

Rates and Procedures Manual

EFFECTIVE NOVEMBER 2012



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Agency Code: _____

Login: _____

Contact Information

Please contact Agency Services for assistance with:

- General inquiries
- Product information
- Wording clarification
- Policy changes
- QuickTIC

Agency Services

TIC Travel Insurance Coordinators Ltd.

102 – 806 Gordon Street
Guelph, Ontario, Canada N1G 1Y7

Phone: 1-800-465-4279
Fax: 1-866-694-8032

800 – 2000 McGill College Avenue
Montréal, Québec, Canada H3A 3H3

Phone: 1-800-465-4279
Fax: 514-788-4975

Email: info@travelinsurance.ca

Medical Underwriting Department

Fax: 416-340-0790

Toll Free Fax: 1-866-256-2377

Underwriting Assistance Phone: 1-888-298-8151

Email: urgent.uw@travelinsurance.ca

Advisor Link

- Achieve higher sales using very little of your own time and resources.
- Get assistance with your sale or selling products on your behalf.
- Help your clients meet their travel insurance needs while earning a commission.

Phone: 1-800-491-0851

WEBSITES FOR BROKERS:

www.ticnet.ca

Use your broker code to login

(Password is Travel123)

Please visit our website for:

- Product information
- Downloadable forms and Detailed Medical Questionnaires
- Ordering supplies

www.quicktic.ca

Use login provided to you by your Business Development Manager or Agency Services

WEBSITE FOR THE PUBLIC:

www.travelinsurance.ca

- Plan details
- Online claim forms
- Information on how to submit a claim
- Travel alerts and links

Toronto Office

TIC Travel Insurance Coordinators Ltd.

2100 – 250 Yonge Street
Toronto, Ontario, Canada M5B 2L7

TIC Claims Department

2100 – 250 Yonge Street
Toronto, Ontario, Canada M5B 2L7

Toll Free Canada/USA: 1-800-869-6747

Collect worldwide: 416-340-8809

TIC EMERGENCY ASSISTANCE

Toll free Canada/USA: 1-800-995-1662

Toll free worldwide: 800-842-08420 or 00-800-842-08420

Collect worldwide: 416-340-0049

| Sales Tools



The travel insurance tip sheets on the following pages are available to help you become the travel insurance expert for your clients.

- Support for your clients
- What kind of travel insurance does your client need?
 - Outbound
 - Inbound
- Handling Objections
- Advisor Link
- TIC Academy

For more information, contact your Business Development Manager or Agency Services at 1-800-465-4279.

Support for your Clients

Your clients rely on you to provide advice for all their travel needs.

TIC Travel Insurance offers comprehensive protection so your clients can enjoy a worry-free trip.

Sell travel insurance because your clients may need...

- Emergency medical treatment or hospitalization
- An air ambulance to bring them home
- Help when a hospital demands up-front payment
- Advice if their passport and money is stolen
- To cancel their trip because of an accident, illness or injury to them, a family member or travelling companion
- A few things because their luggage didn't arrive
- Support if their airline, tour operator or cruise line ceased operations before or during their trip
- To catch up if their flight is delayed due to weather conditions, volcanic eruptions, natural disaster or mechanical failure of the connecting carrier
- To cancel their trip because they lost their job through no fault of their own

4 steps to client satisfaction

Qualify	Review	Inform	Affirm
This can be done in just a few minutes by referring to the Eligibility section located in the policy booklet.	<p>Your clients may have different expectations of travel insurance.</p> <ul style="list-style-type: none"> • Ask them questions to uncover individual concerns and highlight important benefits. • The Benefits section located in the policy booklet can help you do this. 	<ul style="list-style-type: none"> • Insurance doesn't cover everything. The Exclusions section explains the limitations of travel insurance. • It gives clients an understanding of what they are not covered for. • Encourage them to read this section and to contact you if they have any questions. 	<ul style="list-style-type: none"> • Affirm your client's decision to purchase travel insurance. • Encourage them to carry their wallet card with them at all times. • In the event of an emergency, they'll have all the information they need to get assistance right away.

How to calculate rates

Each product in this manual has its own rate table(s). In most cases, the premium is calculated by multiplying the duration of coverage, in days or months, by the relevant premium per day or month. Many of our plans have multiple age categories, so you will need to determine your client's age on the effective date (application date for Trip Cancellation & Interruption). When calculating the premium, include the first and last day of your client's trip.

Broker Responsibilities

As an appointed representative of TIC:

- Determine if your clients qualify for travel insurance coverage by reviewing the Eligibility section of each product with them.
- Ask your clients if they have any concerns about their coverage or any particular risks they want to ensure are covered.
- Discuss whether your clients need to be medically underwritten. Refer to the Medical Underwriting Rules and Guidelines section on pages 12 – 13.
- Discuss the pre-existing condition exclusion (first exclusion under each product in the policy where the condition applies).
- Explain to your clients what they have purchased; review the coverage with them and point out the exclusions.
- Explain that the policy has limitations and exclusions and they must read their policy document carefully.
- Advise your clients to call you if they have any questions about their coverage.
- Explain the refund policy.
- Explain that administration fees apply to coverage extensions.
- Explain what your client must do in the event of a claim.
- Protect your client's personal information. Please refer to TIC's privacy policy on our website.

What kind of travel insurance does your client need?

Use this chart to offer choices to your clients and determine what kind of travel insurance they need.

OUTBOUND: CLIENTS LEAVING PROVINCE OR TERRITORY

Purpose of the trip								
Vacation		Business/ Frequent flyer	Studying abroad/Recent graduate		Working or Living abroad			
OFFER A PLAN								
Emergency Hospital & Medical Insurance for Canadians	All-inclusive Package Plans	Emergency Hospital & Medical Insurance for Canadians	Emergency Hospital & Medical Insurance for Canadians	Youth Plan (up to 30 years)	Emergency Hospital & Medical Insurance for Canadians	Canadian Expatriates		
Single-Trip	USA Plan	Single-Trip	Single-Trip		Single-Trip	Standard		
Multi-Trip Basic Plan	Non-USA Plan	Multi-Trip Basic Plan	Multi-Trip Basic Plan		Enhanced			
Multi-Trip Select Plan		Multi-Trip Select Plan	Multi-Trip Select Plan	Deluxe				
OPTIONAL PLANS		OPTIONAL PLANS	OPTIONAL PLANS		OPTIONAL PLANS			
Trip Cancellation & Interruption	Rental Car Collision Damage Protection	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption		
Accidental Death & Dismemberment		Accidental Death & Dismemberment	Accidental Death & Dismemberment		Accidental Death & Dismemberment	Baggage		
Flight Accident		Flight Accident	Flight Accident		Flight Accident			
Rental Car Collision Damage Protection		Rental Car Collision Damage Protection	Baggage		Baggage			
Baggage		Baggage						

What kind of travel insurance does your client need?

Use this chart to offer choices to your clients and determine what kind of travel insurance they need.

INBOUND: CLIENTS COMING TO CANADA

Purpose of the trip		
Visiting Canada; Temporary residents; Landed immigrants; Returning Canadians; Work permit holders; Super Visa applicants; Foreign expatriates		Studying in Canada
OFFER A PLAN		
Visitors to Canada	Inpatriates to Canada	International Student
Emergency-only protection	Emergency and extended health protection	Emergency and extended health protection
OPTIONAL PLANS		OPTIONAL PLANS
Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption
Flight Accident	Flight Accident	Flight Accident

Visitors to Canada protection

Ideal for your Super Visa clients

- Meets all the requirements for proof of private medical coverage and repatriation benefits.
- Up to 365 days of coverage in Canada, and the option of trip breaks. Your clients' coverage does not expire when they make a short trip to their country of origin.*
- Rates for visitors up to age 89.

* Insured clients do not have coverage in their country of origin or permanent residence.

Super Visa clients need more than emergency only coverage? Offer them Inpatriates to Canada coverage, including extended health type benefits. See page 43 for more detailed information.

Inpatriates to Canada protection

Added protection for your Super Visa clients

- Meets all the requirements for proof of private medical coverage and repatriation benefits.
- Includes all emergency and extended health benefits.
- Coverage for vaccines, physical and eye examinations.
- Coverage for out-of-pocket expenses, including commercial accommodations and meals, childcare costs, essential telephone calls and taxi fares.
- Trip break lets your clients return home for a brief visit during their stay in Canada.*
- No mandatory underwriting up to age 59.

* Insured clients do not have coverage in their country of origin or permanent residence.

Handling objections to buying travel insurance

Have you had clients decline when you ask if they would like travel insurance? We know having the right response at the ready even before they do can help convert the sale. Here are some common objections to travel insurance and tips to help your clients see why their answer should be an automatic “Yes!” to travel insurance.

“I have coverage on my credit card.”

- Many credit card issuers offer travel accident benefits but with much lower coverage limits.
- Credit card coverage stops at certain ages (for example age 65).
- Your credit card might not cover your spouse or dependents.
- Your credit card might not cover the cost of your trip if you have to return earlier or later than scheduled.
- Your credit card might not cover you for the entire trip length.
- Credit card coverage is typically a very different product.
- TIC’s All-inclusive Package Plan offers up to \$5 million in emergency travel benefits for protection worldwide, including trip cancellation and interruption coverage, and assistance with lost or stolen baggage and travel documents.

“I have coverage through my employer.”

- Many employer plans have exclusions that could limit coverage amounts.
- These plans don’t usually include trip cancellation and interruption or baggage coverage.
- TIC is 100% focused on travel insurance and our plans provide comprehensive end-to-end protection to help make difficult situations better.

“I never travel overseas or outside of Canada and even if I did, my government plan will cover me.”

- Your government health plan will not cover the cost of having a family member flown to your bedside if you are hospitalized.
- Canadian health care plans only provide about \$75 to \$200 for medical expenses you incur outside Canada.
- TIC travel insurance helps take care of emergency medical bills so you can focus on your health.
- Your government health plan will not cover the cost of returning your vehicle or an air ambulance if you need one.

“I’m only going to be sitting on the beach while I’m away.”

- Travel emergencies can happen at any time during your trip – even while swimming at the pool, sightseeing or souvenir shopping.
- TIC travel insurance provides many benefits to help get you on your way in a travel emergency.
- More travellers than ever are experiencing flight delays, lost or delayed luggage, and unexpected weather, which could trip up your trip.

“I don’t have room in my budget for travel insurance.”

- TIC’s Multi-trip, All-inclusive Package and family rates can provide considerable savings on your travel protection – making coverage even more affordable and definitely worth it.
- For as little as \$25 you can be covered for up to \$5 million for Emergency Hospital & Medical expenses.

Advisor Link

The hassle-free way of selling travel insurance.

We know that the more support we can give you, the easier it is for you to stay focused on your business. We offer the Advisor Link service as an ideal solution to help you achieve your goals.

How does it work?

- Call 1-800-491-0851 or give your client this number along with your agency code and agency name.
- A Licensed Insurance Advisor from our call centre will issue the policy.
- A Licensed Insurance Advisor will process the credit card payment on your behalf.

Why use Advisor Link?

