

Single-Trip Emergency Medical

Age	Rate	Trip Length (# of days)							
		0-30	31-60	61-80	81-100	101-120	121-140	141-160	161-183
Under 18	Star	\$1.25	\$1.46	\$1.80	\$2.02	\$2.19	\$2.26	\$2.39	\$2.52
18-34	Star	\$1.42	\$1.68	\$2.45	\$2.74	\$3.01	\$3.08	\$3.33	\$3.47
35-54	Star	\$1.69	\$2.08	\$2.46	\$2.73	\$2.96	\$3.19	\$3.44	\$3.56
55-59	Star	\$2.36	\$2.63	\$2.97	\$3.31	\$3.67	\$3.68	\$3.70	\$3.82
60-64	Star	\$2.71	\$2.72	\$3.34	\$3.67	\$3.98	\$4.17	\$4.43	\$4.91
	Select	\$5.16	\$5.17	\$6.21	\$7.78	\$8.34	\$8.72	\$9.71	\$10.41
	Standard	\$7.19	\$7.20	\$8.29	\$9.62	\$10.49	\$11.16	\$12.19	\$12.82
65-69	Star	\$4.06	\$4.55	\$4.61	\$4.85	\$5.17	\$5.40	\$5.77	\$6.48
	Select	\$7.12	\$8.21	\$9.59	\$9.94	\$10.42	\$11.44	\$11.95	\$13.53
	Standard	\$10.37	\$11.79	\$13.30	\$14.27	\$14.73	\$15.98	\$16.82	\$18.71
70-74	Star	\$5.71	\$6.55	\$6.71	\$7.12	\$7.42	\$7.74	\$8.26	\$9.18
	Select	\$10.37	\$11.48	\$12.76	\$13.27	\$14.58	\$15.72	\$16.78	\$17.84
	Standard	\$13.38	\$15.53	\$17.34	\$18.41	\$19.32	\$21.21	\$23.49	\$24.52
75-79	Star	\$8.80	\$9.74	\$9.77	\$11.08	\$12.74	\$13.59	\$13.80	\$14.80
	Select	\$16.03	\$18.92	\$19.03	\$21.18	\$23.89	\$24.88	\$27.45	\$31.76
	Standard	\$20.92	\$24.62	\$24.77	\$26.87	\$31.12	\$32.78	\$35.23	\$39.83
80 & Over	Star	\$15.43	\$16.57	\$16.79	\$17.71	\$19.47	\$21.67	\$22.09	\$24.58
	Select	\$28.72	\$31.74	\$33.39	\$35.73	\$39.31	\$43.47	\$47.24	\$53.06
	Standard	\$39.36	\$41.76	\$43.00	\$44.37	\$50.18	\$54.55	\$58.25	\$65.71

Multi-Trip Annual Emergency Medical

Age	Rate	Trip Length (# of days)	
		30	15
Under 18	Star	\$33	\$22
18-34	Star	\$69	\$44
35-54	Star	\$90	\$55
55-59	Star	\$109	\$76
60-64	Star	\$175	\$123
	Select	\$245	\$162
	Standard	\$315	\$209
65-69	Star	\$268	\$179
	Select	\$352	\$235
	Standard	\$453	\$302
70-74	Star	\$412	\$290
	Select	\$541	\$380
	Standard	\$696	\$490
75-79	Star	\$528	\$370
	Select	\$694	\$487
	Standard	\$892	\$626

Rates are per person, per year. Up to 30 or 15 days per trip. \$0 deductible per person.

Rates are per person, per day. \$250 Canadian deductible per person. Minimum premium of \$20.00 per Single-Trip Emergency Medical application. When used as a top-up plan, the Single-Trip rate used in calculating the premium is based upon the total trip length. There is **no charge for children under 16** when accompanied by their parent(s) on trips. Children must be listed on the application and are subject to all eligibility criteria, conditions, exclusions and terms.

Interested in a different deductible? *(available with the Single-Trip plan type only)*

The Single-Trip rates listed above include a \$250 deductible. To calculate an alternate deductible see below.

