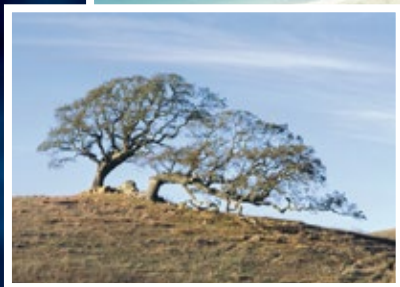


2020-2021 MEDIPAC Travel Insurance Guide



MEDIPAC TRAVEL INSURANCE



Legion 



INCLUDES COVERAGE FOR COVID-19*

Save up to 18%

Details on Page 9

*subject to terms and conditions of the policy

Great Reasons to Buy

Easy Payment Option

Spread your premium over two easy, automatic payments directly from your bank account. Pay 50% of your premium when you apply and 50% one month later. Only available with cheque payments for trips of more than 40 days.

Short Term Travel

Hopping across the border for a little shopping or taking a 10-day cruise? Do not take a chance by travelling without Medipac insurance! Check out our Short Term Rates beginning on page 43.

Medipac Rewards

Earn discounts for your loyalty and claim-free status – up to 18%. Loyal clients can earn up to 8% with our Loyalty Credit, and up to another 10% if they remain claim free, with our Claim-Free Discount. *See page 9 for details.*

Coverage for COVID-19

We know that your winter lifestyle is important to you; that's why the Medipac policy includes coverage for COVID-19 (subject to the terms and conditions of the policy). And if you have to adjust your travel dates due to a change in plans, there will be no administration fee for your first date change.



Worldwide Emergency Assistance

Medipac's trained medical professionals are only a phone call away, 24 hours a day, seven days a week. Medipac Assist is your lifeline to information, service and advice when travelling in a foreign country.

Read what our satisfied clients say about Medipac on page 15.

the Medipac® Program!

Medipac Annual Plans

Save time and money when you add our 23-day or 33-day Annual Add-on to your single trip plan. The Annual Add-on provides coverage for all trips up to 23 or 33 days. In addition, it covers travel within Canada for up to 182 days. *See page 12 for details.*

Pre-Existing Condition Coverage

Most clients with stable and controlled medical conditions can purchase Medipac and have full coverage for ALL such conditions.

Read the enclosed policy for details, beginning on page 28.

MedipacPLUS

Protect your Claim-Free Discount and more than double your coverage for only \$59.

A must-have option! MedipacPLUS also includes 7 additional important benefits. *See page 13 for details.*

Superannuate Special

Retired civil servants, military personnel and retired RCMP officers who participate in the Public Service Health Care Plan can receive a premium credit and an upgraded 40-day annual plan at no extra cost.

See page 11 for details.

Endorsed by the CSA and the Royal Canadian Legion

Medipac has been chosen as the exclusive Travel Insurance Partner of both the Canadian Snowbird Association and the Royal Canadian Legion. We're proud to have earned their trust, and we hope to earn yours!





MEDIPAC Travel Insurance

Congratulations! You have made a very wise decision to consider Medipac's Travel Medical Insurance Program. It appears that our Canadian dollar is showing signs of strength, which is welcome news. This will be an interesting travel season with the effects of COVID-19 being seen in almost every facet of our lives. The most important factor is that Medipac provides **coverage for COVID-19 medical expenses** even if there is a government travel advisory for COVID-19. During the 2020-2021 travel season we will be unable to insure individuals whose primary purpose of travel is for business or to work or volunteer for more than 15 hours a week under our regular program. For anyone travelling for these reasons, call our Specialty Services department as we may be able to assist with your travel insurance needs.

This Travel Insurance Guide has been designed to help you make several important choices regarding your coverage and to provide you with a strong understanding of Medipac's unique benefits. Your complete travel insurance policy is found later in these pages, and we recommend that you read it thoroughly. We have also highlighted several of our policy features in easy-to-understand language, and have provided two pages of Travel Tips, to assist you.

The rate tables in this guide are the base rates for Medipac's comprehensive coverage. You will be pleasantly surprised to learn that you are immediately eligible for substantial discounts on these base rates. Our returning clients are already aware of Medipac's substantial savings through our Loyalty Credits (up to 8% off) and Claim Free Discounts (up to an additional 10% off). Certain discounts also may apply if your province or territory is fully complying with the Canada Health Act. Even our brand new clients who have been claim free can receive a special discount of up to 5%.

Medical insurance, by its very nature, has exclusions, conditions and other clauses that may limit your coverage, and it is important that you understand them before you travel. With the complexity of today's travel insurance policies, it is reassuring to know that the program you have in your hands is recommended by Canada's largest group of long-term travellers, the **Canadian Snowbird Association**. Medipac has earned their coveted endorsement for 29 consecutive years. The **Royal Canadian Legion** has also designated Medipac as its exclusive travel insurance benefits partner for many years.

We have exceptional benefits, no age limits, **full coverage** for most stable medical conditions, and we automatically provide **free** 24-hour access to our own dedicated medical professionals. **Medipac Assist** is your lifeline in the event of any emergency and we will help you to navigate foreign medical systems and protocols should you ever need us.

Medipac is more than just an insurance policy...much, much more!

I would like to personally thank our tens of thousands of returning clients and, if this is your "first time," we welcome you to the Medipac family. You will be in great company and you are certainly making the right choice for your travel insurance needs.

Sincerely,






J. Ross Quigley, CEO

*P.S.: Our Annual Add-On benefit includes up to **6 months of free travel insurance coverage while travelling in Canada** and I personally recommend it, as well as our strong MedipacPLUS option.*

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Important Insurance Tips

1. Always read your *Travel Insurance Policy (TIP)* before making your purchase decision, and ensure that you understand the coverages being offered, as well as the policy limitations and exclusions.
 At Medipac, we're proud of our *Travel Insurance Policy (TIP)* and always include it in our Guide so that clients have the opportunity to review it before buying. **Do not buy any plan without reading, and understanding, its policy first.**
2. Before you purchase a travel insurance plan, ask about the assistance services – most assistance companies are disinterested third parties that route medical emergency calls to call-centre clerks, rather than to medical professionals.
 At Medipac Assist, **medical professionals will answer your calls** – much more expensive, of course, but we take our responsibilities seriously! Minutes can save lives.
3. Every *TIP* has limitations and conditions. Ensure that you understand the pre-existing condition clause of your *TIP*, and note that these conditions usually apply as of your departure date, not when you purchased the policy. If you purchase an annual plan, these conditions apply to the departure date of each and every trip.
 Medipac's **90-day stability period** is one of the fairest and most liberal pre-existing condition clauses* in the industry.
4. The “definitions” section of some *TIPs* defines “treatment” as including “taking ANY medication.” So if you ARE taking a medication, you will NOT meet the requirements of their pre-existing clause and no coverage is provided for your condition, or anything related to it. Stability really does not matter in these *TIPs*, so beware!
 The Medipac policy covers most stable and controlled conditions*, including those for which you take medication, provided they have been stable during the 90 days prior to your effective date. **Make sure you buy insurance that covers your medical condition.**
5. Many *TIPs* have different deductible choices. Deductibles are a good way in which to reduce your premium cost. However, only choose a deductible that you can afford.
 Medipac offers deductibles from \$0 to \$10,000 USD, with **substantial savings!** See the other sections of this Guide for details, but always choose a deductible that you can afford.

*See *Pre-Existing Conditions* starting on policy page 5

Important Insurance Tips

6. If you plan to take more than one trip during the upcoming year, consider purchasing an annual plan, rather than applying for travel insurance before each trip. You can save time and money.
 Medipac's Annual Add-ons are perfect for seasoned and regular travellers who plan to travel more than once during the year, and the **savings can be significant!**
7. If your upcoming birthday places you in the next-higher age band, your premium can increase.
 You can **save money by departing earlier** than planned, prior to your birthday. Even if you purchase a longer trip, your premium may be lower because you are now in a less costly age band.
8. A dangerous practice is to refuse treatment or not change a drug, despite your doctor's recommendation, because you think that it may affect your insurance.
 This does not work. If a doctor recommends a change in drugs and you do not accept that change, the insurance company will treat this as an unstable pre-existing condition. A claim will not be paid for that condition. Please, just do what your doctor recommends and **do not sacrifice your health for insurance reasons**. Medipac can often provide full coverage if you contact us and explain your situation. See page 14 for information on Individual Underwritten Insurance.
9. Some travellers leave a few days earlier or return home a few days later than they originally expected, without advising their insurance company. What they do not realize is that statistically, the two highest incidences of claim are at the beginning and the end of trips.
 This means no insurance protection when it is needed the most. Many insurance plans will void your insurance if such information is withheld. **Call your insurance company if you have a change of plans.**
10. Many *TIPs* require proof of departure and return. Purchases at "duty free" and using credit cards on your last day at home and first day away are convenient ways of establishing a record that can be retrieved later.
 Medipac recommends using a passport for all of your travels, and asking that it be stamped upon entering and leaving any country. **That's indisputable proof!**

Safe Travelling!

Medipac Benefits

❖ Medipac Assist

- 24-hour, toll-free advice from our experienced medical professionals
- Caring assistance throughout any medical emergency
- Hospital, clinic and physician referrals

❖ Benefits up to \$2,000,000 USD including:

- Hospital and Emergency Room Expenses
- Doctor's, Physician's, Chiropractor's and other Practitioner's Care
- Air Ambulance, Ground Ambulance and Paramedic Fees
- Emergency Prescription Drug Coverage
- Return of Your Vehicle (including your trailer or motor home)
- Return of Your Spouse and/or Dependent Children to Canada
- Return to Destination Benefit
- Coverage for COVID-19

❖ Claim-Free Discount (see page 9)

- Available to new purchasers as well as existing clients

❖ Loyalty Credit (see page 9)

❖ Top-Ups Available (see page 10)


❖ Co-Insurance (see page 10)

❖ Credits for Federal Superannuates (see page 11)

❖ Annual Add-on (see page 12)

- 182 days within Canada
- 23- and 33-day options available

❖ MedipacPLUS (see page 13)

- Claim-Free Discount Protection
- Medical evacuation benefit
- Return to Canada benefit
- Increase policy maximum to \$5,000,000 USD
- Accidental death benefit
- Pet benefit
- Excess luggage benefit
- Relocation benefit
- Inpatient rehabilitation benefit 

❖ Individualized Underwritten Insurance (see page 14)

- For individuals not eligible for Medipac's regular travel insurance plan
- To cover pre-existing conditions that do not meet our stability requirements

Underwritten by Old Republic Insurance Company of Canada
All benefits are subject to the terms and conditions of the policy.

Discounts - Save with Medipac

Loyalty Credit – Save up to 8%

Medipac is continually working to save money for our clients. As one of our loyal Medipac clients, you can save up to 8% off your travel insurance. You will receive a 1% premium credit for each consecutive year in which you purchase Medipac, up to eight years for a total credit of 8%.

Note: If you were unable to travel due to personal reasons in any particular year, please advise us in writing. Medipac may still allow a Loyalty Credit.

Claim-Free Discount – Save up to 10%

Each year, thousands of Medipac clients qualify for substantial savings under our Claim-Free Discount program – saving hundreds, if not thousands of dollars! Our Claim-Free Discount recognizes up to 10 years of claim-free travelling. Medipac clients who have been Claim-Free for the past three consecutive years initially qualify for a 3% discount. For each additional and consecutive claim-free year, the discount increases by 1%, to a maximum of 10%.

Note: A claim less than your deductible is not considered a claim for discount purposes.

Combine the above discounts to save up to 18%.

Save up to 23% in PEI, Nunavut, the Northwest Territories and the Yukon, under our provincial discount program.

NEW to Medipac? You can save up to 5%, too!

As a NEW Medipac client, you may be eligible for Medipac's **Claim-Free Advantage Discount**.

If you have not been hospitalized, and/or have not made a travel medical insurance claim for the past three consecutive years, then you may be entitled to savings under this unique program.

Your discount will be based on the number of consecutive years in which you have not made a claim (with a minimum of three years), receiving 1% for each year for which you qualify, to a maximum of 5%. You must provide Medipac with a written statement confirming the number of years you have not been hospitalized and have remained claim-free.

Discounts do not apply to Annual Add-on Rates and/or MedipacPLUS.

Existing Insurance? Reduce Your Cost

If you are one of the many travellers who already have some form of travel medical insurance, but with limited coverage (perhaps through a former employer), you can choose to modify your plan with Medipac Travel Insurance.

Co-insurance – If your existing policy provides coverage for your whole trip, but includes a co-insurance feature that requires you to pay a percentage of any bill (typically 20%), Medipac may be able to pass on significant savings with our Co-insurance Program. Call Medipac and request a special Co-insurance Application Supplement.

Lifetime Maximum – Many retirees have medical plans with limited lifetime maximums. If you have such a plan, you may choose to use a portion of your benefits under the plan to pay your Medipac deductible and, by choosing a \$5,000 or \$10,000 deductible, you can substantially reduce your premium.

Note: In order to process your claim, Medipac will require payment of your deductible up front (usually by credit card). Medipac will assist you later in recovering your deductible from your other plan.

Top-up Options – If you have an existing policy that provides for a limited number of travel days, you can have your Medipac policy begin on the day your other coverage expires. Simply select the Effective Date on which you want your Medipac policy to begin and pay the premium for the extra number of days you need to complete your trip. This is called “topping up,” and Medipac offers this feature with NO ADDED ADMINISTRATION FEE.

WARNING: In all top-up plans, eligibility conditions and pre-existing conditions will apply as of the effective date of your Medipac Travel Insurance Policy, NOT on your date of departure. If you have a change in your health status prior to Medipac’s Effective Date of Insurance, you must contact Medipac for a full review.

We cannot advise you on your non-Medipac plan. However, we strongly recommend that you carefully review and understand your other coverage.

- Many group and employer plans renew annually, and coverage **may** change. Recently insurance companies have introduced pre-existing condition exclusion clauses on a number of these plans with their renewal. Each year, make sure that your plan continues to provide adequate coverage.
- Very low policy maximums of \$100,000, with some as low as \$10,000, are common. Do not rely on these low-limit plans. Make sure that your other plan provides adequate coverage with a minimum benefit of \$1,000,000 USD. Otherwise, purchase Medipac coverage for your entire trip.
- Many other policies restrict your number of travel days to 10 days, 14 days, 40 days or 60 days. Make sure that you will be covered for your entire trip.
- Many annual policies, and almost all credit card plans, **DO NOT** allow topping up. They also may terminate **ALL** coverage if you go on a longer trip. It is your responsibility to ensure that your other coverage is adequate for your needs.

