



VISITORS TO CANADA INSURANCE

PREMIUM RATE CARD
Effective May 2011
Version V05

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. A "Waiting Period" may apply at any age; review the policy carefully for complete description.

"Extra Injury Coverage" Additional \$50,000 of coverage with the \$100,000 option: When you purchase the \$100,000 Aggregate Policy Limit ("APL"), a bonus \$50,000 of additional coverage is automatically included for eligible expenses 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.

Table 1 - STABLE CHRONIC CONDITION COVERAGE - \$50 Deductible

Is Medical Declaration Required?	No Medical Declaration Required					Medical Declaration Is Required						
	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	\$ 1.61	\$ 1.72	\$ 1.82	\$ 1.91	\$2.02	\$ 2.97	\$ 3.18	\$ 4.67	\$ 5.63	\$ 7.57	N/A
	\$15,000	\$ 1.99	\$ 2.04	\$ 2.14	\$ 2.44	\$ 2.60	\$ 3.40	\$ 3.98	\$ 5.99	\$ 7.04	\$ 9.51	N/A
	\$25,000	\$ 2.09	\$ 2.25	\$ 2.41	\$ 2.76	\$ 2.97	\$ 3.98	\$ 4.51	\$ 6.47	\$ 8.00	\$ 11.09	N/A
	\$50,000	\$ 2.41	\$ 2.57	\$ 2.68	\$ 3.16	\$ 3.37	\$ 4.67	\$ 5.30	\$ 7.77	\$ 10.06	\$ 13.03	N/A
	\$100,000	\$ 3.16	\$ 3.48	\$ 3.69	\$ 4.67	\$ 4.83	\$ 5.83	\$ 7.23	\$ 9.84	\$ 12.17	\$ 16.50	N/A
	\$150,000	\$ 3.45	\$ 3.92	\$ 4.35	\$ 5.64	\$ 6.30	N/A	N/A	N/A	N/A	N/A	N/A

Age means each applicant's age on the Effective Date of the policy.

Table 2 STANDARD RATES - No Stable Chronic Condition Coverage. \$50 Deductible (\$500 over age 85)

Is Medical Declaration Required?	No Medical Declaration Required - \$50 Deductible					Medical Declaration Required, \$500 Deductible	
	Aggregate Policy Limit	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	\$ 2.68	\$ 2.87	\$ 3.87	\$ 4.55	\$ 4.92	\$ 9.46
	\$15,000	\$ 3.07	\$ 3.59	\$ 4.88	\$ 5.63	\$ 6.38	\$ 12.17
	\$25,000	\$ 3.59	\$ 4.07	\$ 5.62	\$ 6.16	\$ 7.09	\$ 14.33
	\$50,000	\$ 4.21	\$ 4.79	\$ 6.68	\$ 7.73	\$ 8.98	N/A
	\$100,000	\$ 5.27	\$ 6.53	\$ 8.47	\$ 10.06	\$ 11.36	N/A
	\$150,000	N/A	N/A	N/A	N/A	N/A	N/A

Age means each 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.
Age 86 and over - \$500 deductible applies.

Disappearing Deductible Option (See reverse for details).

To calculate Disappearing Deductible premiums: for \$25,000 APL (any age) apply 30% discount, for \$50,000 APL (age 0 - 85) apply 25% discount.

Family Rates (All family members must be under age 60): 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. Displayed premiums are per person per day, and are subject to change without notice.



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RATE TABLE GUIDE

Age	Stable Chronic Condition Coverage Option	Medical Declaration Required?	Premium Table	Deductible Amount ‡
Under 60	Automatically Included	No	Table 1	\$50.00**
60 to 85	If Option Waived	No	Table 2	\$50.00**
	If Option Purchased	Yes	Table 1	\$50.00**
86 and over	Not Available	Yes*	Table 2	\$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.

** Other Deductible Amount options of \$0, and \$250 are available up to age 85 as indicated on reverse.

‡ The Disappearing Deductible Option can be selected by an applicant of any age. See details below.

What is the Disappearing Deductible Option? The disappearing deductible option is available to any applicant, of any age, who purchases an Aggregate Policy Limit ("APL") of \$25,000 or \$50,000. All other deductibles are waived (including the \$500 for age 86+) and replaced with a **\$2,500 deductible** that applies to each sickness-related claim when eligible expenses are \$2,500 or less. When eligible expenses for a sickness-related claim *exceed* \$2,500, the deductible amount is waived ("disappears") and eligible expenses will be reimbursed from the first dollar, ie. \$0 deductible become applicable.

For injury-related claims, the deductible is waived. Applicants who select the disappearing deductible option receive a premium discount of 30% when \$25,000 APL is purchased or 25% discount if \$50,000 APL purchased.

What is the Stable Chronic Condition Coverage Option?

This option is automatically included for all applicants up to age 59, and can be *purchased* for ages 60 to 85 (providing the applicant is eligible). When the option is included or purchased, exclusion 1 in the policy will not apply to eligible expenses incurred, after any applicable waiting period, to respond to a stable chronic condition (as defined in the policy).

Note: conditions that do not meet the definition of stable chronic condition will be subject to the pre-existing exclusion in the policy.