

Trip Cancellation & Interruption

BASIC PLAN
SELECT PLAN

Eligibility

To be eligible for coverage you must:

- a) be at least 15 days old and no more than 89 years old as of the effective date; 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; and
- d) 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; or
 - ii. cancel the trip; or
 - iii. make any claim.

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.

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	\$15,000
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.

Meals and Accommodation	\$1,000
Delayed Baggage	\$200
Tour Operator	\$1,000
Accidental Death & Dismemberment	\$10,000
Refer to page 31 for details of coverage.	
Flight Accident	\$50,000
Refer to page 32 for details of coverage.	
Baggage	\$500
Refer to page 31 for details of coverage.	

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BASIC PLAN

AGES	0 – 59	60 – 64	65 – 69	70 – 74	75 – 79	80 – 89
Sum Insured Prior to Departure						
\$100	\$46	\$52	\$58	\$72	\$94	\$112
\$200	\$49	\$55	\$61	\$75	\$99	\$118
\$300	\$52	\$58	\$64	\$78	\$104	\$126
\$400	\$55	\$61	\$67	\$81	\$109	\$133
\$500	\$58	\$64	\$69	\$84	\$114	\$140
\$600	\$61	\$67	\$72	\$89	\$119	\$147
\$700	\$64	\$70	\$75	\$93	\$126	\$155
\$800	\$67	\$74	\$78	\$97	\$132	\$162
\$900	\$69	\$78	\$82	\$101	\$138	\$169
\$1,000	\$72	\$82	\$88	\$105	\$145	\$179
\$1,100	\$76	\$87	\$92	\$110	\$153	\$190
\$1,200	\$80	\$91	\$97	\$115	\$162	\$201
\$1,300	\$84	\$96	\$102	\$121	\$171	\$212
\$1,400	\$89	\$101	\$107	\$126	\$180	\$224
\$1,500	\$92	\$106	\$111	\$131	\$191	\$236
\$1,600	\$97	\$110	\$116	\$136	\$202	\$248
\$1,700	\$102	\$115	\$122	\$141	\$213	\$262
\$1,800	\$107	\$121	\$128	\$147	\$225	\$275
\$1,900	\$111	\$126	\$133	\$155	\$236	\$289
\$2,000	\$116	\$130	\$139	\$162	\$247	\$304
\$2,100	\$122	\$135	\$145	\$169	\$260	\$318
\$2,200	\$127	\$141	\$151	\$178	\$272	\$334
\$2,300	\$131	\$147	\$159	\$187	\$284	\$350
\$2,400	\$136	\$152	\$166	\$197	\$297	\$368
\$2,500	\$142	\$159	\$172	\$206	\$309	\$386
Add to \$2,500 premium Per Additional \$100 Up to \$15,000	\$3.71	\$4.64	\$5.56	\$6.49	\$7.42	\$8.34

Subject to provincial sales tax

8%	9%	8%
SALES TAX ONTARIO	SALES TAX QUEBEC	SALES TAX MANITOBA

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SELECT PLAN

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Sum Insured Prior to Departure						
\$100	\$61	\$67	\$72	\$88	\$109	\$128
\$200	\$64	\$69	\$75	\$91	\$114	\$134
\$300	\$67	\$72	\$78	\$94	\$119	\$141
\$400	\$69	\$75	\$81	\$97	\$125	\$148
\$500	\$72	\$78	\$84	\$100	\$130	\$156
\$600	\$75	\$81	\$88	\$104	\$135	\$163
\$700	\$78	\$85	\$90	\$108	\$141	\$170
\$800	\$81	\$89	\$93	\$112	\$147	\$177
\$900	\$84	\$93	\$97	\$116	\$153	\$184
\$1,000	\$88	\$97	\$102	\$121	\$161	\$195
\$1,100	\$91	\$101	\$107	\$126	\$169	\$205
\$1,200	\$95	\$106	\$111	\$131	\$177	\$216
\$1,300	\$99	\$110	\$116	\$136	\$186	\$228
\$1,400	\$103	\$115	\$122	\$141	\$196	\$239
\$1,500	\$107	\$121	\$127	\$146	\$206	\$251
\$1,600	\$111	\$126	\$131	\$151	\$217	\$264
\$1,700	\$116	\$130	\$136	\$157	\$229	\$277
\$1,800	\$122	\$135	\$142	\$163	\$240	\$290
\$1,900	\$127	\$140	\$147	\$170	\$251	\$305
\$2,000	\$131	\$145	\$153	\$177	\$263	\$319
\$2,100	\$136	\$149	\$160	\$184	\$275	\$334
\$2,200	\$141	\$156	\$167	\$194	\$287	\$349
\$2,300	\$146	\$162	\$173	\$203	\$300	\$366
\$2,400	\$150	\$167	\$180	\$212	\$312	\$383
\$2,500	\$157	\$173	\$186	\$221	\$324	\$402
Add to \$2,500 premium Per Additional \$100 Up to \$15,000	\$3.71	\$4.64	\$5.56	\$6.49	\$7.42	\$8.34

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8% SALES TAX ONTARIO	9% SALES TAX QUEBEC	8% SALES TAX MANITOBA
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