Medipac provides coverage for emergencies that happen on the dates on which your Medipac policy is in effect, and not for any other period of time.

Save with Federal Superannuate Credits

Retired federal civil servants, military personnel and retired RCMP officers who participate in the Public Service Health Care Plan (PSHCP) are normally provided with up to \$500,000 CAD in basic travel medical benefits, for the first 40 days of any trip. Medipac cautions that this is a limit which may not provide the necessary protection in the event of a major accident or illness while travelling.

“Do not rely on your provincial health plan to cover costs if you get sick or are injured while abroad.”
– Department of Foreign Affairs, Trade and Development Canada

Why thousands of Superannuates choose Medipac...

- ✓ Four times the Federal Superannuate benefit
- ✓ Premium discounts for existing coverage
- ✓ Coverage from day one of your trip
- ✓ 40-day, out-of-country annual plan at no extra cost
- ✓ Additional benefits not provided by PSHCP
- ✓ 24-hour emergency assistance from Medipac Assist

When Superannuates purchase Medipac for the entire duration of their trip with a \$500,000 deductible* for the first 40 days, they are covered from their date of departure with Medipac’s maximum policy benefit of \$2,000,000 USD and receive a Federal Superannuate Coverage Credit towards their premium; in addition, they receive an out-of-country, 40-day annual plan at no extra cost. The annual plan begins on the Effective Date of Insurance. **Credits can be found at the bottom of this page; enter the credit in the payment section of the insurance application to subtract it from your premium.**

We are aware that many Superannuates choose to “take a chance” during the first 40 days of their trip and buy Medipac only as top-up coverage. This is usually cheaper, but you lose the protection of Medipac’s \$2,000,000 USD maximum policy benefit and the emergency assistance services offered through Medipac Assist for the first 40 days. The Medipac plan would be effective on the 41st day of your trip, when the PSHCP coverage ends. In addition, if your health changed prior to Medipac’s Effective Date of Insurance, you would need to contact Medipac for a reassessment of your eligibility and rate qualification, as your coverage could be void or limited.

For greater coverage, we at Medipac recommend that you purchase Medipac Travel Insurance for the entire duration of your trip, and use our Superannuate Credit to reduce your premium.

* Each trip under your annual plan will be subject to the same deductible.

FEDERAL SUPERANNUATE CREDITS									
Age Bands		Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
Deductible	\$99	\$ 41	\$ 83	\$ 104	\$ 146	\$ 192	\$ 284	\$ 424	\$ 622
	\$1,000	34	71	93	130	156	259	389	544
	\$5,000	26	56	71	102	127	187	284	414
	\$10,000	19	41	57	73	88	130	207	311

AVAILABLE FOR TRIPS OVER 40 DAYS

Annual Add-on

Medipac offers two great options for frequent travellers: a 23-day Annual Add-on and a 33-day Annual Add-on.

Save time and money with Medipac's Annual Add-on Options

When you purchase a single trip policy, you can save time when you upgrade your policy with Medipac's Annual Add-on; apply for your travel insurance once and cover all of the short trips you take during the year.

When you purchase the Annual Add-on, you will also save money! An Annual Add-on will give you the freedom to take an unlimited number of trips outside Canada for one low price. Depending on which Annual Add-on you choose, you can take an unlimited number of trips 23 or 33 days in length outside Canada, and trips up to 182 days in length within Canada, outside of your home province.

Need Separate Annual Coverage?

To get your 23-day or 33-day annual plan, simply buy either a 22-24 day or a 31-33 day Medipac Travel Insurance Plan, add the Annual Add-on rate and indicate the date on which you wish your annual coverage to begin. It's that simple! *See page 43 for short term rates.*

To purchase a 23-day Annual Add-on you must buy a minimum 22-24 day single trip plan.

To purchase a 33-day Annual Add-on you must buy a minimum 31-33 day plan.

Did You Know that our provincial health insurance plans **DO NOT COVER** many emergency expenses incurred in Canada (outside your province of residence), such as medication, ambulance, paramedical services or air evacuations? Medipac does! Your Medipac policy also covers additional non-medical costs for all of your trips, including return of your vehicle, bringing a family member to your bedside, out-of-pocket expenses and emergency dental expenses.

Convenient Features

- You can choose to have your Annual Add-on begin at any time between your purchase date and your Effective Date.
- Extensions and top-ups are available for trips under your Annual Add-on.
- You are not required to notify Medipac before you depart on any short trip covered under your Annual Add-on. You are, however, required to provide **proof of your trip start date**, in the event of a claim.

Please remember that the Pre-Existing Condition clauses apply prior to each and every trip (see Pre-Existing Conditions starting on policy page 5).

Annual Add-on rates can be found on all rate tables. The Annual Add-on can be used alone, extended or topped up for every other trip but cannot be used in combination with the Single Trip with which it is purchased.

The premium for the Annual Add-on cannot be refunded once coverage begins.



MEDIPAC PLUS

NINE GREAT FEATURES! ONE LOW PRICE!

For the last few years clients have saved thousands of dollars by protecting their Claim-Free Discount when they upgraded to the MedipacPLUS plan for only \$59.

Many Medipac clients have already earned up to a 10% Claim-Free Discount; with the MedipacPLUS plan, that valuable discount can be protected in the event of a claim. Without MedipacPLUS, should you experience a claim, your discount will be reduced significantly.

Why take the chance? Upgrade to our MedipacPLUS plan!

Claim-Free Discount Protection

MedipacPLUS protects your Claim-Free Discount by forgiving the first claim that causes you to exceed your deductible during your trip – a small price to pay to extend your savings year after year.

Medical Evacuation Benefit

MedipacPLUS pays you \$100 CAD per day to a maximum of 10 days, if Medipac returns you to Canada for medical reasons and you are hospitalized within three days of your return to Canada.

\$5,000 Accidental Death Insurance

MedipacPLUS includes a \$5,000 CAD death benefit that will be paid to your estate if you die as a result of accidental injury while you are on your MedipacPLUS-insured trip.

Pet Benefit

MedipacPLUS will reimburse you up to \$750 to return your pet(s) to Canada if Medipac returns you to Canada for medical reasons, or if you have a claim under the MedipacPLUS Return to Canada benefit, you will be reimbursed the cost of boarding your pet(s) for one week to a maximum of \$500 while you are in Canada.

Relocation Benefit

MedipacPLUS will reimburse up to \$2,500 for temporary accommodations and transportation in the event a disaster caused by a hurricane, flood, forest fire, sinkhole or earthquake causes your principal dwelling to become uninhabitable.

Return To Canada Benefit

MedipacPLUS provides coverage for economy-class return airfare to a maximum of \$2,000 to fly you from your vacation destination to Canada and back. In addition, this benefit provides coverage for ground transportation expenses:

- If a member of your immediate family who is not travelling with you dies after you leave your home, or
- If a natural disaster causes your principal residence to become uninhabitable after you leave home.

Policy Benefit Maximum Increases to \$5,000,000 USD

MedipacPLUS increases the coverage amount of your Medipac policy from \$2,000,000 to \$5,000,000.

Excess Luggage Benefit

MedipacPLUS will reimburse up to \$500 for the cost to return your excess luggage if Medipac returns you to Canada for medical reasons and you are unable to return your luggage to Canada by any other means.

Inpatient Rehabilitation Benefit

MedipacPLUS will reimburse up to \$5,000 for the cost of inpatient rehabilitation in the event you suffer an accidental orthopedic injury while out of country and require rehab.



Certain provisions and exclusions apply. See Endorsement wordings and definitions on page 40-41 for details.

If topping up another insurance policy, MedipacPLUS does not provide coverage until your Medipac Policy Effective Date.

 **59**

Individual Underwritten Insurance

For Applicants NOT Eligible for the Medipac Plan

As most of you know, Medipac is continuously searching for new ways in which to make comprehensive travel insurance available to everyone.

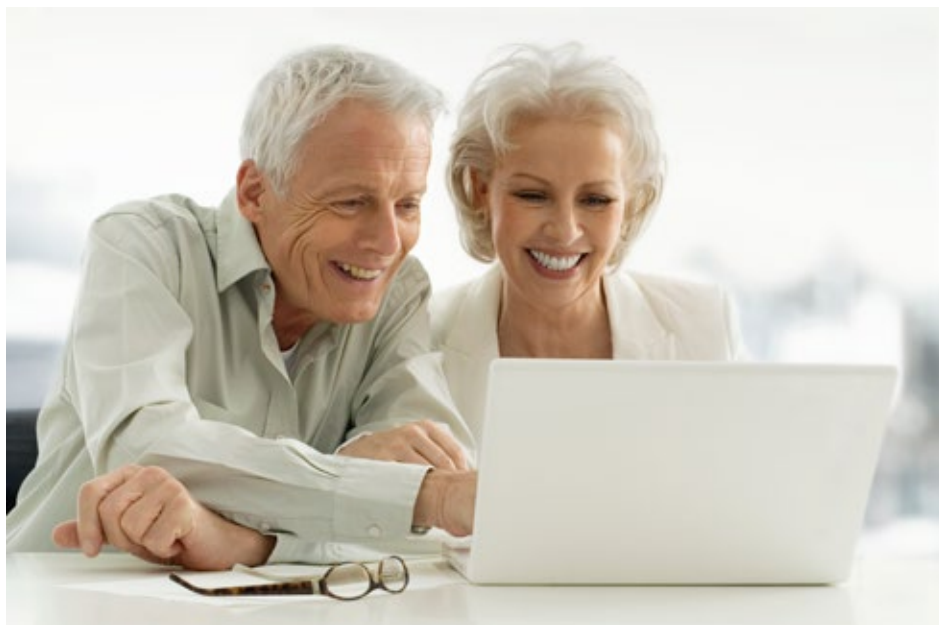
Some of Medipac's clients have also found it difficult, if not impossible, to purchase proper travel health insurance due to a recent change in their medication, a change in their health status or because of hospitalization during the past year.

Medipac may be able to help – ask about our Individual Underwritten Insurance.

If you do not qualify for the Medipac plan, or if you want coverage for a “pre-existing condition” that would otherwise be excluded, we invite you to call our Specialty Services department at **1-877-888-5259** and ask for our Individual Underwritten Application. Once your completed application and medical questionnaire have been received by Medipac, either by fax or mail, our medical staff will assess your medical information and, if approved, provide you with an individual quotation.

Our Individual Underwritten Insurance has brought the Medipac plan to thousands of snowbirds and travellers who were previously unable to purchase insurance anywhere.

For those of you who must apply for our Individual Underwritten Insurance, your Claim-Free Discount and Loyalty Credit still apply.



Peace of mind is a phone call away

The Medipac Assistance “hotline” is a very important service for our clients. Should you ever need to call, you will speak directly with one of our medical professionals who are trained and experienced in critical care. Often, all that is required is some reassurance and help with setting up a doctor’s appointment. On many occasions, our medical staff has persuaded clients to seek immediate emergency medical attention and not to “wait until the weekend is over.” Our medical professionals can also help you deal with a sometimes intimidating foreign medical system and help prevent unnecessary expenses when you have a large deductible.



Some of your comments about our Medipac Program

“I fractured my neck in a mountain biking accident. From the start Medipac Assist provided top notch, 100% seamless coverage for my hospital claims. Medipac is simply the best out-of-country insurance a person can buy. They covered every medical expense related to my claim. Gotta be Medipac Assist, for 100% peace of mind.”
Daniel

“Your firm is to be congratulated for your integrity especially during these unprecedented and difficult times for all businesses. We are looking forward to another snowbird season this fall, we will certainly be in touch for our travel insurance needs.”
Robert and Lynne

“I’m writing to thank you and Medipac for the excellent service that my husband and I received from your staff! Each year, as we age, we appreciate Medipac even more, as we hear horror stories in Florida about peoples’ experiences with second-rate insurance companies! Needless to say, we always recommend Medipac to them.”
Mary

“For more than a decade, we have used Medipac as our travel health insurer and have great confidence in Medipac as our provider.”
Marilyn and Lloyd

Preferred PLUS Rates - \$ 99 USD Deductible

For Short Term rates see page 43

Zero Deductible add 10%
to \$99 Deductible Rates

TRIP LENGTH	AGE BANDS							
	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
41-50	\$ 178	\$ 224	\$ 273	\$ 287	\$ 402	\$ 602	\$ 1,097	\$ 1,711
51-60	210	264	312	343	481	725	1,270	1,859
61-66	247	313	381	417	552	864	1,424	2,108
67-75	290	377	440	493	648	990	1,706	2,376
76-82	329	408	475	540	720	1,080	1,937	2,599
83-90	364	438	498	598	779	1,206	2,108	2,786
91-96	382	467	544	671	862	1,389	2,294	2,950
97-105	431	510	579	732	952	1,519	2,452	3,299
106-112	471	546	621	800	1,031	1,648	2,634	3,588
113-120	517	610	690	846	1,130	1,791	2,873	3,955
121-126	562	668	782	917	1,213	1,907	3,125	4,274
127-135	608	739	882	992	1,314	1,998	3,338	4,558
136-142	642	802	953	1,053	1,405	2,133	3,596	4,949
143-150	669	841	995	1,118	1,519	2,290	3,859	5,267
151-156	708	882	1,076	1,208	1,645	2,437	4,032	5,591
157-165	765	936	1,141	1,271	1,724	2,512	4,129	5,852
166-175	829	984	1,185	1,345	1,827	2,644	4,340	6,184
176-183	862	1,017	1,248	1,433	1,969	2,817	4,622	6,551
184-190	949	1,096	1,336	1,489	2,047	2,895	4,753	7,024
191-200	1,045	1,217	1,442	1,596	2,306	3,119	5,204	7,690
201-212	1,211	1,416	1,648	1,815	2,660	3,465	5,829	8,627

Trips in excess of 183 days are available to residents of all provinces and territories **except** QC, PEI and NU.