Using our Advisor Link Service is an excellent option. It allows you to:

- Save time gathering information from clients or completing medical questionnaires
- Offer our full suite of products to your clients
- Receive a referral commission on all sales
- Save time by having our travel insurance experts service your clients' needs

Hours of operation:

Monday to Friday: 8am – 10pm EST

Saturday: 9am – 5pm EST

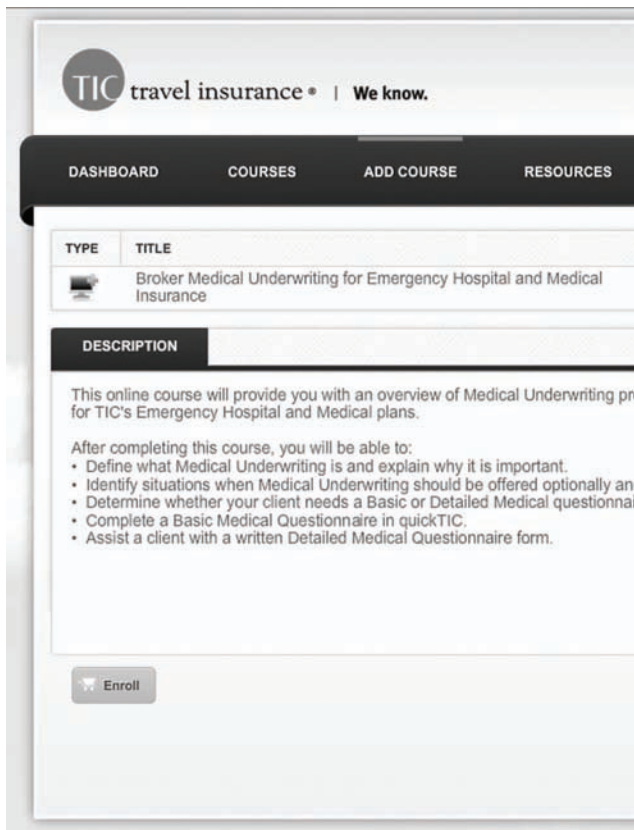
Sunday: 9am – 5pm EST

Thank you for your continued support of TIC Travel Insurance Coordinators. We value your support and know that your clients value your expertise as a licensed travel insurance professional. As such, we would like to remind you that provincial licensing rules and regulations require you to have a current license in the province where your clients reside. For example, an Alberta broker providing any insurance advice to a resident of Ontario would require a non-resident license in Ontario. Applying for non-resident licensing requires applicants to first be licensed for the same category of license in their home jurisdiction. If the applicant's home jurisdiction does not require a license, appropriate documentation from the governing authority is required. For occasional sales to customers in other provinces, you may wish to refer them to TIC's Advisor Link service. Your clients will speak with one of our Licensed Insurance Advisors who will provide them with the same high level of customer service on your behalf while you earn referral compensation. Advisor Link can be reached at 1-800-491-0851. TIC tracks the travel insurance license information you originally provided. Generally, this is the license information for your home province or territory. You can mitigate the risk of regulatory fines or penalties and ensure the continued delivery of commission payments by verifying that your licenses are current.

TIC Academy

Your online gateway to learning

TICacademy.travelinsurance.ca



The more you know, the better you can meet your clients' travel insurance needs. At TIC, we are strongly committed to supporting your success through ongoing training, education and support, including the online learning available through TIC Academy.

What is TIC Academy?

TIC Academy is an e-learning system that offers TIC partners selling our standard plans* a user-friendly, interactive and convenient way to build your knowledge of travel insurance. Designed by the experts at TIC, courses focus on product features and benefits, tips to make selling easier and strategies to help attract, retain and expand your client base.

What can I do at TIC Academy?

- Access the system conveniently and easily from anywhere via the internet 24 hours a day, 7 days a week.
- Register for, track and manage TIC courses with just a few clicks.
- Get the latest training news and updates from the calendar and message board. Manage your learning with email notifications about your upcoming and completed courses.
- Learn at your own pace with system functionality designed to make training fit easily into your schedule.
- Instantly print, save and keep a record of your Continuing Education certificates when you successfully complete eligible courses.

What kind of training is offered at TIC Academy?

- Online courses are available that provide you with everything you need to know about our product offerings, Medical Underwriting and more.

Plus, there will be more learning opportunities in the future:

- Live learning webinars where you can interact with and ask questions of our on-site training experts.
- In-class training led by skilled and experienced sales team members who share their tips and advice on selling travel insurance.

What kind of support is available for TIC Academy?

Technical support

- 1-866-521-4748

Agency Services

- 1-800-465-4279
- agencyservices@travelinsurance.ca

Where can I learn more?

For more information on TIC Academy or any of the other sales tools and resources available to you, contact your Business Development Manager. For more on TIC, visit www.ticnet.ca.

- * TIC Academy may also be available for TIC partners selling custom plans. For more information, contact your Business Development Manager.

Administrative Procedures

Choose the right product and plan for your clients

Use our quick reference guide on page 15 for a brief overview of the coverage available.

The coverage summary and important notes section for each product in this manual are designed to help you answer your clients' questions easily and ensure they are getting the coverage they need. For complete details of coverage, refer to the terms, conditions, limitations and exclusions in the policy.

If you have a specific question or require an explanation call the TIC Agency Services Department at 1-800-465-4279, or contact your Business Development Manager.

QuickTIC

Grow your business and service your clients more efficiently with QuickTIC.

The QuickTIC advantage:

- Create and save quotes
- Create quotes and issue policies for groups of 10 or more travellers
- Up-sell products in one easy step
- Process policy changes up to 1 day before effective date
- Process Top-ups, extensions and full refunds
- Fulfill policies and wallet cards via e-mail

User name and password required. If you've forgotten your login information, please ask your office administrator to reset your password or call Agency Services for further assistance.

Change in Health

Change in health means any change in prescription (stop, start, or change in type or dosage), any signs or symptoms, any investigations, any consultations or any treatments that occur after the date of application or date of purchase and prior to the date of departure. For the annual plan this applies prior to each and every departure date.

If your client purchased a non-underwritten policy and has a change in health prior to their departure date, they must contact you or TIC.

If your client contacts you to report a change in health you must:

- confirm that they still meet the eligibility requirements;
- advise that the applicable exclusions, limitations and terms of the policy will continue to apply;
- advise that the condition may not be covered; and
- advise that they have the option of completing a medical questionnaire.

Calculate the Rate

Each product has its own rate table(s) in this manual. In most cases, the premium is calculated by multiplying the duration of coverage, in days or months, by the relevant premium per day or month. Many of our plans have multiple age categories, so you will need to determine your client's age on the effective date (application date for Trip Cancellation & Interruption). When calculating the premium, include the first and last day of the insured's trip as part of the duration.

Additional Coverage

For Emergency Hospital & Medical Plans Only

TOP-UPS

Minimum premium levels apply.

Definition

A Top-Up is additional coverage purchased before the departure date of a trip to increase the number of days of coverage.

The effective date is the date immediately following the expiry of the number of days allowed under the existing policy, and coverage is subject to all terms, exclusions and conditions of the new TIC policy.

Conditions for a Top-Up

A Top-Up of coverage is allowed provided the following conditions are met.

1. Top-Up must be purchased before the departure date of the particular trip.
2. The insured's territorial or provincial plan must be valid for the duration of the period that includes the Top-Up.
3. The maximum period of coverage including the Top-Up period must not exceed the maximum period of coverage applicable to the plan as indicated on the rate table.
4. When a Top-Up is issued for a non-TIC plan, the insurer of the existing period of coverage must allow a top-up by any insurer without condition. It is the applicant's responsibility to verify this and ensure compliance.

PROCEDURE FOR A TOP-UP

Issue a new policy and Confirmation of Coverage in QuickTIC using the Top-Up period for effective and expiry dates.

Minimum Premium

The minimum premium for the plan applies.

Calculating a Top-Up

- The system automatically calculates the applicable premium.

Administrative Procedures

Extensions / After Departure

Definition

An Extension is a new policy issued after the effective date and before the expiry date of an existing TIC Emergency Hospital & Medical for Canadians single trip policy.

The effective date of an Extension is the date immediately following the expiry of the existing policy.

The insured must apply for the Extension **before** the expiry of the existing coverage.

After Departure policy – Definition

An After Departure policy is a new policy issued after the trip departure date for:

- An existing TIC Emergency Hospital & Medical for Canadians Multi-trip policy.
- Emergency Hospital & Medical coverage without a prior policy or where the prior policy has expired.
- Emergency Hospital & Medical coverage issued after the expiry of coverage with a company other than TIC.

The effective date of an After Departure policy is the latest of:

- a) the date and time the completed application is accepted by TIC or its representative; or
- b) the date indicated as the effective date on your confirmation of coverage.

Each Extension or After Departure Policy is considered to be a new and separate term of coverage and is subject to all terms, exclusions and conditions of the new TIC policy.

Conditions for an Extension or After Departure policy.

An Extension or After Departure policy is allowed provided the following conditions are met:

- The insured's territorial or provincial health/medical plan is valid for the duration of the coverage.
- The maximum period of coverage, including the Extension or After Departure policy period, does not exceed the maximum period of coverage applicable to the plan as indicated on the rate table.

You must, on behalf of the insured, agree that:

1. No claim has been incurred or is pending as of this date under the first period of coverage.
2. The insured is in good health and knows of no reason to expect medical treatment.
3. The insured has not experienced any change in their health status or medication since their original application date, when medically underwritten.

4. The insured will continue to maintain coverage under a government health plan for the period of the Extension.

If the insured agrees, proceed with the Extension.

If the insured disagrees, they may not qualify for further coverage. DO NOT proceed with the Extension and call TIC Agency Services.

PROCEDURE FOR AN EXTENSION

Click on extension of coverage or after departure button and you will be guided through the process.

You must agree to the conditions for an Extension or After Departure policy on behalf of your client.

Fees and Minimum Premium

- A \$10 non-commissionable extension fee applies.
- The extension fee will be added to the premium being charged for the additional days of travel. If this total is less than the minimum premium, the minimum premium will apply. The \$10 extension fee will not be added to the minimum premium.
- The system automatically calculates the applicable premium and includes the extension fee.

Canadian Expatriates, Visitors to Canada, Inpatriates to Canada and International Student Plans

A new policy is to be issued. All conditions of a brand new policy apply to the new term including the pre-existing medical condition exclusion. When this coverage is purchased before the expiry date of the previous policy, the 48 hour waiting period is waived. The applicant must once again meet the Eligibility requirements outlined on pages 36, 40, 43 and 44.

All Other Plans

An Extension of coverage is allowed provided the following conditions are met:

- The combined maximum period of coverage, including the Extension, cannot exceed the maximum period of coverage applicable to the plan.
- The Extension must be purchased before the expiry of the existing coverage.
- All eligibility criteria shown in the policy for this plan must be met.

You must on behalf of the insured agree to the following:

- Confirm that no claim has been incurred or is pending as of this date under the first period of coverage.

Administrative Procedures

Calculate Top-Ups and Extensions/After Departure

- Calculate the premium indicated on the rating table for the entire trip length based on your clients ages on the effective date of the extension.
- Subtract the applicable TIC premium from the rate table for the existing period of coverage or period of time your clients are out of their province or territory of residence.
- Ensure the premium calculated is the minimum premium applicable to the plan.

QuickTIC will calculate as follows:

Example:

Original trip length 30 days

Days requested 35 days

New trip Length 65 days

Age of insured: 53 years

Destination: USA

65 days @ \$2.70 = \$175.50 less

30 days @ \$2.60 = \$ 78.00

\$97.50 cost for additional 35 days

Premium Payments

CREDIT CARDS

Your clients may pay by Visa, MasterCard or American Express. Advise your clients that the purchase will appear as "Travel Insurance" on their statement within 30 to 60 days to avoid payment reversals.

- Where TIC is notified of a payment reversal for unauthorized cards or for any other reason, the policy premium and any fee associated with the credit card charge-backs will be the broker's responsibility and will automatically be debited to your account.

TIC complies with the Payment Card Industry (PCI) data security standards, which ensure that all credit card transactions are performed securely and that related data is protected from unauthorized access and use.

Fulfillment

1. Provide your clients with a policy booklet, which includes a wallet card, and attach the Confirmation of Coverage when they purchase coverage. In QuickTIC you will have the option to print the documents or email them directly to your client.
2. a) If a Basic Medical Questionnaire is completed in QuickTIC and coverage is approved, you will receive a Medical Declaration produced by the system. This Declaration should be attached to the Confirmation of Coverage.
b) If a Detailed Medical Questionnaire has been submitted to the Medical Underwriting Department and has been approved, QuickTIC will fulfill directly from the system.

