

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, 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 at www.carpinsurance.ca – 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 The McLennan Group Life Insurance Inc. (TMG) for more information.

SAVINGS AVAILABLE

CARP Member – If you are a CARP member, we will reduce your premium by 5%.

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; and is 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	\$87	\$174	\$98	\$196	\$128	\$256
	16	\$126	\$252	\$128	\$256	\$148	\$296
	30	\$207	\$414	\$210	\$420	\$275	\$550
	60	\$307	\$614	\$359	\$718	\$725	\$1,450
SINGLE TRIP (per day)	1-30	\$3.45	\$6.90	\$4.25	\$8.50	\$5.59	\$11.18
	31-60	\$4.03	\$8.06	\$4.30	\$8.60	\$5.83	\$11.66
	61-90	\$4.39	\$8.78	\$4.67	\$9.34	\$5.86	\$11.72
	91-120	\$4.41	\$8.82	\$4.70	\$9.40	\$6.06	\$12.12
	121-150	\$4.43	\$8.86	\$4.71	\$9.42	\$6.27	\$12.54
	151-180	\$4.44	\$8.88	\$5.15	\$10.30	\$6.71	\$13.42
	181-212	\$4.45	\$8.90	\$5.25	\$10.50	\$6.90	\$13.80

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+
		\$10.35	\$13.45

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)	\$0.74	\$1.08	\$1.08	\$1.88	\$2.79	\$4.67	\$6.36
Single (per day) (213-365 days)	\$0.76	\$1.11	\$1.11	\$1.93	\$2.86	\$4.79	\$6.52	\$8.72
Family (per day) (1-212 days)	\$1.48	\$2.16						
Family (per day) (213-365 days)	\$1.52	\$2.22						

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)	\$8.68	\$10.98	\$13.94	\$22.00	\$38.29	\$49.45

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	\$138	\$138	\$203	\$439
Family	\$276			

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 US	\$500 US	\$1,000 US	\$5,000 US	\$10,000 US
+10%	automatic	-5%	-10%	-30%	-45%

RATE CATEGORY 6

PLAN AND NUMBER OF DAYS		AGE GROUP					
		60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$120	\$131	\$150	\$290	\$580	\$930
	16	\$147	\$164	\$170	\$340	\$710	\$950
	30	\$300	\$305	\$315	\$560		
	60	\$800	\$980	\$1,400	\$2,400		
SINGLE TRIP (per day)	1-30	\$5.39	\$5.71	\$7.14	\$11.49	\$16.01	\$27.99
	31-60	\$5.59	\$5.82	\$7.40	\$13.01	\$23.98	\$33.02
	61-90	\$5.89	\$6.19	\$8.46	\$14.99	\$24.99	\$34.00
	91-120	\$6.42	\$6.49	\$9.07	\$16.00	\$26.02	\$37.95
	121-150	\$7.52	\$9.49	\$11.68	\$16.75	\$27.00	\$37.99
	151-180	\$8.32	\$10.07	\$13.04	\$17.00	\$27.97	\$42.00
	181+	\$8.80	\$11.04	\$14.55	\$18.02	\$38.00	\$46.98

RATE CATEGORY 5

PLAN AND NUMBER OF DAYS		AGE GROUP					
		60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$131	\$142	\$190	\$380	\$700	\$980
	16	\$148	\$181	\$227	\$386	\$780	\$990
	30	\$320	\$350	\$360	\$580		
	60	\$850	\$1,060	\$1,350	\$2,550		
SINGLE TRIP (per day)	1-30	\$5.75	\$6.90	\$7.66	\$11.60	\$17.75	\$29.10
	31-60	\$5.99	\$7.00	\$8.01	\$15.00	\$26.03	\$34.04
	61-90	\$6.10	\$7.31	\$9.57	\$15.34	\$27.99	\$38.02
	91-120	\$6.30	\$8.35	\$10.92	\$21.23	\$32.05	\$38.98
	121-150	\$7.63	\$9.97	\$12.28	\$22.50	\$33.97	\$42.07
	151-180	\$8.66	\$10.57	\$15.69	\$25.22	\$38.00	\$49.97
	181+	\$9.41	\$11.94	\$17.74	\$26.00	\$42.01	\$51.03