ANNUAL ADD-ON RATES

23-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 65	\$ 70	\$ 92	\$ 112	\$ 131	\$ 187	\$ 288	\$ 359
33-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 89	\$ 99	\$ 131	\$ 161	\$ 190	\$ 271	\$ 420	\$ 526

Preferred PLUS Rates - \$ 1,000 USD Deductible

For Short Term rates see page 43

TRIP LENGTH	AGE BANDS							
	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
41-50	\$ 173	\$ 205	\$ 251	\$ 269	\$ 356	\$ 537	\$ 972	\$ 1,471
51-60	180	224	266	293	407	635	1,096	1,597
61-66	211	262	321	353	465	770	1,222	1,816
67-75	264	315	371	431	550	879	1,431	2,066
76-82	287	347	403	485	633	969	1,621	2,248
83-90	305	357	418	520	669	1,056	1,790	2,384
91-96	328	388	446	567	741	1,208	1,963	2,578
97-105	369	412	491	625	806	1,315	2,112	2,847
106-112	404	448	516	676	877	1,431	2,263	3,082
113-120	443	497	578	718	975	1,564	2,486	3,340
121-126	482	554	679	778	1,026	1,673	2,691	3,629
127-135	525	620	766	836	1,080	1,748	2,879	3,885
136-142	554	669	799	891	1,177	1,850	3,098	4,234
143-150	577	693	841	953	1,289	1,980	3,340	4,532
151-156	608	708	895	1,023	1,385	2,118	3,485	4,797
157-165	657	773	952	1,070	1,470	2,223	3,548	5,052
166-175	709	798	991	1,108	1,562	2,309	3,702	5,337
176-183	748	822	1,038	1,185	1,642	2,452	3,970	5,688
184-190	795	895	1,099	1,231	1,729	2,522	4,083	6,054
191-200	899	1,017	1,221	1,352	1,953	2,719	4,469	6,598
201-212	1,040	1,183	1,395	1,536	2,253	3,019	5,007	7,390
Trips in excess of 183 days are available to residents of all provinces and territories except QC, PEI and NU.								
ANNUAL ADD-ON RATES								
23-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 55	\$ 68	\$ 81	\$ 95	\$ 110	\$ 165	\$ 251	\$ 312
33-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 73	\$ 89	\$ 116	\$ 137	\$ 158	\$ 241	\$ 369	\$ 462

Preferred PLUS Rates - \$ 5,000 USD Deductible

For Short Term rates see page 43

TRIP LENGTH	AGE BANDS							
	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
41-50	\$ 149	\$ 169	\$ 211	\$ 233	\$ 302	\$ 444	\$ 755	\$ 1,197
51-60	155	200	244	268	361	527	881	1,338
61-66	187	237	275	324	413	612	1,034	1,522
67-75	218	276	316	385	471	697	1,197	1,745
76-82	247	295	339	427	514	767	1,325	1,868
83-90	272	322	373	459	547	852	1,442	1,962
91-96	286	349	404	511	602	958	1,594	2,112
97-105	323	376	437	551	648	1,034	1,690	2,456
106-112	352	398	471	587	714	1,123	1,817	2,583
113-120	378	447	516	631	795	1,231	1,998	2,846
121-126	404	490	593	679	858	1,321	2,155	3,038
127-135	426	527	634	697	924	1,383	2,287	3,279
136-142	449	562	667	735	979	1,471	2,450	3,577
143-150	476	582	697	777	1,059	1,584	2,646	3,794
151-156	505	598	741	835	1,130	1,673	2,755	4,022
157-165	535	635	793	869	1,188	1,742	2,828	4,231
166-175	575	668	817	925	1,242	1,818	2,980	4,461
176-183	611	691	846	985	1,340	1,937	3,179	4,719
184-190	654	750	895	1,015	1,412	1,996	3,281	5,071
191-200	732	852	971	1,101	1,589	2,152	3,591	5,526
201-212	798	992	1,117	1,253	1,831	2,390	4,023	6,202

Trips in excess of 183 days are available to residents of all provinces and territories **except** QC, PEI and NU.

ANNUAL ADD-ON RATES

23-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 48	\$ 58	\$ 67	\$ 77	\$ 91	\$ 131	\$ 193	\$ 253
33-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 59	\$ 82	\$ 96	\$ 111	\$ 132	\$ 191	\$ 284	\$ 374

Preferred PLUS Rates - \$ 10,000 USD Deductible

For Short Term rates see page 43

TRIP LENGTH	AGE BANDS							
	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
41-50	\$ 135	\$ 154	\$ 192	\$ 207	\$ 259	\$ 407	\$ 696	\$ 1,030
51-60	139	174	211	227	289	470	774	1,162
61-66	155	190	240	261	343	552	890	1,323
67-75	181	205	260	323	406	632	1,067	1,517
76-82	204	231	282	360	454	694	1,188	1,637
83-90	227	255	305	385	497	755	1,295	1,802
91-96	243	285	328	429	551	860	1,432	1,954
97-105	270	306	351	456	597	950	1,509	2,143
106-112	294	333	384	496	647	1,034	1,647	2,279
113-120	323	374	442	531	720	1,123	1,812	2,474
121-126	351	416	491	580	772	1,197	1,958	2,666
127-135	374	456	544	619	828	1,254	2,092	2,759
136-142	398	484	588	658	897	1,328	2,223	3,110
143-150	420	510	629	703	966	1,431	2,402	3,297
151-156	443	529	664	756	1,030	1,516	2,522	3,496
157-165	467	566	703	789	1,078	1,574	2,582	3,669
166-175	507	599	739	828	1,143	1,654	2,711	3,885
176-183	545	628	762	882	1,213	1,759	2,896	4,081
184-190	580	671	796	903	1,279	1,809	2,967	4,398
191-200	658	761	901	997	1,442	1,950	3,251	4,807
201-212	755	885	1,030	1,134	1,663	2,161	3,644	5,394
Trips in excess of 183 days are available to residents of all provinces and territories except QC, PEI and NU.								
ANNUAL ADD-ON RATES								
23-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 44	\$ 52	\$ 59	\$ 67	\$ 77	\$ 110	\$ 161	\$ 202
33-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 49	\$ 74	\$ 84	\$ 96	\$ 112	\$ 161	\$ 237	\$ 299

Preferred Rates - \$99 USD Deductible

For Short Term rates see page 43

Zero Deductible add 10%
to \$99 Deductible Rates

TRIP LENGTH	AGE BANDS							
	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
41-50	\$ 312	\$ 368	\$ 439	\$ 631	\$ 757	\$ 1,066	\$ 1,605	\$ 2,248
51-60	403	429	528	748	885	1,237	1,822	2,593
61-66	429	477	589	815	990	1,387	2,124	2,898
67-75	474	553	673	907	1,106	1,534	2,434	3,259
76-82	553	596	720	966	1,209	1,701	2,760	3,585
83-90	612	643	768	1,035	1,289	1,881	2,998	3,930
91-96	648	688	833	1,130	1,402	2,094	3,399	4,332
97-105	708	768	942	1,248	1,572	2,294	3,753	4,750
106-112	750	855	1,059	1,349	1,730	2,500	4,046	5,123
113-120	812	963	1,191	1,450	1,862	2,697	4,416	5,491
121-126	870	1,050	1,346	1,556	2,040	2,846	4,783	5,871
127-135	948	1,147	1,472	1,675	2,213	3,084	5,146	6,265
136-142	1,020	1,266	1,593	1,792	2,376	3,291	5,461	6,598
143-150	1,073	1,377	1,745	1,914	2,518	3,511	5,835	7,147
151-156	1,135	1,496	1,871	2,030	2,676	3,721	6,079	7,680
157-165	1,221	1,630	1,997	2,145	2,854	3,944	6,426	8,105
166-175	1,315	1,747	2,121	2,247	3,037	4,155	6,722	8,543
176-183	1,395	1,853	2,250	2,383	3,192	4,366	6,990	8,969
184-190	1,531	1,984	2,398	2,523	3,459	4,672	7,367	9,418
191-200	1,712	2,194	2,599	2,741	3,907	5,048	8,124	10,214
201-212	1,984	2,486	3,035	3,107	4,362	5,453	9,069	11,416

Trips in excess of 183 days are available to residents of all provinces and territories **except** QC, PEI and NU.

ANNUAL ADD-ON RATES

23-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 79	\$ 93	\$ 126	\$ 174	\$ 203	\$ 291	\$ 407	\$ 502
33-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 111	\$ 132	\$ 180	\$ 251	\$ 294	\$ 425	\$ 598	\$ 739

Preferred Rates - \$ 1,000 USD Deductible

For Short Term rates see page 43

TRIP LENGTH	AGE BANDS							
	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
41-50	\$ 271	\$ 321	\$ 381	\$ 505	\$ 657	\$ 913	\$ 1,364	\$ 1,951
51-60	344	376	458	631	745	1,072	1,547	2,223
61-66	369	407	512	716	859	1,186	1,816	2,517
67-75	413	477	599	797	962	1,308	2,080	2,828
76-82	470	535	624	846	1,063	1,451	2,357	3,145
83-90	518	563	653	897	1,126	1,611	2,629	3,398
91-96	557	597	689	962	1,191	1,785	2,898	3,755
97-105	608	647	745	1,087	1,361	1,981	3,204	4,114
106-112	643	699	833	1,186	1,499	2,136	3,457	4,440
113-120	680	777	998	1,277	1,611	2,311	3,771	4,758
121-126	721	837	1,131	1,324	1,769	2,470	4,084	5,088
127-135	770	932	1,198	1,448	1,921	2,637	4,484	5,429
136-142	830	1,031	1,299	1,573	2,054	2,781	4,783	5,719
143-150	875	1,119	1,415	1,671	2,183	2,987	5,049	6,195
151-156	935	1,209	1,529	1,771	2,312	3,178	5,245	6,545
157-165	993	1,349	1,645	1,857	2,478	3,394	5,453	7,024
166-175	1,060	1,425	1,744	1,930	2,638	3,568	5,808	7,459
176-183	1,126	1,503	1,814	1,998	2,786	3,736	5,945	7,840
184-190	1,243	1,611	1,934	2,159	2,999	3,944	6,292	8,157
191-200	1,387	1,783	2,095	2,376	3,340	4,232	6,807	8,853
201-212	1,586	2,022	2,426	2,691	3,779	4,649	7,748	9,891
Trips in excess of 183 days are available to residents of all provinces and territories except QC, PEI and NU.								
ANNUAL ADD-ON RATES								
23-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 65	\$ 75	\$ 110	\$ 142	\$ 164	\$ 230	\$ 332	\$ 437
33-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 92	\$ 107	\$ 157	\$ 204	\$ 238	\$ 336	\$ 488	\$ 647

Preferred Rates - \$5,000 USD Deductible

For Short Term rates see page 43

TRIP LENGTH	AGE BANDS							
	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
41-50	\$ 214	\$ 255	\$ 318	\$ 417	\$ 518	\$ 726	\$ 1,099	\$ 1,585
51-60	273	295	362	518	618	846	1,263	1,793
61-66	298	326	407	572	688	962	1,432	1,990
67-75	321	381	454	629	766	1,064	1,688	2,298
76-82	384	414	483	675	851	1,165	1,912	2,566
83-90	424	439	516	710	899	1,308	2,070	2,756
91-96	447	476	567	766	945	1,450	2,356	3,048
97-105	485	532	654	868	1,085	1,598	2,579	3,343
106-112	519	588	750	936	1,192	1,730	2,793	3,589
113-120	563	670	857	999	1,284	1,857	3,047	3,860
121-126	599	727	951	1,081	1,415	1,970	3,329	4,132
127-135	641	797	1,020	1,134	1,534	2,146	3,636	4,409
136-142	707	889	1,130	1,233	1,635	2,279	3,873	4,650
143-150	745	952	1,206	1,336	1,743	2,434	4,096	5,030
151-156	787	1,033	1,298	1,417	1,851	2,578	4,255	5,405
157-165	846	1,149	1,418	1,466	1,979	2,752	4,512	5,706
166-175	902	1,224	1,509	1,562	2,127	2,899	4,691	6,059
176-183	961	1,277	1,576	1,630	2,189	3,035	4,831	6,348
184-190	1,059	1,374	1,687	1,723	2,393	3,196	5,092	6,622
191-200	1,185	1,518	1,830	1,897	2,672	3,493	5,518	7,185
201-212	1,373	1,720	1,986	2,074	3,016	3,703	6,280	7,988

Trips in excess of 183 days are available to residents of all provinces and territories **except** QC, PEI and NU.

ANNUAL ADD-ON RATES

23-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 55	\$ 73	\$ 91	\$ 115	\$ 133	\$ 190	\$ 271	\$ 351
33-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 78	\$ 104	\$ 131	\$ 161	\$ 193	\$ 277	\$ 398	\$ 519

Preferred Rates - \$10,000 USD Deductible

For Short Term rates see page 43

TRIP LENGTH	AGE BANDS							
	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
41-50	\$ 197	\$ 227	\$ 273	\$ 363	\$ 474	\$ 668	\$ 995	\$ 1,411
51-60	244	253	298	460	572	764	1,141	1,621
61-66	268	295	340	518	636	855	1,327	1,818
67-75	298	321	376	575	693	961	1,522	2,037
76-82	347	382	434	611	768	1,064	1,729	2,281
83-90	383	399	475	648	814	1,179	1,880	2,461
91-96	416	428	553	693	883	1,310	2,125	2,710
97-105	446	483	625	774	983	1,450	2,346	2,970
106-112	473	535	649	856	1,084	1,564	2,529	3,203
113-120	507	611	743	906	1,162	1,682	2,760	3,432
121-126	542	657	833	957	1,277	1,787	2,989	3,671
127-135	593	717	921	1,060	1,387	1,934	3,281	3,918
136-142	629	787	1,013	1,133	1,486	2,058	3,502	4,170
143-150	672	856	1,088	1,208	1,573	2,193	3,675	4,469
151-156	708	934	1,177	1,276	1,673	2,327	3,840	4,802
157-165	765	1,012	1,272	1,323	1,787	2,485	4,056	5,068
166-175	815	1,086	1,371	1,425	1,904	2,614	4,226	5,382
176-183	870	1,152	1,429	1,491	1,999	2,733	4,351	5,655
184-190	958	1,242	1,513	1,558	2,164	2,886	4,605	5,888
191-200	1,072	1,373	1,654	1,715	2,413	3,156	4,980	6,388
201-212	1,242	1,549	1,896	1,940	2,721	3,405	5,668	7,136

Trips in excess of 183 days are available to residents of all provinces and territories **except** QC, PEI and NU.

