



**PREMIUM RATE CARD**  
**Effective October 2016**  
**Version V08**

**VISITORS TO CANADA INSURANCE**

**Maximum Coverage Period:** 1) For ages 85 and younger, coverage is available for up to 365 days under one policy (730 days is available if purchasing under the Monthly Payment Plan). 2) For age 86 and over, coverage can be purchased to insure up to the first 180 days following the arrival date. **Exception:** If you hold a Parent and Grandparent Super Visa (PG-1 VISA) and are age 86 to 89, you are eligible to apply for our \$100,000 Aggregate Policy Limit ("APL") for up to 365 days if you have been insured with 21st Century with an APL of \$100,000 within the 18 months prior to the purchase date of this insurance.

**"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, in addition to the selected APL.

**Table 1 - STABLE CHRONIC CONDITION OPTION - \$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
	<b>\$10,000</b>	\$1.87	\$2.04	\$2.09	\$2.26	\$2.37	\$3.37	\$3.61	\$5.50	\$6.71	\$10.07	n/a
	<b>\$15,000</b>	\$2.28	\$2.36	\$2.47	\$2.62	\$2.95	\$3.76	\$4.50	\$6.85	\$7.95	\$11.32	n/a
	<b>\$25,000</b>	\$2.30	\$2.52	\$2.62	\$2.98	\$3.10	\$4.15	\$4.95	\$7.40	\$9.10	\$13.75	n/a
	<b>\$50,000</b>	\$2.75	\$2.85	\$3.05	\$3.40	\$3.67	\$5.05	\$5.60	\$8.57	\$11.25	\$16.50	n/a
	<b>\$100,000</b>	\$3.50	\$3.75	\$4.00	\$4.90	\$5.25	\$6.60	\$7.50	\$10.90	\$13.40	\$20.00	n/a
	<b>\$150,000</b>	\$4.10	\$4.57	\$5.00	\$5.81	\$6.67	\$8.80	\$11.55	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 Is 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
	<b>\$10,000</b>	\$3.04	\$3.26	\$4.46	\$5.28	\$6.66	\$10.71
	<b>\$15,000</b>	\$3.40	\$4.00	\$5.60	\$6.60	\$8.90	\$12.54
	<b>\$25,000</b>	\$3.75	\$4.45	\$6.66	\$8.07	\$10.06	\$14.76
	<b>\$50,000</b>	\$4.50	\$5.06	\$7.72	\$9.80	\$11.90	n/a
	<b>\$100,000</b>	\$5.90	\$6.75	\$9.80	\$12.10	\$14.00	\$32.00*
	<b>\$150,000</b>	\$8.00	\$10.50	n/a	n/a	n/a	n/a

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

\*Available for 365 days only to policyholders who hold a Parent and Grandparent Super Visa (PG-1 VISA) are age 86-89, and have been insured with 21st Century with an APL of \$100,000 within the 18 months prior to the purchase date of this policy.

**Deductible Options: See reverse side.**

**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.

**Travel Companion Savings of 5%** applies to each traveller purchasing this coverage and travelling together. Travel Companions Savings cannot be applied to Family Rates.

**Minimum Policy Premium is \$25.00.** Displayed premiums are per person per day, and are subject to change without notice.



**VISITORS TO CANADA INSURANCE**

**RATE TABLE GUIDE**

Age	Stable Chronic Condition Option	Medical Declaration Required?	Premium Table	Normal Deductible Amount ‡
<b>Under 60</b>	Automatically Included	No	Table 1	\$50.00
<b>60 to 85</b>	If Option Waived	No	Table 2	\$50.00
	If Option Purchased	Yes	Table 1	\$50.00
<b>86 and over</b>	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 are available as indicated in the chart below.

For 730 day policies (Monthly Payment Plan only), a premium surcharge applies for: age 0 to 69 = 3.6%, age 70 to 85 = 4.6%

**Deductible Amount options (Apply Surcharge or Discount to Rate in Table on the reverse)**

Deductible Amount Option	Surcharge or Discount to Apply	Available to Age...	Comments
<b>\$0</b>	+5%	Up to Age 85	Per person, per policy
<b>\$50</b>	Use Rate Table	Up to Age 85	Per person, per policy
<b>\$250</b>	-10%	Up to Age 85	Per person, per policy
<b>\$500</b>	Use Rate Table	Age 86 and over*	Per person, per policy
<b>\$1,000</b>	-20%	Any Age	Per person, per policy
<b>\$2,500 (Disappearing)</b>	-30% for \$25,000 Aggregate Policy Limit	Any Age	Per person, per sickness claim
<b>\$2,500 (Disappearing)</b>	-25% for \$50,000 Aggregate Policy Limit	Up to Age 85	Per person, per sickness claim
<b>\$5,000</b>	-35%	Any Age	Per person, per policy
<b>\$10,000</b>	-40%	Any Age	Per person, per policy

\*\$500 deductible amount is the minimum deductible for anyone 86 and over.

**What is the Disappearing Deductible option?** The disappearing deductible option is available to any applicant who purchases an Aggregate Policy Limit (APL) of \$25,000 or \$50,000 (maximum age 85 for \$50,000 limit). All other deductibles are waived (including the \$500 for age 86+ on the \$25,000 APL) 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.

For injury-related claims, the deductible is waived. Applicants who select the Disappearing Deductible option receive a premium discount as indicated in the Deductible Amount Options table above.

**What is the Stable Chronic Condition Option (“SCCO”)?**

This option is automatically included for all applicants up to age 59, and can be purchased for ages 60 to 85 (provided the applicant is eligible). When the option is automatically included (age 0-59) or purchased (age 60-85), stable chronic conditions (as defined) are covered under the policy.

For all applicants purchasing coverage at Standard Rates pre-existing medical conditions are NOT covered.