

OPTION 1

Daily Rate - \$0 Deductible

This option provides coverage for *pre-existing medical conditions* that were stable in the 120 days prior to the *effective date*

Age	SUM INSURED					
	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$300,000
0-25	\$1.87	\$2.54	\$2.78	\$3.75	\$4.66	\$7.56
26-40	\$2.11	\$2.78	\$3.02	\$4.35	\$5.29	\$8.19
41-60	\$2.35	\$3.27	\$3.75	\$5.55	\$6.93	\$10.40
61-64	\$3.02	\$4.53	\$5.44	\$6.52	\$8.06	\$11.59
65-69	\$3.44	\$5.07	\$6.04	\$8.34	\$9.32	\$13.73
70-74	\$5.44	\$7.07	\$10.12	\$11.48	\$14.79	\$21.28
75-79	\$6.65	\$8.34	\$11.77	\$14.25	\$16.91	\$24.61

OPTION 2

Daily Rate - Age 0 to 85 - \$0 Deductible / Age 86 and older - \$500 Deductible

This option **does not provide** coverage for any *pre-existing medical conditions*.

Age	SUM INSURED					
	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$300,000
0-25	\$1.28	\$1.74	\$1.91	\$2.57	\$3.07	\$4.97
26-40	\$1.54	\$2.04	\$2.22	\$3.17	\$3.97	\$6.15
41-60	\$1.76	\$2.45	\$2.81	\$3.99	\$4.99	\$7.48
61-64	\$2.07	\$3.10	\$3.73	\$4.46	\$5.54	\$7.97
65-69	\$2.36	\$3.48	\$4.14	\$5.71	\$6.42	\$9.45
70-74	\$3.73	\$4.84	\$6.93	\$7.86	\$9.65	\$13.88
75-79	\$4.56	\$5.71	\$8.06	\$9.75	\$11.03	\$16.05
80-85	\$6.67	\$10.37	\$11.17	N/A	N/A	N/A
86+	\$10.28	\$15.99	N/A	N/A	N/A	N/A

- Family Rates (only available to applicants under age 70) are 2X the Daily Rates based on the oldest member of the family. Coverage dates must be the same for all the family members.
- Minimum premium of \$25 per policy.
- Words shown in italics are defined in Section 6.

Pre-existing medical condition coverage

- If you are 79 years of age or under on the application date and selected **Option 1**:
Pre-existing medical conditions are covered provided that those *medical conditions* have been stable in the 120 days immediately before the *effective date*.
- If you are 79 years of age or under on the application date and selected **Option 2**:
All *pre-existing medical conditions* will be excluded from coverage.
- If you are 80 years of age or over on the application date:
All *pre-existing medical conditions* will be excluded from coverage.

Waiting Period

Age 0 to 85

- If the insurance was purchased prior to your arrival date in Canada, the "waiting period" does not apply or,
- If this insurance is purchased any time after your arrival in Canada, then in respect of any sickness you will only be entitled to receive benefits for the cost of eligible medical expenses incurred after the first 48 hours from the *effective date* of the policy.

Age 86 and over

- If the insurance was purchased prior to arrival date in Canada, the "waiting period" does not apply.
- If the insurance is purchased after your arrival date in Canada, then in respect of any sickness you will only be entitled to receive benefits for the cost of eligible medical expenses incurred after fifteen (15) days from the *effective date* of this policy.

The waiting period may be waived if:

- This policy is purchased on or prior to the expiry date of an existing Destination: Canada policy.
- If you have insurance with another insurer during the first part of your trip in Canada, and you are purchasing this insurance after your arrival in Canada and there will be no gap in coverage. In the event of a claim, you must provide satisfactory proof of your previous insurance coverage in order to have the waiting period waived.