Deductible	Rate	Deductible	Rate
\$0	Single-Trip Rate x 1.1	\$1,000 (Save 10%)	Single-Trip Rate x 0.9
\$250	Included in Single-Trip rate	\$5,000 (Save 20%)	Single-Trip Rate x 0.8

Please note the \$0 deductible is not available for trips over 180 days.

PLEASE NOTE:

An 8% smoking surcharge applies to **Single-Trip** and **Multi-Trip Annual** Emergency Medical rates if you are 16 years of age or older and have used tobacco or tobacco products in the last 24 months.

SAVE on Single-Trip and Multi-Trip Annual Emergency Medical Rates between **September 1, 2014** and **October 31, 2014**.

Rates shown do not include the 5% limited time discount. The discount will be applied automatically to applications completed and paid for between September 1 and October 31.

During the discount period, the 5% discount will automatically be reflected in online quotes and purchases.

Single-Trip Trip Cancellation & Interruption

Age	Sum Insured						
	\$0-700	\$701-1,400	\$1,401-2,100	\$2,101-2,800	\$2,801-3,500	\$3,501-4,200	\$4,201 & Over
Under 18	\$24	\$36	\$45	\$60	\$77	\$103	Add \$4 per \$100 of Sum Insured to the \$4,200 premium
18-34	\$28	\$41	\$51	\$68	\$86	\$113	
35-54	\$34	\$49	\$61	\$79	\$100	\$132	
55-59	\$38	\$51	\$63	\$83	\$104	\$133	
60-64	\$45	\$61	\$78	\$97	\$124	\$160	
65-69	\$53	\$67	\$81	\$103	\$133	\$168	
70-74	\$64	\$76	\$96	\$118	\$155	\$193	
75-79	\$94	\$118	\$150	\$195	\$237	\$299	
80 & Over	\$121	\$160	\$199	\$257	\$302	\$381	

Rates are per person.

Looking for coverage at a reduced rate?

Save 10% on Trip Cancellation & Interruption coverage when you bundle it with Emergency Medical coverage. Add Baggage Loss, Damage & Delay for complete coverage.

Travelling as a Group?

Group Medical Services provides travel insurance for larger groups. Contact us at 1.800.667.3699 or info@gms.ca for your custom quotation.

Planning a Trip for Longer than 183 Days?

Contact GMS for a custom quote to meet your specific travel needs. Call 1.800.667.3699 or email info@gms.ca at your convenience.

Multi-Trip Annual Trip Cancellation & Interruption

Age	Sum Insured		
	\$1,500	\$2,500	\$5,000
Under 18	\$113	\$150	\$337
18-34	\$127	\$169	\$362
35-54	\$152	\$197	\$410
55-59	\$158	\$209	\$413
60-64	\$195	\$243	\$480
65-69	\$203	\$257	\$499
70-74	\$240	\$296	\$562
75-79	\$375	\$488	\$827
80 & Over	\$496	\$643	\$1,032

Rates are per person.

Trip Cancellation & Interruption Coverage Enhancement

Enhancement	Plan Type	
	Single-Trip	Multi-Trip
Trip Delay Upgrade	\$23 per trip	\$56 per plan

Rates are per person.

PLEASE NOTE:

The provinces of **Manitoba** and **Ontario** apply **Retail Sales Tax (RST)** to Trip Cancellation & Interruption coverage, Baggage Loss, Damage & Delay coverage and coverage enhancements. Manitoba and Ontario residents add 8% RST to the listed rates.

Baggage Loss, Damage & Delay

(available with the purchase of Trip Cancellation & Interruption or Emergency Medical coverage)

Plan Type	
Single-Trip	Multi-Trip
\$45	\$105

Rates are per person. \$1,500 in coverage.

Baggage Loss, Damage & Delay Coverage Enhancements

Items Covered	Plan Type	
	Single-Trip	Multi-Trip
Loss of Sporting Goods	\$28 per item	\$68 per item
Loss of Computer Equipment	\$28 per item	\$68 per item
Increased Per Item Baggage Limit	\$23 per item	\$56 per item

Rates are per person.