



Travel Medical Insurance 2025-2026



EXTENDED Discounts: SAVE UP TO 25% until June 30, 2026

Winter Discount: Save 10%

Annual Plan Discount: Save an additional 15%

- Lock-in discounts and rates with a \$50 deposit. Balance due prior to travel.
- Full refund if you cancel for any reason prior to departure.

Coverage for Pre-Existing Medical Conditions

- A medical emergency related to a pre-existing medical condition will be covered as long as the condition is stable in the **90 days** prior to the date coverage begins.

Saving You \$\$\$

- **Travellers Choice** offers competitive rates for individuals and families.
- Daily rates allow you to pay for the exact number of days you require.
- Use your age on the day you apply for coverage, so call us before your next birthday!
- Save up to 50% by choosing a higher deductible. Deductible options on page 2.
- One of Canada's best refund policies: No administration fees and no service charges.

Top-Up Your Retiree Coverage

- Do you have a retiree plan with a minimum of \$500,000 in out-of-country coverage? Top up with 30 or more days and your retiree plan maximum is increased to \$5 million USD.
- Do you have a retiree plan or credit card with a limited number of days of coverage? Have your top-up coverage begin the day after your other coverage ends.

Travellers Choice is only available from



Travel Insurance Office Inc.

One of Canada's largest travel insurance brokers

Insuring travellers since 1991



1-800-550-1295 ♦ travelinsuranceoffice.com



Underwritten by The Manufacturers Life Insurance Company (Manulife)
Only available from Travel Insurance Office Inc. (TIO)

Summary of Deluxe Benefits

The travel insurance coverage (“Travellers Choice”) herein is an individual policy. Currency is USD unless otherwise stated.

Overall plan maximum	\$5 million
Ambulance services (land and air)	\$5 million
Medical treatment, services and supplies	\$5 million
Prescribed medication due to a medical emergency	Up to a 30-day supply
Chiropractor, Physiotherapist, Osteopath, Chiroprapist, Podiatrist, and Acupuncturist	\$500 per profession Maximum of \$3,000
Registered private duty nurse	\$7,500
Hospital accommodation	\$5 million
Hospital out-of-pocket expenses (if hospitalized) for you and anyone remaining with you	\$3,500
Return to Canada of you, of spouse, or child, with a medical attendant if necessary	\$5 million
Return of dog or cat to Canada	\$750
Return of vehicle or watercraft	\$5,000
Transportation of two family members and/or friends to your bedside if you are hospitalized	\$3,000
Meals and accommodation expenses of two family members and/or friends if they are transported to your bedside if you are hospitalized	Up to \$150 per day Maximum \$3,000
Accidental Dental	\$5,000
Dental pain	\$500
Return to original trip destination if returned to Canada	Economy class airfare
Transportation for one family member to identify an insured person’s remains	\$1,500
Meals and accommodation expenses for one family member to identify an insured person’s remains	Up to \$150 per day Maximum \$1,500
Return of remains if deceased	\$10,000
Cremation at place of death	\$5,000
Lifetime retiree plans protected	Up to \$100,000 CAD

Optional Annual Plans:

- If you plan to travel frequently in a 12-month period, consider purchasing an annual plan.
- Annual plans cover the first 5, 15, 25, or 35 days (based on the plan you selected) of every trip you take out of Canada.
- You may extend an annual plan if your trip is longer.
- Annual plans include unlimited trips within Canada for 12 months (outside of your home Province or Territory).

Optional Deductibles

There is a \$99 USD deductible per claim.

These deductible options are available:

\$0 deductible	Add 10% to the premium due
\$500 USD deductible	Take 10% off the premium due
\$1000 USD deductible	Take 15% off the premium due
\$2,500 USD deductible	Take 20% off the premium due
\$5,000 USD deductible	Take 35% off the premium due
\$10,000 USD deductible	Take 50% off the premium due

Underwritten by The Manufacturers Life Insurance Company (Manulife)

Claim payment and administrative services are provided by the administrator, Active Claims Management Inc. Manulife has appointed Active Claims Management (2018) Inc., operating as “Active Care Management,” “ACM,” “Global Excel Management,” and/or “Global Excel” as the provider of all assistance and claims services.

