



Travel Medical Insurance 2022-2023

Full Coverage for COVID-19 Medical Emergencies

- \$5 million coverage for any COVID-19 medical emergency.
- If there is a travel advisory, you can still travel and be fully covered for a COVID-19 medical emergency.
- If you are already travelling and a travel advisory is issued, you can remain out of the country and be fully covered for COVID-19.

Excellent Coverage for Pre-Existing Medical Conditions

- Any 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.
- If your health changes in the **90 days** prior to travel, call **Travel Insurance Office Inc.** for other options.

Saving You \$\$\$

- **Travellers Choice** has some of the lowest rates in Canada 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!
- Canada's best refund policy: 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 from **Travellers Choice** 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 not available from any other broker



Travel Insurance Office Inc.

One of Canada's largest travel insurance brokers

Insuring travellers since 1991

[travelinsuranceoffice.com](https://www.travelinsuranceoffice.com)





Underwritten by Zurich Insurance Company Ltd (Canadian Branch)

Only available from Travel Insurance Office Inc. (TIO)

Summary of Deluxe Benefits

The travel insurance coverage (“Travellers Choice”) herein is an individual policy.

Overall plan maximum includes coverage for COVID-19	\$5 million USD
Ambulance services (land and air)	\$5 million USD
Medical treatment, services and supplies	\$5 million USD
Prescribed medication due to a medical emergency	Up to a 30-day supply
Chiropractor	\$500 USD
Physiotherapist, Osteopath, Chiropodist, Podiatrist, and Acupuncturist	\$500 USD per profession Maximum of \$3,000 USD
Registered private duty nurse	\$7,500 USD
Hospital accommodation	\$5 million USD
Hospital out-of-pocket expenses (if hospitalized) for you and anyone remaining with you	\$3,500 USD
Return to Canada of you, of spouse, or child, with a medical attendant if necessary	\$5 million USD
Return of dog or cat to Canada	\$750 USD
Return of vehicle or watercraft	\$5,000 USD
Transportation of two family members and/or friends to your bedside if you are hospitalized	\$3,000 USD
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 USD per day Maximum \$3,000 USD
Accidental Dental	\$5,000 USD
Dental pain	\$500 USD
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 USD
Meals and accommodation expenses for one family member to identify an insured person’s remains	Up to \$150 USD per day Maximum \$1,500 USD
Return of remains if deceased	\$10,000 USD
Cremation at place of death	\$5,000 USD
Lifetime retiree plans protected	Up to \$100,000 CAD

Optional Annual Plans for Multi-Trips

- If you plan to travel frequently in a 12-month period, consider purchasing a 5-day, 15-day, 25-day, or 35-day 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 than 5, 15, 25, or 35 days.
- 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
\$250 USD deductible	Take 5% off the premium due
\$500 USD deductible	Take 10% off the premium due
\$1,000 USD deductible	Take 15% 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 Zurich Insurance Company Ltd (Canadian Branch)

Zurich Insurance Canada Ltd (Canadian Branch) (“Zurich Canada”) is part of the Zurich Insurance Group (“Zurich”), a Switzerland-based global insurance provider with an excellent brand, strong capital position and exceptional people. Zurich has over 140 years of experience (including over 100 years in North America), approximately 53,000 employees in over 210 countries and territories, and insures more than 90 percent of Fortune 500 companies. Zurich is a top three global travel insurer and has existing partnerships with many of the largest providers of travel insurance around the world. Zurich Canada has partnered with World Travel Protection Canada Inc., a Zurich subsidiary company, to provide best-in-class assistance and administrative services to our customers under the Zurich Travel Assist brand. From its location in Toronto, World Travel Protection Canada Inc. has provided medical, travel and security assistance services to travelling Canadians for nearly 30 years.

- 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. It is your responsibility to read and understand this brochure and application in full.
- If you used tobacco products in the 3 years before your application date, you must add 20% to the rates.
- All rates shown have a **\$99 USD deductible per claim**. Deductible options are available.

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	8.73	10.29	11.14	11.50	19.45	32.59	43.99
16-30 days	6.77	7.93	8.15	10.30	18.08	30.52	41.27
31-45 days	6.04	7.11	8.32	10.81	17.57	28.86	38.76
46-60 days	6.05	7.12	8.33	10.82	17.58	28.89	38.79
61-75 days	6.06	7.13	8.34	10.83	17.60	28.92	38.82
76-90 days	6.07	7.15	8.35	10.85	17.66	29.30	38.94
91-105 days	6.08	7.16	8.71	11.33	18.60	29.33	39.12
106-120 days	6.18	7.39	8.88	11.66	18.97	29.63	39.32
121-135 days	6.77	8.25	9.10	12.05	19.10	30.63	40.30
136-150 days	6.89	8.36	9.18	12.45	19.39	31.66	41.64
151-165 days	6.98	8.55	9.49	12.87	19.51	31.86	42.09
166-212 days	7.18	8.76	9.59	13.19	19.53	32.07	42.27
Optional Annual Plan Rates							
5-day Annual	116	146	151	198	320	563	835
15-day Annual	232	292	304	396	639	1,126	1,668
25-day Annual	348	440	477	559	884	1,404	1,870
35-day Annual	438	558	610	759	1,207	1,987	2,676