SUBMITTING PREMIUM PAYMENT

- Premium collected on your travel insurance sales is due upon receipt of your invoice and should be paid as billed. Adjustments, including refunds and policy changes will be reflected on your next invoice. For any questions regarding your invoice please call 1-800-465-4279.

Refunds

Refer to the Premium Refunds section in the policy booklet for each product for details on when your clients are eligible for a premium refund and what documentation is required.

Refunds before the Effective Date

For all plans other than Trip Cancellation & Interruption Plans and the All-inclusive Package plan, your clients have 10 days after purchase to return the policy for a full refund.

Reporting Premium Refunds

- When an insured returns prior to the scheduled return date and requests a refund, you should verify the insured has no claim either reported, paid or pending.
- The insured must sign the Claims Waiver portion of the Refund Request Form available on www.ticnet.ca.
- Insureds must provide proof of the date they returned to their province or territory of residence, or their country of origin. For example: airline ticket, itinerary or boarding pass. Visitors to Canada must provide proof of either the effective date of their provincial or territorial health plan or their return to their country of origin.

How Refunds are Processed

Refunds are processed in four ways.

1. If the premium was paid by cash or cheque payable to the broker, a credit memo for the refund less any administration fees and less commissions owed by the broker will be sent to the broker who then issues a refund to the client.
2. If the premium was paid by cheque made payable to TIC, a refund cheque, less any administration fee, will be issued by TIC to your clients. TIC will then debit the broker for the commission. This will be reflected in the next invoice.
3. If the premium was paid via credit card, TIC will credit the insured's credit card less any administration fee and debit the broker for the commission. This will be reflected in your next invoice.
4. Full refunds prior to departure or prior to any benefits becoming effective can be processed online through QuickTIC.

Administrative Procedures

Medical underwriting rules and guidelines for the Basic and the Detailed medical questionnaire

Medical Underwriting gives your clients the option to purchase coverage for pre-existing medical conditions. It is also required for certain ages, trip lengths and insurance products.

Your client will be underwritten based on the plan they're applying for. Every time your client travels, the specific plan wording applies to each specific trip.

Underwriting Guidelines

- Underwriting refers to the:
 - Basic Medical Questionnaire completed on QuickTIC.
 - Detailed Medical Questionnaire completed by your clients and submitted to TIC.
- If your clients submit a Detailed Medical Questionnaire, they are no longer eligible to purchase a non-underwritten policy.
- If your clients are unsure about their medical history or prescriptions, advise them to contact their physician for clarification.
- The turnaround time on a completed Detailed Medical Questionnaire is 4 business days after receipt of the completed form.
- You can submit a Detailed Medical Questionnaire for assessment up to six months prior to your clients expected departure date.
- Ensure the Detailed Medical Questionnaire is completed in full and signed before it's submitted to avoid delays.
- Include your agency code on the Detailed Medical Questionnaire so we know where to send correspondence and commission payments.
- All underwriting options/offers are valid for three months. Be sure your clients purchase their policy before it expires. An expired offer cannot be used with a new policy.

Instructions for completing the Basic Medical Questionnaire

- Complete the Basic Medical Questionnaire through QuickTIC with your client.
- The Basic Medical Questionnaire should always be completed on QuickTIC, not sent to TIC.
- In many cases, you will be able to quote a premium and issue a policy directly through QuickTIC.
- Once payment is processed, QuickTIC will generate a Confirmation of Coverage, including a Medical Declaration, wallet card and policy.
- Attach the Confirmation of Coverage and Medical Declaration to the policy and give it to your clients. Keep a copy for your records. **You do not need to send anything to TIC.**
- If your clients are not eligible for a rate with the Basic Medical Questionnaire, they may apply for an individualized quote by completing a Detailed Medical Questionnaire.

Instructions for completing the Detailed Medical Questionnaire

- The Detailed Medical Questionnaire may be completed by any applicant who completes the Basic Medical Questionnaire and cannot be given an automatic rate due to the answers provided.
- If a medical questionnaire is not required, do not submit one as, once provided, the information **will** be used to determine what coverage is available to your clients.
- Download the Detailed Medical Questionnaire from www.ticnet.ca or from the link in QuickTIC.
- Ask your clients to complete the Detailed Medical Questionnaire. If they are unsure about any answers, ask them to speak with their physician.
- **Please refer to the "Who should we contact?" section of the Detailed Medical Questionnaire.**
 - If the box marked "Agent" is selected, we will direct all communication to you during the application process.
 - If the box marked "Applicant" is selected, we will direct all communication to your clients or other third party as indicated.
 - If your clients are approved for coverage, we will phone them and provide an offer detailing one or more coverage options.
 - We will process the policy on your behalf and fulfill the policy directly to your clients.
 - The policy details will appear on your next billing statement.
- For trip cancellation in excess of \$15,000, a Medical Questionnaire for Trip Cancellation & Interruption must be completed and submitted along with your clients' detailed trip itinerary.

Administrative Procedures

Change in Health

Change in health means any change in prescription (stop, start, or change in type or dosage), any signs or symptoms, any investigations, any consultations or any treatments that occur after the date of application or date of purchase and prior to the date of departure. For the annual plan this applies prior to each and every departure date.

If your clients have completed a basic or detailed medical questionnaire, a change in health could change the terms of the contract. Your clients are required to complete a new medical questionnaire to ensure that they are still eligible for coverage.

If your clients have had a change in health after their application date and prior to their departure date, and they don't notify you of the change, their coverage may be rendered null and void.

How to contact our Underwriting Department:

Questions regarding the Basic Medical Questionnaire, please contact Agency Services: 1-800-465-4279

Detailed Medical Questionnaire assessment:

Fax or email the completed form to the Medical Underwriting Department: 1-866-256-2377 or directuw@travelinsurance.ca.

Underwriting questions, missing information or appeals: 1-888-298-8151 or urgent.uw@travelinsurance.ca

Groups

- QuickTIC will apply a 5% discount on groups of 10 or more travellers
- All members of the group must be insured for the same travel dates and coverage
- Select the Groups function from the menu bar
- Select New Group to add a new group or search for an existing group
- Complete Group Profile with names and dates of birth of all travellers
- Save
- Select New Policy and QuickTIC will calculate the discounted premium
- Complete sale
- Print or email fulfillment package

If you require assistance when completing the sale, please contact Agency Services at 1-800-465-4279.

Pressed for time?

Save time by having our travel insurance experts service your clients' needs. Simply call our Advisor Link line at 1-800-491-0851 or give your clients this number, along with your agency code and agency name. A Licensed Insurance Advisor from our call centre will assist your clients on your behalf and you will receive a referral commission on all sales.

Administrative Procedures

Emergency Travel Assistance and Claims

Emergency Procedures:

In the event of a medical emergency, TIC Emergency Assistance must be notified prior to any surgery being performed or within 24 hours of admission to a hospital. Failure to do so, without reasonable cause, will result in the reduction of eligible benefit amounts payable by 20%.

We are here to help. Our service is available 24 hours a day, 7 days a week. TIC Emergency Assistance also provides your clients with expert support and recommendations for non-medical emergencies, and access to resources to help resolve any unexpected difficulties they might encounter during their trip.

Our Emergency Travel Assistance Services Include:

- 24/7 access to multi-lingual emergency assistance anywhere worldwide
- Verification of coverage to hospital and physician
- Direct billing arrangements whenever possible
- Arrangement for emergency medical evacuation when necessary
- Contact with the family doctor, relatives and place of work, as appropriate
- Explanation of benefits
- Assistance with non-medical emergencies such as lost or stolen travel documents and prescription medication

TIC EMERGENCY ASSISTANCE

Toll free Canada/USA: 1-800-995-1662

Toll free worldwide: 800-842-08420 or 00-800-842-08420

If unable to contact us through the toll free numbers call collect:
416-340-0049

How to file a claim

We care about giving your clients the best service possible. Delays in processing claims are often caused by incomplete forms and insufficient information. You can assist us in serving your clients better by explaining the claims procedures to your client. Complete claims procedures can be found in the policy booklet or at www.travelinsurance.ca.

Claim forms can be downloaded from www.travelinsurance.ca; or can be obtained by calling the TIC Claims department.

Appeals

If your clients do not agree with the claim decision, they can appeal in writing by providing additional supporting documentation. The Appeals Committee, which consists of physicians and senior personnel, will review the claim and render a decision.

TIC Claims Department

2100 – 250 Yonge Street
Toronto, Ontario, Canada M5B 2L7

Toll Free Canada/USA: 1-800-869-6747
Collect worldwide: 416-340-8809

Ombudsman

If your clients disagree with the Appeals Committee decision, they can contact the Ombudsman Liaison Officer at Co-operators Life Insurance Company.

1920 College Avenue
Regina, Saskatchewan, Canada S4P 1C4

Phone: 1-866-341-1828
Fax: 306-347-6806

E-mail: ombudsman@travelinsurance.ca

Overview of Products

OUTBOUND PRODUCTS							
Benefit	Hospital & Medical	Trip Cancellation & Interruption	A.D. & D.	Flight Accident	Trip Interruption	Baggage	Rental Car
Product							
Emergency Hospital & Medical for Canadians							
Single Trip	\$5 million	optional	optional	optional	optional	optional	optional
Multi-trip – Basic	\$5 million	optional	optional	optional	optional	optional	optional
Multi-trip – Select Option 1	\$5 million	optional	optional	\$100,000	optional	optional	optional
Multi-trip – Select Option 2	\$5 million	\$1,000	optional	\$100,000	\$2,000	optional	optional
Package							
All-inclusive Package	\$5 million	over \$15,000 requires underwriting	\$10,000	\$50,000	unlimited	\$500	optional
Youth Plan	\$5 million	optional	\$50,000	optional	\$1,500	\$1,000	optional
Trip Cancellation & Interruption							
Basic	optional	over \$15,000 requires underwriting	optional	optional	unlimited	optional	optional
Select	optional	over \$15,000 requires underwriting	\$10,000	\$50,000	unlimited	\$500	optional
Optional Plans							
Accidental Death & Dismemberment	optional	N/A	\$25,000 \$100,000 \$250,000	optional	optional	optional	optional
Trip Interruption	optional	N/A	optional	optional	\$800 \$1,500 \$2,000	optional	optional
Flight Accident	optional	N/A	optional	\$200,000 \$500,000	optional	optional	optional
Baggage	optional	N/A	optional	optional	optional	\$1,000 \$1,500	optional
Rental Car Collision Damage Protection	optional	N/A	optional	optional	optional	optional	\$50,000
Canadian Expatriates							
Standard	\$100,000	optional	\$10,000	\$20,000	optional	optional	optional
Enhanced	\$500,000	optional	\$50,000	\$100,000	optional	optional	optional
Deluxe	\$2 million	optional	\$100,000	\$100,000	optional	optional	optional
INBOUND PRODUCTS							
Visitors to Canada, Inpatriates to Canada and International Student							
Visitors to Canada	\$10,000 \$25,000 \$50,000 \$100,000 \$150,000	optional	up to sum insured	optional	optional	optional	optional
Inpatriates to Canada	\$100,000 \$150,000 \$200,000	optional	up to sum insured	optional	optional	optional	optional
International Student	\$2 million	optional	\$15,000	optional	optional	optional	optional

Notes: The options listed under Optional Plans can be purchased separately for an additional premium. Where benefit amounts are indicated, they are included with that plan. N/A means not available.

| Outbound Products



- Emergency Hospital & Medical for Canadians
 - Canada only
 - USA
 - Non-USA
 - Multi-trip Basic
 - Multi-trip Select
- Trip Cancellation & Interruption
 - Basic Plan
 - Select Plan
- Optional Plans
 - Baggage
 - Accidental Death & Dismemberment
 - Flight Accident
 - Trip Interruption
 - Rental Car Collision Damage Protection
- All-inclusive Package Plan
 - USA
 - Non-USA
- Youth Plan
- Canadian Expatriates
 - Standard Option
 - Enhanced Option
 - Deluxe Option

For more information, contact your Business Development Manager or Agency Services at 1-800-465-4279.

