

**Single Trip Daily  
 Emergency Medical**

		Trip Length (# of days)							
Age	Rate	0-30	31-60	61-80	81-100	101-120	121-140	141-160	161-183
<b>Under 18</b>		\$1.15	\$1.39	\$1.65	\$1.70	\$1.75	\$1.80	\$1.91	\$2.01
<b>18-34</b>		\$1.30	\$1.60	\$1.98	\$2.05	\$2.15	\$2.16	\$2.32	\$2.45
<b>35-54</b>		\$1.35	\$1.69	\$2.00	\$2.10	\$2.18	\$2.25	\$2.35	\$2.45
<b>55-59</b>		\$1.98	\$2.20	\$2.36	\$2.41	\$2.51	\$2.54	\$2.59	\$2.66
<b>60-64</b>	Star	\$2.85	\$2.89	\$2.95	\$3.02	\$3.09	\$3.24	\$3.44	\$3.82
	Select	\$4.50	\$4.68	\$5.30	\$6.02	\$6.20	\$6.48	\$7.22	\$7.75
	Standard	\$5.95	\$6.32	\$6.86	\$7.30	\$7.55	\$8.03	\$8.77	\$9.23
<b>65-69</b>	Star	\$3.47	\$3.52	\$3.58	\$3.79	\$3.98	\$4.11	\$4.39	\$4.66
	Select	\$5.69	\$6.10	\$7.14	\$7.40	\$7.76	\$8.30	\$8.68	\$9.28
	Standard	\$8.09	\$8.50	\$9.60	\$10.29	\$10.59	\$11.24	\$11.83	\$12.42
<b>70-74</b>	Star	\$5.06	\$5.12	\$5.24	\$5.47	\$5.65	\$5.89	\$6.29	\$6.60
	Select	\$8.41	\$8.55	\$8.75	\$9.10	\$10.00	\$10.79	\$11.52	\$12.25
	Standard	\$10.62	\$11.22	\$11.53	\$12.24	\$12.85	\$14.10	\$15.62	\$16.31
<b>75-79</b>	Star	\$8.03	\$8.16	\$8.34	\$8.85	\$9.68	\$10.33	\$10.49	\$10.62
	Select	\$13.79	\$14.91	\$15.57	\$16.04	\$17.40	\$18.13	\$20.00	\$21.85
	Standard	\$17.39	\$18.27	\$19.59	\$20.14	\$21.92	\$23.09	\$24.81	\$26.43
<b>80 &amp; Over</b>	Star	\$13.40	\$13.79	\$13.95	\$14.67	\$15.18	\$16.48	\$16.80	\$17.65
	Select	\$23.83	\$25.33	\$26.60	\$27.95	\$29.36	\$31.71	\$34.46	\$36.54
	Standard	\$31.33	\$32.11	\$33.00	\$34.17	\$36.12	\$38.33	\$40.94	\$43.60

Rates are per person, per day. Minimum premium of \$20.00 per daily travel application.  
 \$250 Canadian deductible per person. To determine a \$0 deductible, add 10% to the daily rate.  
 When used as a top-up plan, the daily rate used in calculating the premium is based upon the total trip length.  
 There is no charge for children under 16, when accompanied by their parent(s), on trips with a total duration of 30 days or less.  
 Children must be listed on the application and are subject to all eligibility criteria, conditions, exclusions and terms.

**Multi-Trip Annual  
 Emergency Medical**

		Trip Length (# of days)	
Age		30 days	15 days
<b>Under 18</b>		\$30	\$20
<b>18-34</b>		\$63	\$40
<b>35-44</b>		\$70	\$46
<b>45-54</b>		\$83	\$54
<b>55-59</b>		\$115	\$80
<b>60-64</b>		\$185	\$123
<b>65-69</b>		\$266	\$178
<b>70-74</b>		\$367	\$258
<b>75-79</b>		\$470	\$330

Rates are per person, per year.  
 Up to 15 or 30 days per trip.