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	56-59	60-65	66-70	71-75	76-80	81-85	86-89
1-15 days	8.76	11.37	12.31	12.72	21.51	36.02	48.63
16-30 days	6.81	8.77	8.96	11.40	19.99	33.73	45.62
31-45 days	6.08	7.87	8.98	11.92	19.42	31.90	42.83
46-60 days	6.08	7.87	8.99	11.93	19.44	31.93	42.87
61-75 days	6.09	7.89	9.01	11.95	19.46	31.96	42.91
76-90 days	6.11	7.91	9.02	11.99	19.51	32.38	43.04
91-105 days	6.11	7.91	9.04	12.52	20.55	32.52	43.24
106-120 days	6.22	8.17	9.67	12.89	20.98	32.75	43.45
121-135 days	6.81	9.12	10.05	13.32	21.12	33.84	44.54
136-150 days	6.93	9.23	10.14	13.76	21.44	34.99	46.02
151-165 days	7.01	9.45	10.49	14.23	21.57	35.20	46.53
166-212 days	7.22	9.66	10.60	14.57	21.76	35.40	46.72
Optional Annual Plan Rates							
5-day Annual	118	161	168	220	354	622	922
15-day Annual	233	324	336	438	707	1,243	1,845
25-day Annual	350	487	528	618	976	1,552	2,066
35-day Annual	442	617	674	840	1,334	2,196	2,958

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	56-59	60-65	66-70	71-75	76-80	81-85	86-89
1-15 days	8.80	17.33	22.38	21.11	32.60	48.85	64.49
16-30 days	6.84	12.83	15.43	18.35	28.30	43.06	58.63
31-45 days	6.11	11.57	14.75	18.39	27.34	42.35	55.42
46-60 days	6.12	11.58	14.76	18.40	27.36	42.39	55.47
61-75 days	6.13	11.60	14.79	18.42	27.39	42.43	55.51
76-90 days	6.14	11.62	14.80	18.46	27.59	43.02	55.91
91-105 days	6.15	11.63	15.27	19.22	28.98	45.90	56.42
106-120 days	6.25	13.08	15.38	19.74	29.56	46.83	56.91
121-135 days	6.84	14.20	15.79	20.88	30.22	48.52	57.74
136-150 days	6.96	14.94	16.14	21.23	30.72	49.21	58.89
151-165 days	7.05	15.51	16.44	21.90	31.24	49.30	60.78
166-212 days	7.25	15.64	16.65	22.04	31.43	49.51	60.99
Optional Annual Plan Rates							
5-day Annual	119	217	264	343	530	820	1,045
15-day Annual	235	433	529	685	1,061	1,640	2,090
25-day Annual	353	672	827	968	1,418	2,113	2,769
35-day Annual	445	850	1,068	1,277	1,876	2,846	3,728

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	56-59	60-65	66-70	71-75	76-80	81-85	86-89
1-15 days	8.83	21.89	26.04	31.08	42.81	63.86	105.72
16-30 days	6.87	17.97	22.16	27.22	40.34	60.94	96.11
31-45 days	6.14	16.66	20.11	27.48	38.82	54.93	81.10
46-60 days	6.16	16.67	20.13	27.50	38.86	54.98	81.17
61-75 days	6.17	16.70	20.16	27.53	38.89	55.03	81.24
76-90 days	6.18	16.71	20.17	27.61	40.39	55.30	81.40
91-105 days	6.19	17.51	21.40	28.89	40.91	56.48	85.88
106-120 days	6.29	17.75	21.83	29.18	41.16	56.53	86.67
121-135 days	6.87	18.87	22.56	29.75	41.97	59.09	87.86
136-150 days	7.00	19.18	23.07	31.62	42.37	60.90	91.95
151-165 days	7.08	20.15	23.24	34.31	44.22	65.24	95.89
166-212 days	7.28	21.25	23.78	33.57	45.21	65.88	96.08
Optional Annual Plan Rates							
5-day Annual	121	317	378	483	761	1,148	1,663
15-day Annual	238	634	757	968	1,522	2,297	3,326
25-day Annual	357	892	1,108	1,412	2,108	3,054	4,843
35-day Annual	450	1,196	1,488	1,929	2,941	4,292	6,395



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

1. **Payment convenience:** A fully refundable \$50 deposit (per trip) locks in discounts & rates. 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:** 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. **Savings:** Due to our sales volume, we get better deals so, when we save, you save.

✓ 5 Reasons Why Our Customer Service is the Best

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 & appointment:** You may chat with us on our website or make an appointment to have an agent call you.

✓ 5 Reasons Why We Have the Best Refund Policy 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.



Travel Insurance Office Inc. TIO

For the protection of our agents and clients, our office is closed to walk-in visitors

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

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Atlantic Canada..... 1-877-550-1295

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