For Inbound Products please refer to page 39.

Emergency Hospital & Medical for Canadians

INCLUDES TRAVEL WORLDWIDE

Eligibility

- Coverage is **NOT AVAILABLE** to any individual who:
 - has been diagnosed with a terminal illness;
 - has been diagnosed with or has had an episode of congestive heart failure;
 - has Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV);
 - has Alzheimer's disease or any other type of dementia;
 - has received any type of treatment for pancreatic cancer, liver cancer or any type of cancer that has metastasized;
 - has been prescribed or used home oxygen treatment in the last 12 months;
 - has had a major organ transplant (heart, kidney, liver, lung); or
 - has received kidney dialysis treatment in the last 12 months.
- To be eligible for coverage a person must:
 - be at least 15 days old; and
 - be insured for benefits under a Canadian government health insurance plan during the entire period of coverage; and
 - be currently in good health and know of no reason to seek medical consultation during the period of coverage; and
 - not reside in a nursing home and receive nursing care; and
 - not reside in a convalescent home or rehabilitation centre; and
 - not require assistance with activities of daily living.

Summary of Coverage per Insured Person




Hospital Confinement and Medical Services \$5 million

The following benefits are included in the overall maximum of \$5 million.

Accidental Dental \$3,000
 Ambulance Services up to overall maximum
 Attendant up to overall maximum
 Chiropractor, osteopath, chiropodist, podiatrist or acupuncturist \$300 per profession
 Cremation at Place of Death \$4,000
 Dental Emergency \$500
 Emergency Transportation up to overall maximum

Identity Fraud Recovery \$5,000
 Meals and Accommodation \$3,000
 Pet Return (dog or cat) \$500
 Physiotherapist \$300
 Prescription Medication \$500
 Return of Deceased \$10,000
 Return to Original Trip Destination \$5,000
 Return of Travelling Companion up to overall maximum
 Return of Vehicle or Watercraft \$3,000

When is a Medical Questionnaire Required?

0 – 59 Years of Age	60 – 74 Years of Age		75 – 84 Years of Age	85+ Years of Age
ANY TRIP LENGTH	1 – 15 DAYS OF TRAVEL	16+ DAYS OF TRAVEL	ANY TRIP LENGTH	ANY TRIP LENGTH
NOT REQUIRED	NOT REQUIRED	REQUIRED	REQUIRED	REQUIRED
Issue standard policy	Issue standard policy			
Client is covered for pre-existing medical conditions that are stable for 90 days immediately prior to effective date	Client is covered for pre-existing medical conditions that are stable for 180 days immediately prior to effective date	Complete Basic Medical Questionnaire through QuickTIC	Complete Basic Medical Questionnaire through QuickTIC	Complete Detailed Medical Questionnaire form and submit to TIC

Emergency Hospital & Medical for Canadians

Canada-only Rates (out of province/territory of residence)

AGES	0 – 30	31 – 39	40 – 54	55 – 59
* Minimum premium 3 days per person with the minimum being \$16 per policy.				
Daily Rate	Per Person			
1 – 35 DAYS	\$1.20	\$1.45	\$1.48	\$1.84
36 – 60 DAYS	\$1.20	\$1.45	\$1.48	\$1.84
61 – 365 DAYS	\$1.25	\$1.51	\$1.55	\$1.84

AGES	60 – 64	65 – 69	70 – 74
* Minimum premium \$16 per policy.			
Daily Rate	Per Person		
1 – 15 DAYS	\$4.02	\$4.54	\$5.42

USA Rates – includes travel worldwide

AGES	0 – 30	31 – 39	40 – 54	55 – 59
* Minimum premium 3 days per person with the minimum being \$16 per policy.				
Daily Rate	Per Person			
1 – 35 DAYS	\$2.40	\$2.64	\$2.70	\$3.40
36 – 60 DAYS	\$2.40	\$2.64	\$2.70	\$3.40
61 – 365 DAYS	\$2.47	\$2.75	\$2.80	\$3.40

AGES	60 – 64	65 – 69	70 – 74
* Minimum premium \$16 per policy.			
Daily Rate	Per Person		
1 – 15 DAYS	\$4.83	\$6.15	\$11.91

Non-USA Rates**

AGES	0 – 30	31 – 39	40 – 54	55 – 59
* Minimum premium 3 days per person with the minimum being \$16 per policy.				
Daily Rate	Per Person			
1 – 35 DAYS	\$2.16	\$2.37	\$2.42	\$3.02
36 – 60 DAYS	\$2.16	\$2.37	\$2.42	\$3.02
61 – 365 DAYS	\$2.22	\$2.47	\$2.52	\$3.02

AGES	60 – 64	65 – 69	70 – 74
* Minimum premium \$16 per policy.			
Daily Rate	Per Person		
1 – 15 DAYS	\$4.36	\$5.53	\$10.72

** Coverage within the USA is limited to 5 days while in transit.

For the summary of coverage and eligibility refer to page 17.

Important notes

- Use the applicant's age on the effective date.
- Maximum period of coverage is 365 days.
- Family includes the applicant, age 59 and under, the applicant's spouse age 59 and under, and any number of dependent children.
- The premium for family coverage is calculated at two times the premium for the eldest adult age 59 and under.
- Age 60-74 travelling more than 15 days refer to medical underwriting procedures on pages 12-13.

Emergency Hospital & Medical for Canadians – Multi-trip Basic Plan

WORLDWIDE DESTINATIONS

TRIP LENGTH		AGES 0 - 39	AGES 40 - 59	AGES 60 AND UP
8 DAYS	SINGLE	\$52/YEAR	\$61/YEAR	REFER TO MEDICAL UNDERWRITING PROCEDURES ON PAGES 12-13
15 DAYS	SINGLE	78/YEAR	93/YEAR	
35 DAYS	SINGLE	109/YEAR	128/YEAR	
60 DAYS	SINGLE	182/YEAR	274/YEAR	
105 DAYS	SINGLE	297/YEAR	432/YEAR	



* The premium for family coverage is calculated at two times the premium for the eldest adult age 59 and under.

For the summary of coverage and eligibility refer to page 17.

Important notes

- Use the applicant's age on the effective date.
- This product covers the insured on an unlimited number of trips during a 365-day period from the effective date.
- Top-ups and Extensions are available for trips over the trip length purchased (see pages 9 – 10 for procedures). An administration fee will be charged for extensions.
- Premiums are not refundable after the effective date.
- Family includes the applicant, age 59 and under, the applicant's spouse age 59 and under, and any number of dependent children.

When is a Medical Questionnaire Required?

0 – 59 Years of Age	60+ Years of Age	85+ Years of Age
NOT REQUIRED Issue standard policy Client is covered for pre-existing medical conditions that are stable for 90 days immediately prior to effective date	REQUIRED  Complete Basic Medical Questionnaire through QuickTIC	REQUIRED  Complete Detailed Medical Questionnaire form and submit to TIC

Emergency Hospital & Medical for Canadians – Multi-trip Select Plan

WORLDWIDE DESTINATIONS

DAYS PER TRIP	8	15	35
SINGLE, AGES 0 - 59			
Option 1	\$87	\$121	\$153
*Option 2	\$182	\$238	\$267

*OPTION 2 IS SUBJECT TO PROVINCIAL SALES TAX		
8% SALES TAX ONTARIO	9% SALES TAX QUEBEC	7% SALES TAX MANITOBA

Summary of coverage and eligibility

Option 1

Emergency Hospital & Medical for Canadians	for the Summary refer to page 17.
Flight Accident	\$100,000 for the Summary refer to page 26.

Option 2

Emergency Hospital & Medical for Canadians	for the Summary refer to page 17.
Flight Accident	\$100,000 for the Summary refer to page 26.
Trip Cancellation (prior to departure)	\$1,000
Trip Interruption (after departure)	\$2,000 for the Summary refer to page 26.

Refer to policy booklet for complete details.

Important notes

- Use the applicant's age on the effective date.
- This product covers the insured on an unlimited number of trips during a 365-day period from the effective date.
- Top-ups and Extensions are available for trips over the trip length purchased (see pages 9 – 10 for procedures). An administration fee will be charged for extensions.
- Premiums are not refundable after the effective date.
- Family includes the applicant, age 59 and under, the applicant's spouse age 59 and under, and any number of dependent children.
- For Trip Cancellation coverage under Option 2, the application date is the date that the insured pays the initial non-refundable costs associated with booking their trip.

Emergency Hospital & Medical for Canadians – Detailed Medical Questionnaire Rating

INCLUDES TRAVEL WORLDWIDE

USA PLAN									
AGES	0 – 30	31 – 39	40 – 54	55 – 59	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84
1 – 35 DAYS	\$2.40	\$2.64	\$2.70	\$3.40	\$3.66	\$5.11	\$6.11	\$8.90	\$21.08
36 – 64 DAYS	\$2.40	\$2.64	\$2.70	\$3.40	\$3.66	\$5.11	\$6.18	\$9.00	\$21.12
65 – 94 DAYS	\$2.47	\$2.75	\$2.80	\$3.40	\$3.84	\$6.00	\$6.67	\$11.21	\$22.25
95 – 124 DAYS	\$2.47	\$2.75	\$2.80	\$3.40	\$4.62	\$6.59	\$7.18	\$11.83	\$23.44
125 – 154 DAYS	\$2.47	\$2.75	\$2.80	\$3.40	\$4.91	\$6.89	\$7.58	\$12.46	\$24.66
155 – 183 DAYS	\$2.47	\$2.75	\$2.80	\$3.40	\$5.93	\$7.59	\$8.13	\$13.40	\$27.15
184 + DAYS	\$2.47	\$2.75	\$2.80	\$3.40	\$7.01	\$9.00	\$9.63	\$15.49	\$32.13

Minimum Premium is \$25 Per Policy

NON-USA PLAN									
AGES	0 – 30	31 – 39	40 – 54	55 – 59	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84
1 – 35 DAYS	\$2.16	\$2.37	\$2.42	\$3.02	\$3.29	\$4.60	\$5.50	\$8.01	\$18.97
36 – 64 DAYS	\$2.16	\$2.37	\$2.42	\$3.02	\$3.29	\$4.60	\$5.56	\$8.10	\$19.01
65 – 94 DAYS	\$2.22	\$2.47	\$2.52	\$3.02	\$3.46	\$5.40	\$6.00	\$10.09	\$20.03
95 – 124 DAYS	\$2.22	\$2.47	\$2.52	\$3.02	\$4.16	\$5.93	\$6.46	\$10.65	\$21.10
125 – 154 DAYS	\$2.22	\$2.47	\$2.52	\$3.02	\$4.42	\$6.20	\$6.82	\$11.21	\$22.19
155 – 183 DAYS	\$2.22	\$2.47	\$2.52	\$3.02	\$5.34	\$6.83	\$7.32	\$12.06	\$24.44
184 + DAYS	\$2.22	\$2.47	\$2.52	\$3.02	\$6.31	\$8.10	\$8.67	\$13.94	\$28.92

Minimum Premium is \$25 Per Policy

MULTI-TRIP BASIC PLAN									
AGES	0 – 30	31 – 39	40 – 54	55 – 59	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84
8 DAYS	\$58	\$63	\$65	\$82	\$73	\$102	\$122	\$178	\$422
15 DAYS	\$101	\$111	\$113	\$143	\$126	\$176	\$211	\$307	\$727
35 DAYS	\$126	\$139	\$142	\$179	\$192	\$268	\$321	\$467	\$1,107
60 DAYS	\$230	\$253	\$259	\$326	\$329	\$460	\$556	\$810	\$1,901
105 DAYS	\$415	\$462	\$470	\$571	\$728	\$1,038	\$1,131	\$1,863	\$3,692

For the Summary of Coverage and Eligibility refer to page 17.

For Medical Underwriting Procedures refer to pages 12-13.

