

The rates described are subject to change without notice.

for Snowbirds & Travelling Canadians

Effective September 15, 2009

For more information **CALL 1-800-360-3234**, or visit the Ingle International website at www.ingleinsurance.com

Please send your completed application and your cheque payable to:

Ingle International & Imagine Finacial Ltd.
460 Richmond St. West, Suite 100
Toronto, Ontario
M5V 1Y1



INSTRUCTIONS

- Your Single Trip Daily rate is based on your age as of the **purchase date** and the **total trip duration** (including the departure and return dates).
- If you are topping up an existing plan (or a Multi-Trip Annual Plan), your Single Trip Daily rate is based on your **total trip duration** and multiplied by the number of top up days.
- Applicants age 55 or over: please complete the Application to determine which Plan type you qualify for.
- The minimum premium is \$25 per person, per plan. (Not applicable to the Non-Medical Supplement)
- Coverage beyond 182 days (212 days for Ontario residents) is available provided sufficient documentation is received. Call your broker or the sales agent indicated above for more information.

40-DAY SUPPLEMENTAL MULTI-TRIP ANNUAL PLAN for the Public Service Health Care Plan (PSHCP) members

Increase your protection from \$100,000 or \$500,000 to \$5 million CAD and be covered for Trip Cancellation, Interruption and Delay benefits up to \$4,000 CAD. Also be covered for benefits not offered by PSHCP, such as Vehicle Return or Emergency Relief of Dental Pain from the first dollar.

40-DAY SUPPLEMENTAL MULTI-TRIP ANNUAL PLAN FOR PSHCP \$0 DEDUCTIBLE

This Supplemental Plan is only available if you are a PSHCP member travelling outside of your province or territory of residence, or Canada for any number of trips of up to 40 consecutive days. For the **full** pre-existing medical condition exclusion, refer to your policy.

AGE OF THE APPLICANT	0-54	55-59	60-64	65-69	70-75	76-80	81+
SINGLE	\$61	\$76	\$83	\$110	\$166	\$270	\$475
FAMILY	\$122	\$152	\$166	\$220	\$332	\$540	\$950

CANADA PLAN

\$0 DEDUCTIBLE

This Single Trip Daily Plan is only available to you if you are travelling outside your province or territory of residence but within Canada for the entire duration of your trip.

AGE OF THE APPLICANT

	0-54	55-59	60-65	66-70	71-75	76-79	80-84	85+
SINGLE	\$0.36	\$0.55	\$1.24	\$1.31	\$2.49	\$3.26	\$4.35	\$5.43
FAMILY	\$0.72							

55 TO 74 VACATION PLAN

\$0 DEDUCTIBLE

This Single Trip Daily Plan is only available if you are between ages 55 and 74 and are travelling outside of your province or territory of residence, or Canada for a maximum of 15 consecutive days. For the **full** pre-existing medical condition exclusion, refer to your application and your policy.

AGE OF THE APPLICANT

NUMBER OF DAYS	55-59	60-65	66-70	71-74
1-15	\$2.94	\$5.15	\$5.47	\$10.31

NON-MEDICAL SUPPLEMENT

\$0 DEDUCTIBLE

AGE OF THE APPLICANT

Rates per \$100 of sum insured (Rounded to the next \$100)	0-59	60-79	80+
	\$5.00	\$6.00	\$8.00

AGE 54 OR UNDER

\$0 DEDUCTIBLE

PLAN AND NUMBER OF DAYS		AGE OF THE APPLICANT			
		0 - 29		30 - 54	
		SINGLE	FAMILY	SINGLE	FAMILY
MULTI-TRIP	9	\$37	\$74	\$43	\$86
	16	\$49	\$98	\$57	\$114
	30	\$76	\$152	\$101	\$202
	60	\$144	\$288	\$193	\$386
ALL INCLUSIVE MULTI-TRIP		0 - 29		30 - 54	
		SINGLE	FAMILY	SINGLE	FAMILY
	9	\$156	\$312	\$162	\$324
	16	\$182	\$364	\$190	\$380
	30	\$227	\$454	\$252	\$504
	60	\$307	\$614	\$356	\$712
SINGLE TRIP		0 - 29		30 - 54	
		SINGLE	FAMILY	SINGLE	FAMILY
	1-35	\$1.52	\$3.04	\$2.02	\$4.04
	36-63	\$1.53	\$3.06	\$2.03	\$4.06
	64-84	\$1.53	\$3.06	\$2.04	\$4.08
	85-105	\$1.56	\$3.12	\$2.06	\$4.12
	106-126	\$1.57	\$3.14	\$2.07	\$4.14
	127-154	\$1.58	\$3.16	\$2.08	\$4.16
155-182	\$1.60	\$3.20	\$2.10	\$4.20	
183+	\$1.61	\$3.22	\$2.13	\$4.26	

TRAVEL COMPANION DISCOUNT - Two is better than one!

