



# Rates

## Applicants Age 60 or over

Effective May 2019

### Travel Insurance

These rates do not include sales tax and are subject to change without notice.

### A - Instructions

- The minimum premium is \$25 per person, per plan.
- Coverage beyond 182 days (or any number of days allowed in your province or territory of residence) is available provided sufficient documentation is received. Contact one of our representative for more information.
- For Emergency Medical Travel Insurance:**
  - 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).
- For Non-Medical Travel Insurance:**
  - If you are topping up an existing plan (or a Multi-Trip Annual Plan), your Top Up rate is based on your **total trip duration** and multiplied by the number of top up days.
  - Please complete the Application Age 60 or over to determine which Plan type you qualify for.

### B - Plans without Medical Questionnaire

#### EMERGENCY MEDICAL TRAVEL INSURANCE

##### Canada Plan

**\$0 DEDUCTIBLE**

This Single Trip Daily Plan is only available to you if you are travelling outside your province or territory of residence but within Canada for the entire duration of your trip.

Age of the applicant	60-64	65-69	70-74	75-79	80-84	85+
Single	\$2.20	\$2.69	\$4.85	\$6.37	\$8.52	\$10.63

##### 60 to 79 Vacation Plan

**\$0 DEDUCTIBLE**

This Single Trip Daily Plan is only available if you are between ages 60 and 79 and are travelling outside of your province or territory of residence, or Canada for a maximum of 30 consecutive days.

Age of the applicant	60-64	65-69	70-74	75-79
1-30 days	\$8.07	\$10.14	\$14.75	\$25.07

#### NON-MEDICAL TRAVEL INSURANCE

##### Non-Medical Multi-Trip Annual Plan

**\$0 DEDUCTIBLE**

Number of days	Age of the applicant					
	60-64	65-69	70-74	75-79	80-84	85+
4	\$140	\$149	\$163	\$203	\$323	\$366
9	\$146	\$155	\$170	\$214	\$339	\$386
16	\$150	\$159	\$174	\$216	\$344	\$393
30	\$160	\$171	\$186	\$233		

For rates to top up the Non-Medical Multi-Trip Annual Plan, contact one of our representatives.

##### Non-Medical Single Trip Plan

**\$0 DEDUCTIBLE**

Rates per \$100 of sum insured for your trip's value to a maximum of \$25,000 (rounded up to the next \$100).

Age of the applicant	60-79	80+
Rates per \$100 of sum insured	\$10.00	\$11.00

#### Travel Companion Savings

**5% Saving**

#### Two is better than one!

You and a travel companion will each save 5% on your travel insurance as long as you are travelling together from your point of departure and share the same accommodation and transportation for the duration of your trip.

**Simply subtract 5% from the Travel Companion Savings line in the Premium Calculation.**

TD Insurance Meloche Monnex Travel Insurance Program is underwritten by Royal & Sun Alliance Insurance Company of Canada and distributed in some provinces by RSA Travel Insurance Inc., operating as RSA Travel Insurance Agency in British Columbia.

TD Insurance Meloche Monnex is the Business name of Security National Insurance Company.

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# C - Plans with Medical Questionnaire

## EMERGENCY MEDICAL TRAVEL INSURANCE

**Important: To determine which plan type you qualify for, please complete the Application Age 60 or over.**

Deductible Options*						
Deductible	\$0	\$250 US	\$500 US	\$1,000 US	\$5,000 US	\$10,000 US
Change in rates	+ 10%	automatic	- 5%	- 10%	- 30%	- 45%

\* Deductible options are available for plans requiring a Medical Questionnaire.

**Note:** If you have smoked or used any tobacco products during the **5 years** prior to the application date of your insurance, add 20% to your premium.

Supreme							
Plan and Number of days		Age of the applicant					
		60-64	65-69	70-74	75-79	80-84	85+
Medical Multi-Trip Annual	4	\$72	\$95	\$117	\$189	\$326	\$431
	9	\$101	\$118	\$152	\$267	\$568	\$652
	16	\$132	\$164	\$215	\$370	\$676	\$856
	30	\$224	\$288	\$373	\$590		
Medical Single Trip Daily or Top Up	1-35	\$4.83	\$6.43	\$8.11	\$13.16	\$19.12	\$24.37
	36-63	\$5.58	\$7.14	\$10.57	\$15.55	\$21.99	\$26.99
	64-84	\$6.18	\$8.45	\$11.59	\$17.09	\$24.18	\$30.40
	85-105	\$6.32	\$8.70	\$11.73	\$18.41	\$24.36	\$30.59
	106-126	\$6.68	\$9.20	\$12.18	\$21.97	\$28.45	\$35.47
	127-154	\$7.38	\$10.59	\$14.07	\$23.75	\$31.25	\$38.23
	155-182	\$8.39	\$10.81	\$15.12	\$24.95	\$35.07	\$43.99
	183+	\$8.65	\$11.75	\$15.53	\$26.29	\$40.07	\$49.21

