

# Rates

## Travel Choice 1 Travel Insurance

### Coverage underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company (FNAIC), a wholly owned subsidiary of Manulife

Call 1-866-943-5997, and one of our representatives will be happy to assist you with the Application by telephone.  
Our office hours are 8:30 a.m. to 8:00 p.m. Monday to Friday, and 9:00 a.m. to 5:00 p.m. on Saturday (ET)

**You can also apply online - No admin fee when you purchase online!**

#### INSTRUCTIONS

- Your Single Trip Daily rate is based on your age as of the **purchase date** and the **total trip duration** (including the departure and return dates).
- If you are topping-up an existing plan (or our Multi-Trip Annual Plan), your Single Trip Daily rate is based on your **total trip duration** and multiplied by the number of top up days.
- Applicants age 60 or over: to determine which plan type you qualify for, please complete the Application.
- The minimum premium is \$15 per person, per plan.
- Coverage beyond 182 days is available provided sufficient documentation is received. Call Vertis Insurance Solutions Ltd. ("Vertis") for more information.

#### SAVINGS AVAILABLE

**Vertis Discount** – We will reduce your premium by 5% just for being a Vertis customer.

**Green** – If you choose to receive all of your documents electronically (policy, confirmation of insurance, etc) we will reduce your premium by 1%.

**Travel Companion** – If you and your travel companion are insured with Travel Choice 1, we will reduce each premium by 5%. Available for Emergency Medical Plans only; not applicable to Family Coverage.

AGE 59 OR UNDER							
\$0 DEDUCTIBLE							
Plan and Number of Days		PREMIUM FOR APPLICANT'S AGE					
		0 TO 29		30 TO 54		55 TO 59	
		SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY
MULTI-TRIP ANNUAL PLAN	9	\$90	\$179	\$101	\$202	\$132	\$264
	16	\$130	\$260	\$132	\$264	\$153	\$305
	22	\$166	\$331	\$169	\$336	\$209	\$418
	30	\$213	\$426	\$216	\$432	\$284	\$567
	60	\$316	\$632	\$370	\$739	\$747	\$1,494
SINGLE TRIP (per day)	1-30	\$3.56	\$7.11	\$4.38	\$8.76	\$5.76	\$11.51
	31-60	\$4.15	\$8.30	\$4.43	\$8.86	\$6.01	\$12.01
	61-90	\$4.52	\$9.05	\$4.81	\$9.63	\$6.04	\$12.07
	91-120	\$4.55	\$9.09	\$4.84	\$9.69	\$6.24	\$12.48
	121-150	\$4.57	\$9.13	\$4.85	\$9.71	\$6.46	\$12.92
	151-180	\$4.58	\$9.15	\$5.30	\$10.62	\$6.91	\$13.83
	181-212	\$4.59	\$9.17	\$5.41	\$10.82	\$7.11	\$14.22

NON-MEDICAL TRAVEL PLAN			
\$0 DEDUCTIBLE			
Rates per \$100 of sum insured to a maximum of \$20,000 (Rounded to the next \$100)	AGE OF THE APPLICANT		
	0-54	55-79	80+
		\$10.67	\$13.86

CANADA PLAN								
\$0 DEDUCTIBLE								
This plan is only available to you if you are travelling within Canada for the entire duration of your trip.								
Coverage and Number of Days	AGE OF THE APPLICANT							
	0-24	25-59	60-64	65-69	70-75	76-79	80-84	85+
Single (per day) (1-212 days)	\$0.76	\$1.11	\$1.11	\$1.94	\$2.88	\$4.81	\$6.55	\$8.77
Single (per day) (213-365 days)	\$0.79	\$1.14	\$1.14	\$1.99	\$2.95	\$4.94	\$6.72	\$8.98
Family (per day) (1-212 days)	\$1.53	\$2.22						
Family (per day) (213-365 days)	\$1.57	\$2.28						

NON-UNDERWRITTEN PLAN						
\$0 DEDUCTIBLE						
Number of Days	AGE OF THE APPLICANT					
	60-65	66-70	71-75	76-79	80-84	85+
1-15 (per day)	\$8.94	\$11.31	\$14.36	\$22.66	\$39.45	\$50.94