## Trip Cancellation & Interruption

Age	Sum Insured							
	\$0-700	\$701-1,400	\$1,401-2,100	\$2,101-2,800	\$2,801-3,500	\$3,501-4,200	\$4,201 & Over	
<b>Under 18</b>	\$22	\$34	\$42	\$56	\$72	\$96	Add \$4 per \$100 of Sum Insured to the \$4,200 premium	
<b>18-34</b>	\$26	\$38	\$47	\$63	\$80	\$105		
<b>35-54</b>	\$32	\$45	\$57	\$74	\$94	\$123		
<b>55-59</b>	\$36	\$47	\$59	\$78	\$97	\$124		
<b>60-64</b>	\$42	\$57	\$73	\$91	\$116	\$149		
<b>65-69</b>	\$50	\$62	\$76	\$96	\$124	\$157		
<b>70-74</b>	\$60	\$71	\$90	\$111	\$144	\$180		
<b>75-79</b>	\$88	\$111	\$140	\$182	\$221	\$279		
<b>80 &amp; Over</b>	\$113	\$150	\$186	\$240	\$283	\$356		

Rates are per person.

## Baggage Loss, Damage & Delay

(Requires the purchase of Trip Cancellation & Interruption)

# of days	Sum Insured		
	\$1,000	\$1,500	\$2,000
<b>1-4</b>	\$18	\$25	\$35
<b>5-9</b>	\$26	\$39	\$51
<b>10 -15</b>	\$42	\$61	\$82
<b>16 -22</b>	\$57	\$82	\$111
<b>23-30</b>	\$66	\$97	\$131
<b>31-183</b>	Add \$0.50/day	Add \$0.75/day	Add \$1.00/day

Rates are per person.

### Looking for the Ultimate in Travel Flexibility and Savings?

GMS All-Inclusive Multi-Trip coverage protects your health, belongings and trip investments. Pay one annual fee for complete coverage for each trip under 15 or 30 days each year.

### Travelling as a Group?

Group Medical Services provides travel insurance for larger groups. Contact us at 1.800.667.3699 or info@gms.ca for your custom quotation.

### Planning a Trip for Longer than 183 Days?

Contact GMS for a custom quote to meet your specific travel needs. Call 1.800.667.3699 or email info@gms.ca at your convenience.

## Coverage Options

Items Covered	Coverage Type	
	Single Trip	Multi-Trip
<b>Loss of Sporting Goods</b>	\$26 per item	\$63 per item
<b>Loss of Computer Equipment</b>	\$26 per item	\$63 per item
<b>Trip Delay Upgrade</b>	\$21 per trip	\$53 per plan
<b>Increased Per Item Baggage Limit</b>	\$21 per item	\$53 per item

Rates are per person.



Group Medical Services

## TravelStar® Travel Insurance Non-Medical Inclusive Single Trip - Rate Schedule (Trip Cancellation & Interruption, Baggage)