ANNUAL ADD-ON RATES

23-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 48	\$ 64	\$ 78	\$ 99	\$ 114	\$ 161	\$ 224	\$ 287
33-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 68	\$ 94	\$ 118	\$ 150	\$ 165	\$ 235	\$ 329	\$ 425

Standard Rates - \$99 USD Deductible

For Short Term rates see page 43

Zero Deductible add 10%
to \$99 Deductible Rates

TRIP LENGTH	AGE BANDS							
	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
41-50	\$ 442	\$ 465	\$ 637	\$ 765	\$ 983	\$ 1,417	\$ 2,184	\$ 3,230
51-60	467	620	752	899	1,188	1,713	2,546	3,655
61-66	555	721	829	1,015	1,380	1,939	2,847	4,218
67-75	590	799	936	1,178	1,587	2,137	3,172	4,795
76-82	677	915	1,049	1,276	1,809	2,441	3,467	5,323
83-90	759	983	1,125	1,417	1,941	2,741	3,891	5,865
91-96	801	1,029	1,199	1,525	2,069	2,975	4,211	6,483
97-105	890	1,120	1,376	1,757	2,373	3,230	4,639	7,225
106-112	987	1,252	1,490	1,939	2,634	3,502	4,981	7,814
113-120	1,032	1,366	1,605	2,069	2,764	3,756	5,356	8,410
121-126	1,105	1,486	1,738	2,190	2,902	4,008	5,798	8,799
127-135	1,175	1,569	1,931	2,403	3,169	4,270	6,295	9,587
136-142	1,289	1,631	2,059	2,554	3,430	4,526	6,809	10,219
143-150	1,354	1,723	2,193	2,749	3,768	4,783	7,255	11,219
151-156	1,402	1,796	2,309	2,890	4,084	5,097	7,805	11,878
157-165	1,502	1,979	2,557	3,043	4,492	5,431	8,541	12,857
166-175	1,613	2,103	2,799	3,229	4,648	5,789	9,186	13,698
176-183	1,687	2,267	3,029	3,472	4,897	6,199	9,615	14,184
184-190	1,802	2,497	3,328	3,835	5,469	6,829	10,489	14,929
191-200	2,103	2,809	3,777	4,205	6,311	7,611	11,722	16,622
201-212	2,450	3,118	4,315	4,898	7,313	8,669	13,469	18,457

Trips in excess of 183 days are available to residents of all provinces and territories **except** QC, PEI and NU.

ANNUAL ADD-ON RATES

23-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 136	\$ 149	\$ 183	\$ 231	\$ 317	\$ 480	\$ 676	\$ 999
33-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 192	\$ 212	\$ 262	\$ 333	\$ 460	\$ 701	\$ 994	\$ 1,472

Standard Rates - \$1,000 USD Deductible

For Short Term rates see page 43

TRIP LENGTH	AGE BANDS							
	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
41-50	\$ 348	\$ 444	\$ 545	\$ 608	\$ 862	\$ 1,241	\$ 1,918	\$ 2,737
51-60	382	515	637	755	1,034	1,481	2,199	3,070
61-66	418	581	729	865	1,183	1,682	2,459	3,543
67-75	465	667	827	983	1,350	1,850	2,739	4,027
76-82	522	723	898	1,088	1,504	2,155	2,998	4,449
83-90	595	751	957	1,198	1,639	2,390	3,360	4,925
91-96	629	803	1,044	1,310	1,799	2,607	3,628	5,321
97-105	736	894	1,156	1,497	1,993	2,806	4,008	6,066
106-112	774	983	1,262	1,651	2,185	3,070	4,304	6,562
113-120	814	1,073	1,340	1,762	2,364	3,291	4,627	7,056
121-126	867	1,152	1,463	1,918	2,557	3,499	5,013	7,382
127-135	928	1,205	1,624	2,065	2,780	3,748	5,435	8,049
136-142	1,014	1,278	1,753	2,176	2,921	3,962	5,890	8,582
143-150	1,060	1,327	1,856	2,334	3,219	4,191	6,267	9,429
151-156	1,105	1,394	1,965	2,462	3,477	4,455	6,749	9,996
157-165	1,172	1,519	2,171	2,586	3,825	4,757	7,373	10,797
166-175	1,267	1,650	2,388	2,750	3,970	5,056	7,935	11,503
176-183	1,327	1,768	2,539	2,965	4,178	5,441	8,297	11,912
184-190	1,416	1,960	2,793	3,263	4,656	5,982	9,058	12,745
191-200	1,647	2,206	3,054	3,547	5,375	6,670	10,126	13,686
201-212	1,924	2,448	3,615	4,175	6,229	7,598	11,637	14,175

Trips in excess of 183 days are available to residents of all provinces and territories **except** QC, PEI and NU.

ANNUAL ADD-ON RATES

23-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 115	\$ 134	\$ 163	\$ 198	\$ 274	\$ 416	\$ 584	\$ 887
33-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 162	\$ 190	\$ 233	\$ 285	\$ 394	\$ 607	\$ 858	\$ 1,313

Standard Rates - \$5,000 USD Deductible

For Short Term rates see page 43

TRIP LENGTH	AGE BANDS							
	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
41-50	\$ 303	\$ 385	\$ 457	\$ 532	\$ 649	\$ 974	\$ 1,499	\$ 2,278
51-60	319	419	504	620	808	1,195	1,734	2,577
61-66	381	507	580	696	952	1,331	1,954	2,973
67-75	406	584	660	791	1,089	1,481	2,163	3,381
76-82	455	626	716	874	1,228	1,688	2,390	3,752
83-90	515	666	791	974	1,334	1,880	2,672	4,131
91-96	551	704	853	1,064	1,458	2,042	2,892	4,474
97-105	637	780	957	1,210	1,629	2,212	3,184	5,086
106-112	679	860	1,032	1,327	1,787	2,403	3,423	5,498
113-120	715	939	1,112	1,420	1,906	2,555	3,678	5,929
121-126	758	1,025	1,214	1,514	2,017	2,740	3,990	6,208
127-135	809	1,065	1,317	1,639	2,185	2,921	4,321	6,739
136-142	882	1,120	1,414	1,755	2,355	3,146	4,676	7,198
143-150	929	1,153	1,506	1,897	2,594	3,278	4,955	7,914
151-156	974	1,219	1,580	1,985	2,805	3,495	5,361	8,396
157-165	1,029	1,337	1,758	2,084	3,042	3,729	5,797	9,065
166-175	1,108	1,443	1,918	2,210	3,197	3,975	6,309	9,658
176-183	1,160	1,551	2,087	2,378	3,388	4,262	6,607	9,963
184-190	1,238	1,714	2,286	2,634	3,754	4,688	7,197	10,517
191-200	1,428	1,923	2,594	2,889	4,331	5,222	8,048	12,006
201-212	1,681	2,141	2,962	3,366	5,019	5,876	9,246	12,991

Trips in excess of 183 days are available to residents of all provinces and territories **except** QC, PEI and NU.

ANNUAL ADD-ON RATES

23-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 90	\$ 103	\$ 132	\$ 162	\$ 223	\$ 331	\$ 460	\$ 699
33-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 127	\$ 146	\$ 189	\$ 233	\$ 323	\$ 483	\$ 676	\$ 1,035

Standard Rates - \$10,000 USD Deductible

For Short Term rates see page 43

TRIP LENGTH	AGE BANDS							
	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
41-50	\$ 274	\$ 336	\$ 394	\$ 492	\$ 586	\$ 895	\$ 1,355	\$ 1,980
51-60	289	379	457	561	765	1,080	1,569	2,264
61-66	336	440	509	625	874	1,199	1,766	2,609
67-75	367	515	591	721	983	1,308	1,964	2,973
76-82	411	552	640	792	1,092	1,481	2,158	3,299
83-90	470	593	687	868	1,217	1,654	2,413	3,638
91-96	511	634	761	958	1,310	1,844	2,620	3,911
97-105	561	697	869	1,088	1,454	1,984	2,875	4,395
106-112	614	769	944	1,198	1,616	2,172	3,089	4,828
113-120	643	846	1,008	1,283	1,721	2,319	3,322	5,214
121-126	670	918	1,092	1,359	1,809	2,482	3,591	5,458
127-135	733	953	1,171	1,471	1,963	2,654	3,904	5,871
136-142	801	1,008	1,276	1,585	2,127	2,844	4,217	6,338
143-150	840	1,047	1,360	1,699	2,336	2,965	4,496	6,962
151-156	871	1,098	1,432	1,792	2,532	3,142	4,828	7,331
157-165	929	1,189	1,585	1,885	2,731	3,366	5,296	7,961
166-175	998	1,299	1,737	1,999	2,877	3,591	5,691	8,478
176-183	1,047	1,410	1,883	2,159	3,043	3,827	5,966	8,796
184-190	1,119	1,550	2,065	2,378	3,392	4,234	6,497	9,257
191-200	1,303	1,741	2,342	2,607	3,914	4,718	7,234	10,296
201-212	1,519	1,934	2,675	3,040	4,534	5,373	8,350	11,443
Trips in excess of 183 days are available to residents of all provinces and territories except QC, PEI and NU.								
ANNUAL ADD-ON RATES								
23-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 78	\$ 89	\$ 112	\$ 138	\$ 189	\$ 280	\$ 386	\$ 571
33-DAY	Up to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 79	80 to 85	86 PLUS
	\$ 110	\$ 126	\$ 160	\$ 199	\$ 274	\$ 409	\$ 567	\$ 845



2020-2021 Travel Emergency Medical Insurance Policy

Please read the policy carefully.
Certain conditions, limitations and exclusions apply.

The following 11 pages contain
the actual policy text.

Underwritten by:
Old Republic Insurance Company of Canada

Please read this policy carefully for an understanding of the coverage provided. **You may cancel Your policy within 10 days of the purchase date with a full return of premium provided You have not departed on Your Trip and there is no claim in progress.** This policy is underwritten by Old Republic Insurance Company of Canada, which has appointed Medipac International Inc. (Medipac) to perform certain administrative services, including enrolment and customer service, and Medipac Assistance International Inc. (Medipac Assist) to perform all assistance and claims services. The *Company* will pay benefits specified subject to the exclusions, limitations, definitions and other provisions of this policy. For an understanding of the exclusions, please refer to “WHAT IS NOT COVERED” and “GENERAL LIMITATIONS”. The section titled “THE DEFINITIONS” provides an explanation of the words and phrases shown in *italics*.

This coverage is available to Canadian residents only and must be purchased prior to the Date of Departure and from within Canada. *You* must be covered under the Government Health Insurance Plan of the Canadian province or territory in which *You* reside. Family coverage is available to *You* (if under age 56), *Your Spouse* and *Your Children*. All family members must be named on *Your Policy*. *Children* must be accompanied by either *You* or *Your Spouse*. A *Spouse* over age 55 is not covered by a family policy.

This policy covers *Reasonable Expenses* incurred by *You* outside *Your* province or territory of principal residence; that result from a *Medical Emergency* occurring during the period of coverage (as explained below); and that *You* incur for *Medically Necessary Medical Treatment*.

This policy contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.

This insurance policy is in force only if Medipac has received *Your* completed application and premium; *You* have met the policy eligibility criteria; and a policy has been issued.

PERIOD OF COVERAGE

For the **Single Trip Plan**, *Your* insurance coverage begins at 12:01 a.m. on *Your Effective Date of Insurance* as set out in *Your* application for insurance and cannot begin earlier unless *You* notify Medipac in advance. *Your* insurance ends on the earlier of: (a) 11:59 p.m. on the scheduled return date set out in *Your* application for insurance; (b) the date *You* return to Canada for any

medical reason. Once treatment ends *You* may apply to Medipac Assist to have *Your* policy reinstated. To be valid, a policy endorsement is required.

If, during the **Single Trip Plan**, *You* return to *Your* province or territory of residence for any other reason and resume travel, this insurance does not provide coverage for any *Medical Emergency* concerning, relating to, caused by or arising from any medical or physical condition for which *You* received *Medical Attention* while in *Your* province or territory of residence. The number of days *You* return to *Your* province or territory of residence cannot be refunded.

If *You* have purchased the **Annual Add-on** in addition to the **Single Trip Plan**, then for every **other Trip**:

1. Outside Canada, *Your* insurance coverage begins at 12:01 a.m. on each day *You* leave Canada during the 365-day period beginning on *Your Effective Date of Insurance*. *Your* coverage ends on the earlier of: (a) 364 days after *Your Effective Date of Insurance*; (b) the date *You* return to Canada; (c) 12:01 a.m. 23 days after the date *You* leave Canada (if *You* purchased the 23-day Annual Add-on); or (d) 12:01 a.m. 33 days after the date *You* leave Canada (if *You* purchased the 33-day Annual Add-on).

2. Within Canada, *Your* insurance coverage begins at 12:01 a.m. on each day *You* leave *Your* Canadian province or territory of principal residence during the 365-day period beginning on *Your Effective Date of Insurance*. *Your* coverage ends on the earlier of: (a) 364 days after *Your Effective Date of Insurance*; (b) the date *You* return to *Your* Canadian province or territory of principal residence; or (c) 12:01 a.m. 182 days after the date *You* leave *Your* Canadian province or territory of principal residence.

The period of coverage is subject to the automatic extension provision explained in “WHAT HAPPENS TO MY INSURANCE COVERAGE IF I AM HOSPITALIZED AND CANNOT RETURN ON MY SCHEDULED RETURN DATE?”

The insurance coverage must be purchased for the entire duration of *Your Trip*, unless otherwise expressly stated in this policy.

If *You* have purchased the Annual Add-on in addition to the Single Trip Plan, *You* can extend any single Trip during *Your* policy's 365-day period. When extending *Your* Annual Add-on, the same coverage type and deductible option MUST apply. *Your* Annual Add-on cannot be used in combination with *Your* Single Trip Plan.

WHAT SHOULD I DO IN A MEDICAL EMERGENCY?

You **MUST** notify Medipac Assist **PRIOR** to seeking *Medical Treatment*.

1-800-813-9374 (U.S. and Canada)

416-441-6337 (collect or direct from all other locations).

Failure to call Medipac Assist will result in reimbursement of only 75% of all eligible Covered Expenses to a maximum of \$25,000 USD

If *You* are not able to call because *You* are medically incapacitated, *You* or someone on *Your* behalf **MUST** contact Medipac Assist as soon as reasonably possible. Do not assume that someone has called Medipac Assist on *Your* behalf; it remains *Your* responsibility to ensure that Medipac Assist has been contacted.

