

TIC- JF Optimum Visitor Plans --- \$0 Deductible
Effective Date December 01, 2012

Rate Schedule 1 - Daily Rates With Stable Pre-existing Medical Condition Coverage							Rate Schedule 2 - Daily Rates Without Stable Pre-existing Medical Condition Coverage					
Sum Insured Options							Sum Insured Options					
Age	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000	\$150,000	Age	\$10,000	\$15,000	\$25,000	\$50,000	100,000
Up to 25	\$1.65	\$1.98	\$2.20	\$2.42	\$3.49	\$4.17	70-74	\$3.71	\$4.84	\$5.82	\$6.40	\$7.88
26-40	\$1.81	\$2.16	\$2.42	\$2.66	\$3.90	\$4.52	75-79	\$4.46	\$5.81	\$6.90	\$7.60	\$10.02
41-60	\$2.08	\$2.48	\$2.78	\$3.02	\$4.81	\$5.58	80-85	\$6.05	\$7.65	\$9.41	\$10.13	\$13.53
61-64	\$2.37	\$3.11	\$3.73	\$4.02	\$4.98	\$6.16	86+	\$9.29	\$12.01	\$14.47	\$15.92	\$21.65
65-69	\$2.91	\$3.80	\$4.58	\$4.94	\$5.77	\$7.18	Age 86 and over: \$500 Deductible					
70-74	\$4.71	\$6.14	\$7.38	\$8.11	\$9.50	\$11.82						
75-79	\$5.63	\$7.32	\$8.70	\$9.59	\$11.25	\$13.99						
80-85	\$11.15	n/a	\$17.24	\$19.01	\$22.28	n/a						

Deductible: For applicants age 85 or younger, you may select \$50 CAD deductible for a 5% saving on the Daily Rates.

TIC – JF Optimum Visitor Plans for Super Visa --- \$0 Deductible
Effective Date December 01, 2012

Rate Schedule 1- Daily Rates With Stable Pre-existing Medical Condition Coverage			Rate Schedule 2 - Daily Rates Without Stable Pre-existing Medical Condition Coverage			
Sum Insured Options			Sum Insured Options			
Age	\$100,000		Age	\$100,000		
Up to 25	\$3.49		70-74	\$7.88		
26-40	\$3.90		75-79	\$10.02		
41-60	\$4.81		80-85	\$13.53		
61-64	\$4.98		86+	\$21.65		
65-69	\$5.77		Age 86 and over: \$500 Deductible			
70-74	\$9.50					
75-79	\$11.25					
80-85	\$22.28					

Minimum policy premium: \$25

Deductible option for additional savings: \$50=5% premium savings; \$1,000=20% premium savings; \$3000=30% premium savings.

Family Rates are 2x the Daily Rates based on the oldest member of the family. Coverage dates must be the same for all family members and all family members must live at the same address while in Canada.

ETFS - JF Premier Visitor Plans --- \$0 Deductible
Effective Date September 4, 2012

Rate Schedule 1 - Daily Rates With Stable Pre-existing Medical Condition Coverage							Rate Schedule 2 - Daily Rates Without Stable Pre-existing Medical Condition Coverage					
Sum Insured Options							Sum Insured Options					
Age	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000	\$150,000	Age	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000
<25	\$1.65	\$1.98	\$2.20	\$2.42	\$3.49	\$4.17	70-74	\$3.71	\$4.84	\$5.82	\$6.40	\$7.88
26-40	\$1.81	\$2.16	\$2.42	\$2.66	\$3.90	\$4.52	75-79	\$4.89	\$6.36	\$7.56	\$8.33	\$10.39
41-60	\$2.08	\$2.48	\$2.78	\$3.02	\$5.04	\$5.58	80-85	\$6.62	\$8.38	\$10.30	\$11.10	\$14.08
61-64	\$2.37	\$3.11	\$3.73	\$4.02	\$5.31	\$6.16	86+	\$10.18	\$13.16	\$15.85	\$17.31	\$21.63
65-69	\$2.91	\$3.80	\$4.58	\$4.94	\$5.77	\$7.18	Age 86 and over: \$500 Deductible					
70-74	\$5.11	\$6.66	\$8.00	\$8.80	\$10.85	n/a						
75-79	\$6.11	\$7.95	\$9.44	\$10.41	\$12.98	n/a						

Minimum policy premium of \$25

Family Rates are 2x the Daily Rates based on the oldest member of the family. Coverage dates must be the same for all family members and all family members must live at the same address while in Canada.

Maximum Period: including any extension(s), up to 85 age- 365 days; 86 age and older-180

Deductible: \$100 deductible = 5% discount; \$1,000 deductible = 25% discount; \$3,000 deductible = 30% discount. \$3,000 deductible option only available for \$100,000 and \$150,000 Sum Insured Option.