5% SAVING!

You and a travel companion will each save 5% on your travel insurance as long as you are travelling together from your point of departure and share the same accommodation and transportation for the duration of your trip.

Simply subtract 5% from the Travel Companion Discount line in the premium calculation section of your application.

RatesforSnowbirds

Age 55 or over

IMPORTANT: TO DETERMINE WHICH PLAN TYPE YOU QUALIFY FOR, PLEASE COMPLETE THE APPLICATION.

DEDUCTIBLE OPTIONS*						
Age	\$0	\$250 US	\$500 US	\$1,000 US	\$5,000 US	\$10,000 US
55 or over	+ 10%	automatic	- 5%	- 10%	- 30%	- 45%

* Deductible options are available for the plans listed below.

Deductible options apply to medical claims only.

Note: If you have smoked cigarettes during the **5 years** prior to the application date of your insurance, add 20% to your premium.

SUPREME

PLAN AND NUMBER OF DAYS		AGE OF THE APPLICANT						
		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$53	\$59	\$72	\$97	\$177	\$446	\$505
	16	\$63	\$68	\$84	\$113	\$205	\$525	\$594
	30	\$113	\$117	\$145	\$204	\$343		
	60	\$340	\$353	\$438	\$613	\$1,029		
ALL INCLUSIVE MULTI-TRIP	9	\$172	\$188	\$211	\$252	\$381	\$768	\$862
	16	\$196	\$210	\$239	\$283	\$424	\$864	\$971
	30	\$264	\$276	\$315	\$389	\$573		
	60	\$503	\$523	\$621	\$811	\$1,273		
SINGLE TRIP	1-35	\$2.51	\$2.63	\$3.24	\$4.54	\$7.62	\$12.81	\$15.29
	36-63	\$2.52	\$2.66	\$3.28	\$5.17	\$8.23	\$12.84	\$15.44
	64-84	\$2.55	\$2.81	\$3.72	\$5.21	\$8.66	\$13.53	\$15.93
	85-105	\$2.59	\$2.88	\$3.83	\$5.28	\$9.34	\$13.63	\$16.03
	106-126	\$2.63	\$3.04	\$4.06	\$5.48	\$9.69	\$13.85	\$16.16
	127-154	\$2.64	\$3.29	\$4.37	\$5.93	\$10.06	\$14.61	\$16.72
	155-182	\$2.69	\$3.61	\$4.46	\$6.13	\$10.15	\$15.76	\$18.51
	183+	\$2.74	\$3.65	\$4.58	\$6.19	\$10.26	\$17.25	\$19.84

ELITE

PLAN AND NUMBER OF DAYS		AGE OF THE APPLICANT						
		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$64	\$75	\$92	\$124	\$215	\$492	\$555
	16	\$71	\$84	\$109	\$146	\$250	\$580	\$654
	30	\$126	\$148	\$187	\$261	\$411		
	60	\$379	\$446	\$560	\$785	\$1,232		
ALL INCLUSIVE MULTI-TRIP	9	\$183	\$204	\$231	\$279	\$419	\$814	\$912
	16	\$204	\$226	\$264	\$316	\$469	\$919	\$1,031
	30	\$277	\$307	\$357	\$446	\$641		
	60	\$542	\$616	\$743	\$983	\$1,476		
SINGLE TRIP	1-35	\$2.96	\$3.48	\$4.35	\$6.11	\$9.19	\$18.84	\$21.07
	36-63	\$3.00	\$3.54	\$4.38	\$6.41	\$10.69	\$18.93	\$21.19
	64-84	\$3.15	\$3.68	\$4.82	\$6.51	\$11.39	\$19.86	\$21.86
	85-105	\$3.22	\$4.02	\$5.34	\$6.88	\$12.31	\$20.54	\$22.18
	106-126	\$3.29	\$4.22	\$5.57	\$7.22	\$12.77	\$20.88	\$22.40
	127-154	\$3.47	\$4.39	\$5.73	\$7.83	\$13.23	\$21.23	\$22.68
	155-182	\$3.87	\$4.54	\$5.95	\$8.06	\$13.41	\$22.40	\$24.36
	183+	\$4.22	\$4.98	\$6.57	\$8.16	\$13.62	\$24.13	\$26.13