All medical procedures and/or tests (**including but not limited to** MRI, MRCP, CAT Scan, CT Angiogram, Nuclear Stress Test, Angiogram or Cardiac Catheterization or **ANY** surgery) **MUST** be authorized by Medipac Assist in advance. Reimbursement is subject to the terms and conditions of this policy.

Whenever possible, Medipac Assist will:

- verify *Your* insurance coverage;
- direct *You* or transfer *You* to one of our network of *Hospitals*, *Physicians* or other medical providers and help to manage *Your* emergency medical claim;
- provide multilingual interpreters to communicate with *Physicians* and *Hospitals* in foreign countries;
- contact *Your* family and *Physician*;
- pay *Covered Expenses* directly to *Hospitals*, *Physicians* and other medical providers on *Your* behalf;
- monitor *Your* medical condition;
- arrange for return transportation to a *Hospital* in Canada, if necessary.

A *Medical Treatment* plan will be developed to provide *Medically Necessary Medical Treatment* in a managed care setting.

You **MUST** provide authorization for the release of medical records and information from *Your* attending *Physician(s)* (including any test results, hospital and pharmaceutical records). No benefits will be payable under this policy without the required information.

THE DEFINITIONS

The following words have specific meanings:

“Children” means unmarried dependent sons or daughters, or grandchildren, who are under the age of 19 and are full-time students; or dependant sons,

daughters or grandchildren of any age who are mentally or physically disabled. All *Children* must have been born at least 3 months prior to *Your Effective Date of Insurance* or *Your Trip Start Date*.

“Company” means Old Republic Insurance Company of Canada.

“Covered Expense” means *Reasonable Expenses* in excess of the Government Health Insurance Plan of the Canadian province or territory in which *You* reside, any other Insurance Plan with the same or similar coverage provided under this policy, or any private or provincial or territorial Auto Insurance Plan for supplies, treatment or services listed in The Benefits section subject to policy limitations.

“Deductible Amount” means the amount of *Covered Expenses* that *You* will be responsible for paying. *Covered Expenses* are first paid by *Your* Government Health Insurance Plan; then *Your Deductible Amount* applies before any remaining *Covered Expenses* are paid under this policy. The *Deductible Amount*, if any, applicable to this policy is shown in U.S. dollars on the Policy Validation Label affixed to this policy and applies to each *Trip*. *Your Deductible Amount* must be satisfied in order for *Your* claim to be paid.

“Effective Date of Insurance” means for the Single *Trip* Plan, the later of 1) the Date of Departure shown on *Your* application for insurance or 2) the date *You* leave *Your* province or territory of residence. If purchasing the Single *Trip* Plan to top up another medical travel insurance policy, it means the *Effective Date of Insurance* indicated on *Your* application for insurance. For the Annual Add-on (if purchased) it means the date *You* choose *Your* insurance coverage to take effect as indicated on *Your* application for insurance.

“Hospital” means an institution which is licensed as a *Hospital* and which:

- a) is primarily engaged in providing medical, diagnostic and surgical services for the care and treatment of sick or injured persons on an in-patient basis; and
- b) provides medical care under the supervision of a staff of *Physicians*, with 24-hour-a-day care by registered nurses; and

(c) is not otherwise licensed as a home for the aged, a rest home, health spa, nursing home, convalescent hospital, hospice, palliative care facility, a place for the care and treatment of drug addicts or alcoholics, custodial or educational facility, or any rehabilitation facility.

“Hospitalized” and **“Hospitalization”** means confinement in a *Hospital* as defined above.

“Injury” means any accidental bodily harm that occurs and results in *Covered Expenses* while this policy is in force. Such *Injury* must be caused solely by external, violent and accidental means, and independent of *Sickness* and of any other cause.

“Insured” means a person who is named on the application for insurance, to whom a policy has been issued, and in whose name the required premium has been paid.

“Medical Attention”: see Policy Page 6 for details.

“Medical Emergency” means a *Sickness* or *Injury* which:

- (a) results in symptoms which occur suddenly and unexpectedly; and
- (b) requires immediate *Physician's* care to prevent death or serious impairment of *Your* health and/or to relieve acute pain and suffering; and
- (c) occurs outside *Your* Canadian province or territory of principal residence.

“Medical Treatment” means any reasonable medical, therapeutic or diagnostic measure, service or supply that is *Medically Necessary* and that is prescribed by a *Physician* in any form, including prescribed medication, reasonable investigative testing, *Hospitalization*, surgery or other prescribed or recommended treatment directly related to the condition, symptom, illness or disease. *Medical Treatment* does not include either: (a) the use of prescribed drugs or medication for a controlled condition, symptom, illness or disease when the dosage, drug or medication remains unchanged; or (b) a check-up where the *Physician* observes no change in a previously noted condition, symptom, illness or disease.

“Medically Necessary” in relation to any service, supply or other matter means one which is ordered by a *Physician* and one which the *Company* determines is:

- (a) provided for the diagnosis or direct treatment of an *Injury* or *Sickness*;

- (b) appropriate and consistent with the symptoms and findings or diagnosis and treatment of the *Insured's Injury* or *Sickness*;

- (c) not experimental or investigative;

- (d) provided in accordance with generally accepted medical practice;

- (e) not possible to delay until *You* return to Canada; and

- (f) the most appropriate supply or level of service which can be provided on a cost-effective basis (including, but not limited to, in-patient vs. outpatient care, electric vs. manual wheelchair, surgical vs. medical or other types of care).

The fact that the *Insured's* attending *Physician* prescribes the services or supplies does not automatically mean such services or supplies are *Medically Necessary* and covered by this policy.

“Physician” means a medical practitioner (other than the *Insured*, a *Spouse* or relative) who was at the time of treatment licensed to prescribe and administer *Medical Treatment* within the scope of a medical doctor's licence, or a surgeon who performs surgery within the scope of a surgeon's licence and whose legal and professional standing within their jurisdiction is equivalent to a doctor of medicine (M.D.) duly licensed to practise in any province or territory of Canada.

“Pre-Existing Condition”: see Policy Page 5 for details.

“Reasonable Expenses” means expenses which are incurred for *Medical Treatment* at a level usually provided for cases that are of the nature and severity of the *Medical Emergency* being treated.

“Routine Check-up” means any medical examination which is performed for the purpose of general health monitoring, which may include routine medical tests and which is unrelated to any specific symptom, illness, condition or disease.

“Sickness” means an illness or disease which results in a *Covered Expense* while this coverage is in force. The *Sickness* must be serious enough for a reasonable person to seek personal *Medical Treatment* from a *Physician*.

“Spouse” means a person with whom the *Insured* is cohabiting and who either:

- (a) is legally married to the *Insured*; or

(b) has lived with the *Insured*, in a conjugal relationship, for a period of twelve (12) consecutive months immediately prior to the *Effective Date of Insurance* of this policy and who has been publicly represented as the *Insured's Spouse* in the community in which they reside.

"Stable and Controlled" : see Policy Page 6 for details.

"Trip" means the defined period of travel between the time *You* leave home and the date *You* are scheduled to return home.

"Trip Start Date" means the Date of Departure each time *You* leave *Your* province or territory of principal residence during the period of coverage if *You* purchased the Annual Add-on.

"You" and **"Your"** mean the same as *Insured* defined above.

THE BENEFITS

The following are *Covered Expenses* provided they are incurred by an *Insured* as a result of a *Medical Emergency*.

1. Hospital/Medical/Ambulance Expenses:

- (a) *Hospital* room and board, up to the semi-private charge, services, supplies, intensive care unit and coronary care unit expenses;
- (b) *Physician's* charges for medical and surgical care;
- (c) X-rays and other diagnostic tests when prescribed by the attending *Physician* and approved in advance by Medipac Assist;
- (d) The cost of local licensed ambulance service to the nearest medical facility able to provide appropriate care;
- (e) Drugs and medication which by law require a written prescription and are dispensed by a pharmacist up to a maximum limit of a 30-day supply;
- (f) The cost or rental of casts, splints, trusses, braces, crutches, rental of a wheelchair or other medical appliances when prescribed by a *Physician* and approved in advance by Medipac Assist.

2. Private Duty Nursing Expenses: covers the cost of the professional services of a registered private duty nurse for out-of-*Hospital* nursing care only if recommended as *Medically Necessary* by the attending *Physician*. Charges for the services of a registered private duty nurse who is a *Spouse* or is related to *You* are not covered. The maximum benefit amount is \$7,500. This benefit must be approved in advance by Medipac Assist.

3. Chiropractic Services: covers the cost of the professional services of a licensed chiropractor for a *Medical Emergency*. Charges for the services of a licensed chiropractor who is a *Spouse* or is related to *You* are not covered. The benefit amount is a maximum of \$500.

4. Other Professional Services: covers the cost of the professional services of a licensed chiropodist, osteopath, podiatrist or physiotherapist only if recommended as *Medically Necessary* by the attending *Physician*. Charges for the services of a licensed practitioner who is a *Spouse* or is related to *You* are not covered. The benefit amount is a maximum of \$500.

5. Emergency Dental Expenses: If *You* suffered an *Injury* to *Your* teeth as a result of an external accidental blow to the mouth or face (chewing accidents are not covered), *You* will be reimbursed up to \$5,000 per *Insured* person for dental treatment to repair or replace natural teeth or permanently attached artificial teeth. Dental treatment must take place within 90 days of the accidental blow to the mouth or face. If *You* need treatment for relief of dental pain, a maximum of \$500 will be allowed for such treatment. Dental treatment must take place before *You* return to *Your* Canadian province or territory of principal residence.

6. Return of Vehicle: If neither *You* nor anyone travelling with *You* is able to operate *Your* owned or rented vehicle due to *Sickness*, *Injury* or death while travelling outside *Your* province or territory of residence, this plan will reimburse a maximum of \$5,000 for the return of the vehicle.

Eligible for reimbursement is the lesser of the cost of the return performed by a professional agency or the following necessary and reasonable expenses incurred by an individual returning the vehicle on *Your* behalf: fuel, meals, overnight accommodation and one-way economy airfare. To receive reimbursement, original receipts must be submitted. Any other expenses are not covered. Benefits will only be payable when pre-approved and/or arranged by Medipac Assist and the vehicle is returned to *Your* normal place of residence or the nearest appropriate rental agency within 30 days of *Your* return to Canada. Car rental costs while awaiting the return of *Your* vehicle are not eligible expenses. A copy of vehicle ownership is required.

7. Bringing a Relative to Your Bedside: covers the cost of a round-trip economy class airfare, accommodations and out-of-pocket expenses to have one family member or a close friend visit *You* in *Hospital*. The benefit amount is up to \$350 per day to a maximum of \$2,000. This benefit is payable in the event *You* are in *Hospital* for at least three (3) consecutive nights due to a *Medical Emergency*. The *Company* requires original receipts for the incurred costs. This benefit must be approved in advance by Medipac Assist.

8. Out-of-Pocket Expenses for Accompanying Family Member: covers the cost of reasonable expenses for commercial accommodation, meals, essential telephone calls and taxi expenses incurred by an accompanying family member in the event that *You* are *Hospitalized* on the scheduled return date to Canada, as indicated on the Application. The benefit amount is up to \$350 per day to a maximum of \$2,000. The *Company* requires all original receipts for the expenses incurred.

9. Return of Spouse and Children: covers the cost of an economy class airfare to the departure point for the return of *Your Spouse* and *Children*, if the *Company* requires that *You* return to Canada for immediate *Medical Treatment* or in the event of *Your* death. This benefit is payable up to a maximum of \$2,500. This benefit must be approved in advance by Medipac Assist.

10. Emergency Air Transportation: covers, as a result of a *Sickness* or *Injury*: (a) the cost of a one-way, economy class airfare to *Your* departure point in Canada; or (b) the cost of additional airline seats to accommodate a stretcher when recommended by the attending *Physician*. Any air transportation must be arranged and approved in advance by Medipac Assist.

11. Qualified Medical Attendant: covers the reasonable expenses for the services of a medical attendant. These services must be on the recommendation of a *Physician* and must be approved in advance by Medipac Assist. Charges for the services of a medical attendant who is a *Spouse* or is related to *You* are not covered.

12. Air Ambulance: covers the reasonable cost of air ambulance transportation, when medically required, between *Hospitals*. This benefit must be arranged and approved in advance by Medipac Assist.

13. Return of Deceased: covers the cost of preparation and transportation of a deceased *Insured* to the original departure point in Canada. This benefit includes the cost of a standard transportation container (excludes cost of a casket). The maximum benefit amount is \$10,000. For cremation or burial of the deceased *Insured* at the place of death, the maximum benefit amount is \$5,000. If it is necessary to identify the deceased *Insured* before release of the body, the benefit also covers the cost of a round-trip, economy class airfare for one family member or close friend and their out-of-pocket expenses up to \$350 per day to a maximum of \$2,000. The *Company* requires original receipts for the incurred costs. This benefit must be approved in advance by Medipac Assist.

14. Return to Destination: covers the cost of an economy class airfare to return *You* and/or *Your Insured Spouse* back to *Your* original *Trip* destination so *You* can continue *Your Trip* after *Your* medically approved emergency evacuation back to Canada. This benefit is available only if no further treatment is required and Medipac Assist has approved *Your* return under *Your* existing policy. To be valid, a policy endorsement is required.

NOTE: NOTWITHSTANDING THE OTHER PROVISIONS OF THIS POLICY, ANY *MEDICAL TREATMENT*, SERVICE OR SUPPLY THAT IS NOT SPECIFICALLY LISTED IN THE SECTION "THE BENEFITS" IS NOT COVERED BY THIS POLICY.

WHAT IS NOT COVERED

PRE-EXISTING CONDITIONS

This insurance does not provide coverage for **any** *Medical Emergency* concerning, relating to, caused by or arising from any of the following:

1. Any *Pre-Existing Condition* that was not *Stable and Controlled* in the 90 days immediately prior to the *Effective Date of Insurance* or *Your Trip Start Date*. This includes any reaction that results from a change in medication prescribed for such a condition.

"Pre-Existing Condition" means any medical or physical condition, symptom, illness or disease for which *Medical Attention* was received or for which an ordinarily prudent person would have sought *Medical Attention* prior to the *Effective Date of Insurance* or *Your Trip Start Date*.

