

TRAVEL INSURANCE RATES

Effective July 2018

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 your sales agent for more information.
- For Emergency Medical Travel Insurance:**
 - Your rate is based on your age as of the **policy effective date**. For the Medical Single Trip Plan (including the 60 to 79 Vacation Plan and Canada Plan) your rate is also based on the **total trip duration** (including the departure and return dates).
 - If you are topping up an existing plan (or a Medical Multi-Trip Annual Plan), your Top Up rate is based on your **total trip duration** and multiplied by the number of top up days.

c) Applicants age 60 or over: please complete the Application Age 60 or over to determine which Plan type you qualify for.

4. For Non-Medical Travel Insurance:

- Your rate is based on your age as of the **policy effective date**. For the Non-Medical Single Trip Plan, your rate is also based on the trip value, rounded to the next \$100.
- For trips valued over \$12,000 please contact your sales agent. No coverage is available for trips valued over \$25,000.
- If you are topping up a Non-Medical Multi-Trip Annual Plan to cover days in excess of the number of days allowed, contact your sales agent for the applicable rates.

B – Bell Group Benefit Plan – Information about Deductibles

If you have travel benefits under your Bell group benefit plan, your deductible applies per person, per year and will be automatically coordinated with your Bell group benefit plan.

If you do not have travel benefits under your Bell group benefit plan, your deductible applies per person, per trip and remains the responsibility of the insured.

C – Plans without Medical Questionnaire

EMERGENCY MEDICAL TRAVEL INSURANCE

Canada Plan								
\$0 DEDUCTIBLE								
This Medical Single Trip 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 on effective date	0-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Single	\$0.62	\$0.93	\$1.81	\$2.13	\$4.01	\$5.26	\$7.04	\$8.78
Family	\$1.24	\$1.86						

60 to 79 Vacation Plan				
\$0 DEDUCTIBLE				
This Medical Single Trip 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 on effective date	60-64	65-69	70-74	75-79
1-30 days	\$7.31	\$7.96	\$12.71	\$21.60

Deductible Options*					
Deductible	\$0	\$1,000 CAD	\$5,000 CAD	\$10,000 CAD	\$25,000 CAD
Change in rates	+10%	automatic	- 25%	- 35%	- 50%

* Deductible options are available for the Age 59 or under plans listed below.

Age 59 or Under							
Plan and Number of days		Age on effective date					
		0 - 29		30 - 54		55 - 59	
		Single	Family	Single	Family	Single	Family
Medical Multi-Trip Annual	4	\$29	\$58	\$35	\$70	\$44	\$88
	9	\$54	\$108	\$63	\$126	\$70	\$140
	16	\$71	\$142	\$85	\$170	\$92	\$184
	30	\$114	\$228	\$138	\$276	\$149	\$298
Medical Single Trip or Top Up		0 - 29		30 - 54		55 - 59	
		Single	Family	Single	Family	Single	Family
	1-35	\$2.64	\$5.28	\$3.47	\$6.94	\$3.76	\$7.52
	36-63	\$2.80	\$5.60	\$3.65	\$7.30	\$3.88	\$7.76
	64-84	\$2.85	\$5.70	\$3.72	\$7.44	\$3.95	\$7.90
	85-105	\$2.92	\$5.84	\$3.75	\$7.50	\$4.05	\$8.10
	106-126	\$3.02	\$6.04	\$3.87	\$7.74	\$4.17	\$8.34
	127-154	\$3.15	\$6.30	\$4.05	\$8.10	\$4.26	\$8.52
155-182	\$3.21	\$6.42	\$4.10	\$8.20	\$4.40	\$8.80	
183+	\$3.35	\$6.70	\$4.33	\$8.66	\$4.58	\$9.16	

NON-MEDICAL TRAVEL INSURANCE

For Trip Cancellation benefits to apply to your covered trip, coverage must be in effect within 7 days of the initial deposit for your covered trip or prior to any cancellation penalties being applicable for your covered trip.

Non-Medical Multi-Trip Annual Plan						
\$0 DEDUCTIBLE						
Number of days	Age on effective date					
	0 - 29		30 - 54		55 - 59	
	Single	Family	Single	Family	Single	Family
4	\$80	\$160	\$80	\$160	\$95	\$190
9	\$84	\$168	\$84	\$168	\$100	\$200
16	\$87	\$174	\$87	\$174	\$104	\$208
30	\$94	\$188	\$94	\$188	\$111	\$222

Number of days	Age on effective date					
	60-64	65-69	70-74	75-79	80-84	85+
4	\$118	\$125	\$137	\$171	\$273	\$309
9	\$124	\$131	\$143	\$181	\$286	\$326
16	\$126	\$134	\$146	\$182	\$291	\$332
30	\$135	\$144	\$158	\$197		

For rates to top up the Non-Medical Multi-Trip Annual Plan, contact your sales agent.

Non-Medical Single Trip Plan			
\$0 DEDUCTIBLE			
Rates per \$100 of sum insured for your trip's value (Rounded to the next \$100).			
If choosing Family Coverage, use the total trip value for the family.			
Age on effective date	0-59	60-79	80+
Rates per \$100 of sum insured	\$7.00	\$8.00	\$10.00

THE RETIREES OF THE BELL GROUP OF COMPANIES SAVINGS

10% Saving

We are once again offering a premium reduction for the Retirees of the Bell Group of Companies.

