

Effective May 1, 2011

All premium and deductible amounts are expressed in Canadian dollars and are subject to change without notice.

Worldwide coverage .: EXCLUDING USA

AGE	12 months	9 months	6 months	90 days*
14 days - 17 years	\$674	\$581	\$426	\$213
18 yrs - 29 yrs	\$985	\$846	\$613	\$306
30 yrs - 39 yrs	\$1,235	\$1,057	\$763	\$382
40 yrs - 44 yrs	\$1,607	\$1,374	\$986	\$493
45 yrs - 49 yrs	\$1,986	\$1,695	\$1,212	\$606
50 yrs - 54 yrs	\$2,475	\$2,112	\$1,507	\$754
55 yrs - 59 yrs	\$2,973	\$2,536	\$1,806	\$903
60 yrs - 64 yrs	\$3,845	\$3,276	\$2,329	\$1,164
65 yrs - 69 yrs	\$4,980	\$4,241	\$3,010	\$1,505

Deductible options per insured person, per annum

NO deductible	Automatic
\$250	Subtract 7% from premium
\$500	Subtract 12% from premium
\$1,000	Subtract 16% from premium
\$5,000	Subtract 27% from premium

Worldwide coverage .: INCLUDING USA

AGE	12 months	9 months	6 months	90 days*
14 days - 17 years	\$1,224	\$1,048	\$756	\$378
18 yrs - 29 yrs	\$1,814	\$1,550	\$1,110	\$555
30 yrs - 39 yrs	\$2,286	\$1,950	\$1,393	\$696
40 yrs - 44 yrs	\$2,988	\$2,549	\$1,815	\$908
45 yrs - 49 yrs	\$3,702	\$3,154	\$2,243	\$1,121
50 yrs - 54 yrs	\$4,627	\$3,941	\$2,798	\$1,399
55 yrs - 59 yrs	\$5,572	\$4,744	\$3,365	\$1,682
60 yrs - 64 yrs	\$7,216	\$6,142	\$4,352	\$2,176
65 yrs - 69 yrs	\$9,361	\$7,964	\$5,638	\$2,819



* For Canadian Nationals returning permanently to Canada, and where the insured person has been insured under this policy for a period in excess of three hundred and sixty-five (365) days, coverage can be automatically extended for a period of not more than ninety (90) days with an additional charge. Insured persons must notify etfs at 1-866-254-8573 or direct 819-566-8573 of the date of return. Proof of the date of return may be required.



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