“Stable and Controlled” means:

- (a) the medical or physical condition, symptom, illness or disease did not first manifest itself; and/or
- (b) the medical or physical condition, symptom, illness or disease was not first investigated; and/or
- (c) the medical or physical condition, symptom, illness or disease has not worsened; and/or
- (d) no change in any medication or its usage or dosage occurred, was prescribed and/or recommended by a *Physician*; and/or
- (e) no *Medical Attention* was received, prescribed or recommended by a *Physician*.

“Medical Attention” means any medical, therapeutic or diagnostic procedure, service or supply that is prescribed, performed or recommended by a *Physician*, including but not limited to prescribed medication, investigative testing and surgery. *Medical Attention* does not include either the unchanged use of prescribed medication for a medical condition, symptom or problem which is *Stable and Controlled*; or a *Routine Check-up*.

A change in medication does not apply to cholesterol lowering medication or to a change in any other medication from a brand name medication to a generic brand medication (insofar as the dosage is not modified). If *You* are taking Coumadin (warfarin) or insulin and are required to have *Your* blood levels tested on a regular basis and *You* are required to adjust the dosage of *Your* medication only to ensure correct blood levels are maintained, such a change is not considered to be a change in medication, provided *Your* medical condition remains unchanged.

2. Any medical or physical condition, symptom, illness or disease that, in the 12 months prior to *Your Effective Date of Insurance* or *Your Trip Start Date*, required: a) a total of three (3) or more Emergency Room visits, *Hospitalizations*, Day Surgeries or any combination of all three; and/or b) a single *Hospitalization* for more than 48 consecutive hours.
3. Any medical or physical condition, symptom, illness or disease for which treatment and/or

investigation(s) was recommended but not received prior to *Your Effective Date of Insurance* or *Your Trip Start Date*.

GENERAL EXCLUSIONS

This insurance does not cover, provide services or pay expenses resulting directly or indirectly from:

4. War, whether declared or not, any act of civil war, rebellion, insurrection or terrorism, participation in a riot, civil commotion or demonstration or service in the armed forces of any country.
5. Suicide, attempted suicide or self-inflicted *Injury*.
6. (a) Normal pregnancy; (b) normal childbirth; or (c) any complication, condition or symptom of pregnancy occurring within the last 18 weeks before the expected delivery date.
7. Any child born during a *Trip*.
8. A *Trip* that is undertaken to secure treatment, general health examinations or check-ups, or surgery as a purpose of the *Trip*.
9. Emotional, psychological or mental disease, disorder, condition or symptom.
10. Expenses for medical or surgical care which is primarily cosmetic, or for any treatment which is experimental.
11. Any medical or physical symptom, illness or disease for which, prior to *Your Trip Start Date*, *Medical Attention* or a change in medication has been recommended or scheduled for a date after *Your Trip* begins.
12. Expenses for which no charge would normally be made in the absence of insurance.
13. Rehabilitation, the continued treatment, or complication of the medical condition which caused the *Medical Emergency*, once *You* are discharged from *Hospital* or once a *Medical Emergency* ends, as determined by the *Company*.
14. Any expenses incurred after the date on which *You* have declined an offer of repatriation and/or medical evacuation.
15. The commission or attempted commission of any criminal act by *You*.

16. Any treatment, services or supplies not *Medically Necessary* (as defined), or any medical procedures and/or tests (including MRI, MRCP, CAT Scan, CT Angiogram, Nuclear Stress Test, Angiogram or Cardiac Catheterization) not authorized by Medipac Assist in advance. All surgeries must be authorized by Medipac Assist prior to being performed except in extreme circumstances where surgery is performed on an emergency basis immediately upon admission to a *Hospital*.
17. Emergency medical relocation unless arranged and approved in advance by Medipac Assist.
18. Any treatment, services or supplies provided by a home for the aged, a rest home, health spa, nursing home, convalescent hospital, hospice, palliative care facility, a place for the care and treatment of drug addicts or alcoholics, custodial or educational facility, or any rehabilitation facility.
19. Any *Hospital*/medical benefits if *You* are not covered under the Government Health Insurance Plan of *Your* Canadian province or territory of principal residence.
20. Any damage to or loss of: hearing aids, eyeglasses, sunglasses, contact lenses, artificial teeth or artificial limbs and resulting prescription thereof.
21. The abuse of drugs or alcohol, non-compliance with or the refusal to accept recommended medical treatment, or the abuse of prescribed medication (including non-compliance with or refusal to take prescribed medication).
22. The regular treatment or regular care of a condition that existed prior to the *Effective Date of Insurance* or any expense in connection with general health examinations or regular check-ups.
23. HIV, AIDS or AIDS-related complex.
24. A Heart, Lung, Liver, Kidney, Pancreatic or Bone Marrow Transplant.
25. A *Medical Emergency* that occurred during a *Trip* under the Annual Add-on for which proof of departure has not been provided.
26. Scuba diving, mountaineering, rock or precipice climbing, hang gliding, paragliding, sport parachuting, skydiving or bungee jumping.
27. Participation in speed or endurance contests and/or participation in athletic or sport activities for remuneration or prize money.
28. Any medical or physical condition, symptom, illness or disease for which the results of any test(s) and/or investigation(s) were not available prior to the *Effective Date of Insurance* or *Your Trip Start Date*.
29. Any *Medical Emergency* that occurs in any city, region or country where Foreign Affairs, Trade and Development Canada (Global Affairs Canada) has issued a travel advisory to "avoid all non-essential travel" or "avoid all travel" prior to *Your Effective Date of Insurance* or *Your Trip Start Date*. This exclusion does not apply to travel advisories from Global Affairs Canada in response to COVID-19.
30. A *Medical Emergency* that occurs during a *Trip* in which *You* perform employment duties or volunteer activities exceeding 15 hours in any week, and/or for which the purpose of the *Trip* is business-related.

GENERAL LIMITATIONS

If *Your* health changes at any time between *Your* Date of Application and *Your Effective Date of Insurance*, *You* must contact Medipac at 1-888-633-4722 right away. A reassessment for *Your* eligibility and rate qualification will be required. Failure to contact Medipac may result in claim denial, or payment of only a portion of the *Covered Expenses*.

Individuals Excluded from Coverage

You cannot be covered by this policy, and all insurance coverage is null and void, and the liability of the *Company* will be limited to return of premium if:

1. Coverage is not purchased for the entire duration of *Your Trip* (unless otherwise expressly stated in this policy).
2. Coverage is applied for while outside Canada (with the exception of post-departure applications for extension of coverage).
3. Any material misrepresentation is made on the application or in connection with any claim for benefits under this policy.
4. Coverage is purchased for a *Trip* for which the primary purpose of *Your Trip* is to perform employment duties or volunteer activities that exceed 15 hours in any week, and/or for which the purpose of the *Trip* is business-related.

and/or if between *Your Date of Application* and *Your Effective Date of Insurance*:

5. *You* had been diagnosed as having a terminal illness, been advised by a *Physician* not to travel or had HIV, AIDS or AIDS-related complex.
6. *You* had been diagnosed with pulmonary fibrosis or interstitial lung disease.
7. *You* had an organ or bone marrow transplant (excluding cornea or skin graft) or a blood disorder for which *You* received stem cell treatment.
8. *You* had been treated for, taken or been prescribed medication for, or been diagnosed with lung cancer, metastatic cancer or two (2) or more cancers (excluding basal cell and squamous cell skin cancer).
9. *You* had a cardiac condition with an ejection fraction of less than 40% or a ventricular function grade of 3 or 4.
10. *You* had moderately severe or severe cardiac valve stenosis.
11. *You* had an aneurysm or dilated artery greater than 4.5 cm in size (diameter or width) which remains surgically untreated.
12. *You* underwent chemotherapy for cancer or malignant tumour(s).
13. *You* had cardiac pacemaker implant surgery, coronary bypass surgery or surgery on any artery.
14. *You* had any other heart surgery (including ablation, cardiac defibrillator implant, angioplasty and/or stent), had a heart attack or an episode of congestive heart failure.
15. *You* had a stroke, a transient ischemic attack (TIA) or a ministroke.
16. *You* had any chronic lung disease (including emphysema, chronic obstructive pulmonary disease [COPD], chronic bronchitis, reactive airway disease or asthma) which caused *You* to be *Hospitalized* for more than 24 consecutive hours, or for which *You* had taken or been prescribed prednisone or Solu-Medrol.
17. *You* had taken or been prescribed home oxygen for any reason.
18. *You* had taken or been prescribed insulin or two (2) or more medications for diabetes and medication for a heart condition. The term "medication" includes nitroglycerin in any form.

If *You* are under the age of 56 and travelling for less than 41 days, items 5. to 18. do not apply.

Misstatement

If *You* misstate *Your* response to any question in section A of the application, then this policy is null and void.

If *You* misstate *Your* response in any other section of the application and, as a result, paid a lower premium than required, this policy will cover only the proportion of *Covered Expenses* that the premium paid bears to the required premium. *You* will be responsible for the remaining portion of *Covered Expenses*.

Where the *Company* has incurred expenses on *Your* behalf, *You* irrevocably assign *Your* premium and any Government Health Insurance Plan payments to the *Company*; where the amount of premium is greater than the *Company's* expenses, the difference shall be refunded to *You*.

CHANGE IN DEPARTURE DATE

For the Single *Trip Plan*, if there is a change in *Your Date of Departure*, notice **MUST** be provided to Medipac from within Canada prior to the Date of Departure shown in *Your* application. If *You* purchased the Annual Add-on, *You* are not required to provide advance notice of *Your Trip Start Date* for every other *Trip*. **However, evidence of these dates will be required at the time of claim.**

IS THERE ANYTHING ELSE I NEED TO KNOW?

Yes, the following are the general conditions that apply to *Your* insurance under this policy:

- A. This policy will reimburse *You* for *Covered Expenses* up to a maximum of \$2,000,000 USD per *Insured*.
- B. The *Company* and its agents are not responsible for the availability, quality or results of any *Medical Treatment* or transportation, or where *You* fail to obtain *Medical Treatment* or proper *Hospitalization*.
- C. The *Company* reserves the right to return *You* to Canada or to transfer *You* to one of our preferred health care providers. **Refusal to comply with the transfer or the return to Canada renders this policy null and void** as of the date and time of *Your* refusal. After that date and time no expenses will be paid under this insurance policy; for greater clarity, coverage under this policy will cease.
- D. There is no insurance coverage if the premium is not received by Medipac due to an N.S.F. cheque or invalid credit card charge.

- E. Every action or proceeding against the *Company* or its agents for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act, or other applicable legislation.
- F. In no event will a claim be accepted after one year from the date of occurrence.
- G. Any fraud, attempted fraud, misrepresentation or non-disclosure of any material fact relating to this insurance or to a claim under this policy renders this policy null and void. If *You* have misstated *Your* age, and such misstatement results in *Your* paying premium which is less than the required premium, this policy will cover only the proportion of *Covered Expenses* that the premium paid bears to the required premium.
- H. Where the *Company* has incurred expenses on *Your* behalf for a loss caused by, or that can be attributed to a third party, the *Company* has the right to subrogate any incurred expenses against the third party and/or any other person or entity that may be obligated to indemnify the third party (and/or *You*) or that may be deemed responsible for the loss ("Responsible Party"). The *Company*, at its own expense, has the right to initiate or continue legal proceedings ("Legal Claim"), in *Your* name, against the Responsible Party. *You* must take all reasonable steps to assist the *Company* in advancing the Legal Claim. Where *You* initiate a Legal Claim, or seek compensation for *Your* loss, the *Company's* rights of subrogation must be sufficiently addressed, and the *Company* kept informed of any negotiations. The *Company* has the right to review, approve and/or reject any offer of compensation or settlement. Any funds received by *You* or *Your* representatives, in compensation or settlement for *Your* loss, must first be applied to any expenses incurred by the *Company*, and the *Company* reimbursed accordingly.
- I. When the *Company* has made *Hospital* or other medical payments on *Your* behalf, *You* must sign an Authorization Form which authorizes and allows the *Company* to recover such payments from *Your* other insurers and other health plans (including *Your* Government Health Insurance Plan). *You* must assist the *Company* in obtaining such reimbursement. If an advance has been made for any expense that is not covered by this insurance policy, *You* will be required to reimburse the *Company*.
- J. All benefit amounts under this policy are in United States currency unless stated otherwise. If *You* have paid a *Covered Expense* in a currency other than that of United States or Canada, any reimbursements made will be in Canadian currency at the prevailing rate of exchange on the date the service was provided. No sum payable under this policy shall bear interest.
- K. This insurance is supplementary health coverage; i.e., this policy covers expenses in excess of those covered under *Your* Government Health Insurance Plan, any Private or Provincial or Territorial Auto Insurance Plan or any other insurance. If *You* have similar out-of-country/province extended health benefits with a lifetime maximum coverage of: (a) \$100,000 CAD or less, the *Company* will not co-ordinate payment with such coverage; or (b) over \$100,000 CAD, the *Company* will co-ordinate payment with such coverage in excess of \$100,000 CAD.
- L. For purposes of determining eligibility under the section "Individuals Excluded from Coverage" in the General Limitations of this policy or for determining the validity of a claim, **hospital records, pharmaceutical records and the medical records of *Your* attending Physician(s) (including *Your* Canadian Physician(s)), will be obtained and reviewed by the *Company*.** *Your* claim cannot be processed and no benefits will be payable under this policy without the required information.
- M. Despite any other provision contained herein, **this policy is subject to the applicable statutory conditions in the Insurance Act**, as applicable in *Your* province or territory of residence, respecting contracts of accident and sickness insurance.
- N. The right of any person to designate persons to whom or for whose benefit insurance money is payable is restricted.
- O. The *Company* has the right, and *You* shall afford the *Company* the opportunity, to have *You* medically examined by an independent medical professional when and as often as may reasonably be required while benefits are being claimed or paid under this policy. In the event of death, the *Company* has the right to request an autopsy if not prohibited by law.

WHAT HAPPENS TO MY INSURANCE COVERAGE IF I AM HOSPITALIZED AND CANNOT RETURN ON MY SCHEDULED RETURN DATE?

