400	\$200	\$374	\$572	\$781	\$1,160						
\$500	\$204	\$377	\$576	\$783	\$1,164						
\$600	\$208	\$383	\$579	\$787	\$1,166						
\$700	\$213	\$386	\$582	\$788	\$1,169						
\$800	\$217	\$389	\$588	\$793	\$1,175						
\$900	\$221	\$394	\$590	\$797	\$1,177						
\$1,000	\$226	\$397	\$594	\$800	\$1,183						
\$1,100	\$229	\$401	\$598	\$806	\$1,186						
\$1,200	\$236	\$408	\$605	\$811	\$1,193						
\$1,300	\$242	\$415	\$612	\$816	\$1,199						
\$1,400	\$248	\$421	\$617	\$822	\$1,205						
\$1,500	\$256	\$428	\$625	\$827	\$1,211						
\$1,600	\$266	\$438	\$634	\$835	\$1,220						
\$1,700	\$276	\$448	\$644	\$845	\$1,229						
\$1,800	\$285	\$459	\$655	\$854	\$1,240						
\$1,900	\$295	\$471	\$666	\$862	\$1,249						
\$2,000	\$305	\$480	\$676	\$870	\$1,258						
\$2,100	\$318	\$491	\$689	\$881	\$1,271						
\$2,200	\$329	\$504	\$701	\$893	\$1,283						
\$2,300	\$341	\$515	\$713	\$901	\$1,292						
\$2,400	\$354	\$528	\$724	\$912	\$1,305						
\$2,500	\$365	\$540	\$736	\$921	\$1,317						

Please add this premium  
per \$100 over \$2500

\$13.00 \$13.00 \$13.00 \$13.00 \$13.00

Provincial Sales Tax may be applicable.

For trip costs from \$12,000 up to \$30,000, obtain a quote through your booking system.

FOR TRIPS OVER \$30,000, PLEASE CONTACT YOUR SALES SUPPORT REPRESENTATIVE

# ANNUAL MEDICAL PLAN

Medical Questionnaire Required For Age 60 to Age 84

## ANNUAL MEDICAL — 8-Day Plan

Annual Premiums 8 Days	Client's Age								
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84
Under 60	\$73	\$84	\$93	\$108	n/a	n/a	n/a	n/a	n/a
Plan A+	n/a	n/a	n/a	n/a	\$81	\$103	\$132	\$193	\$535
Plan A	n/a	n/a	n/a	n/a	\$106	\$142	\$183	\$265	\$586

## ANNUAL MEDICAL — 18-Day Plan

Annual Premiums 18 Days	Client's Age								
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84
Under 60	\$128	\$137	\$148	\$172	n/a	n/a	n/a	n/a	n/a
Plan A+	n/a	n/a	n/a	n/a	\$193	\$216	\$276	\$392	\$1,087
Plan A	n/a	n/a	n/a	n/a	\$228	\$294	\$377	\$553	\$1,227

## ANNUAL MEDICAL — 30-Day Plan

Annual Premiums 30 Days	Client's Age								
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84
Under 60	\$151	\$182	\$207	\$227	n/a	n/a	n/a	n/a	n/a
Plan A+	n/a	n/a	n/a	n/a	\$250	\$319	\$408	\$628	\$1,790
Plan A	n/a	n/a	n/a	n/a	\$331	\$408	\$535	\$771	\$2,103

## ANNUAL MEDICAL — 60-Day Plan

Annual Premiums 60 Days	Client's Age								
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84
Under 60	\$325	\$391	\$459	\$477	n/a	n/a	n/a	n/a	n/a
Plan A+	n/a	n/a	n/a	n/a	\$572	\$728	\$979	\$1,709	\$3,391
Plan A	n/a	n/a	n/a	n/a	\$795	\$1,037	\$1,344	\$2,184	\$4,836

Provincial Sales Tax may be applicable.