Effective September 1, 2010

		Sum Insured							
Age	Trip Length (# of days)	Trip Cancellation							
		\$0-700	\$701-1,400	\$1,401-2,100	\$2,101-2,800	\$2,801-3,500	\$3,501-4,200	\$4,201 & Over	
<b>Under 18</b>	1-4	\$35	\$43	\$49	\$58	\$69	\$87	Add \$4 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$39	\$47	\$53	\$62	\$73	\$89		
	10-15	\$46	\$54	\$58	\$69	\$79	\$95		
	16-22	\$49	\$57	\$61	\$73	\$82	\$98		
	23-30	\$54	\$62	\$66	\$76	\$86	\$101		
<b>18-34</b>	1-4	\$37	\$45	\$52	\$62	\$75	\$94	Add \$4 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$43	\$51	\$58	\$67	\$80	\$97		
	10-15	\$51	\$58	\$62	\$75	\$87	\$103		
	16-22	\$53	\$61	\$67	\$79	\$89	\$106		
	23-30	\$59	\$67	\$72	\$83	\$94	\$110		
<b>35-54</b>	1-4	\$40	\$53	\$66	\$83	\$107	\$139	Add \$4 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$46	\$59	\$73	\$90	\$114	\$143		
	10-15	\$54	\$68	\$79	\$99	\$124	\$151		
	16-22	\$57	\$72	\$83	\$104	\$128	\$157		
	23-30	\$65	\$79	\$90	\$111	\$135	\$162		
<b>55-59</b>	1-4	\$43	\$55	\$68	\$87	\$111	\$140	Add \$4 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$49	\$62	\$75	\$94	\$118	\$147		
	10-15	\$57	\$70	\$81	\$102	\$126	\$154		
	16-22	\$59	\$74	\$87	\$106	\$131	\$159		
	23-30	\$67	\$81	\$94	\$113	\$137	\$164		
<b>60-64</b>	1-4	\$52	\$66	\$85	\$103	\$132	\$166	Add \$5 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$58	\$74	\$91	\$110	\$139	\$171		
	10-15	\$69	\$83	\$101	\$120	\$146	\$176		
	16-22	\$72	\$88	\$103	\$123	\$151	\$181		
	23-30	\$77	\$94	\$113	\$132	\$160	\$193		
<b>65-69</b>	1-4	\$57	\$71	\$90	\$109	\$142	\$178	Add \$6 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$64	\$81	\$97	\$116	\$147	\$181		
	10-15	\$74	\$89	\$104	\$125	\$158	\$192		
	16-22	\$77	\$91	\$109	\$128	\$165	\$199		
	23-30	\$88	\$100	\$116	\$139	\$171	\$202		
<b>70-74</b>	1-4	\$69	\$81	\$102	\$127	\$165	\$205	Add \$7 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$75	\$90	\$109	\$134	\$172	\$211		
	10-15	\$84	\$98	\$117	\$144	\$180	\$218		
	16-22	\$90	\$103	\$121	\$149	\$185	\$223		
	23-30	\$97	\$110	\$127	\$158	\$193	\$229		
<b>75-79</b>	1-4	\$100	\$126	\$159	\$208	\$253	\$319	Add \$8 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$103	\$130	\$165	\$214	\$257	\$324		
	10-15	\$116	\$141	\$174	\$223	\$268	\$330		
	16-22	\$119	\$146	\$179	\$228	\$274	\$338		
	23-30	\$126	\$155	\$189	\$238	\$283	\$349		
<b>80 &amp; Over</b>	1-4	\$128	\$170	\$212	\$272	\$320	\$402	Add \$8 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$132	\$176	\$217	\$278	\$327	\$412		
	10-15	\$145	\$185	\$228	\$288	\$338	\$418		
	16-22	\$151	\$192	\$234	\$295	\$345	\$425		
	23-30	\$158	\$199	\$242	\$304	\$355	\$434		

Rates are per person. For trips 31 - 183 days, add \$0.50 to the 30 day premium for every day over 30 days.

Includes \$10,000 trip interruption coverage and \$1,500 baggage coverage.



Group Medical Services

**TravelStar® Travel Insurance**  
**All-Inclusive Single Trip - Rate Schedule**  
**(Emergency Medical, Trip Cancellation & Interruption, Baggage)**