Important notes

- Use the applicant's age on the effective date.
- Surcharges may be added if applicable.
- TIC must be notified if there are any changes in the applicant's medical status after a medically underwritten coverage has been approved and prior to the effective date.

DEDUCTIBLES

Standard deductible per claim: \$250

Premium Surcharge/Savings for Optional Deductible

\$0 deductible surcharge 10%

\$1,250 deductible savings 10%

\$6,000 deductible savings 30%

\$12,000 deductible savings 40%

\$30,000 deductible savings 45%

\$100,000 deductible savings 80%

Trip Cancellation & Interruption Plans

Eligibility

To be eligible for coverage a person must:

- a) be at least 15 days old; and
- b) be scheduled to travel on a trip to, from or within Canada; and
- c) purchase this coverage prior to leaving for the trip.
- d) If purchasing this coverage at the time of, or after the initial trip payment, or after cancellation penalties are applicable, an insured must be in good health and know of no reason to:
 - i. seek medical attention; and
 - ii. cancel the trip; and
 - iii. make any claim.

Prior-to-departure benefit amounts in excess of \$15,000 require individual consideration. Have your client complete a Trip Cancellation & Interruption Questionnaire and submit it with a copy of their itinerary to the Medical Underwriting Department for a quote.

Summary of Coverage per Insured Person

Basic Plan

Prior-to-Departure	sum insured
After-Departure	unlimited
Default Protection	\$3,500 (aggregate limit applies)
Return of Deceased	\$10,000
Cremation at Place of Death	\$4,000
Out of Pocket Allowance	\$600

Select Plan

The following benefits are in addition to the benefits listed above.

Accidental Death & Dismemberment	\$10,000	Refer to page 25
Baggage	\$500	Refer to page 25
Baggage Delay	\$200	
Flight Accident	\$50,000	Refer to page 26
Meals and Accommodation	\$1,000	
Tour Operator	\$1,000	

Insured Risks

Refer clients to the policy document for details.

Important notes

- Use the applicant's age on the application date.
- After-departure benefits cover prepaid travel arrangements only.
- Prior-to-departure benefit amounts in excess of \$15,000 require individual consideration. For individual consideration, a Trip Cancellation & Interruption Questionnaire must be completed and submitted with a copy of the itinerary to the Medical Underwriting Department for a quote.

Trip Cancellation & Interruption – Basic Plan

SUM INSURED	BASIC PLAN					
	Age 0 – 59	Age 60 – 64	Age 65 – 69	Age 70 – 74	Age 75 – 79	Age 80+
PRIOR TO DEPARTURE						
\$100	\$45	\$50	\$56	\$70	\$91	\$109
\$200	\$48	\$53	\$59	\$73	\$96	\$115
\$300	\$50	\$56	\$62	\$76	\$101	\$122
\$400	\$53	\$59	\$65	\$79	\$106	\$129
\$500	\$56	\$62	\$67	\$82	\$111	\$136
\$600	\$59	\$65	\$70	\$86	\$116	\$143
\$700	\$62	\$68	\$73	\$90	\$122	\$150
\$800	\$65	\$72	\$76	\$94	\$128	\$157
\$900	\$67	\$76	\$80	\$98	\$134	\$164
\$1,000	\$70	\$80	\$85	\$102	\$141	\$174
\$1,100	\$74	\$84	\$89	\$107	\$149	\$184
\$1,200	\$78	\$88	\$94	\$112	\$157	\$195
\$1,300	\$82	\$93	\$99	\$117	\$166	\$206
\$1,400	\$86	\$98	\$104	\$122	\$175	\$217
\$1,500	\$89	\$103	\$108	\$127	\$185	\$229
\$1,600	\$94	\$107	\$113	\$132	\$196	\$241
\$1,700	\$99	\$112	\$118	\$137	\$207	\$254
\$1,800	\$104	\$117	\$124	\$143	\$218	\$267
\$1,900	\$108	\$122	\$129	\$150	\$229	\$281
\$2,000	\$113	\$126	\$135	\$157	\$240	\$295
\$2,100	\$118	\$131	\$141	\$164	\$252	\$309
\$2,200	\$123	\$137	\$147	\$173	\$264	\$324
\$2,300	\$127	\$143	\$154	\$182	\$276	\$340
\$2,400	\$132	\$148	\$161	\$191	\$288	\$357
\$2,500	\$138	\$154	\$167	\$200	\$300	\$375
Add to \$2,500 Premium Per Additional \$100 Up to \$15,000	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10

SUBJECT TO PROVINCIAL SALES TAX		
8% SALES TAX ONTARIO	9% SALES TAX QUEBEC	7% SALES TAX MANITOBA

Trip Cancellation & Interruption – Select Plan

SUM INSURED	SELECT PLAN					
	Age 0 – 59	Age 60 – 64	Age 65 – 69	Age 70 – 74	Age 75 – 79	Age 80+
PRIOR TO DEPARTURE						
\$100	\$59	\$65	\$70	\$85	\$106	\$124
\$200	\$62	\$67	\$73	\$88	\$111	\$130
\$300	\$65	\$70	\$76	\$91	\$116	\$137
\$400	\$67	\$73	\$79	\$94	\$121	\$144
\$500	\$70	\$76	\$82	\$97	\$126	\$151
\$600	\$73	\$79	\$85	\$101	\$131	\$158
\$700	\$76	\$83	\$87	\$105	\$137	\$165
\$800	\$79	\$86	\$90	\$109	\$143	\$172
\$900	\$82	\$90	\$94	\$113	\$149	\$179
\$1,000	\$85	\$94	\$99	\$117	\$156	\$189
\$1,100	\$88	\$98	\$104	\$122	\$164	\$199
\$1,200	\$92	\$103	\$108	\$127	\$172	\$210
\$1,300	\$96	\$107	\$113	\$132	\$181	\$221
\$1,400	\$100	\$112	\$118	\$137	\$190	\$232
\$1,500	\$104	\$117	\$123	\$142	\$200	\$244
\$1,600	\$108	\$122	\$127	\$147	\$211	\$256
\$1,700	\$113	\$126	\$132	\$152	\$222	\$269
\$1,800	\$118	\$131	\$138	\$158	\$233	\$282
\$1,900	\$123	\$136	\$143	\$165	\$244	\$296
\$2,000	\$127	\$141	\$149	\$172	\$255	\$310
\$2,100	\$132	\$145	\$155	\$179	\$267	\$324
\$2,200	\$137	\$151	\$162	\$188	\$279	\$339
\$2,300	\$142	\$157	\$168	\$197	\$291	\$355
\$2,400	\$146	\$162	\$175	\$206	\$303	\$372
\$2,500	\$152	\$168	\$181	\$215	\$315	\$390
Add to \$2,500 Premium Per Additional \$100 Up to \$15,000	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10

SUBJECT TO PROVINCIAL SALES TAX		
8% SALES TAX ONTARIO	9% SALES TAX QUEBEC	7% SALES TAX MANITOBA

Optional Plans

Baggage

Sum insured \$1,000 or \$1,500

DAYS	\$1,000 SUM INSURED	\$1,500 SUM INSURED
1 – 5	\$21/PERSON	\$26/PERSON
6 – 10	\$37/PERSON	\$52/PERSON
11 – 18	\$58/PERSON	\$74/PERSON
19 – 35	\$79/PERSON	\$100/PERSON
36 – 60	\$110/PERSON	\$147/PERSON
61 – 365*	\$1.65/DAY*	\$2.20/DAY*

* add the 60 day premium to the daily rate for each additional day over 60 days.

SUBJECT TO PROVINCIAL SALES TAX		
8% SALES TAX ONTARIO	9% SALES TAX QUEBEC	7% SALES TAX MANITOBA

Summary of Coverage per Insured Person

Baggage	up to sum insured
Personal Currency	\$100
Wheelchair	\$100
Injury of Accomp. Cat or Dog	\$200
Travel Documents	\$100

To be eligible for coverage a person must:

- be travelling on a trip to, from, or within Canada; and
- purchase coverage for the entire duration of the trip.

Important notes

- \$50 deductible for each event causing loss.
- Must be purchased for the entire duration of the trip.
- Worldwide coverage outside the insured's province or territory of residence.

Accidental Death & Dismemberment

Sum insured \$25,000, \$100,000 or \$250,000

SUM INSURED	DAILY RATE
\$25,000	\$0.35*
\$100,000	\$1.30*
\$250,000	\$3.25*

Summary of Coverage per Insured Person

For losses other than as a result of a Flight Accident:

- 100% of sum insured resulting from the same accidental injury for loss of:
 - life, or entire sight of both eyes, or both hands, or both feet; or
 - one hand and entire sight of one eye; or
 - one foot and entire sight of one eye.
- 50% of sum insured resulting from the same accidental injury for loss of:
 - entire sight of one eye, or one hand, or one foot.
- Exposure and disappearance up to sum insured.

* Minimum premium per person is \$16.

To be eligible for coverage you must:

- be at least 15 days old; and
- be travelling on a trip to, from, or within Canada; and
- not reside in a nursing home and require regular nursing care; and
- not reside in a convalescent home or rehabilitation centre; and
- not require assistance with activities of daily living.

Important notes

- Not available for travel within the insured's province, territory or country of origin.
- Maximum period of coverage is 365 days.

Optional Plans

Flight Accident

Sum insured \$200,000 or \$500,000

SUM INSURED	PER PERSON
\$200,000	\$14.50/TRIP
\$500,000	\$29.10/TRIP

Summary of Coverage per Insured Person

For losses as a result of a Flight Accident:

- 100% of sum insured resulting from the same accidental injury for loss of:
 - life, or entire sight of both eyes, or both hands, or both feet; or
 - one hand and entire sight of one eye; or
 - one foot and entire sight of one eye.
- 50% of sum insured resulting from the same accidental injury for loss of:
 - entire sight of one eye, or one hand, or one foot.
- Exposure and disappearance up to sum insured.
- Aggregate limit of \$10 million.

To be eligible for this coverage you must be:

- a) at least 15 days old; and
- b) travelling on a trip to, from, or within Canada.

Important note

- Maximum period of coverage is 365 days.

Trip Interruption

Sum insured \$800, \$1,500 or \$2,000

SUM INSURED	PER PERSON
\$800	\$13/TRIP
\$1,500	\$19/TRIP
\$2,000	\$26/TRIP

Summary of Coverage per Insured Person

Emergency Return Home up to sum insured

Risks Insured

Refer clients to the policy document for details.

To be eligible for this coverage you must be:

- a) at least 15 days old; and
- b) scheduled to travel on a trip to, from, or within Canada.

Important notes

- Maximum period of coverage is 365 days.
- this insurance can be purchased only on round-trip tickets.

Rental Car Collision Damage Protection

SUM INSURED	PER VEHICLE
\$50,000	\$13/DAY*

* Minimum premium is \$24 per policy.

To be eligible for this coverage a person must hold a driver's license that is valid in Canada.

Important note

- Maximum period of coverage is 31 consecutive days, unless authorized in advance by TIC.

Summary of Coverage per Insured Vehicle

Physical Damage or Loss \$50,000

All-inclusive Package Plan

Eligibility

1. Coverage is NOT AVAILABLE to any individual who:
 - a) has been diagnosed with a terminal illness;
 - b) has been diagnosed with or has had an episode of congestive heart failure;
 - c) has Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV);
 - d) has Alzheimer's disease or any other type of dementia;
 - e) has received any type of treatment for pancreatic cancer, liver cancer or any type of cancer that has metastasized;
 - f) has been prescribed or used home oxygen treatment in the last 12 months;
 - g) has had a major organ transplant (heart, kidney, liver, lung); or
 - h) has received kidney dialysis treatment in the last 12 months.
2. To be eligible for coverage a person must:
 - a) be at least 15 days old; and
 - b) be insured for benefits under a Canadian government health insurance plan during the entire period of coverage; and
 - c) be currently in good health and know of no reason to seek medical consultation during the period of coverage; and
 - d) not reside in a nursing home and receive nursing care; and
 - e) not reside in a convalescent home or rehabilitation centre; and
 - f) not require assistance with activities of daily living; and
 - g) be scheduled to travel on a trip to, from or within Canada; and
 - h) purchase this coverage prior to leaving for the trip; and
 - i) if purchasing this coverage at the time of, or after the initial trip payment, or after cancellation penalties are applicable, be in good health and know of no reason to:
 - i. seek medical attention; and
 - ii. cancel the trip; and
 - iii. make any claim.