This policy provides an automatic extension of coverage at no additional cost to *You* in each of the following situations:

1. If *You* are in *Hospital* due to *Injury* or *Sickness* on *Your* scheduled return date, insurance coverage will remain in force for the period of time *You* remain in *Hospital*, plus a further period of 72 hours following *Your* discharge from *Hospital*.
2. If *Your* return is delayed beyond *Your* scheduled return date due to the delay of a common carrier in which *You* are scheduled to travel; or, while travelling by automobile, *You* are involved in an accident or a mechanical breakdown, insurance coverage will be extended until *You* return to *Your* point of departure or for 72 hours after the date when the insurance coverage would otherwise have terminated, whichever occurs first.

However, in any event, insurance coverage will not be extended more than twelve (12) consecutive months immediately after the date of *Your Medical Emergency* which was the cause of *Your* delay beyond *Your* scheduled return date.

HOW DO I PRESENT MY CLAIM?

When *You* contact Medipac Assist at the time of *Your Medical Emergency*, we will send *You* a Claim Kit containing everything necessary to submit *Your* claim, including instructions and forms (also available on our website at www.medipac.com). **Forms must be returned to our office within 30 days of receipt.** Failure to provide the required documents in a timely manner will reduce any amount payable under this policy.

To adjudicate *Your* claim, the *Company* will require:

- a completed Claim and Authorization and Release Form
- original invoices and/or receipts
- payment of *Your Deductible Amount*, if any
- payment of outstanding premium, if any
- complete Medical Records including final diagnosis by the attending *Physician*
- Historical Medical Records
- any other relevant documentation
- if claiming under the Annual Add-on, proof of *Your* departure date.

For payment, please submit ONLY original itemized bills, the HCFA-Form 1500, UB-04 (with itemized statement) OR an original itemized doctor's bill with:

- formal letterhead with full name and address
- tax I.D.
- procedure and diagnostic codes with dollar amounts
- original doctor's signature (stamped photocopied signatures are not acceptable)

Original bills must be provided for any eligible out-of-pocket expenses. Cash register receipts are not considered original bills.

For Claim inquiries please phone the Medipac Assist Claims Department:

Toll-free from the U.S.A. and Canada: **1-888-311-4761**
or from other locations: (416) 441-7073

POLICY EXTENSIONS

Extension of Coverage must be applied for and approved by Medipac at least 3 days prior to *Your* scheduled return date (or at least 3 days prior to the date *Your Trip* will end under the Annual Add-on, if applicable). In order to apply for an Extension of Coverage, *You* must be in good health and cannot have any medical condition, symptom, illness or disease for which a prudent person would seek *Medical Treatment*. **No extensions are available if a claim has been incurred.** To apply for an extension of coverage, call Medipac at 1-888-633-4722 toll-free from the U.S. or Canada or at (416) 441-7070 from other locations. A declaration of good health must be made before an extension can be issued. Extensions are available in trip length units as published. An Administration Fee per person, per extension, applies.

Exclusion:

Policy Extensions do not cover, provide services or pay claims for expenses resulting directly or indirectly from any *Sickness* or *Injury* that first manifested, was first diagnosed, or first treated after the *Effective Date of Insurance* or *Trip Start Date* and prior to the date when *Your* application to extend *Your* period of coverage under this insurance was approved.

REFUND POLICY

1. No refunds are available if a claim has been incurred.
2. The premium for the Annual Add-on cannot be refunded once coverage begins.
3. Refund requests must be made in writing from within Canada and can be either mailed or e-mailed. All refund requests must be signed and dated by each individual applicant.
4. Refunds will be made using the same method of payment in which the original transaction was completed.

A refund will be provided to an Insured in the following situations:

FULL REFUND only if, prior to the *Effective Date of Insurance*, the policy is cancelled for the following reasons:

- the *Insured* or his/her *Spouse* is unable to travel due to *Sickness or Injury* (a *Physician's* statement is required); or
- the *Insured* is unable to travel due to a death in the immediate family.

FULL REFUND less a \$50 Administration Fee per person if prior to the *Effective Date of Insurance* the policy is cancelled for any other reason. Premiums \$50 or less will not be refunded.

Any **FULL REFUND** of the **Single Trip Plan** will also terminate the Annual Add-on.

PARTIAL REFUND less a \$20 Administration fee per person if:

- the *Insured* returns to Canada prior to the scheduled return date with at least 10 consecutive unused days remaining on their policy.
- If the refund request is sent via e-mail, proof of *Your* return to Canada must be provided.
 - If travelling by air, a boarding pass or check-in receipt can be submitted.
 - If crossing the border by land, proof of return must include the date of *Your* return and a Canadian address (i.e. the receipt for a gas purchase by credit card).
- A pro-rata refund will be calculated using the postmarked date of the written request or, in the cases of an e-mailed request, the date indicated on the proof of return.
- If *You* have purchased the 23-day (or 33-day) Annual Add-on, only the premium in excess of a minimum 22-24 day (or 31-33 day) **Single Trip Plan** will be eligible for a refund.

- Your request **MUST** include a statement that no claims have been incurred.

All requests for refunds can be mailed to:

Medipac Travel Insurance
180 Lesmill Road,
Toronto ON M3B 2T5

or e-mailed to: service@medipac.com

Signed for the *Company* by:



Paul M. Field, CPA, CA
Chief Executive Officer

Underwritten by

Old Republic Insurance Company of Canada.

Box 557, 100 King Street West, Hamilton, Ontario L8N 3K9

IMPORTANT NOTICE – PLEASE READ CAREFULLY

- Travel insurance is designed to cover losses arising from sudden and unforeseeable medical emergencies. It is important that you read and understand your policy before you travel, as your coverage is subject to certain conditions, limitations and exclusions.
- A pre-existing exclusion may apply to medical conditions and/or symptoms that existed prior to your trip. Check to see how this applies in your policy and how it relates to your departure date, date of purchase or effective date.
- In the event of an accident, injury or sickness, your prior medical history may be reviewed when a claim is reported.
- Travel insurance requires you to notify your designated assistance company prior to treatment. Your policy may limit benefits should you not contact the assistance company within a specified time period.

Please read your policy carefully before you travel.

MedipacPLUS Endorsement (If purchased)

If purchased, this Endorsement forms part of *Your* policy and is subject to ALL of the terms and conditions, including definitions, of *Your* Medipac Travel Emergency Medical Insurance Policy. MedipacPLUS is only in effect while *You* are travelling out of province during the Medipac period of coverage as outlined on page 1 of the policy under which this endorsement was purchased.

CLAIM-FREE DISCOUNT PROTECTION

If *You* are entitled to a Medipac Claim-Free Discount for *Your* next policy purchase, and *You* add this Endorsement, the claim that causes *You* to exceed *Your* deductible is forgiven and not considered a claim for the purpose of calculating *Your* Medipac Claim Free Discount; any subsequent claims will not be forgiven for this purpose. *Your* current discount will carry forward for *Your* next year's purchase.

MEDICAL EVACUATION BENEFIT

The Medical Evacuation Benefit pays *You* \$100 CAD per day to a maximum of 10 days if Medipac Assist returns *You* to Canada for medical reasons and *You* are *Hospitalized* within 3 days of *Your* return. *Hospitalization* must be for consecutive days and *You* must provide medical records of *Your* Canadian *Hospital* stay when making a claim under this benefit.

EXCESS LUGGAGE BENEFIT

The Excess Luggage Benefit will reimburse up to \$500 in shipment expenses to return *Your* Excess Luggage to Canada if Medipac Assist returns *You* to Canada for *Medical Treatment* during *Your* period of coverage if *You* are unable to return *Your* Excess Luggage by any other means. The *Company* requires all original receipts for the expenses incurred. This benefit must be approved in advance by Medipac Assist.

PET BENEFIT

The Pet Benefit will reimburse up to \$750 in transportation expenses to return *Your* pet(s) to Canada if Medipac Assist returns *You* to Canada for *Medical Treatment* during *Your* period of coverage; or if *You* have an eligible claim under the Return to Canada benefit, the *Company* will reimburse *You* for boarding costs for *Your* pet(s) for 1 week up to a maximum of \$500 while *You* are in Canada. The *Company* requires all original receipts for the expenses incurred. This benefit must be approved in advance by Medipac Assist.

RELOCATION BENEFIT

The Relocation Benefit will reimburse the reasonable expenses for temporary accommodations and transportation in the event a disaster caused by a hurricane, flood, forest fire, sinkhole or earthquake causes *Your Principal Dwelling* to become uninhabitable. This benefit is payable to a maximum of \$2,500. The *Company* requires proof of residence, proof the disaster occurred and all original receipts for the expenses incurred. This benefit must be approved in advance by Medipac Assist.

RETURN TO CANADA BENEFIT

The Return to Canada Benefit covers the cost of a return economy class airfare to a maximum of \$2,000 to fly *You* from *Your* vacation destination to Canada and back to *Your* vacation destination. Any flight outside *Your* period of coverage is not eligible for reimbursement. In addition, this benefit covers out-of-pocket expenses including ground transportation and accommodations to a maximum of \$350. This benefit is payable in the event a member of *Your Immediate Family*, who is not travelling with *You*, dies after *You* leave *Home*; or a natural disaster causes *Your Principal Residence* to become uninhabitable after *You* leave *Home* (provided *Your* home insurance policy pays for the damage in part or in full). The *Company* requires all original receipts for the expenses incurred. This benefit must be approved in advance by Medipac Assist.

EXCLUSION FOR RETURN TO CANADA BENEFIT

No benefits are payable if:

1. The deceased *Immediate Family* member was *Hospitalized* within 30 days prior to the *Effective Date of Insurance* or *Your Trip Start Date*; **OR**

MedipacPLUS Endorsement (If purchased)

2. At the time *You* applied for coverage, a reasonable person would have expected that an event payable under the Return To Canada benefit would occur prior to *Your* scheduled return date.

POLICY MAXIMUM

Policy Page 8 under "IS THERE ANYTHING ELSE I NEED TO KNOW?" Point A. has been modified as follows:

- A. This policy will reimburse *You* for *Covered Expenses* up to a maximum of \$5,000,000 USD per *Insured*.

ACCIDENTAL DEATH BENEFIT

Insured Risk

You are covered for \$5,000 CAD if *You* die as a result of an accident which occurred while *You* are outside *Your* province or territory of residence and while *Your* Medipac Travel Emergency Medical Insurance Policy is in force.

This benefit is payable to *Your* estate for the loss of *Your* life resulting within 12 months from the date of the accident described as an insured risk.

This benefit will begin on *Your Effective Date of Insurance* and will remain in effect during *Your* period of coverage.

EXCLUSION FOR ACCIDENTAL DEATH BENEFIT

The *Company* will not pay any claim under the Accidental Death Benefit resulting directly or indirectly from:

1. Training, serving or taking part in any capacity in armed forces (land, sea or air) or their operations in any country or international authority.
2. While serving as a pilot or crew member of any aircraft or while as a passenger in an aircraft which is being used for a purpose other than transportation.
3. While making a parachute jump for any purposes other than to save *Your* life.

Claims Procedures

To make a claim under the Accidental Death Benefit, written notice of the accident must be given to the *Company* within 30 days of the date of the accident and written proof must be submitted within 90 days of the date of the accident. The *Company* provides the necessary claim forms as well as instructions covering other requirements that may aid in a prompt handling of the claim.

If the *Company* does not receive the required notice and proof of loss, the claim may not be considered after the 90 day period has expired, unless there is a good reason for the delay. In no event is a claim considered after one year from the date of the accident if the *Company* was not notified and the necessary forms not completed and submitted to the *Company*.

INPATIENT REHABILITATION BENEFIT

MedipacPLUS will reimburse up to \$5,000 for the cost of inpatient rehabilitation (rehab) in the event *You* suffer an accidental orthopedic injury and are recommended for inpatient rehabilitation by a physician. The injury and rehab must occur outside of Canada. The rehab must be recommended to take place immediately following the treatment of *Your* injury. This benefit must be approved in advance by Medipac Assist.

Additional Definitions under MedipacPLUS

"*Home*" means *Your* Canadian province or territory of residence.

"*Immediate Family*" means Spouse, Mother, Father, Mother-in-law, Father-in-law, Son, Daughter, Son-in-law, Daughter-in-law, Grandson or Granddaughter.

Brothers and Sisters are not included.

"*Principal Dwelling*" means the principal residence located at the out-of-province address in which *You* reside.

"*Principal Residence*" means the dwelling located at the Canadian address indicated in *Your* application for the Medipac Travel Emergency Medical Insurance Policy under which this Endorsement was purchased.

Privacy

Collecting personal information about You is essential to our ability to offer You high quality insurance products and service. The information provided by You will be used only for determining Your eligibility for coverage under the Policy, assessing insurance risks, managing and adjudicating claims and negotiating or settling payments to third parties. This information may also be shared with third parties, such as other insurance companies, health organizations and government health insurance plans to adjudicate and process any claim. In the event that we must share Your information with a third party who conducts business outside of Canada, there is a possibility that this information could be obtained by the government of the country in which the third party conducts business. We take great care to keep Your personal information accurate, confidential and secure.

Our privacy policy sets high standards for collecting, using, disclosing and storing personal information. If You have any questions about our privacy policy, please contact our privacy officer at 905-523-5587; by writing to : Privacy Officer, Old Republic Insurance Company of Canada, P.O. Box 557, Hamilton, Ontario, L8N 3K9; or by email to privacy@oldrepublicgroup.com

Administration Fees

1. Change (<i>first change at no charge</i>).....	\$20.00
2. NSF cheque.....	\$25.00
3. Rush delivery service (<i>2-4 business days</i>).....	\$20.00
4. Extension	\$10.00
5. Top-up.....	FREE
6. Full refund	
Medical reasons.....	FREE
Any other reason.....	\$50.00
7. Partial refund.....	\$20.00

Short-Term Travel Medical Insurance

Medipac offers coverage for short-term travel at affordable rates, perfect for friends or family who visit you at your winter destination.

You can also turn your short-trip plan into year-round protection with either our 23-day or our 33-day Annual Add-on.

If you are age 55 and under, there are no medical questions. Simply call Medipac to purchase or apply online at www.medipac.com.

If you are over age 55, complete the application to determine your rate category and find your rate on pages 44 to 46.

INDIVIDUAL RATES FOR APPLICANTS AGE 55 AND UNDER

AGE	\$99 USD DEDUCTIBLE													23-day Add-on	33-day Add-on
	TRIP LENGTH														
	1-3	4-6	7-9	10-12	13-15	16-18	19-21	22-24	25-27	28-30	31-33	34-36	37-40		
TO 55	55	62	67	71	73	79	85	92	97	106	110	118	128	65	89

Zero Deductible add 10% to \$99 Deductible Rates

You must buy a minimum 22-24 day trip to purchase the 23-day Annual Add-on.

