

About TIC

TIC is a travel insurance company. Our expertise comes from our more than 50 years of providing nothing but travel health insurance solutions in and outside of Canada. We take pride in being the caring, helpful experts travellers can rely on to help them enjoy a worry free experience. After all, having a safe and enjoyable trip is what travelling is all about. We know.

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.
2100 – 250 Yonge Street
Toronto, Ontario, Canada M5B 2L7

Underwritten by:

Travel insurance – Co-operators Life Insurance Company

Property insurance – The Sovereign General Insurance Company

Your TIC travel insurance representative

Summary of Benefits

Plan	Maximum coverage amount
Emergency Hospital & Medical	\$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, Chiroprapist, 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
Optional plans – additional rates apply	
Accidental Death & Dismemberment	\$25,000 OR \$100,000 OR \$250,000
Trip Cancellation & Interruption	Before departure: \$15,000 OR After departure: unlimited
Flight Accident	\$200,000 OR \$500,000
Baggage	\$1,000 OR \$1,500
Rental Car Collision Damage Protection	\$50,000

ELIGIBILITY, LIMITATIONS AND EXCLUSIONS

Travel insurance coverage is subject to eligibility, limitations and exclusions. For full details, please consult with your TIC Travel Insurance representative. For complete terms, benefits, conditions and exclusions please see the policy document.

You see yourself jetting off to faraway lands.

We see **heat stroke** and a trip to the hospital.



Experiencing other cultures firsthand is meant to be enjoyed.

But if an unexpected medical emergency should happen, know that you're protected with Emergency Hospital & Medical for Canadians travel insurance.

Why buy travel insurance?

While it might be more exciting to plan the fun aspects of your trip, we know it's also important to prepare for the unexpected. When travelling outside your home province, territory or country, your government health care plans don't travel with you. In an emergency, it's up to you to arrange and pay for your treatment. Travel insurance from the experts at TIC helps you stay protected.

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

FEATURES AND BENEFITS

- Up to \$5 million in affordable all-in-one hospital, medical and extended health care coverage
- All-inclusive plans offer the best value on travel protection
- 24/7 access to multi-lingual emergency assistance
- Frequent flyers can enjoy convenient annual rates on multi-trip plans
- Family rates for you and your children help keep travel costs down
- Save money if you are travelling outside the US with Canada-only and international travel rates
- Identity fraud recovery helps pay for costs you might incur if someone commits an identity theft
- Assistance with lost or stolen travel documents
- Trip Cancellation and Interruption protection helps cover you for the unforeseen before or during your trip
- Access to professional medical services
- Quick and easy application 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.

WITHIN CANADA

Age	0 – 30	31 – 39	40 – 54	55 – 59
Single daily rate, per person				
1–35 days	\$1.20	\$1.45	\$1.48	\$1.84
36–60 days	1.20	1.45	1.48	1.84
61–365 days	1.25	1.51	1.55	1.84

USA PLAN

Age	0 – 30	31 – 39	40 – 54	55 – 59
Single daily rate, per person				
1–35 days	\$2.40	\$2.64	\$2.70	\$3.40
36–60 days	2.40	2.64	2.70	3.40
61–365 days	2.47	2.75	2.80	3.40

NON-USA PLAN

Age	0 – 30	31 – 39	40 – 54	55 – 59
Single daily rate, per person				
1–35 days	\$2.16	\$2.37	\$2.42	\$3.02
36–60 days	2.16	2.37	2.42	3.02
61–365 days	2.22	2.47	2.52	3.02

- Minimum Premium \$16.00/policy or 3 days

If 60 years old and over, a questionnaire needs to be completed.

Family rates available

- Family includes the applicant, age 59 and under, no more than one additional adult family member age 59 and under, and dependent children.

MULTI-TRIP BASIC PLAN – WORLDWIDE

Age	0 – 39	40 – 59
Single		
8 days	\$52	\$61
15 days	78	93
35 days	109	128
60 days	182	274
105 days	297	432

If 60 years old and over, a questionnaire needs to be completed.

MULTI-TRIP SELECT PLAN

Days / trip	8	15	35
Single, ages 0 – 59			
Option 1	\$87	\$121	\$153
Option 2	\$182	\$238	\$267

Optional plans

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

BAGGAGE

Sum insured per person	\$1,000	\$1,500
1–5 days	\$21	\$26
6–10 days	37	52
11–18 days	58	74
19–35 days	79	100
36–60 days	110	147
61–365 days	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

RENTAL CAR COLLISION PROTECTION

Sum insured	Daily 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.