- Complete the **Eligibility Requirements** and the **Health Score Questionnaire** on the application to determine which rate table to use.
- If any of your answers are found to be incorrect or incomplete, your coverage may be void.
- If you used tobacco products in the 3 years before your application date, add 20% to the rates.
- All rates shown have a \$99 USD deductible per claim. Deductible options are available.
- Rates shown are in Canadian dollars (CAD).

SAVE UP TO 25%
Winter Discount: Save 10%
**Annual Plans:
 Save an additional 15%**
Deadline: June 30, 2026

Rate Table 1 "Lucky Duck" Health Score = 0 points							
Pre-existing Medical Conditions will be covered if they are stable in the 90 days before the date you want coverage to begin							
Single Trip Daily Rates	Daily Rates for single trips or topping up other coverage						
	Your AGE on the date you APPLY for coverage						
Trip Length	0-59	60-65	66-70	71-75	76-80	81-85	86-89
1-15 days	9.74	11.23	10.98	12.93	21.27	35.58	52.90
16-30 days	7.58	8.67	8.47	11.20	19.78	33.33	49.60
31-45 days	6.77	7.77	8.21	11.88	19.21	31.52	46.64
46-60 days	6.78	7.78	8.66	12.03	19.23	31.54	46.65
61-75 days	6.80	7.79	8.68	12.19	19.25	31.57	46.75
76-90 days	6.81	7.81	8.69	12.24	19.32	32.00	46.85
91-105 days	6.82	7.82	9.06	12.73	20.34	32.03	47.10
106-120 days	6.93	8.07	9.09	13.08	20.75	32.20	47.40
121-135 days	7.58	9.01	9.11	13.54	20.88	33.45	48.55
136-150 days	7.72	9.13	9.14	13.98	21.20	34.56	50.15
151-165 days	7.80	9.34	9.40	14.46	21.34	34.79	50.65
166-212 days	8.03	9.56	9.60	14.81	21.36	35.01	50.90
Optional Annual Plan Rates							
5-day Annual	143	173	179	235	380	667	989
15-day Annual	282	346	360	470	757	1333	1976
25-day Annual	423	522	565	663	1047	1664	2215
35-day Annual	533	660	723	900	1431	2354	3170

Rate Table 2 Health Score = 1 - 9 points						
Pre-existing Medical Conditions will be covered if they are stable in the 90 days before the date you want coverage to begin						
Single Trip Daily Rates	Daily Rates for single trips or topping up other coverage					
	Your AGE on the date you APPLY for coverage					
Trip Length	60-65	66-70	71-75	76-80	81-85	86-89
1-15 days	12.41	13.44	13.89	23.48	39.33	53.10
16-30 days	9.58	9.79	12.44	21.83	36.83	49.81
31-45 days	8.59	9.81	13.02	21.21	34.83	46.76
46-60 days	8.60	9.82	13.03	21.23	34.87	46.80
61-75 days	8.61	9.84	13.04	21.25	34.90	46.84
76-90 days	8.63	9.85	13.09	21.30	35.35	46.99
91-105 days	8.64	9.87	13.67	22.44	35.50	47.20
106-120 days	8.92	10.56	14.07	22.91	35.75	47.43
121-135 days	9.96	10.98	14.54	23.05	36.95	48.63
136-150 days	10.08	11.07	15.03	23.41	38.20	50.24
151-165 days	10.32	11.45	15.53	23.55	38.43	50.80
166-212 days	10.55	11.58	15.90	23.75	38.66	51.01
Optional Annual Plan Rates						
5-day Annual	190	199	261	419	736	1092
15-day Annual	384	398	520	837	1473	2185
25-day Annual	577	625	732	1156	1838	2447
35-day Annual	730	798	995	1580	2600	3504

