

ABOUT TIC TRAVEL INSURANCE COORDINATORS LTD.

At TIC, travel insurance is everything we do. We're 100% focused on helping you stay protected while you're away from home. Wherever you go, we're there to deliver caring, dedicated, knowledgeable, multi-lingual service and assistance in travel emergencies. With TIC, you can rest assured you'll receive the best service and support if you ever need it.

TIC has over 50 years experience in the Canadian travel health insurance market. We are 100% owned by The Co-operators Life Insurance Company, which is part of The Co-operators Group Limited, one of Canada’s largest, Canadian-owned, multi-product insurers.

YOUR PRIVACY

We are committed to protecting the privacy, confidentiality and security of the personal information we collect, use and disclose. For a copy of TIC’s privacy policy, please contact us or visit our website: www.travelinsurance.ca.

Administered by:
TIC Travel Insurance Coordinators Ltd.
2100 – 250 Yonge Street
Toronto, Ontario, Canada M5B 2L7

Underwritten by:
Travel insurance – Co-operators Life Insurance Company
Property insurance – Sovereign General

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For illustration purposes only. This is not an insurance policy. For complete terms, conditions, limitations and exclusions, please see the policy booklet. Please read and understand your policy before you travel.

Broker Stamp



7T001BR-0711

EMERGENCY HOSPITAL & MEDICAL PLANS

BASIC MULTI-TRIP PLAN

Worldwide travel – annual premium			
Choose your usual trip length			
AGE	TRIP LENGTH IN DAYS		
	8 DAYS	15 DAYS	35 DAYS
SINGLE 0-39	\$50	\$75	\$105
SINGLE 40-59	\$59	\$90	\$123
FAMILY 0-59	**	**	**

- Premium rate is per year.
- If you are age 60 and over, please contact your broker for quotation.

SELECT MULTI-TRIP PLAN

Worldwide travel for 8, 15, or 35-day trips – annual premium			
Option #1 includes Emergency Hospital & Medical and Flight Accident			
Option #2 includes Emergency Hospital & Medical, Flight Accident, \$1,000 Trip Cancellation and \$2,000 Interruption coverage			
	AGES 0 – 59		
	8 DAYS PER TRIP	15 DAYS PER TRIP	35 DAYS PER TRIP
Option 1 – SINGLE	\$84	\$117	\$147
Option 1 – FAMILY	**	**	**
Option 2 – SINGLE	\$175	\$229	\$257
Option 2 – FAMILY	**	**	**

- Premium rate is per year.
- If you are age 60 and over, please contact your broker for quotation.

** Family includes the applicant, age 59 and under, the applicant’s spouse, age 59 and under, and dependent children. The premium for family coverage is calculated at two times the premium for the eldest adult family member age 59 and under.

ELIGIBILITY, LIMITATIONS AND EXCLUSIONS

Travel insurance coverage is subject to eligibility, limitations and exclusions. For full details, please consult with your insurance broker or refer to the policy document.

OPTIONAL PLANS

Taxes apply to some plans. Please call your broker for details.

BAGGAGE

DAYS	SUM INSURED	
	\$1,000/PERSON	\$1,500/PERSON
1-5	\$21	\$26
6-10	\$37	\$52
11-18	\$58	\$74
19-35	\$79	\$100
36-60	\$110	\$147
61-365	\$1.65*/DAY	\$2.20*/DAY

* Add the 60 day premium to the daily rate for each additional day over 60 days.

ACCIDENTAL DEATH & DISMEMBERMENT

SUM INSURED	DAILY RATE
\$25,000	\$0.35
\$100,000	\$1.30
\$250,000	\$3.25

- Minimum premium per person: \$16

FLIGHT ACCIDENT

SUM INSURED	TRIP RATE
\$200,000	\$14.50
\$500,000	\$29.10

TRIP INTERRUPTION

SUM INSURED	TRIP RATE
\$800	\$13.00
\$1,500	\$19.00
\$2,000	\$26.00

RENTAL CAR COLLISION PROTECTION

SUM INSURED	RATE
\$50,000	\$13/DAY

- Minimum premium per policy: \$24
- Does not provide coverage for any third party liability claims or personal accident claims.

TRIP CANCELLATION & INTERRUPTION

Trip cancellation and interruption rates are based on the total pre-paid cost of your trip. Please contact your broker for rate information.

Emergency Hospital & Medical

TRAVEL INSURANCE

EFFECTIVE JULY 2011

protection wherever you go



WHO CARES ABOUT TRAVEL INSURANCE?
WE DO. IN FACT IT’S EVERYTHING WE DO.

