Travellers Choice

Travel Medical Insurance 2026-2027

Early Bird Discounts: SAVE UP TO 25% until September 30, 2026

Single Trips: Save 15%

Annual Plans: Save 25%

- 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

Serving Travellers for 35 Years

1-800-550-1295 ♦ travelinsuranceoffice.com

Travellers Choice

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, Chiropodist, 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.

Travellers Choice

How to Find Your Daily Rate

- 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).

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**
1-30 days	12.13	13.62	13.93	16.89	28.74	48.24	71.75
31-45 days	6.77	7.10	7.75	11.25	20.00	36.25	60.63
46-60 days	6.78	7.15	7.85	11.40	20.10	36.27	60.65
61-75 days	6.80	6.50	7.25	11.60	20.20	36.31	60.78
76-90 days	6.81	6.60	7.35	11.75	20.35	36.80	60.91
91-105 days	6.82	6.75	7.50	11.90	20.50	36.83	61.23
106-120 days	6.93	6.90	7.65	12.10	20.75	37.03	61.62
121-135 days	7.58	7.15	7.90	12.35	21.00	38.47	63.12
136-150 days	7.72	7.40	8.15	12.60	21.30	39.74	65.20
151-165 days	7.80	7.60	8.35	12.90	21.60	40.01	65.85
166-212 days	8.03	7.85	8.60	13.20	21.90	40.26	66.17
Optional Annual Plan Rates							
5-day Annual	162	195	202	266	429	754	1,118
15-day Annual	319	391	407	531	855	1,506	2,233
25-day Annual	478	590	638	749	1,183	1,880	2,503
35-day Annual	602	746	817	1,017	1,617	2,660	3,582

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**
1-30 days	15.39	16.57	18.44	31.72	53.31	72.04
31-45 days	11.25	12.85	17.06	27.79	45.63	61.26
46-60 days	11.27	12.86	17.07	27.81	45.68	61.31
61-75 days	11.28	12.89	17.08	27.84	45.72	61.36
76-90 days	11.31	12.90	17.15	27.90	46.31	61.56
91-105 days	11.32	12.93	17.91	29.40	46.51	61.83
106-120 days	11.69	13.83	18.43	30.01	46.83	62.13
121-135 days	13.05	14.38	19.05	30.20	48.40	63.71
136-150 days	13.20	14.50	19.69	30.67	50.04	65.81
151-165 days	13.52	15.00	20.34	30.85	50.34	66.55
166-212 days	13.82	15.17	20.83	31.11	50.64	66.82
Optional Annual Plan Rates						
5-day Annual	215	225	295	473	832	1,234
15-day Annual	434	450	588	946	1,664	2,469
25-day Annual	652	706	827	1,306	2,077	2,765
35-day Annual	825	902	1,124	1,785	2,938	3,960

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**
1-30 days	23.05	27.93	31.13	46.55	70.25	94.09
31-45 days	16.56	21.10	26.29	39.10	60.57	79.26
46-60 days	16.57	21.12	26.33	39.13	60.63	79.32
61-75 days	16.60	21.16	26.36	39.17	60.68	79.41
76-90 days	16.62	21.17	26.41	39.46	61.54	79.96
91-105 days	16.64	21.84	27.48	41.45	65.64	80.68
106-120 days	18.71	21.99	28.23	42.27	66.98	81.39
121-135 days	20.31	22.57	29.85	43.22	69.39	82.60
136-150 days	21.35	23.08	30.38	43.95	70.37	84.23
151-165 days	22.18	23.51	31.34	44.67	70.52	86.93
166-212 days	22.36	23.82	31.52	44.95	70.81	87.22
Optional Annual Plan Rates						
5-day Annual	290	354	459	709	1,097	1,399
15-day Annual	580	709	918	1,420	2,194	2,797
25-day Annual	899	1,106	1,295	1,898	2,828	3,705
35-day Annual	1,138	1,431	1,709	2,510	3,809	4,990

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**
1-30 days	30.21	36.51	44.52	62.96	94.48	157.82
31-45 days	21.93	24.33	33.52	46.96	72.34	114.19
46-60 days	21.96	24.34	33.54	47.01	72.40	114.29
61-75 days	21.99	24.39	33.57	47.05	72.46	114.40
76-90 days	22.00	24.40	33.66	48.86	72.83	114.61
91-105 days	23.07	25.89	35.24	49.48	74.38	120.93
106-120 days	23.38	26.41	35.58	49.80	74.44	122.04
121-135 days	24.85	27.30	36.28	50.77	77.81	123.73
136-150 days	25.25	27.91	38.57	51.61	80.81	129.48
151-165 days	26.53	28.13	40.70	53.49	85.90	135.02
166-212 days	27.99	28.77	41.87	54.69	86.75	135.30
Optional Annual Plan Rates						
5-day Annual	425	506	646	1,018	1,537	2,226
15-day Annual	850	1,012	1,295	2,036	3,075	4,452
25-day Annual	1,194	1,483	1,890	2,822	4,088	6,482
35-day Annual	1,601	1,991	2,582	3,937	5,745	8,559

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10 Reasons to Choose Travel Insurance Office Inc. (TIO)

1. **Longevity**: For 35 years TIO has insured hundreds of thousands of snowbirds and travelling Canadians.
2. **Expertise**: Our experienced, licensed agents are, meticulously trained, ensuring knowledgeable guidance tailored to your needs.
3. **Apply by Phone with a Live Agent** – Speak directly with one of our licensed agents who can complete your application with you over the phone.
4. **No Administration Fees or Service Charges** – We never charge administration fees or service charges for the support we provide.
5. **'No Questions Asked' Refunds** – Cancel for any reason prior to travel and receive a full refund with no limitations or minimums.
6. **Exclusive Travel Insurance Products** – Access exclusive plans like Travellers Choice, which is only available through TIO.
7. **Fast Online Policy Delivery** – Purchase online securely and receive your travel documents by email within minutes.
8. **Flexible Travel Date Changes** – Update your travel dates before departure without penalties.
9. **Refunds for Unused Coverage** – Return home early, remain claim-free, and you may receive a refund for unused coverage days with no limitations or minimums.
10. **Trusted by Canadians** – Many of our clients renew annually and recommend TIO to their family and friends.

35 years

CONTACT US

Our office is closed to walk-in visitors

Travel Insurance Office Inc. (TIO)
190 Bullock Drive, Suite 3A
Markham, ON L3P 7N3

Monday to Friday 9AM to 5PM (ET)

1-800-550-1295

travelinsuranceoffice.com

info@travelinsuranceoffice.com

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