# ANNUAL ALL-INCLUSIVE PACKAGE PLAN

UP TO \$1,500 TRIP CANCELLATION PER TRIP TO A \$10,000 MAXIMUM PER YEAR

Medical Questionnaire Required For Age 60 to Age 84

## ANNUAL ALL-INCLUSIVE — 8-Day Plan

Annual Premiums 8 Days	Client's Age								
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84
Under 60	\$303	\$309	\$315	\$338	n/a	n/a	n/a	n/a	n/a
Plan A+	n/a	n/a	n/a	n/a	\$340	\$404	\$498	\$581	\$851
Plan A	n/a	n/a	n/a	n/a	\$374	\$461	\$573	\$668	\$931

## ANNUAL ALL-INCLUSIVE — 18-Day Plan

Annual Premiums 18 Days	Client's Age								
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84
Under 60	\$347	\$369	\$400	\$458	n/a	n/a	n/a	n/a	n/a
Plan A+	n/a	n/a	n/a	n/a	\$476	\$614	\$763	\$886	\$1,527
Plan A	n/a	n/a	n/a	n/a	\$587	\$740	\$931	\$1,077	\$1,692

## ANNUAL ALL-INCLUSIVE — 30-Day Plan

Annual Premiums 30 Days	Client's Age								
	Under 26	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84
Under 60	\$358	\$377	\$412	\$472	n/a	n/a	n/a	n/a	n/a
Plan A+	n/a	n/a	n/a	n/a	\$580	\$727	\$910	\$1,058	\$1,549
Plan A	n/a	n/a	n/a	n/a	\$725	\$941	\$1,186	\$1,375	\$1,708

Provincial Sales Tax may be applicable.

# ANNUAL NON-MEDICAL INCLUSIVE PACKAGE PLAN

## Annual Non-Medical Inclusive - Up to \$1,500 TRIP CANCELLATION

Days	Client's Age							
	Under 55	55-59	60-64	65-69	70-74	75-79	80-84	85 & Older
4	\$193	\$195	\$234	\$267	\$322	\$325	\$334	\$438
8	\$210	\$215	\$266	\$315	\$388	\$406	\$427	\$582
18	\$237	\$271	\$369	\$474	\$588	\$617	\$649	\$880
30	\$254	\$296	\$398	\$507	\$629	\$657	\$675	\$925

## Annual Non-Medical Inclusive - Up to \$2,500 TRIP CANCELLATION

Days	Client's Age							
	Under 55	55-59	60-64	65-69	70-74	75-79	80-84	85 & Older
4	\$291	\$297	\$353	\$394	\$498	\$509	\$522	\$686
8	\$315	\$322	\$401	\$465	\$601	\$637	\$667	\$916
18	\$340	\$393	\$538	\$700	\$903	\$938	\$940	\$1,308
30	\$355	\$410	\$569	\$725	\$941	\$983	\$1,015	\$1,316

## Annual Non-Medical Inclusive - Up to \$3,500 TRIP CANCELLATION

Days	Client's Age							
	Under 55	55-59	60-64	65-69	70-74	75-79	80-84	85 & Older
4	\$364	\$369	\$451	\$516	\$662	\$676	\$694	\$828
8	\$391	\$398	\$512	\$607	\$788	\$805	\$826	\$1,106
18	\$416	\$476	\$670	\$893	\$1,164	\$1,173	\$1,231	\$1,776
30	\$431	\$494	\$702	\$918	\$1,201	\$1,220	\$1,275	\$1,785

## Annual Non-Medical Inclusive - Up to \$5,000 TRIP CANCELLATION

Days	Client's Age							
	Under 55	55-59	60-64	65-69	70-74	75-79	80-84	85 & Older
4	\$471	\$474	\$598	\$700	\$887	\$907	\$930	\$1,101
8	\$505	\$512	\$679	\$824	\$1,069	\$1,093	\$1,124	\$1,469
18	\$530	\$604	\$870	\$1,183	\$1,552	\$1,629	\$1,714	\$2,350
30	\$546	\$622	\$903	\$1,208	\$1,588	\$1,680	\$1,761	\$2,360

Provincial Sales Tax may be applicable.

