

# Rates

## Travel Choice 1 Travel Insurance



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)

**Apply online at [www.carpinsurance.ca](http://www.carpinsurance.ca) - No admin fee when you purchase online!**

The Rates are subject to change without notice.

### INSTRUCTIONS

1. 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).
2. 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.
3. Applicants age 55 or over: to determine which plan type you qualify for, please complete the Application.
4. The minimum premium is \$15 per person, per plan.
5. Coverage beyond 182 days (212 days for Ontario residents) 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 54 OR UNDER					
\$0 DEDUCTIBLE					
PLAN AND NUMBER OF DAYS		PREMIUM FOR APPLICANT'S AGE			
		0 TO 29		30 TO 54	
		SINGLE	FAMILY	SINGLE	FAMILY
MULTI-TRIP ANNUAL PLAN	9	\$44	\$88	\$50	\$100
	16	\$57	\$114	\$68	\$136
	30	\$87	\$174	\$99	\$198
	60	\$165	\$330	\$194	\$388
SINGLE TRIP	1-30	\$1.86	\$3.72	\$2.29	\$4.58
	31-60	\$2.17	\$4.34	\$2.31	\$4.62
	61-90	\$2.24	\$4.48	\$2.36	\$4.72
	91-120	\$2.27	\$4.54	\$2.46	\$4.92
	121-150	\$2.28	\$4.56	\$2.51	\$5.02
	151-180	\$2.31	\$4.62	\$2.67	\$5.34
	181+	\$2.32	\$4.64	\$2.72	\$5.44

NON-MEDICAL PACKAGE			
\$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+
		\$5.57	\$7.23

Call to apply for coverage over \$20,000

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 (1-212 days)	\$0.39	\$0.58	\$1.01	\$1.50	\$2.51	\$3.42	\$4.57	\$5.70
Family (1-212 days)	\$0.78	\$1.16	\$2.02	\$3.00	\$5.02	\$6.84	\$9.14	\$11.40

NON-UNDERWRITTEN PLAN							
\$0 DEDUCTIBLE							
Coverage and Number of Days	AGE OF THE APPLICANT						
	55-59	60-65	66-70	71-75	76-79	80-84	85+
1-15	\$3.41	\$4.67	\$5.90	\$7.50	\$11.83	\$20.59	\$26.60

40-DAY MULTI-TRIP ANNUAL PLAN FOR PUBLIC SERVICE HEALTH CARE PLAN (PSHCP) MEMBERS				
Increase your protection from \$500,000 to \$5 million CAD and be covered for Trip Cancellation, Interruption and Delay benefits up to \$4,000 CAD. No medical questionnaire is required.				
\$0 DEDUCTIBLE				
For the <b>full</b> pre-existing medical condition exclusion, refer to your policy.				
Coverage	AGE OF THE APPLICANT			
	1-54	55-65	66-75	76+
Single	\$74	\$74	\$109	\$236
Family	\$148	n/a		

## RATE TABLES FOR APPLICANTS AGE 55 OR OVER

Important: To determine which rate category you qualify for, please complete the Application. Minimum premium \$15.

DEDUCTIBLE OPTIONS (AGE 55 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							
	55-59	60-65	66-70	71-75	76-79	80-84	85+	
MULTI-TRIP	9	\$65	\$70	\$81	\$102	\$196	\$350	\$467
	16	\$82	\$86	\$93	\$117	\$226	\$403	\$539
	30	\$123	\$127	\$154	\$198	\$381		
	60	\$387	\$416	\$514	\$662	\$1,273		
SINGLE TRIP	1-30	\$2.99	\$3.04	\$3.93	\$4.98	\$8.71	\$14.78	\$20.12
	31-60	\$3.00	\$3.06	\$3.96	\$5.21	\$9.14	\$15.12	\$20.23
	61-90	\$3.02	\$3.09	\$4.05	\$5.49	\$9.88	\$16.95	\$21.33
	91-120	\$3.04	\$3.36	\$4.42	\$5.77	\$10.01	\$17.48	\$22.85
	121-150	\$3.11	\$3.94	\$5.10	\$6.28	\$10.98	\$18.74	\$23.42
	151-180	\$3.15	\$4.32	\$5.22	\$6.77	\$11.19	\$20.26	\$25.94
	181+	\$3.22	\$4.57	\$5.73	\$7.55	\$12.21	\$22.15	\$27.83

RATE CATEGORY 5								
PLAN AND NUMBER OF DAYS	AGE OF THE APPLICANT							
	55-59	60-65	66-70	71-75	76-79	80-84	85+	
MULTI-TRIP	9	\$65	\$72	\$85	\$108	\$207	\$369	\$492
	16	\$83	\$87	\$98	\$124	\$238	\$425	\$567
	30	\$124	\$128	\$157	\$202	\$390		
	60	\$389	\$438	\$541	\$696	\$1,303		
SINGLE TRIP	1-30	\$3.09	\$3.39	\$4.19	\$5.40	\$9.63	\$15.60	\$20.43
	31-60	\$3.13	\$3.45	\$4.22	\$5.54	\$9.80	\$15.92	\$21.10
	61-90	\$3.15	\$3.50	\$4.42	\$5.78	\$10.79	\$17.84	\$22.45
	91-120	\$3.26	\$3.55	\$4.48	\$5.87	\$11.89	\$18.40	\$23.20
	121-150	\$3.37	\$4.15	\$5.37	\$6.61	\$12.61	\$19.73	\$24.65
	151-180	\$3.48	\$4.55	\$5.49	\$8.15	\$13.64	\$21.32	\$27.30
	181+	\$3.58	\$4.94	\$6.20	\$9.21	\$14.06	\$23.97	\$30.11