40-DAY MULTI-TRIP ANNUAL PLAN FOR PUBLIC SERVICE HEALTH CARE PLAN (PSHCP) MEMBERS				
Increase your protection from \$500,000 to \$10 million CAD and be covered for Trip Cancellation, Interruption and Delay benefits up to \$4,000 CAD. No medical questionnaire is required.				
\$0 DEDUCTIBLE				
Coverage	AGE OF THE APPLICANT			
	1-54	55-65	66-75	76+
Single	\$142	\$142	\$209	\$452
Family	\$285			

**RATE TABLES FOR APPLICANTS AGE 60 OR OVER**

**Important:**

To determine which rate category you qualify for, please complete the Application. Minimum premium is \$15.  
If you have smoked cigarettes during the 5 years prior to your departure date, add 10% to your premium.

**DEDUCTIBLE OPTIONS (AGE 60 OR OVER)**

\$0	\$200 CDN	\$500 CDN	\$1,000 CDN	\$5,000 CDN	\$10,000 CDN
+10%	automatic	-2.5%	-5%	-25%	-30%

**RATE CATEGORY 6**

PLAN AND NUMBER OF DAYS		AGE OF THE APPLICANT					
		60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$123	\$135	\$155	\$299	\$598	\$958
	16	\$152	\$169	\$175	\$350	\$731	\$979
	22	\$219	\$231	\$239	\$448	\$1,006	\$1,345
	30	\$309	\$314	\$324	\$577		
	60	\$824	\$1,010	\$1,442	\$2,472		
SINGLE TRIP (per day)	1-30	\$5.56	\$5.88	\$7.35	\$11.84	\$16.49	\$28.84
	31-60	\$5.76	\$6.00	\$7.63	\$13.40	\$24.70	\$34.02
	61-90	\$6.07	\$6.37	\$8.72	\$15.44	\$25.74	\$35.03
	91-120	\$6.62	\$6.69	\$9.34	\$16.48	\$26.81	\$39.10
	121-150	\$7.75	\$9.78	\$12.03	\$17.26	\$27.82	\$39.14
	151-180	\$8.57	\$10.37	\$13.43	\$17.51	\$28.82	\$43.27
	181+	\$9.07	\$11.37	\$14.99	\$18.56	\$39.15	\$48.40

**RATE CATEGORY 5**

PLAN AND NUMBER OF DAYS		AGE OF THE APPLICANT					
		60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$135	\$146	\$196	\$392	\$721	\$1,010
	16	\$153	\$187	\$234	\$398	\$804	\$1,020
	22	\$228	\$262	\$293	\$485	\$1,105	\$1,402
	30	\$329	\$361	\$371	\$598		
	60	\$876	\$1,092	\$1,391	\$2,627		
SINGLE TRIP (per day)	1-30	\$5.93	\$7.11	\$7.89	\$11.95	\$18.29	\$29.98
	31-60	\$6.17	\$7.21	\$8.25	\$15.45	\$26.82	\$35.07
	61-90	\$6.28	\$7.53	\$9.86	\$15.81	\$28.84	\$39.17
	91-120	\$6.49	\$8.61	\$11.25	\$21.87	\$33.02	\$40.16
	121-150	\$7.86	\$10.27	\$12.66	\$23.18	\$35.00	\$43.34
	151-180	\$8.92	\$10.89	\$16.16	\$25.98	\$39.15	\$51.48
	181+	\$9.70	\$12.30	\$18.27	\$26.79	\$43.28	\$52.57

**RATE CATEGORY 4**

PLAN AND NUMBER OF DAYS		AGE OF THE APPLICANT					
		60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$144	\$175	\$211	\$413	\$752	\$1,030
	16	\$206	\$289	\$392	\$660	\$1,123	\$1,432
	22	\$264	\$354	\$465	\$815	\$1,544	\$1,968
	30	\$339	\$436	\$558	\$1,017		
	60	\$1,087	\$1,407	\$1,791	\$3,259		
SINGLE TRIP (per day)	1-30	\$9.06	\$10.17	\$13.20	\$24.90	\$38.70	\$56.62
	31-60	\$9.40	\$10.72	\$14.42	\$25.68	\$40.18	\$58.29
	61-90	\$9.61	\$10.77	\$15.64	\$29.88	\$47.06	\$61.15
	91-120	\$10.18	\$13.11	\$19.01	\$31.50	\$49.32	\$62.60
	121-150	\$11.65	\$15.27	\$22.84	\$34.30	\$51.31	\$63.05
	151-180	\$12.36	\$16.48	\$26.03	\$38.77	\$57.62	\$66.74
	181+	\$12.81	\$16.88	\$28.02	\$39.54	\$57.86	\$67.74