# VISITORS TO CANADA MEDICAL PLAN

A \$75 deductible applies to each claim.

	Client's Age									
	Under 26	26-34	35-39	40-54	55-59	60-64	65-69	70-74	75-79	80-85
\$25,000	\$3.12	\$3.34	\$3.53	\$3.92	\$3.99	\$5.43	\$6.30	\$8.71	\$9.56	\$11.00
\$50,000	\$3.62	\$3.89	\$3.96	\$4.43	\$4.51	\$6.37	\$7.22	\$10.49	\$12.00	\$13.94
\$100,000	\$4.72	\$5.19	\$5.45	\$6.89	\$6.94	\$8.23	\$9.95	\$13.29	\$15.61	\$17.64
\$150,000	\$5.14	\$5.83	\$6.93	\$9.16	\$9.35	\$10.69	\$14.16	n/a	n/a	n/a

PREMIUMS ARE PER PERSON PER DAY

Provincial Sales Tax may be applicable.

## RENTAL VEHICLE DAMAGE PLAN

Premium Per Day	Maximum Duration	Maximum Coverage
\$22	45 Consecutive Days	\$60,000

FOR THE RENTAL VEHICLE DAMAGE PLAN, YOUR CLIENT MUST HAVE A VALID DRIVER'S LICENCE.

Provincial Sales Tax may be applicable.

## ANNUAL RENTAL VEHICLE DAMAGE PLAN

Days Per Trip	Annual Premium	Maximum Coverage
4	\$196	\$60,000
8	\$392	\$60,000
18	\$588	\$60,000
30	\$979	\$60,000

FOR THE ANNUAL RENTAL VEHICLE DAMAGE PLAN, YOUR CLIENT MUST HAVE A VALID DRIVER'S LICENCE.

Provincial Sales Tax may be applicable.

## YOUTH EMERGENCY MEDICAL PLAN

AGE 0-29

Days Per Trip	Total Premium	Over 60 Days	For trips over 60 days, use the following per day rates starting from the first day of the trip
1-4	\$12	61-90	\$2.05
5-9	\$26	91-120	\$2.15
10-16	\$39	121-180	\$2.23
17-23	\$52	181-365	\$2.34
24-30	\$67		
31-37	\$82		
38-45	\$92		
46-52	\$107		
53-60	\$118		

Provincial Sales Tax may be applicable.



# IMPORTANT INFORMATION

## **Commission Protection Plan**

Manulife provides a commission protection plan at no cost to you. This benefit is for situations in which the insured cancels their travel arrangements due to an insured risk and the corresponding travel supplier recalls the commission from the travel agency. Please ask your Account Manager for further details.

## **Group Rates**

If you have a group of 10 or more passengers travelling together, please contact your sales support representative for further instructions on how to complete group bookings and qualify for additional commission.

## **Over \$30,000 booking/person**

For travel bookings that exceed \$30,000 Canadian per person, please contact your sales support representative to apply for a special quote to cover your clients. Please allow up to 5 days for a response, as some special quotes require further information.

## **Travel in excess of 365 Days**

For travel bookings that exceed 365 days in duration, please contact your sales support representative to apply for a special quote to cover your clients. Please allow up to 5 days for a response, as some special quotes require further information.

## **Refunds - Prior to Departure OR After Departure**

For refunds within 24 hours of the insurance booking, you can process through our internet application without an authorization. For any refund request beyond 24 hours or for partial medical refunds after departure, please contact our Customer Service Department at 1 855 893-4894 or email [travelinsuranceservice@manulife.com](mailto:travelinsuranceservice@manulife.com) to complete your request.

## **External Bookings**

If a client has purchased all or part of their travel arrangements on the internet or with a supplier directly, you can insure these arrangements for them within 72 hours after the purchase date. However, if insurance is purchased after 72 hours, your client will not be covered in the event they cancel for any reason and decide not to travel.

Travel is better  
when your client is prepared.

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Discuss travel insurance with  
your clients to ensure they are  
covered for the unexpected!