When calculating your premium, remember to deduct 10%.

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.

D – Plans with Medical Questionnaire Age 60 or over

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	\$1,000 CAD	\$5,000 CAD	\$10,000 CAD	\$25,000 CAD
Change in rates	+ 10%	automatic	- 25%	- 35%	- 50%

* 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 on effective date						
	60-64	65-69	70-74	75-79	80-84	85+	
Medical Multi-Trip Annual	4	\$44	\$60	\$71	\$142	\$281	\$354
	9	\$80	\$102	\$121	\$220	\$490	\$590
	16	\$95	\$130	\$155	\$304	\$612	\$774
	30	\$162	\$228	\$281	\$508		
Medical Single Trip or Top Up	1-35	\$3.80	\$5.05	\$6.37	\$11.90	\$17.30	\$22.05
	36-63	\$4.01	\$5.13	\$7.59	\$12.84	\$18.16	\$23.31
	64-84	\$4.26	\$5.81	\$7.66	\$13.53	\$19.14	\$24.06
	85-105	\$4.35	\$5.99	\$7.75	\$14.57	\$19.29	\$24.22
	106-126	\$4.60	\$6.34	\$8.05	\$15.12	\$19.59	\$24.42
	127-154	\$4.75	\$6.82	\$8.71	\$15.69	\$20.65	\$25.26
	155-182	\$5.20	\$6.96	\$9.02	\$15.86	\$22.29	\$27.96
	183+	\$5.26	\$7.15	\$9.10	\$16.01	\$24.40	\$29.96

Elite							
Plan and Number of days	Age on effective date						
	60-64	65-69	70-74	75-79	80-84	85+	
Medical Multi-Trip Annual	4	\$50	\$71	\$83	\$165	\$304	\$381
	9	\$95	\$111	\$141	\$259	\$529	\$633
	16	\$116	\$154	\$191	\$373	\$700	\$877
	30	\$199	\$266	\$328	\$564		
Medical Single Trip or Top Up	1-35	\$4.56	\$5.82	\$7.32	\$13.69	\$21.76	\$26.91
	36-63	\$4.82	\$5.89	\$8.74	\$14.76	\$22.84	\$28.69
	64-84	\$5.11	\$6.69	\$8.80	\$15.55	\$24.06	\$29.60
	85-105	\$5.23	\$6.88	\$8.92	\$16.76	\$24.23	\$29.78
	106-126	\$5.52	\$7.29	\$9.52	\$17.40	\$24.62	\$31.39
	127-154	\$5.97	\$7.85	\$10.28	\$18.05	\$26.71	\$32.48
	155-182	\$6.56	\$8.00	\$10.67	\$18.21	\$28.80	\$35.93
	183+	\$6.63	\$8.62	\$11.23	\$19.33	\$31.52	\$38.53

Advantage							
Plan and Number of days	Age on effective date						
	60-64	65-69	70-74	75-79	80-84	85+	
Medical Multi-Trip Annual	4	\$74	\$111	\$130	\$249	\$390	\$483
	9	\$170	\$232	\$298	\$549	\$902	\$1,178
	16	\$194	\$299	\$346	\$702	\$1,118	\$1,385
	30	\$317	\$492	\$575	\$1,053		
Medical Single Trip or Top Up	1-35	\$7.57	\$11.06	\$13.21	\$24.55	\$36.15	\$45.98
	36-63	\$7.95	\$11.96	\$14.56	\$26.39	\$38.96	\$52.20
	64-84	\$8.72	\$13.35	\$18.03	\$28.55	\$43.06	\$53.47
	85-105	\$8.79	\$13.49	\$18.09	\$28.60	\$44.71	\$53.51
	106-126	\$8.99	\$13.85	\$18.46	\$28.67	\$46.01	\$55.38
	127-154	\$9.27	\$14.76	\$19.00	\$28.88	\$48.21	\$62.29
	155-182	\$9.31	\$16.04	\$20.19	\$29.52	\$50.06	\$65.09
	183+	\$10.64	\$17.22	\$22.20	\$30.44	\$54.36	\$70.21

Standard							
Plan and Number of days	Age on effective date						
	60-64	65-69	70-74	75-79	80-84	85+	
Medical Multi-Trip Annual	4	\$79	\$119	\$137	\$265	\$411	\$546
	9	\$205	\$293	\$356	\$665	\$1,092	\$1,424
	16	\$232	\$361	\$419	\$852	\$1,349	\$1,674
	30	\$387	\$595	\$694	\$1,341		
Medical Single Trip or Top Up	1-35	\$8.94	\$12.89	\$15.54	\$29.71	\$42.83	\$55.61
	36-63	\$9.62	\$14.47	\$17.64	\$31.88	\$47.09	\$63.12
	64-84	\$10.55	\$16.12	\$21.80	\$34.49	\$51.21	\$64.65
	85-105	\$10.80	\$16.34	\$21.87	\$34.58	\$53.12	\$64.72
	106-126	\$11.15	\$16.75	\$22.34	\$34.70	\$55.64	\$66.98
	127-154	\$11.21	\$17.82	\$23.00	\$34.91	\$58.30	\$75.33
	155-182	\$11.78	\$19.40	\$24.43	\$35.70	\$60.50	\$78.71
	183+	\$12.84	\$20.85	\$26.85	\$36.83	\$65.71	\$84.87