

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 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; 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	\$89	\$177	\$100	\$200	\$131	\$261
	16	\$129	\$257	\$131	\$261	\$151	\$302
	22	\$164	\$328	\$167	\$333	\$207	\$414
	30	\$211	\$422	\$214	\$428	\$281	\$561
	60	\$313	\$626	\$366	\$732	\$740	\$1,479
SINGLE TRIP (per day)	1-30	\$3.52	\$7.04	\$4.34	\$8.67	\$5.70	\$11.40
	31-60	\$4.11	\$8.22	\$4.39	\$8.77	\$5.95	\$11.89
	61-90	\$4.48	\$8.96	\$4.76	\$9.53	\$5.98	\$11.95
	91-120	\$4.50	\$9.00	\$4.79	\$9.59	\$6.18	\$12.36
	121-150	\$4.52	\$9.04	\$4.80	\$9.61	\$6.40	\$12.79
	151-180	\$4.53	\$9.06	\$5.25	\$10.51	\$6.84	\$13.69
	181-212	\$4.54	\$9.08	\$5.36	\$10.71	\$7.04	\$14.08

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+
		\$10.56	\$13.72

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)	\$0.75	\$1.10	\$1.10	\$1.92	\$2.85	\$4.76	\$6.49
Single (per day) (213-365 days)	\$0.78	\$1.13	\$1.13	\$1.97	\$2.92	\$4.89	\$6.65	\$8.89
Family (per day) (1-212 days)	\$1.51	\$2.20						
Family (per day) (213-365 days)	\$1.55	\$2.26						

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)	\$8.85	\$11.20	\$14.22	\$22.44	\$39.06	\$50.44

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	\$141	\$141	\$207	\$448
Family	\$282			

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 OF THE APPLICANT					
		60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$122	\$134	\$153	\$296	\$592	\$949
	16	\$150	\$167	\$173	\$347	\$724	\$969
	22	\$217	\$229	\$237	\$444	\$996	\$1,332
	30	\$306	\$311	\$321	\$571		
	60	\$816	\$1,000	\$1,428	\$2,448		
SINGLE TRIP (per day)	1-30	\$5.50	\$5.82	\$7.28	\$11.72	\$16.33	\$28.55
	31-60	\$5.70	\$5.94	\$7.55	\$13.27	\$24.46	\$33.68
	61-90	\$6.01	\$6.31	\$8.63	\$15.29	\$25.49	\$34.68
	91-120	\$6.55	\$6.62	\$9.25	\$16.32	\$26.54	\$38.71
	121-150	\$7.67	\$9.68	\$11.91	\$17.09	\$27.54	\$38.75
	151-180	\$8.49	\$10.27	\$13.30	\$17.34	\$28.53	\$42.84
	181+	\$8.98	\$11.26	\$14.84	\$18.38	\$38.76	\$47.92

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	\$134	\$145	\$194	\$388	\$714	\$1,000
	16	\$151	\$185	\$232	\$394	\$796	\$1,010
	22	\$226	\$259	\$290	\$480	\$1,094	\$1,388
	30	\$326	\$357	\$367	\$592		
	60	\$867	\$1,081	\$1,377	\$2,601		
SINGLE TRIP (per day)	1-30	\$5.87	\$7.04	\$7.81	\$11.83	\$18.11	\$29.68
	31-60	\$6.11	\$7.14	\$8.17	\$15.30	\$26.55	\$34.72
	61-90	\$6.22	\$7.46	\$9.76	\$15.65	\$28.55	\$38.78
	91-120	\$6.43	\$8.52	\$11.14	\$21.65	\$32.69	\$39.76
	121-150	\$7.78	\$10.17	\$12.53	\$22.95	\$34.65	\$42.91
	151-180	\$8.83	\$10.78	\$16.00	\$25.72	\$38.76	\$50.97
	181+	\$9.60	\$12.18	\$18.09	\$26.52	\$42.85	\$52.05

