



Travel Medical Insurance 2021-2022



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



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
Trip-Break for Single-Trip Plans	Up to 15 consecutive days
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	7.66	9.02	9.77	10.09	17.06	28.58	38.59
16-30 days	5.94	6.96	7.15	9.04	15.86	26.77	36.20
31-45 days	5.30	6.24	7.30	9.48	15.41	25.32	34.00
46-60 days	5.30	6.24	7.30	9.48	15.41	25.32	34.00
61-75 days	5.30	6.24	7.32	9.48	15.41	25.32	34.00
76-90 days	5.33	6.28	7.32	9.49	15.49	25.70	34.16
91-105 days	5.33	6.28	7.64	9.94	16.31	25.70	34.32
106-120 days	5.42	6.48	7.79	10.22	16.64	25.99	34.49
121-135 days	5.94	7.24	7.98	10.57	16.75	26.87	35.35
136-150 days	6.05	7.33	8.05	10.92	17.01	27.77	36.53
151-165 days	6.12	7.50	8.33	11.29	17.12	27.95	36.92
166-212 days	6.30	7.68	8.41	11.57	17.12	28.13	37.08
Optional Annual Plan Rates							
5-day Annual	83	104	108	142	229	402	596
15-day Annual	166	209	217	283	457	804	1,192
25-day Annual	248	314	341	400	631	1,003	1,336
35-day Annual	313	398	436	542	862	1,420	1,912

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	7.72	15.20	19.63	18.52	28.60	42.85	56.57
16-30 days	6.00	11.26	13.54	16.10	24.83	37.78	51.43
31-45 days	5.36	10.15	12.94	16.13	23.98	37.15	48.61
46-60 days	5.36	10.15	12.94	16.13	23.98	37.15	48.61
61-75 days	5.36	10.15	12.94	16.13	23.98	37.15	48.61
76-90 days	5.39	10.18	12.96	16.15	24.20	37.74	49.04
91-105 days	5.39	10.18	13.39	16.86	25.42	40.26	49.49
106-120 days	5.48	11.47	13.49	17.32	25.93	41.08	49.92
121-135 days	6.00	12.46	13.85	18.31	26.51	42.56	50.65
136-150 days	6.11	13.10	14.16	18.62	26.95	43.16	51.66
151-165 days	6.18	13.61	14.42	19.21	27.40	43.25	53.32
166-212 days	6.36	13.72	14.60	19.33	27.57	43.43	53.50
Optional Annual Plan Rates							
5-day Annual	83	155	188	245	378	586	746
15-day Annual	166	310	378	490	758	1,171	1,493
25-day Annual	248	480	590	691	1,013	1,510	1,978
35-day Annual	313	607	763	912	1,340	2,033	2,663

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	7.69	9.97	10.80	11.16	18.87	31.60	42.66
16-30 days	5.97	7.69	7.86	10.00	17.53	29.59	40.02
31-45 days	5.33	6.90	7.88	10.46	17.04	27.98	37.57
46-60 days	5.33	6.90	7.88	10.46	17.04	27.98	37.57
61-75 days	5.33	6.90	7.88	10.46	17.04	27.98	37.57
76-90 days	5.36	6.94	7.91	10.49	17.12	28.40	37.75
91-105 days	5.36	6.94	7.91	10.98	18.03	28.52	37.93
106-120 days	5.45	7.16	8.48	11.30	18.40	28.73	38.11
121-135 days	5.97	8.00	8.82	11.69	18.52	29.69	39.07
136-150 days	6.08	8.10	8.89	12.07	18.81	30.70	40.37
151-165 days	6.15	8.29	9.20	12.48	18.92	30.88	40.81
166-212 days	6.33	8.47	9.30	12.78	19.09	31.06	40.98
Optional Annual Plan Rates							
5-day Annual	83	115	120	157	253	444	659
15-day Annual	166	232	240	313	505	888	1,318
25-day Annual	248	348	377	442	697	1,109	1,476
35-day Annual	313	440	481	600	953	1,568	2,113

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	7.75	19.21	22.84	27.27	37.55	56.02	92.74
16-30 days	6.03	15.77	19.44	23.87	35.39	53.45	84.31
31-45 days	5.39	14.61	17.64	24.10	34.06	48.19	71.14
46-60 days	5.39	14.61	17.64	24.10	34.06	48.19	71.14
61-75 days	5.39	14.61	17.64	24.10	34.06	48.19	71.14
76-90 days	5.42	14.63	17.66	24.20	35.43	48.51	71.40
91-105 days	5.42	15.36	18.77	25.35	35.88	49.54	75.34
106-120 days	5.51	15.57	19.15	25.60	36.10	49.59	76.03
121-135 days	6.03	16.55	19.79	26.09	36.82	51.83	77.07
136-150 days	6.14	16.82	20.24	27.74	37.17	53.42	80.66
151-165 days	6.21	17.68	20.39	30.10	38.79	57.22	84.11
166-212 days	6.39	18.64	20.86	29.45	39.66	57.79	84.28
Optional Annual Plan Rates							
5-day Annual	79	227	270	345	543	820	1,188
15-day Annual	159	453	541	691	1,087	1,641	2,376
25-day Annual	238	637	791	1,009	1,506	2,182	3,459
35-day Annual	300	854	1,063	1,378	2,101	3,066	4,568



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

1. **Longevity:** Over the past 30 years TIO has insured hundreds of thousands of snowbirds and travelling Canadians.
2. **Trust:** Our clients renew with us each year and recommend us to their family and friends.
3. **Choice:** We offer a full range of products and **Travellers Choice** & **T.I.M.E** are only available from TIO.
4. **Savings:** Due to our sales volume, we get better deals so, when we save, you save.
5. **Benefits:** Our products offer deluxe coverage including benefits not found in some "snowbird" plans.

✓ 5 Reasons Why Our Customer Service is the Best

1. **Access to live agents:** We answer the phones the old-fashioned way: no phone menus & no buttons to press!
2. **Live chat & appointment:** You may chat with us on our website or make an appointment to have an agent call you.
3. **Experience:** Our licensed agents are well trained and will answer your questions.
4. **Guaranteed same-day service:** Wallet cards, tax receipts & policies are mailed the same day we get your application.
5. **Safe, secure, user-friendly website:** Online purchasers get their travel documents by email within minutes.

✓ 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**

***Due to COVID-19, office visits are by appointment only (call or book online).
For the safety of our agents, you must wear a mask.***

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

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