RATE CATEGORY 4								
PLAN AND NUMBER OF DAYS	AGE OF THE APPLICANT							
	55-59	60-65	66-70	71-75	76-79	80-84	85+	
MULTI-TRIP	9	\$71	\$84	\$108	\$136	\$247	\$440	\$580
	16	\$88	\$95	\$122	\$155	\$283	\$506	\$667
	30	\$140	\$167	\$215	\$274	\$499		
	60	\$478	\$567	\$735	\$935	\$1,701		
SINGLE TRIP	1-30	\$3.72	\$4.42	\$5.47	\$6.77	\$11.83	\$20.76	\$30.37
	31-60	\$3.75	\$4.46	\$5.78	\$8.37	\$14.08	\$23.28	\$30.42
	61-90	\$3.89	\$4.56	\$5.82	\$8.45	\$14.20	\$24.56	\$31.92
	91-120	\$4.04	\$4.84	\$6.43	\$9.64	\$14.97	\$25.73	\$32.68
	121-150	\$4.44	\$5.54	\$7.26	\$10.86	\$16.30	\$26.78	\$32.91
	151-180	\$4.93	\$5.67	\$7.56	\$11.94	\$17.79	\$29.04	\$33.63
	181+	\$5.01	\$5.88	\$7.75	\$12.86	\$18.15	\$29.16	\$34.14

RATE CATEGORY 3								
PLAN AND NUMBER OF DAYS	AGE OF THE APPLICANT							
	55-59	60-65	66-70	71-75	76-79	80-84	85+	
MULTI-TRIP	9	\$89	\$129	\$169	\$217	\$351	\$620	\$804
	16	\$101	\$148	\$192	\$249	\$404	\$715	\$927
	30	\$163	\$249	\$323	\$420	\$665		
	60	\$538	\$834	\$1,084	\$1,413	\$2,135		
SINGLE TRIP	1-30	\$4.13	\$6.15	\$7.93	\$10.07	\$15.23	\$25.34	\$31.84
	31-60	\$4.17	\$6.21	\$8.52	\$10.87	\$16.18	\$27.60	\$34.82
	61-90	\$4.33	\$6.29	\$8.55	\$11.03	\$17.44	\$28.98	\$36.18
	91-120	\$4.51	\$6.98	\$8.70	\$11.77	\$18.57	\$29.65	\$40.47
	121-150	\$5.02	\$7.75	\$8.94	\$11.90	\$20.03	\$30.36	\$44.78
	151-180	\$5.84	\$8.00	\$9.66	\$13.06	\$21.50	\$31.05	\$47.65
	181+	\$5.99	\$8.77	\$10.39	\$14.09	\$23.72	\$31.77	\$50.52

RATE CATEGORY 2								
PLAN AND NUMBER OF DAYS	AGE OF THE APPLICANT							
	55-59	60-65	66-70	71-75	76-79	80-84	85+	
MULTI-TRIP	9	\$93	\$158	\$215	\$284	\$506	\$806	\$1,144
	16	\$107	\$182	\$245	\$327	\$583	\$929	\$1,320
	30	\$178	\$310	\$418	\$557	\$996		
	60	\$607	\$1,101	\$1,488	\$1,978	\$3,538		
SINGLE TRIP	1-30	\$5.10	\$7.38	\$9.99	\$13.09	\$23.00	\$35.73	\$51.41
	31-60	\$5.20	\$7.66	\$10.73	\$13.23	\$23.67	\$37.56	\$53.41
	61-90	\$5.33	\$7.72	\$11.19	\$15.08	\$24.08	\$37.86	\$55.68
	91-120	\$5.36	\$7.82	\$11.44	\$16.31	\$24.28	\$40.59	\$57.61
	121-150	\$5.68	\$8.07	\$12.10	\$17.72	\$24.87	\$42.06	\$59.31
	151-180	\$6.35	\$8.44	\$13.29	\$18.81	\$25.92	\$43.67	\$61.97
	181+	\$6.88	\$9.21	\$14.40	\$20.68	\$26.48	\$47.43	\$66.83

RATE CATEGORY 1								
PLAN AND NUMBER OF DAYS	AGE OF THE APPLICANT							
	55-59	60-65	66-70	71-75	76-79	80-84	85+	
MULTI-TRIP	9	\$110	\$211	\$285	\$379	\$676	\$1,077	\$1,529
	16	\$124	\$244	\$328	\$436	\$779	\$1,241	\$1,763
	30	\$200	\$402	\$545	\$724	\$1,294		
	60	\$654	\$1,318	\$1,781	\$2,369	\$4,237		
SINGLE TRIP	1-30	\$5.48	\$9.61	\$13.34	\$17.49	\$29.95	\$48.11	\$68.66
	31-60	\$5.87	\$9.67	\$14.01	\$17.67	\$30.26	\$48.46	\$71.34
	61-90	\$5.96	\$9.73	\$14.18	\$20.58	\$30.76	\$50.62	\$74.87
	91-120	\$6.26	\$9.89	\$14.65	\$21.18	\$31.97	\$52.73	\$76.56
	121-150	\$6.42	\$10.77	\$16.14	\$23.65	\$33.27	\$56.18	\$79.20
	151-180	\$6.87	\$11.27	\$17.75	\$25.12	\$34.59	\$58.31	\$82.76
	181+	\$7.30	\$12.29	\$19.23	\$27.64	\$35.05	\$63.35	\$89.26

This insurance is underwritten by The Manufacturers Life Insurance Company and is administered by CanAm Insurance. Emergency medical assistance and claims service is provided by Active Care Management.