Summary of coverage and eligibility

Important notes

- Use the applicant's age on the effective date.

For Trip Cancellation & Interruption

- After-departure benefits cover prepaid travel arrangements only.
- Prior-to-departure benefit amounts in excess of \$15,000 require individual consideration. Have your client complete a Trip Cancellation & Interruption Questionnaire and submit it with a copy of their itinerary to the Medical Underwriting Department for a quote.
- Trip Cancellation benefits are limited to the non-refundable amounts assessed by the travel supplier as of the date of occurrence of the Insured Risk, injury or the ultimate diagnosis of a sickness that was the cause of the cancellation, regardless of the date the trip is cancelled.
- All-inclusive Package rate tables are not available to persons who:
 - want to be medically underwritten; or
 - are travelling for 31 days or more.

In such cases, your clients can receive the same coverage by purchasing the Emergency Hospital & Medical for Canadians along with the Trip Cancellation & Interruption – Select Plans. See pages 18 and 24 for rates.

All-inclusive Package Plan

Summary of Coverage per Insured Person

Emergency Hospital & Medical

Hospital Confinement and Medical Services \$5 million

The following benefits are included in the overall maximum of \$5 million.

Accidental Dental	\$3,000
Ambulance Services	up to overall maximum
Attendant	up to overall maximum
Chiropractor, osteopath, chiropodist, podiatrist or acupuncturist	\$300 per profession
Cremation at Place of Death	\$4,000
Dental Emergency	\$500
Emergency Transportation	up to overall maximum
Identity Fraud Recovery	\$5,000
Meals and Accommodation	\$3,000
Pet Return (dog or cat)	\$500
Physiotherapist	\$300
Prescription Medication	\$500
Return of Deceased	\$10,000
Return to Original Trip Destination	\$5,000
Return of Travelling Companion	up to overall maximum
Return of Vehicle or Watercraft	\$3,000
Terrorism	aggregate limit (refer to policy)

Trip Cancellation & Interruption

Prior to Departure	sum insured	
After Departure	unlimited	
Default Protection	\$3,500 (aggregate limit applies)	
Return of Deceased	\$10,000	
Cremation at Place of Death	\$4,000	
Out of Pocket Allowance	\$600	
Tour Operator	\$1,000	
Meals and Accommodation	\$1,000	
Baggage Delay	\$200	
Accidental Death & Dismemberment	\$10,000	Refer to page 25
Flight Accident	\$50,000	Refer to page 26
Baggage	\$500	Refer to page 25

All-inclusive Package Plan – USA Rates

WORLDWIDE DESTINATIONS

Ages		1 - 4 DAYS			5 - 9 DAYS			10 - 16 DAYS			17 - 23 DAYS			24 - 30 DAYS		
		0 - 59	60 - 65	66 - 70	0 - 59	60 - 65	66 - 70	0 - 59	60 - 65	66 - 70	0 - 59	60 - 65	66 - 70	0 - 59	60 - 65	66 - 70
SUM INSURED PRIOR TO DEPARTURE	AFTER DEPARTURE															
\$500	unlimited	\$48	\$55	\$64	\$61	\$72	\$91	\$74	\$86	\$117	\$88	\$105	\$140	\$116	\$140	\$164
1,000		63	69	77	74	85	99	88	101	125	97	114	156	139	161	180
1,500		76	87	101	85	102	125	100	114	153	111	130	190	161	188	218
2,000		110	114	129	121	134	162	134	161	191	154	176	207	195	215	245
2,500		141	147	167	153	176	197	169	197	223	185	222	245	213	245	275
3,000		166	188	205	185	205	226	196	222	246	210	239	275	234	271	315
3,500		190	209	230	213	230	251	221	257	277	240	264	296	261	288	325
4,000		215	238	268	232	264	304	240	293	331	272	306	355	289	330	383
4,500		235	259	283	250	289	327	262	327	348	298	340	370	309	358	400
5,000		262	294	317	279	325	352	289	355	380	329	373	405	336	393	436
5,500		289	329	352	306	359	387	316	395	419	362	410	447	369	430	474
6,000		319	366	394	334	394	429	344	436	463	395	451	492	402	471	519
6,500		353	405	437	367	429	472	378	474	506	429	490	535	436	509	562
7,000		386	446	480	400	463	515	411	515	550	462	530	578	469	550	605
7,500		419	485	524	433	499	558	444	556	593	495	571	620	502	590	648
8,000		452	526	568	468	540	603	477	595	637	528	611	666	535	630	693
8,500		486	565	611	501	579	646	512	635	681	562	650	708	569	669	736
9,000		519	605	655	534	619	689	545	675	724	595	690	751	602	710	779
9,500		552	646	697	567	660	732	578	715	767	628	730	794	635	750	823
10,000		585	686	741	601	700	777	611	756	811	661	771	839	668	791	867
10,500		623	730	784	636	730	794	648	806	858	712	826	902	718	845	927
11,000		652	766	822	666	766	832	679	845	899	746	866	945	752	886	971
11,500		682	800	859	696	800	870	710	883	939	779	904	988	787	925	1,015
12,000		712	835	895	726	835	908	740	922	980	813	944	1,031	821	966	1,060
12,500		741	870	933	757	870	945	771	960	1,021	847	983	1,074	855	1,005	1,104
13,000		771	907	973	790	907	984	804	1,000	1,064	883	1,024	1,119	891	1,046	1,150
13,500		803	945	1,015	824	945	1,025	838	1,042	1,109	920	1,067	1,167	928	1,089	1,199
14,000		837	986	1,059	860	986	1,067	874	1,086	1,157	960	1,112	1,216	968	1,134	1,250
14,500		872	1,028	1,105	897	1,028	1,112	911	1,132	1,207	1,001	1,159	1,269	1,009	1,181	1,303
15,000		909	1,073	1,153	937	1,073	1,160	951	1,180	1,259	1,044	1,209	1,323	1,052	1,231	1,359

SUBJECT TO PROVINCIAL SALES TAX		
8% SALES TAX ONTARIO	9% SALES TAX QUEBEC	7% SALES TAX MANITOBA

All-inclusive Package Plan – USA Rates

WORLDWIDE DESTINATIONS

		1-4 DAYS	5-9 DAYS	10-16 DAYS	17-23 DAYS	24-30 DAYS
Ages		71 – 76				
SUM INSURED						
PRIOR TO DEPARTURE	AFTER DEPARTURE					
\$500	unlimited	\$88	\$131	\$179	\$256	\$329
1,000		118	157	205	276	349
1,500		143	183	229	300	383
2,000		178	216	264	337	409
2,500		211	251	298	371	443
3,000		255	300	351	424	496
3,500		276	308	365	455	524
4,000		307	355	411	491	552
4,500		322	369	421	535	601
5,000		355	403	455	573	642
5,500		392	438	491	608	678
6,000		424	472	525	642	712
6,500		458	506	560	678	746
7,000		499	540	594	712	781
7,500		535	574	628	746	815
8,000		570	612	661	781	842
8,500		605	648	702	815	876
9,000		641	686	741	842	911
9,500		678	725	783	876	958
10,000		713	763	824	917	1,009
10,500		748	802	865	963	1,059
11,000		784	840	906	1,009	1,110
11,500		820	878	947	1,055	1,161
12,000		856	916	989	1,101	1,211
12,500		891	955	1,030	1,146	1,262
13,000		928	996	1,073	1,193	1,316
13,500		966	1,039	1,118	1,243	1,372
14,000		1,007	1,084	1,166	1,295	1,431
14,500		1,049	1,131	1,216	1,350	1,493
15,000		1,094	1,181	1,268	1,407	1,558

SUBJECT TO PROVINCIAL SALES TAX		
8% SALES TAX ONTARIO	9% SALES TAX QUEBEC	7% SALES TAX MANITOBA

All-inclusive Package Plan – USA Rates

WORLDWIDE DESTINATIONS

		1-4 DAYS	5-9 DAYS	10-16 DAYS	17-23 DAYS	24-30 DAYS
Ages		77 +				
SUM INSURED						
PRIOR TO DEPARTURE	AFTER DEPARTURE					
\$500	unlimited	\$177	\$277	\$410	\$658	\$842
1,000		213	317	453	707	895
1,500		246	350	488	745	932
2,000		288	397	532	791	980
2,500		332	441	578	840	1,030
3,000		391	503	620	882	1,074
3,500		468	584	663	923	1,114
4,000		543	666	745	997	1,188
4,500		619	747	826	1,071	1,236
5,000		696	828	908	1,153	1,286
5,500		772	910	989	1,234	1,367
6,000		848	990	1,070	1,316	1,449
6,500		925	1,071	1,152	1,397	1,529
7,000		1,001	1,153	1,233	1,478	1,610
7,500		1,077	1,234	1,313	1,560	1,692
8,000		1,154	1,316	1,395	1,641	1,773
8,500		1,230	1,397	1,476	1,723	1,855
9,000		1,306	1,478	1,558	1,804	1,953
9,500		1,383	1,560	1,639	1,885	2,060
10,000		1,459	1,641	1,720	1,967	2,170
10,500		1,531	1,724	1,807	2,065	2,279
11,000		1,605	1,805	1,893	2,164	2,387
11,500		1,678	1,888	1,979	2,262	2,496
12,000		1,750	1,970	2,065	2,361	2,605
12,500		1,824	2,052	2,151	2,459	2,713
13,000		1,902	2,138	2,241	2,562	2,826
13,500		1,983	2,229	2,336	2,670	2,945
14,000		2,069	2,323	2,436	2,783	3,070
14,500		2,159	2,423	2,540	2,903	3,202
15,000		2,253	2,528	2,650	3,028	3,340

SUBJECT TO PROVINCIAL SALES TAX		
8% SALES TAX ONTARIO	9% SALES TAX QUEBEC	7% SALES TAX MANITOBA

All-inclusive Package Plan – Non-USA Rates

WORLDWIDE DESTINATIONS

		1 - 16 DAYS			17 - 23 DAYS			24 - 30 DAYS		
		0 - 59	60 - 65	66 - 70	0 - 59	60 - 65	66 - 70	0 - 59	60 - 65	66 - 70
Ages										
SUM INSURED										
PRIOR TO DEPARTURE	AFTER DEPARTURE									
\$500	unlimited	\$57	\$70	\$83	\$81	\$101	\$131	\$96	\$118	\$157
1,000		74	85	98	86	116	154	123	133	174
1,500		87	100	119	103	130	167	145	156	202
2,000		120	132	161	136	172	194	161	186	220
2,500		152	173	193	160	197	218	184	221	253
3,000		166	204	231	182	221	253	218	241	298
3,500		200	237	254	204	244	290	238	277	319
4,000		231	270	314	246	301	342	283	317	370
4,500		246	300	339	266	316	354	295	340	384
5,000		278	334	355	298	353	391	327	378	421
5,500		309	366	388	328	383	427	358	404	449
6,000		339	400	422	360	419	463	388	433	485
6,500		370	426	459	391	455	499	418	470	521
7,000		399	462	495	421	491	536	448	505	557
7,500		431	497	531	454	527	571	464	541	593
8,000		461	534	568	484	563	607	494	578	629
8,500		493	570	604	515	600	644	525	614	666
9,000		521	606	640	536	636	680	554	650	702
9,500		552	642	677	567	672	716	583	686	738
10,000		583	679	712	597	708	752	614	723	774
10,500		613	713	748	627	743	790	644	759	813
11,000		641	747	783	657	778	827	674	794	851
11,500		670	781	820	688	814	866	705	831	891
12,000		700	814	855	716	849	903	736	867	930
12,500		728	848	891	747	884	941	766	903	968
13,000		757	884	929	780	921	981	798	941	1,008
13,500		788	921	968	814	959	1,023	831	980	1,050
14,000		821	961	1,010	850	1,000	1,067	865	1,022	1,094
14,500		855	1,002	1,054	887	1,042	1,113	902	1,066	1,140
15,000		890	1,045	1,100	927	1,087	1,161	940	1,112	1,188