21st Century Travel Insurance Limited

Visitors to Canada Insurance (Effective May 11)

Maximum Coverage Period

For ages 85 and younger, coverage is available for up to 365 days under one policy. For age 86 and over, coverage can be purchased to insure up to the first 180 days following the arrival date. A "Waiting Period" may apply at any age; review the policy carefully for complete description.

"Extra injury Coverage" Additional \$50,000 of coverage with the \$100,000 option:

When you purchase the \$100,000 Aggregate Policy Limit, 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.

Table 1- STABLE CHRONIC CONDITION COVERAGE - \$50 DEDUCTIBLE											
Aggregate Policy Limit	No Medical Declaration Required					Medical Declaration Required					
	Up to 25	26-34	35-39	40-54	55-59	60-64	65-69	70-74	75-79	80-85	86+
\$10,000	\$1.61	\$1.72	\$1.82	\$1.91	\$2.02	\$2.97	\$3.18	\$4.67	\$5.63	\$7.57	N/A
\$15,000	\$1.99	\$2.04	\$2.14	\$2.44	\$2.60	\$3.40	\$3.98	\$5.99	\$7.04	\$9.51	N/A
\$25,000	\$2.09	\$2.25	\$2.41	\$2.76	\$2.97	\$3.98	\$4.51	\$6.47	\$8.00	\$11.09	N/A
\$50,000	\$2.41	\$2.57	\$2.68	\$3.16	\$3.37	\$4.67	\$5.30	\$7.77	\$10.06	\$13.03	N/A
\$100,000	\$3.16	\$3.48	\$3.69	\$4.67	\$4.83	\$5.83	\$7.23	\$9.84	\$12.17	\$16.50	N/A
\$150,000	\$3.45	\$3.92	\$4.35	\$5.64	\$6.30	N/A	N/A	N/A	N/A	N/A	N/A

Table 2- NO STABLE CHRONIC CONDITION COVERAGE - \$50 DEDUCTIBLE (\$500 OVER AGE 85)						
Aggregate Policy Limit	No Medical Declaration Required - \$50 deductible					Medical Declaration Required, \$500 Deductible
	60-64	65-69	70-74	75-79	80-85	86+
\$10,000	\$2.68	\$2.87	\$3.87	\$4.55	\$4.92	\$9.46
\$15,000	\$3.07	\$3.59	\$4.88	\$5.63	\$6.38	\$12.17
\$25,000	\$3.59	\$4.07	\$5.62	\$6.16	\$7.09	\$14.33
\$50,000	\$4.21	\$4.79	\$6.68	\$7.73	\$8.98	N/A
\$100,000	\$5.27	\$6.53	\$8.47	\$10.06	\$11.36	N/A
\$150,000	N/A	N/A	N/A	N/A	N/A	N/A

AGE MEANS THE APPLICAN'S AGE ON THE EFFECTIVE DATE OF THE POLICY

Deductible Options: Up to age 85 For \$0 deductible, apply 5% surcharge to premium. For \$250 deductible, apply 10% discount to premium.

Age 86 and over - \$500 deductible applies.

Disappearing Deductible Option

To calculate Disappearing Deductible premiums: for \$25,000 APL (any age) apply 30% discount, for \$50,000 APL (age 0-85) apply 25% discount.

Family Rates: 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 dependent on them for their sole means of support.

Minimum policy Premium is \$25.00. Daily rates are per person per day and are subject to change without notice.

Deductible Amount is applies per policy per Insured.

Rates are subject to change without notice.

From VRC0511

TIC Visitors to Canada Emergency Hospital & Medical

\$0 Deductible

Effective from November 2012

Coverage	0-25	26-34	35-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89
\$10,000	\$1.66	\$1.76	\$1.88	\$1.98	\$2.10	\$3.20	\$3.43	\$5.04	\$6.01	\$5.21	\$6.12
\$25,000	\$2.15	\$2.32	\$2.48	\$2.87	\$3.09	\$4.29	\$4.86	\$6.99	\$8.47	\$7.50	\$8.81
\$50,000	\$2.48	\$2.65	\$2.76	\$3.26	\$3.48	\$5.04	\$5.72	\$8.29	\$10.65	\$9.50	\$11.17
\$100,000	\$3.26	\$3.58	\$3.80	\$4.85	\$5.02	\$6.23	\$7.73	\$10.42	\$12.87	\$12.02	\$14.13
\$150,000	\$3.92	\$4.16	\$4.62	\$5.80	\$5.89	\$7.41	\$9.20	\$12.40	\$15.32	\$14.31	\$15.75

AD & D included up to Maximum sum insured

Family premium = Individual premium of eldest person * 2

The family rate includes the applicant, their spouse, parent, step-parent, grandparent, or legal guardian age 59 or under, and their dependent children or grandchildren under age 22.

Minimum premium: \$20 per policy

Deductible option for additional savings: \$100=5% premium savings; \$250=10% premium savings; \$1,000=20% premium savings; \$3,000=30% premium savings