

**Maximum Coverage Period**

Coverage is available under a policy for 365 days in total for ages up to 85. For those age 86 and older, coverage can be purchased to insure up to the first 180 days following the date of arrival in Canada from your country of origin.

**Additional \$50,000 of coverage with the \$100,000 option**

When you purchase the \$100,000 option, you are automatically insured for \$150,000 for covered expenses as a result of an accidental bodily injury.

All Applicants use Table 1 unless Age 70-85 and applying for “Stable Chronic Condition” Option.

<b>Table 1 – Premium per Day</b>											
Stable Chronic Condition Option Included	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No
Aggregate Policy Limit Per Person	Up to 25 years	26 to 34 years	35 to 39 years	40 to 54 years	55 to 59 years	60 to 64 years	65 to 69 years	70 to 74 years	75 to 79 years	80 to 85 years	86 and older
\$10,000	\$1.50	\$1.60	\$1.70	\$1.80	\$1.90	\$2.80	\$3.00	\$3.65	\$4.20	\$4.55	\$8.75
\$15,000	\$1.85	\$1.90	\$2.00	\$2.30	\$2.45	\$3.20	\$3.75	\$4.60	\$5.20	\$5.90	\$11.25
\$25,000	\$1.95	\$2.10	\$2.25	\$2.60	\$2.80	\$3.75	\$4.25	\$5.30	\$5.70	\$6.55	\$13.25
\$50,000	\$2.25	\$2.40	\$2.50	\$2.95	\$3.15	\$4.40	\$5.00	\$6.30	\$7.15	\$8.30	N/A
\$100,000	\$2.95	\$3.25	\$3.45	\$4.40	\$4.55	\$5.45	\$6.75	\$7.90	\$9.30	\$10.50	N/A

Age 86 and over must complete the Medical Declaration on the Application to determine eligibility for coverage.

<b>Table 2 – Premium per Day “Stable Chronic condition” Option (for Age 70 to 85)</b>				
Aggregate Policy Limit Per Person	70 to 74 years	75 to 79 years	80 to 85 years	86 and older
\$10,000	\$4.40	\$5.25	\$7.00	Not Applicable
\$15,000	\$5.65	\$6.50	\$8.80	
\$25,000	\$6.10	\$7.40	\$10.25	
\$50,000	\$7.25	\$9.30	\$12.05	
\$100,000	\$9.10	\$11.25	\$15.25	

Applicants Age 70 to 85 who wish to purchase this Option must complete the Medical Declaration on the Application to determine eligibility for coverage.

**FAMILY RATES**

*Charge twice the older adult premium rate and list all Applicants on the Application.*

*A “Family” is defined as three or more of; parents(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 financial support.*

**PREMIUM PAID DETERMINES COVERAGE PURCHASED. MINIMUM POLICY PREMIUM OF \$25.00.**

**AGE MEANS THE APPLICANT’S AGE ON THE EFFECTIVE DATE OF THE POLICY.**

## RATE TABLE GUIDE

Age	Stable Chronic Condition Option	Medical Declaration Required?	Premium Table	Deductible Amount
Under 70	Automatically Included	No	Table 1	\$50.00**
70-85 {	If Option Waived	No	Table 1	\$50.00**
	If Option Required	Yes	Table 2	\$50.00**
86 plus	Not Available	Yes*	Table 1	\$500.00

\* For age 86 plus, if there are any “Yes” answers on the Medical Declaration, no coverage of any kind is available from 21st Century.

\*\*For agents processing policies on-line, a deductible waiver feature is available up to age 85. For a premium surcharge of 5%, the \$50 deductible is reduced to \$0. Not available for age 86 plus.

### What is the Stable Chronic Condition Option?

When this option is automatically included or purchased for the extra premium found in Table 2, the Pre-existing Condition Exclusion in the policy will not apply to Insured Services incurred after any applicable Waiting Period to respond to a Stable Chronic Condition (as defined in the policy).

Note that, even with this option included, conditions that do not fit the definition of Stable Chronic Condition are still subject to the regular exclusion (reproduced below).

### Pre-existing Condition Exclusion:

We will not reimburse you for Insured Services arising from any sickness disease or bodily injury which had manifested itself in the 180-day period immediately preceding the Effective Date of this Policy.

Unexpected Emergency sickness, disease or bodily injury shall be considered to have manifested itself when:

- a) medical care, advice, investigation or treatment has been received; or
- b) drugs or medicines have been taken or prescribed to treat the sickness, disease or bodily injury; or
- c) you have experienced symptoms which would cause a reasonably prudent person to seek diagnosis, care or treatment.

Under this exclusion, each time you purchase another Policy from us because you are staying in Canada longer, each new Policy will have a new effective date and you will not be covered under the new Policy for any sickness, disease or bodily injury which had manifested itself in the 180-day period immediately preceding that new effective date.