



Daily, Annual and Annual Vacation Package Rates

Effective October 1st, 2009

SPECIALLY FOR TRAVELLERS

It's your choice! CAA Emergency Travel & Medical Insurance offers you a wide array of insurance products and services to meet your travel needs.

- Emergency Medical Insurance (Daily or Annual, Top-Up)
- Canada Plan
- Visitors to Canada Medical Emergency Insurance
- Vacation Package Plan
- Annual Vacation Package Plan, Top-up
- Non Medical Vacation Package Plan
- Trip Cancellation and Interruption Insurance
- Travel Accident Insurance
- Baggage and Personal Effects Insurance
- Collision Damage Protection Insurance
- BounceBack Insurance

Flexibility and savings are the key to CAA Emergency Travel & Medical Insurance Plans. Call or visit one of our CAA travel professionals today for assistance in choosing the plan that is right for you!

CAA Emergency Travel & Medical Insurance

For details, call or visit your CAA Store today:

1-800-267-8713

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This brochure is not a contract. The terms and conditions of CAA Emergency Travel & Medical Insurance are set forth in the Policy Guide available at CAA. Limitations and exclusions apply. Premium rates and policy terms and conditions are subject to change without prior notice.

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CAA Emergency Travel & Medical Insurance is underwritten by The Manufacturers Life Insurance Company (Manulife Financial) and by First North American Insurance Company, a subsidiary of Manulife Financial.



EMERGENCY MEDICAL DAILY PLAN

For infrequent travellers or those needing to top-up another insurer's policy, this plan provides excess emergency medical coverage for any one-time trip up to 212 days.

UNDER AGE 55 EMERGENCY MEDICAL DAILY: UNDER AGE 55

TOTAL NUMBER OF TRIP DAYS	AGE OF INSURED		
	0-29	30-49	50-54
1-15	2.88	2.88	2.95
16-30	2.91	2.91	2.99
31-60	3.00	3.00	3.05
61-90	3.07	3.07	3.14
91-120	3.19	3.19	3.26
121-152	3.22	3.22	3.28
153-182	3.25	3.25	3.31
† 183-212	3.30	3.30	3.37

DAILY RATES PER PERSON PER DAY



PLAN A+ EMERGENCY MEDICAL DAILY: AGE 55 & OVER

TOTAL NUMBER OF TRIP DAYS	AGE OF INSURED							
	55-59	60-64	65-69	70-74	75-79	80-84	85+	
1-15	2.98	3.04	3.91	4.88	7.73	13.34	19.32	
16-30	3.05	3.17	3.96	5.15	7.96	13.80	19.78	
31-60	3.14	3.31	4.14	5.43	8.19	14.26	20.24	
61-90	3.24	3.45	4.23	5.80	8.46	14.72	20.93	
91-120	3.40	3.68	4.37	5.98	8.74	15.64	21.62	
121-152	3.46	3.82	4.60	6.03	8.97	15.87	22.08	
153-182	3.51	3.91	4.65	6.12	9.29	16.33	23.00	
† 183-212	3.59	4.03	4.71	6.35	9.38	16.74	23.92	

PLAN A

TOTAL NUMBER OF TRIP DAYS	AGE OF INSURED							
	55-59	60-64	65-69	70-74	75-79	80-84	85+	
1-15	3.05	3.30	4.25	5.30	8.40	14.50	21.00	
16-30	3.10	3.45	4.30	5.60	8.65	15.00	21.50	
31-60	3.15	3.60	4.50	5.90	8.90	15.50	22.00	
61-90	3.35	3.75	4.60	6.30	9.20	16.00	22.75	
91-120	3.45	4.00	4.75	6.50	9.50	17.00	23.50	
121-152	3.50	4.15	5.00	6.55	9.75	17.25	24.00	
153-182	3.70	4.25	5.05	6.65	10.10	17.75	25.00	
† 183-212	3.85	4.38	5.12	6.90	10.20	18.20	26.00	