SUBJECT TO PROVINCIAL SALES TAX		
8% SALES TAX ONTARIO	9% SALES TAX QUEBEC	7% SALES TAX MANITOBA

All-inclusive Package Plan – Non-USA Rates

WORLDWIDE DESTINATIONS

		1-4 DAYS	5-9 DAYS	10-16 DAYS	17-23 DAYS	24-30 DAYS
Ages		71 – 76				
SUM INSURED						
PRIOR TO DEPARTURE	AFTER DEPARTURE					
\$500	unlimited	\$86	\$129	\$176	\$251	\$321
1,000		116	153	200	268	340
1,500		140	178	224	293	374
2,000		173	210	257	328	398
2,500		206	244	292	362	432
3,000		249	293	342	413	484
3,500		270	300	358	444	510
4,000		299	347	400	479	539
4,500		315	360	410	521	585
5,000		347	394	444	559	627
5,500		383	426	479	593	661
6,000		413	460	512	627	693
6,500		447	494	546	661	727
7,000		486	527	580	693	761
7,500		521	560	614	727	795
8,000		557	596	644	761	821
8,500		590	633	685	795	855
9,000		626	669	724	821	888
9,500		661	706	763	855	934
10,000		694	745	803	894	983
10,500		729	782	844	939	1,033
11,000		765	820	883	983	1,081
11,500		800	857	923	1,029	1,132
12,000		834	893	965	1,074	1,181
12,500		869	931	1,004	1,118	1,230
13,000		906	971	1,045	1,164	1,281
13,500		944	1,013	1,088	1,213	1,335
14,000		985	1,057	1,133	1,264	1,392
14,500		1,027	1,103	1,180	1,317	1,452
15,000		1,072	1,151	1,230	1,373	1,514

SUBJECT TO PROVINCIAL SALES TAX		
8% SALES TAX ONTARIO	9% SALES TAX QUEBEC	7% SALES TAX MANITOBA

All-inclusive Package Plan – Non-USA Rates

WORLDWIDE DESTINATIONS

		1-4 DAYS	5-9 DAYS	10-16 DAYS	17-23 DAYS	24-30 DAYS
Ages		77 +				
SUM INSURED						
PRIOR TO DEPARTURE	AFTER DEPARTURE					
\$500	unlimited	\$161	\$250	\$370	\$593	\$757
1,000		191	285	408	637	806
1,500		221	315	440	671	838
2,000		260	358	481	713	882
2,500		299	398	519	757	926
3,000		352	452	558	794	966
3,500		421	526	596	831	1,003
4,000		488	598	671	898	1,068
4,500		558	672	743	965	1,112
5,000		627	745	816	1,038	1,156
5,500		695	818	889	1,111	1,230
6,000		765	892	963	1,185	1,305
6,500		832	965	1,036	1,258	1,376
7,000		901	1,038	1,109	1,331	1,450
7,500		970	1,111	1,183	1,405	1,522
8,000		1,038	1,185	1,256	1,476	1,596
8,500		1,108	1,258	1,329	1,551	1,670
9,000		1,175	1,331	1,403	1,625	1,757
9,500		1,244	1,405	1,475	1,696	1,855
10,000		1,313	1,476	1,549	1,771	1,954
10,500		1,378	1,551	1,626	1,859	2,050
11,000		1,444	1,625	1,704	1,947	2,149
11,500		1,510	1,698	1,781	2,036	2,246
12,000		1,576	1,772	1,859	2,124	2,344
12,500		1,642	1,846	1,936	2,212	2,441
13,000		1,711	1,924	2,017	2,304	2,543
13,500		1,784	2,005	2,102	2,401	2,650
14,000		1,860	2,091	2,191	2,503	2,762
14,500		1,941	2,181	2,284	2,610	2,880
15,000		2,025	2,275	2,383	2,723	3,004

SUBJECT TO PROVINCIAL SALES TAX		
8% SALES TAX ONTARIO	9% SALES TAX QUEBEC	7% SALES TAX MANITOBA

Youth Plan

# OF DAYS	AGES 0-30 YEARS			
	NON-USA		USA	
	SINGLE	FAMILY	SINGLE	FAMILY
1 – 16 DAYS	\$34	\$68	\$38	\$76
17 – 23 DAYS	\$53	\$106	\$59	\$118
24 – 30 DAYS	\$70	\$140	\$78	\$156
31 – 35 DAYS	\$84	\$168	\$94	\$188
36 – 44 DAYS	\$103	\$206	\$115	\$230
45 – 52 DAYS	\$125	\$250	\$139	\$278
53 – 60 DAYS	\$146	\$292	\$163	\$326
61 – 90 DAYS	\$168	\$336	\$187	\$374
91 – 120 DAYS	\$219	\$438	\$244	\$488
121 – 150 DAYS	\$263	\$526	\$293	\$586
151 – 180 DAYS	\$309	\$618	\$345	\$690
181 – 210 DAYS	\$351	\$702	\$391	\$782
211 – 240 DAYS	\$390	\$780	\$435	\$870
241 – 270 DAYS	\$424	\$848	\$473	\$946
271 – 300 DAYS	\$473	\$946	\$527	\$1,054
301 – 330 DAYS	\$523	\$1,046	\$583	\$1,166
331 – 365 DAYS	\$575	\$1,150	\$641	\$1,282

SUBJECT TO PROVINCIAL SALES TAX		
8% SALES TAX ONTARIO	9% SALES TAX QUEBEC	7% SALES TAX MANITOBA

ELIGIBILITY

1. Coverage is NOT AVAILABLE to any individual who:

- has been diagnosed with a terminal illness;
- has been diagnosed with or has had an episode of congestive heart failure;
- has Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV);
- has Alzheimer's disease or any other type of dementia;
- has received any type of treatment for pancreatic cancer, liver cancer or any type of cancer that has metastasized;
- has been prescribed or used home oxygen treatment in the last 12 months;
- has had a major organ transplant (heart, kidney, liver, lung); or
- has received kidney dialysis treatment in the last 12 months.

2. To be eligible for coverage a person must be:

- be at least 15 days old; and
- be insured for benefits under a Canadian government health insurance plan during the entire period of coverage; and
- be currently in good health and know of no reason to seek medical consultation during the period of coverage; and
- not reside in a nursing home and receive nursing care; and
- not reside in a convalescent hospital or rehabilitation centre; and
- not require assistance with activities of daily living.

Summary of Coverage and eligibility

Emergency Hospital & Medical for Canadians \$5 million
For the Summary refer to page 17.

Trip Interruption \$1,500
For the Summary refer to page 26.

Accidental Death & Dismemberment \$50,000
For the Summary refer to page 25.

Baggage \$1,000

Return of Deceased \$15,000

Important notes

- Use the applicant's age on the effective date.
- For the Non-USA option, coverage within the USA is limited to 5 days while in transit.

Canadian Expatriates Plan

Eligibility

1. Coverage is NOT AVAILABLE to any individual who, as of the effective date:
 - a) has been diagnosed with a terminal illness; or
 - b) has been diagnosed with or has had an episode of congestive heart failure; or
 - c) has had their most recent heart surgery more than 10 years ago; or
 - d) has been diagnosed with Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV); or
 - e) has been diagnosed with stage 3 or 4 cancer, or cancer of the lung, liver, pancreas, or bone; or has received treatment for any cancer (other than basal or squamous cell skin cancer or breast cancer treated only with hormone therapy) in the past 3 months; or
 - f) has had a lung condition for which, in the last 12 months, they have been prescribed or used home oxygen; or
 - g) has received or is awaiting a bone marrow or major organ transplant; or

- h) has been diagnosed with or received treatment for kidney disease requiring dialysis; or
 - i) has been diagnosed with an aneurysm that has not been repaired; or
 - j) requires assistance with activities of daily living.
2. To be eligible for coverage you must, as of the effective date:
 - a) be at least 15 days old and no more than 69 years old; and
 - b) be either:
 - i. a Canadian citizen or Canadian resident residing outside of Canada, or
 - ii. a Canadian citizen or Canadian resident returning to reside in Canada, provided you were previously insured under a TIC policy with no lapse in coverage; and
 - c) be in good health at the time you purchase your policy.

Important note

- Refer to the “Waiting period” section of the policy booklet to confirm if a 48-hour waiting period applies to sickness-related expenses.

Summary of Coverage per Insured Person

SUM INSURED

Hospital & Medical Benefits

Standard Option: \$100,000
Enhanced Option: \$500,000
Deluxe Option: \$2,000,000

Accidental Death & Dismemberment

Standard Option: \$10,000
Enhanced Option: \$50,000
Deluxe Option: \$100,000

Common Carrier

Standard Option: \$20,000
Enhanced Option: \$100,000
Deluxe Option: \$100,000

Hospital & Medical Benefits Limits

Hospital confinement and Medical Services sum insured

Included in the overall maximum sum insured:

Ambulance Services up to sum insured
Attendant up to \$500

Chiropractor, chiroprapist, podiatrist, physiotherapist, naturopath, or acupuncturist

..... Standard: up to \$500 per profession
..... Enhanced: up to \$1,000 per profession
..... Deluxe: up to \$2,000 per profession

Cremation at place of death \$4,000

Dental (accident) Standard: \$3,000
..... Enhanced or Deluxe: \$5,000

Emergency Transportation up to sum insured

Eye Examination Enhanced & Deluxe: one per 12-month period

Maternity Standard: up to \$5,000
..... Enhanced: up to \$10,000
..... Deluxe: up to \$25,000

Physical Examination one per year

Prescription Medication

..... up to a 90-day supply to a maximum of \$10,000





Return of Deceased up to \$10,000

Return Home up to \$5,000

Transportation of Family or Friend up to \$3,000

Vaccines up to \$100 per 12-month period

When is a Medical Questionnaire Required?

Age 0 – 69		
STANDARD \$100,000 Issue standard policy Medical Questionnaire is not required as coverage is not available for pre-existing medical conditions on this plan option.	ENHANCED \$500,000  Complete Basic Medical Questionnaire through QuickTIC Qualify? NO  Complete Detailed Medical Questionnaire form and submit to TIC	DELUXE \$2,000,000  Complete Basic Medical Questionnaire through QuickTIC Qualify? NO  Complete Detailed Medical Questionnaire form and submit to TIC

Canadian Expatriates Plan

Standard

Age band	WORLDWIDE ZONE 1	NON-USA/ NON-MEXICO ZONE 2
	Monthly rate	Monthly rate
0 – 39	\$107	\$61
40 – 44	168	96
45 – 49	208	119
50 – 54	258	147
55 – 59	308	176
60 – 64	398	228
65 – 69	561	321

Enhanced

Age band	WORLDWIDE ZONE 1	NON-USA/ NON-MEXICO ZONE 2
	Monthly rate	Monthly rate
0 – 39	\$123	\$70
40 – 44	194	111
45 – 49	239	136
50 – 54	297	170
55 – 59	355	203
60 – 64	458	262
65 – 69	645	369

Deluxe

Age band	WORLDWIDE ZONE 1	NON-USA/ NON-MEXICO ZONE 2
	Monthly rate	Monthly rate
0 – 39	\$139	\$79
40 – 44	219	125
45 – 49	270	154
50 – 54	335	192
55 – 59	401	229
60 – 64	518	296
65 – 69	729	417

A Basic Medical Questionnaire must be answered in order to qualify for the Enhanced and Deluxe options. Please refer to our Medical Underwriting Procedures on pages 12-13.

For the Summary of Coverage and eligibility refer to page 36.

