

COMPANY	21 CENTURY (STANDARD/ ENHANCED PLANS)	TRAVELANCE (ESSENTIAL/ PREMIER PLANS)
Monthly plan is	Available for plans with 365 travel days and longer, can be purchased for up to 2 years	Available for plans with 180 travel days and longer, can be purchased for up to 1.5 years
Coverage amount	\$100,000 CAD and up	\$100,000 CAD and up
Monthly Payments upon purchase	<p>Two months premium is collected on the application date (security deposits which cover LAST two months of the insurance period).</p> <p>+</p> <p>Next payment is collected when policy is activated</p>	<p>Two months premium is collected on the application date (security deposits which cover LAST two months of the insurance period).</p> <p>+</p> <p>Next payment is collected on the policy effective date</p>
Non- refundable fees	\$50 policy administration fee. If insurance is cancelled the fee is not refunded	\$60 policy administration fee. If insurance is cancelled the fee is not refunded
Refunds	<p>Only full monthly premiums will be refunded</p> <p>Available after 2 months of travel to Canada</p> <p>\$25 additional administration fee is charged if refund is issued</p> <p>Refund is available even if claim is paid out</p>	<p>Partial monthly premiums will be refunded</p> <p>Available after 7 days of travel to Canada</p> <p>\$60 additional administration fee is charged if refund is issued</p> <p>Refund is not available if claim is paid out</p>
Deductible	<p>Per Policy</p> <p>The \$2500 “disappearing deductible” per-claim that applies to sickness- related claim</p>	<p>Per Each Claim</p> <p>First \$250 (Essential plan) and \$1000 (Premier plan) of deductible is waived when hospitalized for 72 consecutive hours</p>
Extra injury coverage	\$50,000 CAD of extra injury coverage if the initial amount of insurance is \$100,000 CAD	NO

This table is for informational purposes only. For accurate and up-to-date information, see Policy wording or contact us at (403)690-8622 or (587)707-3240, contact@artemfinancial.ca
www.touristinsurance.ca