PLAN B 30 DAY VACATION PACKAGE: AGE 55 & OVER

PLAN TYPE	AGE OF INSURED					
	55-59	60-64	65-69	70-74	75-79	80-84
VACATION PACKAGE	268	322	365	442	584	978

TOP-UP RATE

ADDITIONAL TRIP DAYS	AGE OF INSURED					
	55-59	60-64	65-69	70-74	75-79	80-84
1-30	3.82	4.97	6.28	7.50	13.71	22.58
31-33	4.06	5.17	6.42	8.01	14.17	23.31

PLAN C

PLAN TYPE	AGE OF INSURED					
	55-59	60-64	65-69	70-74	75-79	80-84
VACATION PACKAGE	389	455	592	711	1051	1560

TOP-UP RATE

ADDITIONAL TRIP DAYS	AGE OF INSURED					
	55-59	60-64	65-69	70-74	75-79	80-84
1-30	4.53	6.76	10.58	13.49	23.55	37.18
31-33	4.82	7.04	10.81	14.41	24.35	38.38

PLAN D

PLAN TYPE	AGE OF INSURED					
	55-59	60-64	65-69	70-74	75-79	80-84
VACATION PACKAGE	467	546	710	853	1261	1872

TOP-UP RATE

ADDITIONAL TRIP DAYS	AGE OF INSURED					
	55-59	60-64	65-69	70-74	75-79	80-84
1-30	5.44	8.11	12.70	16.19	28.26	44.62
31-33	5.78	8.45	12.97	17.29	29.22	46.06

CAA 30 DAY ANNUAL VACATION PACKAGE PLAN AND TOP-UP

The 30 Day Annual Vacation Package Plan includes Emergency Medical, Trip Cancellation and Interruption, Baggage and Personal Effects, Travel Accident, Infant and Holiday Protection. It provides coverage for up to 30 days each per trip. Top-up coverage can be added to extend your trip up to 212 days†.

UNDER AGE 55 30 DAY VACATION PACKAGE: UNDER AGE 55

PLAN TYPE	AGE OF INSURED		
	0-29	30-49	50-54
VACATION PACKAGE	175	189	234

TOP-UP RATE

ADDITIONAL TRIP DAYS	AGE OF INSURED		
	0-29	30-49	50-54
1-30	3.00	3.00	3.05
31-60	3.07	3.07	3.14
61-90	3.19	3.19	3.26
91-120	3.22	3.22	3.28
121-152	3.25	3.25	3.31
† 153-182	3.30	3.30	3.37



PLAN A+ 30 DAY VACATION PACKAGE: AGE 55 & OVER

PLAN TYPE	AGE OF INSURED					
	55-59	60-64	65-69	70-74	75-79	80-84
VACATION PACKAGE	209	242	274	330	412	584

TOP-UP RATE

ADDITIONAL TRIP DAYS	AGE OF INSURED					
	55-59	60-64	65-69	70-74	75-79	80-84
1-30	3.14	3.31	4.14	5.43	8.19	14.26
31-33	3.24	3.45	4.23	5.80	8.46	14.72

PLAN A

PLAN TYPE	AGE OF INSURED					
	55-59	60-64	65-69	70-74	75-79	80-84
VACATION PACKAGE	227	263	298	359	448	635

TOP-UP RATE

ADDITIONAL TRIP DAYS	AGE OF INSURED					
	55-59	60-64	65-69	70-74	75-79	80-84
1-30	3.15	3.60	4.50	5.90	8.90	15.50
31-33	3.35	3.75	4.60	6.30	9.20	16.00

CAA 15 DAY ANNUAL VACATION PACKAGE PLAN AND TOP-UP (continued)

PLAN B 15 DAY VACATION PACKAGE: AGE 55 & OVER

PLAN TYPE	AGE OF INSURED					
	55-59	60-64	65-69	70-74	75-79	80-84
VACATION PACKAGE	215	249	280	332	427	690

TOP-UP RATE

ADDITIONAL TRIP DAYS	AGE OF INSURED					
	55-59	60-64	65-69	70-74	75-79	80-84
1-15	3.76	4.76	6.00	7.12	13.33	21.85
16-45	3.82	4.97	6.28	7.50	13.71	22.58
46-48	4.06	5.17	6.42	8.01	14.17	23.31