**RATE CATEGORY 3**

PLAN AND NUMBER OF DAYS		AGE OF THE APPLICANT					
		60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$266	\$348	\$444	\$720	\$1,273	\$1,650
	16	\$327	\$426	\$554	\$898	\$1,467	\$1,901
	22	\$385	\$501	\$652	\$1,044	\$2,017	\$2,614
	30	\$459	\$597	\$778	\$1,228		
	60	\$1,598	\$2,076	\$2,708	\$4,091		
SINGLE TRIP (per day)	1-30	\$11.46	\$14.92	\$18.96	\$29.18	\$47.25	\$59.38
	31-60	\$11.91	\$15.31	\$19.51	\$30.99	\$52.87	\$66.72
	61-90	\$12.04	\$15.89	\$19.81	\$33.42	\$55.51	\$69.32
	91-120	\$13.37	\$16.68	\$22.54	\$35.58	\$56.82	\$77.55
	121-150	\$14.86	\$17.12	\$22.81	\$38.38	\$58.16	\$85.79
	151-180	\$15.89	\$19.17	\$25.92	\$42.65	\$61.61	\$94.56
	181+	\$17.40	\$20.60	\$27.95	\$47.07	\$63.01	\$100.25

**RATE CATEGORY 2**

PLAN AND NUMBER OF DAYS		AGE OF THE APPLICANT					
		60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$338	\$442	\$582	\$1,038	\$1,653	\$2,349
	16	\$407	\$534	\$715	\$1,286	\$1,909	\$2,709
	22	\$481	\$641	\$853	\$1,532	\$2,625	\$3,724
	30	\$575	\$778	\$1,032	\$1,849		
	60	\$2,109	\$2,850	\$3,789	\$6,779		
SINGLE TRIP (per day)	1-30	\$14.27	\$18.45	\$22.24	\$43.42	\$66.62	\$95.87
	31-60	\$14.67	\$18.87	\$22.71	\$45.35	\$71.96	\$102.34
	61-90	\$14.80	\$19.73	\$26.05	\$46.14	\$72.52	\$106.67
	91-120	\$14.99	\$21.24	\$29.31	\$46.50	\$77.77	\$110.35
	121-150	\$15.46	\$22.46	\$31.83	\$47.65	\$80.58	\$113.63
	151-180	\$16.75	\$26.38	\$37.33	\$51.44	\$86.65	\$122.97
	181+	\$18.27	\$28.55	\$41.04	\$52.53	\$94.12	\$132.60

**RATE CATEGORY 1**

PLAN AND NUMBER OF DAYS		AGE OF THE APPLICANT					
		60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$452	\$585	\$779	\$1,387	\$2,211	\$3,138
	16	\$542	\$690	\$917	\$1,649	\$2,547	\$3,619
	22	\$632	\$830	\$1,104	\$1,978	\$3,503	\$4,976
	30	\$747	\$1,011	\$1,344	\$2,402		
	60	\$2,524	\$3,413	\$4,538	\$8,116		
SINGLE TRIP (per day)	1-30	\$18.40	\$23.48	\$29.35	\$54.29	\$88.66	\$128.03
	31-60	\$18.52	\$23.94	\$29.89	\$55.92	\$92.85	\$136.66
	61-90	\$18.62	\$26.33	\$35.94	\$58.93	\$96.98	\$143.43
	91-120	\$18.96	\$28.08	\$38.05	\$61.25	\$101.02	\$146.69
	121-150	\$22.11	\$30.93	\$45.30	\$63.74	\$107.64	\$151.73
	151-180	\$23.13	\$35.22	\$49.83	\$68.62	\$115.71	\$164.22
	181+	\$25.23	\$38.16	\$54.84	\$69.54	\$125.70	\$177.11