RATE CATEGORY 4

PLAN AND NUMBER OF DAYS		AGE GROUP					
		60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$140	\$170	\$205	\$401	\$730	\$1,000
	16	\$200	\$280	\$380	\$640	\$1,090	\$1,390
	30	\$329	\$424	\$541	\$987		
	60	\$1,055	\$1,366	\$1,738	\$3,164		
SINGLE TRIP (per day)	1-30	\$8.79	\$9.87	\$12.81	\$24.17	\$37.57	\$54.96
	31-60	\$9.13	\$10.40	\$14.00	\$24.93	\$39.00	\$56.58
	61-90	\$9.32	\$10.45	\$15.19	\$29.00	\$45.68	\$59.35
	91-120	\$9.88	\$12.73	\$18.45	\$30.58	\$47.87	\$60.76
	121-150	\$11.30	\$14.82	\$22.17	\$33.29	\$49.80	\$61.21
	151-180	\$12.00	\$16.00	\$25.26	\$37.64	\$55.93	\$64.78
	181+	\$12.43	\$16.38	\$27.20	\$38.38	\$56.17	\$65.75

RATE CATEGORY 3

PLAN AND NUMBER OF DAYS		AGE GROUP					
		60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$258	\$338	\$431	\$699	\$1,235	\$1,602
	16	\$318	\$414	\$538	\$872	\$1,424	\$1,845
	30	\$445	\$579	\$755	\$1,192		
	60	\$1,551	\$2,015	\$2,628	\$3,971		
SINGLE TRIP (per day)	1-30	\$11.13	\$14.48	\$18.40	\$28.32	\$45.86	\$57.64
	31-60	\$11.56	\$14.86	\$18.94	\$30.08	\$51.32	\$64.76
	61-90	\$11.69	\$15.42	\$19.23	\$32.44	\$53.88	\$67.28
	91-120	\$12.98	\$16.19	\$21.88	\$34.54	\$55.16	\$75.27
	121-150	\$14.42	\$16.62	\$22.14	\$37.25	\$56.45	\$83.27
	151-180	\$15.42	\$18.61	\$25.16	\$41.40	\$59.80	\$91.78
	181+	\$16.89	\$20.00	\$27.13	\$45.69	\$61.17	\$97.31

RATE CATEGORY 2

PLAN AND NUMBER OF DAYS		AGE GROUP					
		60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$328	\$429	\$565	\$1,008	\$1,605	\$2,280
	16	\$395	\$519	\$694	\$1,248	\$1,853	\$2,629
	30	\$558	\$755	\$1,002	\$1,795		
	60	\$2,047	\$2,767	\$3,677	\$6,580		
SINGLE TRIP (per day)	1-30	\$13.85	\$17.91	\$21.59	\$42.15	\$64.67	\$93.06
	31-60	\$14.24	\$18.31	\$22.05	\$44.02	\$69.85	\$99.34
	61-90	\$14.36	\$19.15	\$25.28	\$44.78	\$70.39	\$103.54
	91-120	\$14.55	\$20.62	\$28.45	\$45.14	\$75.49	\$107.12
	121-150	\$15.01	\$21.80	\$30.89	\$46.25	\$78.22	\$110.29
	151-180	\$16.25	\$25.61	\$36.24	\$49.93	\$84.11	\$119.36
	181+	\$17.74	\$27.72	\$39.83	\$50.99	\$91.36	\$128.72

RATE CATEGORY 1

PLAN AND NUMBER OF DAYS		AGE GROUP					
		60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$439	\$568	\$756	\$1,346	\$2,146	\$3,046
	16	\$526	\$670	\$890	\$1,601	\$2,473	\$3,513
	30	\$725	\$981	\$1,305	\$2,331		
	60	\$2,450	\$3,313	\$4,405	\$7,878		
SINGLE TRIP (per day)	1-30	\$17.86	\$22.79	\$28.49	\$52.70	\$86.06	\$124.27
	31-60	\$17.98	\$23.24	\$29.01	\$54.28	\$90.13	\$132.66
	61-90	\$18.08	\$25.56	\$34.88	\$57.21	\$94.14	\$139.23
	91-120	\$18.40	\$27.25	\$36.93	\$59.45	\$98.06	\$142.39
	121-150	\$21.46	\$30.02	\$43.97	\$61.87	\$104.48	\$147.28
	151-180	\$22.45	\$34.19	\$48.37	\$66.61	\$112.31	\$159.40
	181+	\$24.49	\$37.04	\$53.24	\$67.50	\$122.02	\$171.92