PLAN C

PLAN TYPE	AGE OF INSURED					
	55-59	60-64	65-69	70-74	75-79	80-84
VACATION PACKAGE	286	345	440	521	743	1067

TOP-UP RATE

ADDITIONAL TRIP DAYS	AGE OF INSURED					
	55-59	60-64	65-69	70-74	75-79	80-84
1-15	4.46	6.48	10.11	12.80	22.89	35.98
16-45	4.53	6.76	10.58	13.49	23.55	37.18
46-48	4.82	7.04	10.81	14.41	24.35	38.38

PLAN D

PLAN TYPE	AGE OF INSURED					
	55-59	60-64	65-69	70-74	75-79	80-84
VACATION PACKAGE	343	414	528	625	892	1280

TOP-UP RATE

ADDITIONAL TRIP DAYS	AGE OF INSURED					
	55-59	60-64	65-69	70-74	75-79	80-84
1-15	5.35	7.78	12.13	15.36	27.47	43.18
16-45	5.44	8.11	12.70	16.19	28.26	44.62
46-48	5.78	8.45	12.97	17.29	29.22	46.06

CAA EMERGENCY MEDICAL INSURANCE

It's your choice! Protect your trip with an Emergency Medical DAILY PLAN, ANNUAL PLAN or ANNUAL VACATION PACKAGE PLAN.

Please Note:

- Applicants Age 55 and Over must complete a Medical Declaration to determine the plan type and rate.
- A MINIMUM 4 DAY PREMIUM APPLIES TO THE DAILY PLAN.
- DAILY AND TOP-UP RATES PER PERSON PER DAY.
- Family rates are available for the Daily and Emergency Medical Annual Plans. Double the per person rate of the oldest traveler. In some cases, single policies are recommended.
- Family rates are not available for the Annual Vacation Package Plans.


† For Ontario and Newfoundland residents only (maximum 183 days for residents of other Canadian provinces or territories).

CAA 15 DAY ANNUAL PLAN AND TOP-UP

The 15 Day Emergency Medical Annual Plan provides coverage for up to 15 days each per trip. Top-up coverage can be added to extend your trip up to 212 days†.

UNDER AGE 55 15 DAY ANNUAL PLAN: UNDER AGE 55

PLAN TYPE	AGE OF INSURED		
	0-29	30-49	50-54
EMERGENCY MEDICAL	68	68	71
TOP-UP RATE			
ADDITIONAL TRIP DAYS	AGE OF INSURED		
	0-29	30-49	50-54
1-15	2.91	2.91	2.99
16-45	3.00	3.00	3.05
46-75	3.07	3.07	3.14
76-105	3.19	3.19	3.26
106-135	3.22	3.22	3.28
136-167	3.25	3.25	3.31
† 168-197	3.30	3.30	3.37



PLAN A+ 15 DAY ANNUAL PLAN: AGE 55 & OVER

PLAN TYPE	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
EMERGENCY MEDICAL	73	75	88	110	178	320	464
TOP-UP RATE							
ADDITIONAL TRIP DAYS	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
1-15	3.05	3.17	3.96	5.15	7.96	13.80	19.78
16-45	3.14	3.31	4.14	5.43	8.19	14.26	20.24
46-75	3.24	3.45	4.23	5.80	8.46	14.72	20.93
76-105	3.40	3.68	4.37	5.98	8.74	15.64	21.62
106-135	3.46	3.82	4.60	6.03	8.97	15.87	22.08
136-167	3.51	3.91	4.65	6.12	9.29	16.33	23.00
† 168-197	3.59	4.03	4.71	6.35	9.38	16.74	23.92
PLAN A							
PLAN TYPE	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
EMERGENCY MEDICAL	75	77	96	119	193	348	504
TOP-UP RATE							
ADDITIONAL TRIP DAYS	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
1-15	3.10	3.45	4.30	5.60	8.65	15.00	21.50
16-45	3.15	3.60	4.50	5.90	8.90	15.50	22.00
46-75	3.35	3.75	4.60	6.30	9.20	16.00	22.75
76-105	3.45	4.00	4.75	6.50	9.50	17.00	23.50
106-135	3.50	4.15	5.00	6.55	9.75	17.25	24.00
136-167	3.70	4.25	5.05	6.65	10.10	17.75	25.00
† 168-197	3.85	4.38	5.12	6.90	10.20	18.20	26.00
PLAN B							
PLAN TYPE	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
EMERGENCY MEDICAL	83	102	136	162	324	549	730
TOP-UP RATE							
ADDITIONAL TRIP DAYS	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
1-15	3.76	4.76	6.00	7.12	13.33	21.85	28.73
16-45	3.82	4.97	6.28	7.50	13.71	22.58	29.40
46-75	4.06	5.17	6.42	8.01	14.17	23.31	30.40
76-105	4.18	5.52	6.63	8.26	14.64	24.76	31.40
106-135	4.24	5.72	6.97	8.33	15.02	25.13	32.07
136-167	4.48	5.86	7.04	8.45	15.56	25.85	33.41
† 168-197	4.67	6.04	7.14	8.77	15.71	26.51	34.74

