

VISITORS TO CANADA PLAN

Daily rates per person

SUM INSURED	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000
AGE 0-25	\$1.58	\$2.05	\$2.36	\$3.10	\$3.73
AGE 26-34	\$1.68	\$2.21	\$2.52	\$3.41	\$3.96
AGE 35-39	\$1.79	\$2.36	\$2.63	\$3.62	\$4.40
AGE 40-54	\$1.89	\$2.73	\$3.10	\$4.62	\$5.52
AGE 55-59	\$2.00	\$2.94	\$3.31	\$4.78	\$5.61
AGE 60-64	\$2.94	\$3.94	\$4.62	\$5.72	\$6.80
AGE 65-69	\$3.15	\$4.46	\$5.25	\$7.09	\$7.55
AGE 70-74	\$4.62	\$6.41	\$7.61	\$9.56	\$10.13
AGE 75-79	\$5.51	\$7.77	\$9.77	\$11.81	\$12.33
AGE 80-85	\$4.78	\$6.88	\$8.72	\$11.03	\$13.75

RATES ARE SUBJECT TO CHANGE

• FOR AGES 86+, PLEASE CONTACT YOUR AGENT OR BROKER FOR A QUOTATION.

A family rate is available. Family includes the applicant, age 69 and under, the applicant's *spouse*, age 69 and under, and *dependent children*. The premium for family coverage is calculated at two times the premium for the eldest adult age 69 and under.

- Maximum period of coverage: 365 days
- Minimum premium: \$20 per policy

OPTIONAL PLANS

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

ELIGIBILITY, LIMITATIONS AND EXCLUSIONS

Travel insurance coverage is subject to eligibility, limitations and exclusions. For full details, please consult with your agent or broker. For complete terms, benefits, conditions and exclusions, please see the policy document. You can also go to our website for additional information: www.travelinsurance.ca.

ABOUT TIC TRAVEL INSURANCE COORDINATORS LTD.

TIC has over 50 years of experience in the Canadian travel health insurance market. We are dedicated to providing you with outstanding coverage for unexpected sickness or injuries during your travels. You can rest assured you will receive the best service and support available if you ever need it.

TIC is 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.
1200 – 438 University Avenue
Toronto, Ontario, Canada M5G 2K8

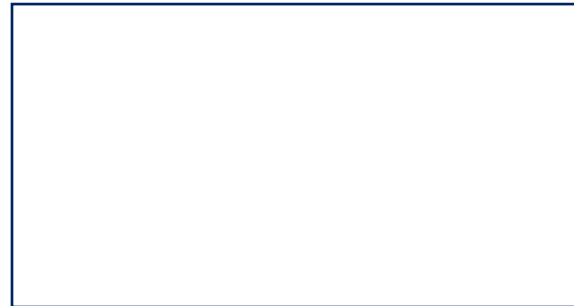
Underwritten by:

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

TIC Travel Insurance® and its logo are registered trademarks of Co-operators Life Insurance Company and are used under license.

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.

Contact your agent or broker to learn more



7T010BR-1110

Visitors to Canada

TRAVEL INSURANCE

EFFECTIVE NOVEMBER 2010

coverage wherever you go



WHO CARES ABOUT TRAVEL INSURANCE?

WE DO. IN FACT IT'S EVERYTHING WE DO.

TIC VISITORS TO CANADA TRAVEL INSURANCE IS IDEAL IF YOU ARE:

- A tourist, non-resident of Canada or visiting former Canadian resident
- Not insured or eligible for benefits under a Canadian government health insurance plan

WHY BUY TRAVEL INSURANCE?

When travelling outside of your home country, your government health care plans might not travel with you. Health care costs in Canada are very expensive. Hospitals can charge thousands of dollars per day, with many Canadian hospitals charging a non-resident fee to patients not covered under a government health insurance plan.

Buy Visitors to Canada Travel Insurance through TIC Travel Insurance Coordinators Ltd. (TIC) to help protect you and your family from unexpected costs due to a medical emergency while visiting Canada. We will be there to make certain you get the care you need.

SUPPORT WHEREVER YOU GO

At TIC, travel insurance is everything we do. We have a variety of flexible, affordable insurance plans and we're 100% focused on helping you enjoy a worry-free experience while in Canada. If an emergency arises, you can rely on our dedicated, knowledgeable service and support team at any time – **day or night** – to help you get effective emergency medical care. Stay covered with TIC, and we'll be there to deliver travel protection you can trust in your moments of need.

FEATURES AND BENEFITS

- Affordable all-in-one hospital, medical and extended health care solution
- Purchase before or any time after arrival in Canada for added convenience
- Choose from \$10,000-\$150,000 in protection for flexible, convenient coverage
- Includes Accidental Death & Dismemberment benefit equal to overall coverage amount
- No medical underwriting required for quicker policy issuance
- Family rates available to help keep travel costs down
- Additional optional plans available for Trip Interruption, Flight Accident
- 24/7 access to multi-lingual emergency assistance
- Access to professional medical services
- Plus many more! Contact your agent or broker to learn more

BENEFITS	MAXIMUM COVERAGE AMOUNT
Accidental Death & Dismemberment	up to the maximum sum insured
Accidental Dental	\$3,000
Ambulance Services	up to maximum sum insured
Attendant	\$500
Chiropractor, Chiropracist, Osteopath, Physiotherapist	\$500 per practitioner
Cremation at Place of Death	\$4,000
Dental Emergency	\$500
Emergency Transportation	up to maximum sum insured
Follow-up Visits	\$3,000
Hospital Confinement and Medical Services	up to maximum sum insured
Meals and Accommodation	up to \$150 per day and to a maximum of \$1,500
Prescription Medication	\$500
Return Home	\$3,000
Return of Deceased	\$10,000
Terrorism	aggregate limit (refer to the policy)
Transportation of Relative or Friend	\$3,000