IDEAL FOR

- Travellers covered under a Canadian government health insurance plan
- Canadians of any age travelling for business or pleasure
- Canadians travelling within Canada, to the United States or around the world

WHY BUY TRAVEL INSURANCE?

When travelling outside of your home province, territory or country, your government health care plans don’t travel with you. Travel insurance from TIC bridges that gap in coverage to help you stay protected during a medical emergency. Be sure to carry travel insurance to safeguard your finances and enjoy a worry-free trip.

PROTECTION WHEREVER YOU GO

Whether you’re travelling for business or pleasure in Canada, to the United States or abroad, our Emergency Hospital & Medical plan can help protect you from unexpected travel events.

FEATURES AND BENEFITS

- 24/7 access to multi-lingual emergency assistance
- Save money on rates when you travel within Canada or internationally outside the USA
- Return once to your home province or territory with Trip-Break for single-trip plans
- Identity theft protection helps keep your personal information secure
- Assistance with lost or stolen travel documents
- Trip Cancellation & Interruption protection helps cover you if the unforeseen occurs before or during your trip
- Quick and easy application with no medical questionnaire required up to age 59

EMERGENCY HOSPITAL & MEDICAL PLANS

TIC’s plan rates are determined by a number of factors, including the plan you choose, your destination and the length of your trip.

USA RATES

Include worldwide destinations			
AGE	DAILY RATE:	1-60 DAYS	61-365 DAYS
0-30		\$2.31	\$2.38
31-39		\$2.54	\$2.65
40-54		\$2.60	\$2.70
55-59		\$3.28	\$3.28
FAMILY 0-59		**	**
<ul style="list-style-type: none">• Minimum premium 3 days per person with the minimum being \$16 per policy.• If you are age 60 or over please contact your broker for quotation.			

NON-USA RATES

Include worldwide destinations			
AGE	DAILY RATE:	1-60 DAYS	61-365 DAYS
0-30		\$2.08	\$2.14
31-39		\$2.28	\$2.38
40-54		\$2.33	\$2.43
55-59		\$2.91	\$2.91
FAMILY 0-59		**	**
<ul style="list-style-type: none">• Five days of transit through the USA is permitted.• Minimum premium 3 days per person with the minimum being \$16 per policy.• If you are age 60 or over please contact your broker for quotation.			

CANADA-ONLY RATES

Include destinations within Canada only and outside of insured’s province or territory of residence.			
AGE	DAILY RATE:	1-60 DAYS	61-365 DAYS
0-30		\$1.16	\$1.20
31-39		\$1.40	\$1.46
40-54		\$1.43	\$1.49
55-59		\$1.77	\$1.77
FAMILY 0-59		**	**
<ul style="list-style-type: none">• Minimum premium 3 days per person with the minimum being \$16 per policy.• If you are age 60 or over please contact your broker for quotation.			

** Family includes the applicant, age 59 and under, the applicant’s spouse, age 59 and under, and dependent children. The premium for family coverage is calculated at two times the premium for the eldest adult family member age 59 and under.

PLANS AND COVERAGES AVAILABLE

EMERGENCY HOSPITAL & MEDICAL	MAXIMUM COVERAGE AMOUNT
	\$5 million
Included in the overall \$5 million maximum:	
Accidental Dental	\$3,000
Ambulance Services	up to overall maximum
Attendant	up to overall maximum
Chiropractor, Osteopath, Chiropodist, Podiatrist or Acupuncturist	\$300 per profession
Cremation at Place of Death	\$4,000
Dental Emergency	\$500
Emergency Transportation	up to overall maximum
Identity Theft	\$5,000
Meals and Accommodation	\$3,000
Pet Return	\$500
Physiotherapist	\$300
Prescription Medication	\$500
Return of Deceased	\$10,000
Return to Original Trip Destination	\$5,000
Return of Travelling Companion	up to overall maximum
Return of Vehicle or Watercraft	\$3,000
OTHER PLANS (additional rates apply)	MAXIMUM COVERAGE AMOUNT
Accidental Death & Dismemberment	Options: \$25,000; \$100,000 or \$250,000
Trip Cancellation & Interruption	Before departure: \$15,000; After departure: unlimited
Flight Accident	Options: \$200,000 or \$500,000
Baggage	Options: \$1,000 or \$1,500
Rental Car Collision Damage Protection	\$50,000