PREFERRED

PLAN AND NUMBER OF DAYS		AGE OF THE APPLICANT						
		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$71	\$97	\$126	\$159	\$250	\$497	\$562
	16	\$77	\$107	\$141	\$180	\$294	\$584	\$662
	30	\$135	\$180	\$230	\$296	\$485		
	60	\$406	\$541	\$700	\$911	\$1,480		
ALL INCLUSIVE MULTI-TRIP	9	\$190	\$226	\$265	\$314	\$454	\$819	\$919
	16	\$210	\$249	\$296	\$350	\$513	\$923	\$1,039
	30	\$286	\$339	\$400	\$481	\$715		
	60	\$569	\$711	\$883	\$1,109	\$1,724		
SINGLE TRIP	1-35	\$3.01	\$4.01	\$5.08	\$6.57	\$10.05	\$18.84	\$20.63
	36-63	\$3.04	\$4.07	\$5.61	\$7.12	\$11.59	\$19.86	\$22.97
	64-84	\$3.20	\$4.46	\$5.75	\$7.61	\$12.07	\$20.82	\$23.85
	85-105	\$3.38	\$5.17	\$6.07	\$8.15	\$13.27	\$21.19	\$25.99
	106-126	\$3.48	\$5.48	\$6.27	\$8.46	\$13.95	\$21.46	\$27.40
	127-154	\$3.65	\$5.71	\$6.59	\$8.76	\$14.74	\$21.82	\$29.51
	155-182	\$4.22	\$5.90	\$7.12	\$9.63	\$15.85	\$22.34	\$31.41
	183+	\$4.34	\$6.44	\$7.66	\$10.37	\$17.46	\$23.33	\$33.31

ADVANTAGE

PLAN AND NUMBER OF DAYS		AGE OF THE APPLICANT						
		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$80	\$143	\$190	\$250	\$452	\$800	\$992
	16	\$84	\$163	\$222	\$292	\$521	\$942	\$1,167
	30	\$148	\$268	\$364	\$484	\$866		
	60	\$469	\$915	\$1,240	\$1,651	\$2,954		
ALL INCLUSIVE MULTI-TRIP	9	\$199	\$272	\$329	\$405	\$656	\$1,122	\$1,349
	16	\$217	\$305	\$377	\$462	\$740	\$1,281	\$1,544
	30	\$299	\$427	\$534	\$669	\$1,096		
	60	\$632	\$1,085	\$1,423	\$1,849	\$3,198		
SINGLE TRIP	1-35	\$3.31	\$5.81	\$7.81	\$10.13	\$17.33	\$27.27	\$34.69
	36-63	\$3.33	\$5.82	\$8.44	\$10.68	\$18.63	\$28.05	\$37.59
	64-84	\$3.52	\$7.00	\$9.42	\$13.81	\$20.15	\$31.01	\$39.17
	85-105	\$3.69	\$7.05	\$9.52	\$13.85	\$20.19	\$32.19	\$40.99
	106-126	\$3.81	\$7.07	\$9.78	\$14.13	\$20.25	\$33.12	\$42.42
	127-154	\$3.99	\$7.10	\$10.41	\$14.96	\$20.39	\$34.71	\$44.85
	155-182	\$4.64	\$7.13	\$11.33	\$15.90	\$20.84	\$36.03	\$46.88
	183+	\$4.80	\$7.79	\$12.17	\$17.48	\$21.49	\$39.14	\$50.55

STANDARD

PLAN AND NUMBER OF DAYS		AGE OF THE APPLICANT						
		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$90	\$177	\$232	\$306	\$557	\$984	\$1,220
	16	\$103	\$198	\$272	\$359	\$643	\$1,157	\$1,435
	30	\$174	\$330	\$448	\$594	\$1,064		
	60	\$534	\$1,043	\$1,416	\$1,883	\$3,373		
ALL INCLUSIVE MULTI-TRIP	9	\$209	\$306	\$371	\$461	\$761	\$1,306	\$1,577
	16	\$236	\$340	\$427	\$529	\$862	\$1,496	\$1,812
	30	\$325	\$489	\$618	\$779	\$1,294		
	60	\$697	\$1,213	\$1,599	\$2,081	\$3,617		
SINGLE TRIP	1-35	\$3.87	\$6.96	\$9.25	\$12.13	\$21.33	\$32.85	\$42.65
	36-63	\$4.02	\$7.16	\$10.38	\$13.13	\$22.89	\$34.48	\$46.22
	64-84	\$4.22	\$8.62	\$11.58	\$16.98	\$24.76	\$38.14	\$48.16
	85-105	\$4.44	\$8.65	\$11.73	\$17.03	\$24.82	\$39.57	\$50.41
	106-126	\$4.57	\$8.68	\$12.02	\$17.39	\$24.91	\$40.73	\$52.15
	127-154	\$4.81	\$8.73	\$12.80	\$18.41	\$25.06	\$42.68	\$55.15
	155-182	\$5.58	\$8.77	\$13.93	\$19.56	\$25.63	\$44.29	\$57.62
	183+	\$5.79	\$9.57	\$14.96	\$21.49	\$26.43	\$48.11	\$62.14



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