PLAN C 15 DAY ANNUAL PLAN: AGE 55 & OVER

PLAN TYPE	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
EMERGENCY MEDICAL	99	139	230	291	556	904	1565
TOP-UP RATE							
ADDITIONAL TRIP DAYS	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
1-15	4.46	6.48	10.11	12.80	22.89	35.98	60.47
16-45	4.53	6.76	10.58	13.49	23.55	37.18	61.88
46-75	4.82	7.04	10.81	14.41	24.35	38.38	63.99
76-105	4.96	7.51	11.17	14.86	25.14	40.78	66.10
106-135	5.03	7.79	11.75	14.98	25.80	41.38	67.51
136-167	5.32	7.98	11.87	15.21	26.73	42.58	70.32
† 168-197	5.54	8.22	12.04	15.78	26.99	43.66	73.13
PLAN D							
PLAN TYPE	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
EMERGENCY MEDICAL	119	167	276	349	667	1085	1878
TOP-UP RATE							
ADDITIONAL TRIP DAYS	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
1-15	5.35	7.78	12.13	15.36	27.47	43.18	72.56
16-45	5.44	8.11	12.70	16.19	28.26	44.62	74.26
46-75	5.78	8.45	12.97	17.29	29.22	46.06	76.79
76-105	5.95	9.01	13.40	17.83	30.17	48.94	79.32
106-135	6.04	9.35	14.10	17.98	30.96	49.66	81.01
136-167	6.38	9.58	14.24	18.25	32.08	51.10	84.38
† 168-197	6.65	9.86	16.86	18.94	32.39	52.39	87.76

CAA EMERGENCY MEDICAL INSURANCE

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Please Note:

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- A MINIMUM 4 DAY PREMIUM APPLIES TO THE DAILY PLAN.
- DAILY AND TOP-UP RATES PER PERSON PER DAY.
- Family rates are available for the Daily and Emergency Medical Annual Plans. Double the per person rate of the oldest traveler. In some cases, single policies are recommended.
- Family rates are not available for the Annual Vacation Package Plans.

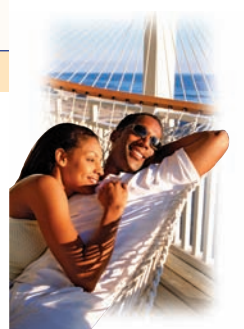
† For Ontario and Newfoundland residents only (maximum 183 days for residents of other Canadian provinces or territories).

CAA 30 DAY ANNUAL PLAN AND TOP-UP

The 30 Day Emergency Medical Annual Plan provides coverage for up to 30 days each per trip. Top-up coverage can be added to extend your trip up to 212 days†.