You must buy a minimum 31-33 day trip to purchase the 33-day Annual Add-on.

Family Plans

Coverage is available for three or more family members and insures you, your spouse (if applicable) and any children* (including grandchildren) who are at least 3 months old and under the age of 19. When taking a trip, children must be accompanied by either the applicant or spouse.

Note: If you or your spouse is over the age of 55 or if any child is over the age of 18, you must purchase a separate policy for that person.

Family plans cannot be extended beyond 40 days.

**see definition on page 2 of the policy*

FAMILY RATES FOR APPLICANTS AGE 55 AND UNDER

AGE	\$99 USD DEDUCTIBLE													23-day Add-on	33-day Add-on
	TRIP LENGTH														
	1-3	4-6	7-9	10-12	13-15	16-18	19-21	22-24	25-27	28-30	31-33	34-36	37-40		
TO 55	110	124	134	142	146	158	170	184	194	212	220	236	256	130	178

Zero Deductible add 10% to \$99 Deductible Rates

You must buy a minimum 22-24 day trip to purchase the 23-day Annual Add-on.

You must buy a minimum 31-33 day trip to purchase the 33-day Annual Add-on.

Call 1-888-633-4722 for more information or assistance

Short Term Rates for Individuals OVER Age 55

AGE	PREFERRED PLUS - \$99 USD DEDUCTIBLE													23-day Add-on	33-day Add-on
	TRIP LENGTH														
	1-3	4-6	7-9	10-12	13-15	16-18	19-21	22-24	25-27	28-30	31-33	34-36	37-40		
56-60	63	68	74	77	89	99	113	123	133	143	152	166	177	70	99
61-65	81	86	96	104	115	132	146	166	171	185	199	206	245	92	131
66-70	85	91	101	114	125	141	151	175	187	202	207	222	254	112	161
71-75	88	99	105	118	134	149	174	195	215	235	265	293	326	131	190
76-79	91	110	155	179	202	239	275	312	348	388	417	448	485	187	271
80-85	122	155	229	302	359	413	465	533	626	695	770	833	924	288	420
86+	160	250	349	431	520	610	690	789	899	1,011	1,158	1,320	1,472	359	526

Zero Deductible add 10%
to \$99 Deductible Rates

AGE	PREFERRED PLUS - \$1,000 USD DEDUCTIBLE													23-day Add-on	33-day Add-on
	TRIP LENGTH														
	1-3	4-6	7-9	10-12	13-15	16-18	19-21	22-24	25-27	28-30	31-33	34-36	37-40		
56-60	59	63	69	72	82	93	107	117	129	139	148	161	169	68	89
61-65	75	82	88	94	109	125	141	153	170	180	191	199	232	81	116
66-70	80	87	93	99	116	133	145	161	175	191	197	208	240	95	137
71-75	84	90	98	109	122	144	170	191	210	226	249	276	305	110	158
76-79	89	101	141	171	193	220	253	283	323	361	386	413	449	165	241
80-85	109	139	203	267	320	367	413	496	556	602	683	739	825	251	369
86+	135	217	297	374	444	526	597	682	787	874	963	1,136	1,267	312	462

AGE	PREFERREDPLUS-\$5,000 USD DEDUCTIBLE													23-day Add-on	33-day Add-on
	TRIP LENGTH														
	1-3	4-6	7-9	10-12	13-15	16-18	19-21	22-24	25-27	28-30	31-33	34-36	37-40		
56-60	54	57	61	64	72	80	88	97	105	113	117	125	134	58	82
61-65	63	67	76	83	92	107	117	126	134	141	162	175	194	67	96
66-70	68	72	83	90	99	114	125	133	144	147	169	185	203	77	111
71-75	71	78	87	97	108	122	134	148	162	177	198	220	244	91	132
76-79	74	88	122	144	166	187	210	233	262	292	313	337	364	131	191
80-85	91	109	180	212	251	290	326	372	432	479	527	576	636	193	284
86+	113	172	235	293	355	414	469	535	642	731	822	921	1,029	253	374

You must buy a minimum 22-24 day trip to purchase the 23-day Annual Add-on.

You must buy a minimum 31-33 day trip to purchase the 33-day Annual Add-on.

Short Term Rates for Individuals OVER Age 55

AGE	PREFERRED-\$99 USD DEDUCTIBLE													23-day Add-on	33-day Add-on
	TRIP LENGTH														
	1-3	4-6	7-9	10-12	13-15	16-18	19-21	22-24	25-27	28-30	31-33	34-36	37-40		
56-60	74	83	101	123	141	157	172	180	195	212	224	243	268	93	132
61-65	91	112	131	149	171	189	210	230	249	267	278	295	324	126	180
66-70	98	125	155	178	183	234	262	285	315	334	356	386	413	174	251
71-75	110	144	178	182	209	267	304	334	372	402	432	466	535	203	294
76-79	131	166	229	284	337	374	443	489	549	602	624	705	808	291	425
80-85	196	252	348	448	548	611	711	822	920	998	1,095	1,215	1,375	407	598
86+	238	324	468	589	725	850	985	1,113	1,248	1,363	1,485	1,610	1,751	502	739

AGE	PREFERRED-\$1,000 USD DEDUCTIBLE													23-day Add-on	33-day Add-on
	TRIP LENGTH														
	1-3	4-6	7-9	10-12	13-15	16-18	19-21	22-24	25-27	28-30	31-33	34-36	37-40		
56-60	69	79	92	107	120	142	162	172	185	199	212	229	249	75	107
61-65	82	98	121	142	161	179	199	220	239	253	269	283	299	110	157
66-70	93	108	144	159	169	209	244	270	297	314	327	363	389	142	204
71-75	101	122	162	165	177	245	290	315	350	372	403	437	466	164	238
76-79	123	155	215	263	313	347	412	451	508	557	578	653	703	230	336
80-85	151	221	328	415	505	565	667	750	843	919	1,017	1,123	1,205	332	488
86+	213	300	432	544	671	776	917	1,011	1,151	1,261	1,364	1,491	1,619	437	647

AGE	PREFERRED-\$5,000 USD DEDUCTIBLE													23-day Add-on	33-day Add-on
	TRIP LENGTH														
	1-3	4-6	7-9	10-12	13-15	16-18	19-21	22-24	25-27	28-30	31-33	34-36	37-40		
56-60	63	69	77	87	99	111	117	126	136	142	150	166	185	73	104
61-65	73	82	95	108	119	131	140	149	158	170	179	191	222	91	131
66-70	80	96	111	129	147	160	176	191	202	213	223	246	286	115	161
71-75	91	110	124	147	171	187	203	221	237	253	267	297	355	133	193
76-79	110	139	165	201	238	268	295	313	352	374	399	451	517	190	277
80-85	128	180	256	319	387	429	492	532	590	640	699	775	833	271	398
86+	183	239	328	421	518	593	643	704	791	860	942	1,033	1,123	351	519

You must buy a minimum 22-24 day trip to purchase the 23-day Annual Add-on.

You must buy a minimum 31-33 day trip to purchase the 33-day Annual Add-on.

Short Term Rates for Individuals OVER Age 55

AGE	STANDARD-\$99 USD DEDUCTIBLE													23-day Add-on	33-day Add-on
	TRIP LENGTH														
	1-3	4-6	7-9	10-12	13-15	16-18	19-21	22-24	25-27	28-30	31-33	34-36	37-40		
56-60	86	96	111	135	174	198	219	244	265	299	331	353	391	149	212
61-65	113	132	161	206	237	262	307	318	374	399	425	470	511	183	262
66-70	115	140	199	237	284	314	375	411	461	498	549	574	616	231	333
71-75	125	159	232	283	339	373	434	497	566	615	684	743	787	317	460
76-79	143	194	289	370	436	499	581	672	761	846	940	1,045	1,150	480	701
80-85	214	295	444	581	696	790	941	1,091	1,237	1,375	1,551	1,717	1,868	676	994
86+	291	440	723	917	1,152	1,301	1,539	1,804	2,031	2,169	2,319	2,487	2,706	999	1,472

Zero Deductible add 10%
to \$99 Deductible Rates

AGE	STANDARD-\$1,000 USD DEDUCTIBLE													23-day Add-on	33-day Add-on
	TRIP LENGTH														
	1-3	4-6	7-9	10-12	13-15	16-18	19-21	22-24	25-27	28-30	31-33	34-36	37-40		
56-60	82	91	105	124	153	170	192	213	234	267	295	314	347	134	190
61-65	103	125	152	182	214	231	252	281	321	354	377	417	453	163	233
66-70	112	130	177	209	249	278	331	364	407	447	486	507	533	198	285
71-75	115	148	206	250	314	339	386	443	499	544	604	658	732	274	394
76-79	131	184	257	327	388	455	523	583	674	748	831	934	1,019	416	607
80-85	175	229	393	497	570	685	792	932	1,083	1,218	1,371	1,519	1,653	584	858
86+	259	390	639	820	1,018	1,152	1,304	1,539	1,757	1,959	2,090	2,208	2,359	887	1,313

AGE	STANDARD-\$5,000 USD DEDUCTIBLE													23-day Add-on	33-day Add-on
	TRIP LENGTH														
	1-3	4-6	7-9	10-12	13-15	16-18	19-21	22-24	25-27	28-30	31-33	34-36	37-40		
56-60	74	84	99	113	133	151	165	176	188	210	229	248	269	103	146
61-65	93	116	140	158	182	197	209	226	250	275	296	323	373	132	189
66-70	99	120	146	181	219	239	272	282	319	347	375	395	443	162	233
71-75	107	136	178	217	261	289	331	350	389	424	470	508	560	223	323
76-79	121	174	221	282	333	385	429	459	517	579	645	725	804	331	483
80-85	163	226	315	399	471	532	627	738	849	941	1,064	1,173	1,280	460	676
86+	230	308	508	652	812	945	1,093	1,242	1,392	1,521	1,636	1,759	1,908	699	1,035

You must buy a minimum 22-24 day trip to purchase the 23-day Annual Add-on.

You must buy a minimum 31-33 day trip to purchase the 33-day Annual Add-on.

Trip Days – Quick Calculator

AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL
1 1	1 32	1 62	1 93	1 123	1 154	1 185	1 213	1 244	1 274	1 305	1 335
2 2	2 33	2 63	2 94	2 124	2 155	2 186	2 214	2 245	2 275	2 306	2 336
3 3	3 34	3 64	3 95	3 125	3 156	3 187	3 215	3 246	3 276	3 307	3 337
4 4	4 35	4 65	4 96	4 126	4 157	4 188	4 216	4 247	4 277	4 308	4 338
5 5	5 36	5 66	5 97	5 127	5 158	5 189	5 217	5 248	5 278	5 309	5 339
6 6	6 37	6 67	6 98	6 128	6 159	6 190	6 218	6 249	6 279	6 310	6 340
7 7	7 38	7 68	7 99	7 129	7 160	7 191	7 219	7 250	7 280	7 311	7 341
8 8	8 39	8 69	8 100	8 130	8 161	8 192	8 220	8 251	8 281	8 312	8 342
9 9	9 40	9 70	9 101	9 131	9 162	9 193	9 221	9 252	9 282	9 313	9 343
10 10	10 41	10 71	10 102	10 132	10 163	10 194	10 222	10 253	10 283	10 314	10 344
11 11	11 42	11 72	11 103	11 133	11 164	11 195	11 223	11 254	11 284	11 315	11 345
12 12	12 43	12 73	12 104	12 134	12 165	12 196	12 224	12 255	12 285	12 316	12 346
13 13	13 44	13 74	13 105	13 135	13 166	13 197	13 225	13 256	13 286	13 317	13 347
14 14	14 45	14 75	14 106	14 136	14 167	14 198	14 226	14 257	14 287	14 318	14 348
15 15	15 46	15 76	15 107	15 137	15 168	15 199	15 227	15 258	15 288	15 319	15 349
16 16	16 47	16 77	16 108	16 138	16 169	16 200	16 228	16 259	16 289	16 320	16 350
17 17	17 48	17 78	17 109	17 139	17 170	17 201	17 229	17 260	17 290	17 321	17 351
18 18	18 49	18 79	18 110	18 140	18 171	18 202	18 230	18 261	18 291	18 322	18 352
19 19	19 50	19 80	19 111	19 141	19 172	19 203	19 231	19 262	19 292	19 323	19 353
20 20	20 51	20 81	20 112	20 142	20 173	20 204	20 232	20 263	20 293	20 324	20 354
21 21	21 52	21 82	21 113	21 143	21 174	21 205	21 233	21 264	21 294	21 325	21 355
22 22	22 53	22 83	22 114	22 144	22 175	22 206	22 234	22 265	22 295	22 326	22 356
23 23	23 54	23 84	23 115	23 145	23 176	23 207	23 235	23 266	23 296	23 327	23 357
24 24	24 55	24 85	24 116	24 146	24 177	24 208	24 236	24 267	24 297	24 328	24 358
25 25	25 56	25 86	25 117	25 147	25 178	25 209	25 237	25 268	25 298	25 329	25 359
26 26	26 57	26 87	26 118	26 148	26 179	26 210	26 238	26 269	26 299	26 330	26 360
27 27	27 58	27 88	27 119	27 149	27 180	27 211	27 239	27 270	27 300	27 331	27 361
28 28	28 59	28 89	28 120	28 150	28 181	28 212	28 240	28 271	28 301	28 332	28 362
29 29	29 60	29 90	29 121	29 151	29 182		29 241	29 272	29 302	29 333	29 363
30 30	30 61	30 91	30 122	30 152	30 183		30 242	30 273	30 303	30 334	30 364
31 31		31 92		31 153	31 184		31 243		31 304		31 365

TRIP DURATION CALCULATOR

Select the **Red** numbers beside your departure and return dates. Insert them into the formula and complete the calculation. **Statutory holidays shown in green.**

	EXAMPLE: (If you are leaving October 15 and returning March 25)	CALCULATE YOUR TRIP LENGTH:
Return Date #	237	
minus Effective Date #	- 76	-
subtotal	161	
Add 1	+ 1	+ 1
Equals Trip Duration (days)	162	
	<i>Select the 165-day package to cover your entire trip.</i>	

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