Important notes

- Use the applicant's age on the effective date.
- Maximum period of coverage is 12 months. Client must then re-apply for coverage.
- A monthly installment payment option is available for 12-month policies. A 12% administration fee applies.

DEDUCTIBLES

Standard deductible per person per claim: \$0

Optional deductibles:

\$500 5% savings

\$1,000 10% savings

\$5,000 30% savings

| Inbound Products



- Visitors to Canada
- Inpatriates to Canada
- International Student
- Optional Plans
 - Baggage
 - Flight Accident
 - Trip Interruption
 - Rental Car Collision Damage Protection

For more information, contact your Business Development Manager or Agency Services at 1-800-465-4279.

For Outbound Products please refer to page 16.

Visitors to Canada Plan

Eligibility

1. Coverage is NOT AVAILABLE to any individual who, as of their effective date:
 - a) has been diagnosed with a terminal illness; or
 - b) has been diagnosed with or has had an episode of congestive heart failure; or
 - c) has had their most recent heart surgery more than 10 years ago; or
 - d) has been diagnosed with Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV); or
 - e) has been diagnosed with stage 3 or 4 cancer, or cancer of the lung, liver, pancreas, or bone; or has received treatment for any cancer (other than basal or squamous cell skin cancer or breast cancer treated only with hormone therapy) in the past 3 months; or
 - f) has had a lung condition for which, in the last 12 months, they have been prescribed or used home oxygen; or
 - g) has received or is awaiting a bone marrow or major organ transplant; or
 - h) has been diagnosed with or received treatment for kidney disease requiring dialysis; or
 - i) has been diagnosed with an aneurysm that has not been repaired; or
 - j) requires assistance with activities of daily living.
2. To be eligible for coverage you must:
 - a) be at least 15 days old and not more than 89 years old; and
 - b) not be insured or eligible for benefits under a Canadian government health insurance plan; and
 - c) be in good health at the time you purchase your policy and on the date you exit your country of origin, and know of no reason to seek medical consultation during the period of coverage; and
 - d) not have exceeded two years of uninterrupted coverage under a TIC insurance plan.

Summary of Coverage per insured person





The following benefits are included in the maximum sum insured selected.

Accidental Death & Dismemberment	up to the maximum sum insured
Accidental Dental	\$4,000
Ambulance Services	up to maximum sum insured
Chiropractor, Chiroprapist, Osteopath, Physiotherapist, Acupuncturist	\$500 per practitioner
Cremation at Place of Death	\$4,000
Dental Emergency	\$500
Emergency Transportation	up to maximum sum insured
Follow-up Visits	\$5,000
Hospital Confinement and Medical Services	up to maximum sum insured
Meals and Accommodation	up to \$150 per day and to a maximum of \$1,500
Out-of-pocket Expenses	up to \$1,500
Prescription Medication	\$1,000
Return Home	\$3,000
Return of Deceased	\$10,000
Terrorism	aggregate limit (refer to the policy)
Transportation of Relative or Friend	\$3,000

Important note

- Refer to the “Waiting period” section of the policy booklet to confirm if a 48-hour waiting period applies to sickness-related expenses.

When is a Medical Questionnaire Required?

Visitors to Canada (Super Visa requires 365 days and \$100,000 coverage)					Inpatriates to Canada		
AGE 0 – 59	AGE 60 – 79		AGE 80 – 89		AGE 0 – 59	AGE 60 – 69	
NOT REQUIRED Issue standard policy Client is covered for pre-existing conditions if stable for 90 days	Is client requesting coverage for pre-existing: <ul style="list-style-type: none">• heart condition;• stroke or mini-stroke (TIA-transient ischemic attack);• lung condition;• artery or vein disorders; or• any other pre-existing condition not stable in the 180 days prior to the effective date		Is client requesting coverage for any pre-existing condition?		NOT REQUIRED Issue standard policy Client is covered for pre-existing conditions if stable for 90 days	 Complete Basic Medical Questionnaire through QuickTIC Qualify?	
	YES  Complete Detailed Medical Questionnaire form and submit to TIC	NO Client is NOT covered for pre-existing Heart, Stroke/mini-stroke, Lung, artery or vein disorders. Any other pre-existing condition is excluded if not stable 180 days prior to the effective date.	YES  Complete Detailed Medical Questionnaire form and submit to TIC	NO Issue standard policy		YES Issue standard policy Client is covered for pre- existing conditions if stable for 180 days	NO  Complete Detailed Medical Questionnaire form and submit to TIC

Visitors to Canada Plan

ACCIDENTAL DEATH & DISMEMBERMENT INCLUDED UP TO MAXIMUM SUM INSURED

AGES	0 – 25	26 – 34	35 – 39	40 – 54	55 – 59	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
\$20 MINIMUM PREMIUM PER POLICY											
Sum Insured	Daily Rate Per Person										
\$10,000	\$1.66	\$1.76	\$1.88	\$1.98	\$2.10	\$3.20	\$3.43	\$5.04	\$6.01	\$5.21	\$6.12
25,000	\$2.15	\$2.32	\$2.48	\$2.87	\$3.09	\$4.29	\$4.86	\$6.99	\$8.47	\$7.50	\$8.81
50,000	\$2.48	\$2.65	\$2.76	\$3.26	\$3.48	\$5.04	\$5.72	\$8.29	\$10.65	\$9.50	\$11.17
100,000	\$3.26	\$3.58	\$3.80	\$4.85	\$5.02	\$6.23	\$7.73	\$10.42	\$12.87	\$12.02	\$14.13
150,000	\$3.92	\$4.16	\$4.62	\$5.80	\$5.89	\$7.41	\$9.20	\$12.40	\$15.32	\$14.31	\$15.75

* The premium for family coverage is calculated at two times the premium for the eldest adult age 59 and under.

For the Summary of Coverage and eligibility refer to page 40.

Important notes

- Use the applicant's age on the effective date.
- Maximum period of coverage is 365 days.
- Family includes the applicant, age 59 and under, the applicant's spouse, age 59 and under, and dependent children.

DEDUCTIBLES

Standard deductible per person per claim: \$0

Optional deductibles:

\$100 5% savings

\$250 10% savings

\$1,000 20% savings

\$3,000 30% savings

Inpatriates to Canada Plan

Eligibility

1. Coverage is NOT AVAILABLE to any individual who, as of their effective date:
 - a) has been diagnosed with a terminal illness; or
 - b) has been diagnosed with or has had an episode of congestive heart failure; or
 - c) has had their most recent heart surgery more than 10 years ago; or
 - d) has been diagnosed with Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV); or
 - e) has been diagnosed with stage 3 or 4 cancer, or cancer of the lung, liver, pancreas, or bone; or has received treatment for any cancer (other than basal or squamous cell skin cancer or breast cancer treated only with hormone therapy) in the past 3 months; or
 - f) has had a lung condition for which, in the last 12 months, they have been prescribed or used home oxygen; or

- g) has received or is awaiting a bone marrow or major organ transplant; or
- h) has been diagnosed with or received treatment for kidney disease requiring dialysis; or
- i) has been diagnosed with an aneurysm that has not been repaired; or
- j) requires assistance with activities of daily living.

2. To be eligible for coverage you must:

- a) be at least 15 days old and not more than 69 years old; and
- b) not be insured or eligible for benefits under a Canadian government health insurance plan; and
- c) be in good health at the time you purchase your policy and on the date you exit your country of origin, and know of no reason to seek medical consultation during the period of coverage; and
- d) not have exceeded two years of uninterrupted coverage under a TIC insurance plan.

Summary of Benefits

Accidental Death & Dismemberment.....up to sum insured

Emergency Hospital & Medical.....up to sum insured

Included in the overall maximum:

Emergency Hospitalup to sum insured

Emergency Medicalup to sum insured

Emergency Transportation.....up to sum insured

Accidental Dental\$4,000

Chiropractor, osteopath, chiropodist,
podiatrist or acupuncturist\$500 per profession

Dental Emergency up to \$500

Emergency Return Home up to \$3,000

Follow-up visits up to \$5,000

Maternity.....up to \$10,000

Out-of-Pocket Expenses up to \$1,500

Physiotherapist\$500

Return of Deceased..... up to \$10,000

Transportation of Family/Friend up to \$3,000

Vaccinesup to \$100

Physical Examinationone per 12-month period

Eye Examination.....one per 12-month period

Important note

- Coverage for losses resulting from any sickness will begin 48 hours after the effective date if you purchase your policy:
 - a) after you exit your country of origin; or
 - b) after the expiry date of an existing TIC policy.

	\$100,000	\$150,000	\$200,000
Age band	Monthly rate	Monthly rate	Monthly rate
0 – 39	\$94	\$113	\$123
40 – 44	149	179	194
45 – 49	184	221	239
50 – 54	229	274	297
55 – 59	273	328	355
60 – 64	353	423	459
65 – 69	497	596	646

DEDUCTIBLES

Standard deductible per person per claim: \$0

Optional deductibles:

\$500 5% savings

\$1,000 10% savings

\$5,000 30% savings

International Student

	STANDARD PLAN		ENHANCED PLAN	
	\$30 MINIMUM PREMIUM PER POLICY			
	Per Day	1 Year	Per Day	1 Year
Single Person	\$1.35	\$485	\$1.85	\$665
Each Dependent	\$1.70	\$595	\$2.35	\$855

Important notes

* Minimum premium is \$30.

- When coverage is purchased after arrival in Canada or after the expiry of a TIC International Student policy no benefits are payable due to sickness occurring within 48 hours of the effective date.
- The Enhanced Plan must be purchased at time of application.
- Coverage outside Canada is included, provided the insured person spends at least 51% of the period of coverage within Canada. Trips to the United States are limited to 30 days.
- Maximum period of coverage is 365 days.
- Dependents must purchase the same plan as the eligible student.

To be eligible for coverage a person must:

- be a student; or
- be a dependent of such eligible student, all of whom live together in the same residence as the insured student; and
- be currently in good health; and
- be less than 65 years of age; and
- not be insured or eligible for benefits under a Canadian government health insurance plan.

Summary of Coverage per insured person

The following benefits are included in the overall maximum of \$2 million.

Standard Plan EXCLUDES any pre-existing conditions.

Accidental Death & Dismemberment	\$15,000
Accidental Dental	\$5,000
Dental Emergencies	\$600
Diagnostics, Lab Tests and X-rays	up to overall maximum
Drugs or Medications	up to a one-month supply
Emergency Air Transportation/Return Home	up to overall maximum
Eye Examination	one per year
Follow up visits	up to \$3,000

Hospital Confinement and Medical Services

.....	up to overall maximum
Maternity Benefit	up to \$1,000
Physician, Surgeon, Anesthetist, Nurse	up to overall maximum
Physical Examination	one per year
Return of Deceased	\$15,000
Transportation of Family or Friend	\$5,000
Wisdom Teeth	\$100 per tooth

The following benefits have an overall combined maximum \$10,000.

- Ambulance services; private duty nursing; radiology; physiotherapist; osteopath; podiatrist; chiropractor; rental of wheelchair, crutches, hospital bed.
- Purchase of splints, trusses, braces, prosthetic appliances.
- Oxygen and equipment for its administration, blood and blood plasma.

Enhanced Plan – The following benefits are in addition to the benefits included in the Standard Plan

- Pre-existing conditions covered if stable 90 days
- Maternity benefits up to \$10,000
- Psychologist and Psychiatric Care Benefit: Inpatient \$10,000; Outpatient \$1,000

About TIC Travel Insurance

TIC is a travel insurance company. Our expertise comes from our more than 50 years of providing nothing but travel health insurance solutions in and outside of Canada. We take pride in being the caring, helpful experts travellers can rely on to help them enjoy a worry free experience. After all, having a safe and enjoyable trip is what travelling is all about. We know.

TIC is 100% owned by The Co-operators Life Insurance Company which is part of The Co-operators Group Limited, one of Canada's largest, Canadian-owned, multi-product insurers.

