



VISITORS TO CANADA INSURANCE

PREMIUM RATE CARD Effective February 2013 Version V06

Maximum Coverage Period: For ages 85 and younger, coverage is available for up to 365 days under one policy. For age 86 and over, coverage can be purchased to insure up to the first 180 days following the arrival date. A "Waiting Period" may apply at any age; review the policy carefully for complete description.

"Extra Injury Coverage" Additional \$50,000 of coverage with the \$100,000 option: When you purchase the \$100,000 Aggregate Policy Limit ("APL"), a *bonus* \$50,000 of additional coverage is automatically included for eligible expenses incurred as a result of an injury.

\$10,000 Accidental Death & Dismemberment: \$10,000 Accidental Death and Dismemberment coverage is automatically included for ALL applicants.

Table 1 - STABLE CHRONIC CONDITION COVERAGE - \$50 Deductible

Is Medical Declaration Required?	No Medical Declaration Required					Medical Declaration Is Required					
	Up to 25 years of Age	Age 26 to 34	Age 35 to 39	Age 40 to 54	Age 55 to 59	Age 60 to 64	Age 65 to 69	Age 70 to 74	Age 75 to 79	Age 80 to 85	Age 86 and over
\$10,000	\$ 1.66	\$ 1.77	\$ 1.87	\$ 1.97	\$ 2.08	\$ 3.06	\$ 3.28	\$ 4.81	\$ 5.80	\$ 7.80	N/A
\$15,000	\$ 2.05	\$ 2.10	\$ 2.20	\$ 2.51	\$ 2.68	\$ 3.50	\$ 4.10	\$ 6.17	\$ 7.25	\$ 9.80	N/A
\$25,000	\$ 2.15	\$ 2.32	\$ 2.48	\$ 2.84	\$ 3.06	\$ 4.10	\$ 4.65	\$ 6.66	\$ 8.24	\$ 11.42	N/A
\$50,000	\$ 2.48	\$ 2.65	\$ 2.76	\$ 3.25	\$ 3.47	\$ 4.81	\$ 5.46	\$ 8.00	\$ 10.36	\$ 13.42	N/A
\$100,000	\$ 3.25	\$ 3.58	\$ 3.80	\$ 4.81	\$ 4.97	\$ 6.00	\$ 7.45	\$ 10.14	\$ 12.54	\$ 17.00	N/A
\$150,000	\$ 3.55	\$ 4.04	\$ 4.45	\$ 5.81	\$ 6.40	N/A	N/A	N/A	N/A	N/A	N/A

Age means each applicant's age on the Effective Date of the policy.

Table 2 STANDARD RATES - No Stable Chronic Condition Coverage. \$50 Deductible (\$500 over age 85)

Is Medical Declaration Required?	No Medical Declaration Required - \$50 Deductible					Medical Declaration Required, \$500 Deductible
	Age 60 to 64	Age 65 to 69	Age 70 to 74	Age 75 to 79	Age 80 to 85	Age 86 and over
\$10,000	\$ 2.76	\$ 2.96	\$ 3.99	\$ 4.69	\$ 5.07	\$ 9.74
\$15,000	\$ 3.16	\$ 3.70	\$ 5.03	\$ 5.80	\$ 6.57	\$ 12.54
\$25,000	\$ 3.70	\$ 4.19	\$ 5.79	\$ 6.34	\$ 7.30	\$ 14.76
\$50,000	\$ 4.34	\$ 4.93	\$ 6.88	\$ 7.96	\$ 9.25	N/A
\$100,000	\$ 5.43	\$ 6.73	\$ 8.72	\$ 10.36	\$ 11.70	N/A
\$150,000	N/A	N/A	N/A	N/A	N/A	N/A

Age means each applicant's age on the Effective Date of the policy.

Deductible Options: See reverse side.

Family Rates (All family members must be under age 60): Charge 2x the oldest applicant's total premium and list all "family" applicants on the application. A "family" is defined as three or more of: parent(s) or legal guardian(s) and their unmarried children under age 21 who are visiting Canada with them and are dependent on them for their sole means of support.

Travel Companion Savings of 5% applies to each traveller purchasing this coverage and travelling together. Travel Companions Savings cannot be applied to Family Rates.

Minimum Policy Premium is \$25.00. Displayed premiums are per person per day, and are subject to change without notice.



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RATE TABLE GUIDE

Age	Stable Chronic Condition Option	Medical Declaration Required?	Premium Table	Normal Deductible Amount ‡
Under 60	Automatically Included	No	Table 1	\$50.00
60 to 85	If Option Waived	No	Table 2	\$50.00
	If Option Purchased	Yes	Table 1	\$50.00
86 and over	Not Available	Yes*	Table 2	\$500.00

* For age 86 and over, the applicant is NOT eligible for 21st Century's Visitors to Canada Insurance if there are any Yes answers on the Medical Declaration.

‡ Other Deductible Amount options are available as indicated in the chart below.

Deductible Amount Options (Apply Surcharge or Discount to Rate in Table on the reverse)

Deductible Amount Option	Surcharge or Discount to Apply	Available to Age...	Comments
\$0	+5%	Up to Age 85	Per person, per policy
\$50	Use Rate Table	Up to Age 85	Per person, per policy
\$250	-10%	Up to Age 85	Per person, per policy
\$500	Use Rate Table	Age 86 and over*	Per person, per policy
\$1,000	-20%	Any Age	Per person, per policy
\$2,500 (Disappearing)	-30% for \$25,000 Aggregate Policy Limit	Any Age	Per person, per sickness claim
\$2,500 (Disappearing)	-25% for \$50,000 Aggregate Policy Limit	Up to Age 85	Per person, per sickness claim
\$5,000	-35%	Up to Age 85	Per person, per policy
\$10,000	-40%	Up to Age 85	Per person, per policy

*\$500 deductible amount is not optional for anyone 86 and over.

What is the Disappearing Deductible Option? The disappearing deductible option is available to any applicant who purchases an Aggregate Policy Limit ("APL") of \$25,000 or \$50,000 (maximum age 85 for \$50,000 limit).

All other deductibles are waived (including the \$500 for age 86+ on the \$25,000 APL) and replaced with a **\$2,500 deductible** that applies to each sickness-related claim when eligible expenses are \$2,500 or less. When eligible expenses for a sickness-related claim exceed \$2,500, the deductible amount is waived ("disappears") and eligible expenses will be reimbursed from the first dollar.

For injury-related claims, the deductible is waived. Applicants who select the disappearing deductible option receive a premium discount as indicated in the Deductible Amount Options table above.

What is the Stable Chronic Condition (SCC) Option?

This option is automatically included for all applicants up to age 59, and can be purchased for ages 60 to 85 (provided the applicant is eligible). When the option is included or purchased, exclusion 1 in the policy is modified such that, after any applicable waiting period, a stable chronic condition (as defined) is covered under the policy.

Note: For all applicants purchasing coverage at Standard Rates and for applicants with the SCC Option whose medical conditions do not meet the definition of stable chronic condition, the policy will be subject to the regular terms of the pre-existing exclusion (exclusion 1) in the policy.