Elite							
Plan and Number of days		Age of the applicant					
		60-64	65-69	70-74	75-79	80-84	85+
Medical Multi-Trip Annual	4	\$74	\$104	\$120	\$219	\$353	\$442
	9	\$110	\$129	\$163	\$287	\$585	\$699
	16	\$154	\$196	\$254	\$454	\$811	\$1,015
	30	\$265	\$338	\$418	\$655		
Medical Single Trip Daily or Top Up	1-35	\$5.80	\$7.21	\$9.07	\$17.40	\$27.66	\$34.21
	36-63	\$6.70	\$7.98	\$11.85	\$20.01	\$31.80	\$38.89
	64-84	\$7.74	\$9.85	\$13.31	\$22.91	\$34.04	\$41.88
	85-105	\$7.93	\$10.14	\$14.04	\$24.70	\$35.21	\$43.26
	106-126	\$8.35	\$11.03	\$15.63	\$26.34	\$36.40	\$45.60
	127-154	\$9.03	\$12.35	\$16.87	\$28.41	\$40.43	\$49.15
	155-182	\$9.93	\$12.58	\$17.52	\$28.67	\$43.59	\$54.36
	183+	\$10.48	\$14.14	\$19.21	\$31.75	\$49.78	\$58.40

Advantage							
Plan and Number of days		Age of the applicant					
		60-64	65-69	70-74	75-79	80-84	85+
Medical Multi-Trip Annual	4	\$90	\$135	\$174	\$289	\$453	\$560
	9	\$188	\$256	\$330	\$607	\$996	\$1,302
	16	\$258	\$381	\$482	\$892	\$1,295	\$1,604
	30	\$440	\$653	\$799	\$1,396		
Medical Single Trip Daily or Top Up	1-35	\$10.09	\$14.72	\$18.35	\$32.68	\$48.14	\$61.23
	36-63	\$10.59	\$15.93	\$20.23	\$35.14	\$51.88	\$69.52
	64-84	\$12.85	\$16.86	\$24.67	\$37.86	\$57.34	\$71.20
	85-105	\$13.47	\$20.31	\$29.32	\$41.87	\$64.71	\$80.98
	106-126	\$14.69	\$20.85	\$29.92	\$43.16	\$66.59	\$83.79
	127-154	\$15.15	\$23.23	\$32.20	\$45.45	\$72.95	\$94.26
	155-182	\$16.46	\$25.23	\$34.22	\$46.45	\$75.74	\$98.50
	183+	\$18.14	\$27.11	\$37.63	\$49.75	\$78.96	\$101.99

Standard							
Plan and Number of days		Age of the applicant					
		60-64	65-69	70-74	75-79	80-84	85+
Medical Multi-Trip Annual	4	\$96	\$138	\$183	\$308	\$478	\$634
	9	\$238	\$339	\$413	\$770	\$1,206	\$1,574
	16	\$308	\$481	\$608	\$1,135	\$1,562	\$1,938
	30	\$538	\$827	\$965	\$1,705		
Medical Single Trip Daily or Top Up	1-35	\$11.90	\$17.17	\$21.63	\$39.56	\$57.02	\$70.83
	36-63	\$13.05	\$19.26	\$25.63	\$44.30	\$71.38	\$87.70
	64-84	\$15.55	\$22.40	\$32.83	\$49.91	\$77.62	\$93.91
	85-105	\$17.00	\$24.60	\$35.45	\$55.04	\$87.23	\$98.11
	106-126	\$18.23	\$25.68	\$36.88	\$55.23	\$89.09	\$105.75
	127-154	\$19.12	\$27.31	\$37.97	\$55.57	\$91.75	\$114.18
	155-182	\$20.83	\$29.73	\$40.33	\$56.82	\$95.20	\$119.10
	183+	\$21.90	\$32.81	\$45.50	\$62.43	\$99.44	\$123.29