UNDER AGE 55 30 DAY ANNUAL PLAN: UNDER AGE 55

PLAN TYPE	AGE OF INSURED		
	0-29	30-49	50-54
EMERGENCY MEDICAL	114	114	116
TOP-UP RATE			
ADDITIONAL TRIP DAYS	AGE OF INSURED		
	0-29	30-49	50-54
1-30	3.00	3.00	3.05
31-60	3.07	3.07	3.14
61-90	3.19	3.19	3.26
91-120	3.22	3.22	3.28
121-152	3.25	3.25	3.31
† 153-182	3.30	3.30	3.37



PLAN A+ 30 DAY ANNUAL PLAN: AGE 55 & OVER

PLAN TYPE	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
EMERGENCY MEDICAL	119	127	158	206	318	552	791
TOP-UP RATE							
ADDITIONAL TRIP DAYS	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
1-30	3.14	3.31	4.14	5.43	8.19	14.26	20.24
31-60	3.24	3.45	4.23	5.80	8.46	14.72	20.93
61-90	3.40	3.68	4.37	5.98	8.74	15.64	21.62
91-120	3.46	3.82	4.60	6.03	8.97	15.87	22.08
121-152	3.51	3.91	4.65	6.12	9.29	16.33	23.00
† 153-182	3.59	4.03	4.71	6.35	9.38	16.74	23.92
PLAN A							
PLAN TYPE	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
EMERGENCY MEDICAL	124	138	172	224	346	600	860
TOP-UP RATE							
ADDITIONAL TRIP DAYS	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
1-30	3.15	3.60	4.50	5.90	8.90	15.50	22.00
31-60	3.35	3.75	4.60	6.30	9.20	16.00	22.75
61-90	3.45	4.00	4.75	6.50	9.50	17.00	23.50
91-120	3.50	4.15	5.00	6.55	9.75	17.25	24.00
121-152	3.70	4.25	5.05	6.65	10.10	17.75	25.00
† 153-182	3.85	4.38	5.12	6.90	10.20	18.20	26.00
PLAN B							
PLAN TYPE	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
EMERGENCY MEDICAL	147	190	240	285	533	874	1149
TOP-UP RATE							
ADDITIONAL TRIP DAYS	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
1-30	3.82	4.97	6.28	7.50	13.71	22.58	29.40
31-60	4.06	5.17	6.42	8.01	14.17	23.31	30.40
61-90	4.18	5.52	6.63	8.26	14.64	24.76	31.40
91-120	4.24	5.72	6.97	8.33	15.02	25.13	32.07
121-152	4.48	5.86	7.04	8.45	15.56	25.85	33.41
† 153-182	4.67	6.04	7.14	8.77	15.71	26.51	34.74

PLAN C 30 DAY ANNUAL PLAN: AGE 55 & OVER

PLAN TYPE	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
EMERGENCY MEDICAL	169	259	404	512	916	1439	2419
TOP-UP RATE							
ADDITIONAL TRIP DAYS	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
1-30	4.53	6.76	10.58	13.49	23.55	37.18	61.88
31-60	4.82	7.04	10.81	14.41	24.35	38.38	63.99
61-90	4.96	7.51	11.17	14.86	25.14	40.78	66.10
91-120	5.03	7.79	11.75	14.98	25.80	41.38	67.51
121-152	5.32	7.98	11.87	15.21	26.73	42.58	70.32
† 153-182	5.54	8.22	12.04	15.78	26.99	43.66	73.13
PLAN D							
PLAN TYPE	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
EMERGENCY MEDICAL	203	311	485	614	1099	1727	2903
TOP-UP RATE							
ADDITIONAL TRIP DAYS	AGE OF INSURED						
	55-59	60-64	65-69	70-74	75-79	80-84	85 +
1-30	5.44	8.11	12.70	16.19	28.26	44.62	74.26
31-60	5.78	8.45	12.97	17.29	29.22	46.06	76.79
61-90	5.95	9.01	13.40	17.83	30.17	48.94	79.32
91-120	6.04	9.35	14.10	17.98	30.96	49.66	81.01
121-152	6.38	9.58	14.24	18.25	32.08	51.10	84.38
† 153-182	6.65	9.86	16.86	18.94	32.39	52.39	87.76

CAA 15 DAY ANNUAL VACATION PACKAGE PLAN AND TOP-UP

The 15 Day Annual Vacation Package Plan includes Emergency Medical, Trip Cancellation and Interruption, Bag