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	\$143	\$173	\$209	\$409	\$745	\$1,020
	16	\$204	\$286	\$388	\$653	\$1,112	\$1,418
	22	\$261	\$350	\$460	\$807	\$1,529	\$1,949
	30	\$336	\$432	\$552	\$1,007		
	60	\$1,076	\$1,393	\$1,773	\$3,227		
SINGLE TRIP (per day)	1-30	\$8.97	\$10.07	\$13.07	\$24.65	\$38.32	\$56.06
	31-60	\$9.31	\$10.61	\$14.28	\$25.43	\$39.78	\$57.71
	61-90	\$9.51	\$10.66	\$15.49	\$29.58	\$46.59	\$60.54
	91-120	\$10.08	\$12.98	\$18.82	\$31.19	\$48.83	\$61.98
	121-150	\$11.53	\$15.12	\$22.61	\$33.96	\$50.80	\$62.43
	151-180	\$12.24	\$16.32	\$25.77	\$38.39	\$57.05	\$66.08
	181+	\$12.68	\$16.71	\$27.74	\$39.15	\$57.29	\$67.07

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	\$263	\$345	\$440	\$713	\$1,260	\$1,634
	16	\$324	\$422	\$549	\$889	\$1,452	\$1,882
	22	\$381	\$496	\$646	\$1,034	\$1,997	\$2,588
	30	\$454	\$591	\$770	\$1,216		
	60	\$1,582	\$2,055	\$2,681	\$4,050		
SINGLE TRIP (per day)	1-30	\$11.35	\$14.77	\$18.77	\$28.89	\$46.78	\$58.79
	31-60	\$11.79	\$15.16	\$19.32	\$30.68	\$52.35	\$66.06
	61-90	\$11.92	\$15.73	\$19.61	\$33.09	\$54.96	\$68.63
	91-120	\$13.24	\$16.51	\$22.32	\$35.23	\$56.26	\$76.78
	121-150	\$14.71	\$16.95	\$22.58	\$38.00	\$57.58	\$84.94
	151-180	\$15.73	\$18.98	\$25.66	\$42.23	\$61.00	\$93.62
	181+	\$17.23	\$20.40	\$27.67	\$46.60	\$62.39	\$99.26

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	\$335	\$438	\$576	\$1,028	\$1,637	\$2,326
	16	\$403	\$529	\$708	\$1,273	\$1,890	\$2,682
	22	\$476	\$635	\$845	\$1,517	\$2,599	\$3,687
	30	\$569	\$770	\$1,022	\$1,831		
	60	\$2,088	\$2,822	\$3,751	\$6,712		
SINGLE TRIP (per day)	1-30	\$14.13	\$18.27	\$22.02	\$42.99	\$65.96	\$94.92
	31-60	\$14.52	\$18.68	\$22.49	\$44.90	\$71.25	\$101.33
	61-90	\$14.65	\$19.53	\$25.79	\$45.68	\$71.80	\$105.61
	91-120	\$14.84	\$21.03	\$29.02	\$46.04	\$77.00	\$109.26
	121-150	\$15.31	\$22.24	\$31.51	\$47.18	\$79.78	\$112.50
	151-180	\$16.58	\$26.12	\$36.96	\$50.93	\$85.79	\$121.75
	181+	\$18.09	\$28.27	\$40.63	\$52.01	\$93.19	\$131.29

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	\$448	\$579	\$771	\$1,373	\$2,189	\$3,107
	16	\$537	\$683	\$908	\$1,633	\$2,522	\$3,583
	22	\$626	\$822	\$1,093	\$1,958	\$3,468	\$4,927
	30	\$740	\$1,001	\$1,331	\$2,378		
	60	\$2,499	\$3,379	\$4,493	\$8,036		
SINGLE TRIP (per day)	1-30	\$18.22	\$23.25	\$29.06	\$53.75	\$87.78	\$126.76
	31-60	\$18.34	\$23.70	\$29.59	\$55.37	\$91.93	\$135.31
	61-90	\$18.44	\$26.07	\$35.58	\$58.35	\$96.02	\$142.01
	91-120	\$18.77	\$27.80	\$37.67	\$60.64	\$100.02	\$145.24
	121-150	\$21.89	\$30.62	\$44.85	\$63.11	\$106.57	\$150.23
	151-180	\$22.90	\$34.87	\$49.34	\$67.94	\$114.56	\$162.59
	181+	\$24.98	\$37.78	\$54.30	\$68.85	\$124.46	\$175.36