



PREMIUM RATE CARD
Effective June 2009
Version V04

VISITORS TO CANADA INSURANCE

Maximum Coverage Period

For ages 85 and younger, coverage is available for up to 365 days under one policy. For age 86 and over, coverage can be purchased to insure up to the first 180 days following the arrival date.

Additional \$50,000 of coverage with the \$100,000 option

When you purchase the \$100,000 Aggregate Policy Limit, a *bonus* \$50,000 of additional coverage is automatically included for Insured Services incurred as a result of an injury.

\$10,000 Accidental Death & Dismemberment

\$10,000 Accidental Death and Dismemberment coverage is automatically included for ALL applicants.

All applicants use Table 1 unless Age 70-85 and applying for "Stable Chronic Condition" Option.

Table 1 - Daily Rates - \$50 Deductible (\$500 over age 85)												
Is SCC Option included?	Yes - Stable Chronic Condition Automatically Included							No - SCC Option NOT Included <i>(See Table 2 if SCC Option required)</i>				
	Aggregate Policy Limit	Up to 25 years of Age	Age 26 to 34	Age 35 to 39	Age 40 to 54	Age 55 to 59	Age 60 to 64	Age 65 to 69	Age 70 to 74	Age 75 to 79	Age 80 to 85	Age 86 and over*
	\$10,000	\$ 1.55	\$ 1.65	\$ 1.75	\$ 1.85	\$ 1.96	\$ 2.88	\$ 3.09	\$ 3.76	\$ 4.33	\$ 4.69	\$ 9.01
	\$15,000	\$ 1.91	\$ 1.96	\$ 2.06	\$ 2.37	\$ 2.52	\$ 3.30	\$ 3.86	\$ 4.74	\$ 5.36	\$ 6.08	\$ 11.59
	\$25,000	\$ 2.01	\$ 2.16	\$ 2.32	\$ 2.68	\$ 2.88	\$ 3.86	\$ 4.38	\$ 5.46	\$ 5.87	\$ 6.75	\$ 13.65
	\$50,000	\$ 2.32	\$ 2.47	\$ 2.58	\$ 3.04	\$ 3.24	\$ 4.53	\$ 5.15	\$ 6.49	\$ 7.36	\$ 8.55	N/A
	\$100,000	\$ 3.04	\$ 3.35	\$ 3.55	\$ 4.53	\$ 4.69	\$ 5.61	\$ 6.95	\$ 8.14	\$ 9.58	\$ 10.82	N/A
	\$150,000	\$ 3.32	\$ 3.77	\$ 4.18	\$ 5.48	\$ 6.12	\$ 8.62	\$ 11.48	N/A	N/A	N/A	N/A
*Age 86 and over must complete the Medical Declaration to determine eligibility for coverage.												
Age means the applicant's age on the Effective Date of the policy.												

Table 2 - Daily Rates - \$50 Deductible												
Is SCC Option included?								Yes - SCC Option Included - must complete Medical Declaration				
	Aggregate Policy Limit	Up to 25 years of Age	Age 26 to 34	Age 35 to 39	Age 40 to 54	Age 55 to 59	Age 60 to 64	Age 65 to 69	Age 70 to 74	Age 75 to 79	Age 80 to 85	Age 86 and over
	\$10,000	Use Table 1 Rates. Stable Chronic Condition Option automatically included.							\$ 4.53	\$ 5.41	\$ 7.21	N/A
	\$15,000								\$ 5.82	\$ 6.70	\$ 9.06	N/A
	\$25,000								\$ 6.28	\$ 7.62	\$ 10.56	N/A
	\$50,000								\$ 7.47	\$ 9.58	\$ 12.41	N/A
	\$100,000								\$ 9.37	\$ 11.59	\$ 15.71	N/A
	\$150,000								N/A	N/A	N/A	N/A
Age means the applicant's age on the Effective Date of the policy.												

Deductible Options (up to age 85)

For \$0 deductible, apply 5% surcharge to premium. For \$250 deductible, apply 10% discount to premium (\$500 deductible applies for age 86 and over; this deductible cannot be waived or modified)

Family Rates

Charge 2x the oldest applicant's total premium and list all "family" applicants on the application. A "family" is defined as three or more of: parent(s) or legal guardian(s) and their unmarried children under age 21 who are visiting Canada with them and are dependent on them for their sole means of support.

Minimum policy Premium is \$25.00. Daily rates are per person per day and are subject to change without notice.



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RATE TABLE GUIDE

Age	Stable Chronic Condition Option	Medical Declaration Required?	Premium Table	Deductible Amount
Under 70	Automatically Included	No	Table 1	\$50.00**
70 to 85	If Option Waived	No	Table 1	\$50.00**
	If Option Required	Yes	Table 2	\$50.00**
86 and over	Not Available	Yes*	Table 1	\$500.00

* For age 86 and over, the applicant is NOT eligible for 21st Century's Visitors to Canada Insurance if there are any Yes answers on the Medical Declaration.

** Deductible Amount options of \$0, \$50 and \$250 are available up to age 85 as indicated on reverse. For age 86 and over, a \$500 deductible applies which cannot be modified or waived.

What is the Stable Chronic Condition Option?

This option is automatically included for all applicants up to age 69, and can be *purchased* for ages 70 to 85 (providing the applicant is eligible). When the option is included or purchased, the pre-existing condition exclusion in the policy will not apply to Insured Services incurred, after any applicable waiting period, to respond to a stable chronic condition (as defined in the policy).

Note that conditions that do not meet the definition of stable chronic condition will still be subject to the standard pre-existing exclusion, a copy of which is included below.

Please review the policy carefully for a full definition of the waiting period.

Pre-existing Condition Exclusion:

We will not reimburse you for insured services or pay an Accidental Death and Dismemberment claim arising from:

any sickness, disease or injury which had manifested itself in the 180-day period immediately preceding the effective date of this policy. Unexpected emergency sickness, disease or injury shall be considered to have manifested itself when:

- medical care, advice, investigation or treatment has been received; or
- drugs or medicines have been taken or prescribed to treat the sickness, disease or injury; or
- you have experienced symptoms which would cause a reasonably prudent person to seek diagnosis, care or treatment.

Under this exclusion, each time you purchase another policy from us because you are staying in Canada longer, each new policy will have a new effective date and you will not be covered under the new policy for any sickness, disease or injury which had manifested itself in the 180-day period immediately preceding that new effective date.