Effective September 1, 2010

		Sum Insured							
Age	Trip Length (# of days)	Trip Cancellation							
		\$0-700	\$701-1,400	\$1,401-2,100	\$2,101-2,800	\$2,801-3,500	\$3,501-4,200	\$4,201 & Over	
<b>Under 18</b>	1-4	\$35	\$43	\$49	\$58	\$68	\$81	Add \$4 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$46	\$55	\$60	\$68	\$79	\$90		
	10-15	\$60	\$67	\$71	\$81	\$90	\$100		
	16-22	\$71	\$79	\$84	\$94	\$103	\$113		
	23-30	\$86	\$93	\$96	\$107	\$115	\$124		
<b>18-34</b>	1-4	\$38	\$46	\$52	\$63	\$74	\$88	Add \$4 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$50	\$57	\$64	\$73	\$85	\$97		
	10-15	\$64	\$71	\$75	\$87	\$97	\$108		
	16-22	\$74	\$82	\$88	\$99	\$110	\$122		
	23-30	\$89	\$97	\$101	\$113	\$123	\$133		
<b>35-54</b>	1-4	\$41	\$53	\$65	\$82	\$106	\$134	Add \$4 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$53	\$66	\$79	\$95	\$118	\$144		
	10-15	\$67	\$80	\$90	\$110	\$133	\$158		
	16-22	\$79	\$93	\$104	\$124	\$147	\$172		
	23-30	\$95	\$109	\$119	\$139	\$162	\$186		
<b>55-59</b>	1-4	\$45	\$58	\$70	\$87	\$110	\$139	Add \$4 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$60	\$73	\$86	\$103	\$126	\$157		
	10-15	\$79	\$92	\$102	\$122	\$145	\$178		
	16-22	\$95	\$109	\$121	\$140	\$164	\$203		
	23-30	\$117	\$131	\$143	\$161	\$184	\$227		
<b>60-64</b>	1-4	\$58	\$71	\$90	\$107	\$134	\$166	Add \$5 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$87	\$101	\$118	\$137	\$163	\$191		
	10-15	\$119	\$133	\$150	\$168	\$193	\$216		
	16-22	\$154	\$168	\$183	\$202	\$228	\$250		
	23-30	\$189	\$205	\$223	\$242	\$269	\$291		
<b>65-69</b>	1-4	\$65	\$79	\$96	\$115	\$146	\$179	Add \$6 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$99	\$115	\$131	\$149	\$179	\$206		
	10-15	\$134	\$149	\$164	\$183	\$215	\$241		
	16-22	\$176	\$189	\$207	\$225	\$259	\$285		
	23-30	\$224	\$236	\$251	\$273	\$303	\$325		
<b>70-74</b>	1-4	\$81	\$93	\$113	\$137	\$173	\$208	Add \$7 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$125	\$139	\$158	\$182	\$218	\$248		
	10-15	\$173	\$186	\$203	\$228	\$264	\$291		
	16-22	\$230	\$243	\$259	\$287	\$321	\$346		
	23-30	\$290	\$303	\$319	\$349	\$382	\$403		
<b>75-79</b>	1-4	\$121	\$146	\$179	\$225	\$268	\$325	Add \$8 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$188	\$214	\$246	\$293	\$336	\$385		
	10-15	\$264	\$288	\$320	\$367	\$409	\$450		
	16-22	\$356	\$382	\$414	\$461	\$505	\$540		
	23-30	\$453	\$482	\$513	\$560	\$605	\$634		
<b>80 &amp; Over</b>	1-4	\$168	\$207	\$248	\$305	\$351	\$420	Add \$8 per \$100 of Sum Insured to the \$4,200 premium	
	5-9	\$284	\$326	\$365	\$424	\$471	\$528		
	10-15	\$409	\$449	\$489	\$546	\$594	\$639		
	16-22	\$574	\$613	\$653	\$712	\$759	\$794		
	23-30	\$739	\$778	\$819	\$878	\$927	\$954		

Rates are per person, per trip length.  
Includes \$10,000 trip interruption coverage and \$1,500 baggage coverage.

**All-Inclusive Multi-Trip**  
**(Emergency Medical,**  
**Trip Cancellation & Interruption, Baggage)**

Age	Trip Length (# of days)	Sum Insured	
		Trip Cancellation	
		Up to \$1,500	Up to \$2,500
<b>Under 18</b>	30	\$140	\$182
	15	\$121	\$162
<b>18-34</b>	30	\$213	\$264
	15	\$172	\$224
<b>35-54</b>	30	\$255	\$356
	15	\$188	\$275
<b>55-59</b>	30	\$304	\$404
	15	\$221	\$306
<b>60-64</b>	30	\$368	\$466
	15	\$276	\$359
<b>65-69</b>	30	\$443	\$554
	15	\$327	\$420
<b>70-74</b>	30	\$554	\$687
	15	\$429	\$551
<b>75-79</b>	30	\$760	\$955
	15	\$596	\$776

Rates are per person.  
Includes \$10,000 trip interruption coverage and  
\$1,500 baggage coverage.

**Non-Medical Inclusive Multi-Trip**  
**(Trip Cancellation & Interruption,**  
**Baggage)**

Age	Trip Length (# of days)	Sum Insured	
		Trip Cancellation	
		Up to \$1,500	Up to \$2,500
<b>Under 18</b>	30	\$139	\$184
	15	\$122	\$166
<b>18-34</b>	30	\$150	\$200
	15	\$131	\$181
<b>35-54</b>	30	\$190	\$287
	15	\$145	\$227
<b>55-59</b>	30	\$196	\$292
	15	\$149	\$233
<b>60-64</b>	30	\$229	\$331
	15	\$179	\$264
<b>65-69</b>	30	\$239	\$356
	15	\$188	\$284
<b>70-74</b>	30	\$264	\$402
	15	\$211	\$328
<b>75-79</b>	30	\$391	\$593
	15	\$315	\$488

Rates are per person.  
Includes \$10,000 trip interruption coverage and  
\$1,500 baggage coverage.