Rate Table 3 Health Score = 10 - 29 points						
Pre-existing Medical Conditions will be covered if they are stable in the 90 days before the date you want coverage to begin						
Single Trip Daily Rates	Daily Rates for single trips or topping up other coverage					
	Your AGE on the date you APPLY for coverage					
Trip Length	60-65	66-70	71-75	76-80	81-85	86-89
1-15 days	18.92	23.04	24.43	35.60	53.33	70.41
16-30 days	14.01	16.85	20.04	30.90	47.02	64.01
31-45 days	12.64	16.11	20.07	29.85	46.24	60.50
46-60 days	12.65	16.12	20.10	29.87	46.28	60.55
61-75 days	12.67	16.15	20.12	29.90	46.32	60.62
76-90 days	12.69	16.16	20.16	30.12	46.98	61.04
91-105 days	12.70	16.67	20.98	31.64	50.11	61.59
106-120 days	14.28	16.79	21.55	32.27	51.13	62.13
121-135 days	15.50	17.23	22.79	32.99	52.97	63.05
136-150 days	16.30	17.62	23.19	33.55	53.72	64.30
151-165 days	16.93	17.95	23.92	34.10	53.83	66.36
166-212 days	17.07	18.18	24.06	34.31	54.05	66.58
Optional Annual Plan Rates						
5-day Annual	257	313	406	627	971	1238
15-day Annual	513	627	812	1257	1942	2475
25-day Annual	796	979	1146	1680	2503	3279
35-day Annual	1007	1266	1512	2221	3371	4416

Rate Table 4 Health Score = 30 - 99 points						
Pre-existing Medical Conditions will be covered if they are stable in the 90 days before the date you want coverage to begin						
Single Trip Daily Rates	Daily Rates for single trips or topping up other coverage					
	Your AGE on the date you APPLY for coverage					
Trip Length	60-65	66-70	71-75	76-80	81-85	86-89
1-15 days	23.91	28.43	34.22	46.74	69.72	115.42
16-30 days	19.24	23.72	29.38	43.19	65.24	110.03
31-45 days	17.83	21.53	29.66	41.56	58.81	92.84
46-60 days	17.85	21.54	29.68	41.60	58.86	92.92
61-75 days	17.88	21.58	29.71	41.64	58.91	93.01
76-90 days	17.89	21.59	29.79	43.24	59.21	93.18
91-105 days	18.76	22.91	31.19	43.79	60.47	98.32
106-120 days	19.01	23.37	31.49	44.07	60.52	99.22
121-135 days	20.20	24.16	32.11	44.93	63.26	100.59
136-150 days	20.53	24.70	34.13	45.67	65.70	105.27
151-165 days	21.57	24.89	36.02	47.34	69.84	109.77
166-212 days	22.76	25.46	37.05	48.40	70.53	110.00
Optional Annual Plan Rates						
5-day Annual	376	448	572	901	1360	1970
15-day Annual	752	896	1146	1802	2721	3940
25-day Annual	1057	1312	1673	2497	3618	5736
35-day Annual	1417	1762	2285	3484	5084	7574



Travel Insurance Office Inc.

One of Canada's largest travel insurance brokers

Insuring travellers since 1991



✓ 5 Reasons to Choose Travel Insurance Office Inc. (TIO)

1. **Payment convenience:** A fully refundable \$50 CAD deposit (per policy) locks in the discount. The balance is due prior to travel.
2. **Longevity:** For over 30 years TIO has insured hundreds of thousands of snowbirds and travelling Canadians.
3. **Trust:** Many of our clients renew with us each year and recommend us to their family and friends.
4. **Choice:** We offer a full range of products and **Travellers Choice** is only available from TIO.
5. **Quality:** We offer high quality products, high quality services, and high quality staff.

✓ 5 Reasons Why Our Customer Service Stands Out

1. **Safe, secure, user-friendly website:** Online purchasers get their travel documents by email within minutes.
2. **Apply by phone:** Our fully-trained licensed agents will take your application over the phone.
3. **Guaranteed same-day service:** Wallet cards, tax receipts & policies are mailed the same day we get your application.
4. **Messages returned promptly:** If you leave a message when our office is closed, we will return your call on the next business day.
5. **Live chat:** You may chat with a live agent on our website.

✓ 5 Reasons Why We Have One of the Best Refund Policies in Canada

1. **No administration fees or service charges:** We will never make you pay for the service we provide.
2. **Changing your travel dates:** You may change your travel dates as often as necessary and not incur a penalty.
3. **'TIO Risk-free Guarantee':** If you cancel prior to travel, you will get a full refund. No doctor's letter is required.
4. **Return to Canada early:** If you are claim-free, you will get a refund on the unused days of your single trip or top-up.
5. **No minimum:** You may be eligible to get a refund for any amount even if you come home one day early on your single trip or top-up.

Contact Us

Office hours: Monday to Friday 9 AM to 5 PM (ET)

Our office is closed to walk-in visitors

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