

## Rate Card

### Emergency Medical Insurance Single Trip (Within Canada)

Maximum limit \$5,000,000  
per person, per trip

Age	Length of Stay				
	0-65 days	66-125 days	126-182* days	183-365 days	Ext.
Individual Rates					
0 - 40	0.55	0.64	0.73	0.73	0.73
41 - 55	0.71	0.77	0.82	0.82	0.82
56 - 59	0.82	0.91	1.00	1.00	1.00
60 - 64	0.84	1.09	1.18	n/a	1.18
65 - 69	1.00	1.25	1.55	n/a	1.55
70 - 74	1.49	1.81	2.04	n/a	2.04
75 - 79	2.37	2.55	2.91	n/a	2.91
80 - 84	4.01	4.19	4.73	n/a	4.73
85 - 89	5.10	6.01	6.19	n/a	6.19
Family Rates (based on age of oldest family member)					
0 - 40	1.09	1.28	1.46	1.46	1.46
41 - 55	1.42	1.53	1.64	1.64	1.64
56 - 59	1.64	1.82	2.00	2.00	2.00

\*212 days in Ontario

### Deductible Options

All applicants on the policy must have the same deductible option

Deductible \$CAD	Surcharge/ Discount on premium
\$0	+15%
\$250	automatic
\$500	- 5%
\$1,000	- 10%
\$2,000	- 20%
\$5,000	- 30%
\$50,000	- 65%
\$100,000	- 75%

### Minimum Premium

The total premium per policy must be \$15 or greater

### Steps to Calculate Rate

1. Determine age category
2. Choose the daily rate based on length of stay from rate chart
3. Multiply the applicable daily rate by the number of days required
4. If optional deductible is selected, subtract or add applicable discount/surcharge

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE

