

Belair Insurance Company Inc.
(Insurer)

Travel Insurance

Travel plan 3

Premiums Effective September 1, 2025 to August 31, 2026

Category A Health Option Rates

Age	0 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 75	76 - 80	81+
# of Trip Days	INDIVIDUAL PREMIUM (Family plan premium* is double the amount below)								
17-day Plan†	98	123	141	172	194	231	459	775	1 513
35-day Base Plan†	108	141	158	188	217	254	510	862	1 680
Supplemental Plan Total Trip Duration† (Days)	INDIVIDUAL PREMIUM (Family plan premium* is double the amount below)								
36-45	149	199	220	264	298	346	649	1 143	2 232
46-60	177	240	264	332	374	448	752	1 365	2 680
61-75	211	279	305	401	450	553	856	1 582	3 126
76-90	243	325	358	466	530	645	1 006	1 878	3 725
91-105	274	367	403	532	603	731	1 156	2 174	4 329
106-120	313	417	462	655	737	879	1 391	2 566	5 021
121-135	348	466	512	784	880	1 022	1 626	2 953	5 710
136-150	388	513	568	858	969	1 125	1 795	3 271	6 330
151-165	418	559	617	937	1 057	1 228	1 968	3 585	6 950
166-182	462	615	674	1 029	1 160	1 341	2 155	3 941	7 654

Category B Health Option Rates

Age	0 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 75	76 - 80	81+
# of Trip Days	INDIVIDUAL PREMIUM (Family plan premium* is double the amount below)								
17-day Plan†	106	140	153	190	217	251	510	868	1 685
35-day Base Plan†	122	154	169	212	240	276	567	964	1 872
Supplemental Plan Total Trip Duration† (Days)	INDIVIDUAL PREMIUM (Family plan premium* is double the amount below)								
36-45	182	244	266	319	361	419	791	1 391	2 715
46-60	219	291	317	406	451	548	915	1 661	3 259
61-75	256	341	376	491	551	670	1 042	1 925	3 803
76-90	298	395	432	566	641	780	1 222	2 282	4 530
91-105	338	447	494	649	730	891	1 406	2 642	5 259
106-120	381	510	560	797	897	1 066	1 688	3 114	6 102
121-135	428	567	627	948	1 071	1 246	1 977	3 590	6 938
136-150	468	627	686	1 047	1 175	1 368	2 180	3 976	7 689
151-165	510	678	748	1 142	1 286	1 492	2 388	4 355	8 449
166-182	558	746	820	1 248	1 407	1 635	2 618	4 796	9 299

Category C Health Option Rates

Age	0 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 75	76 - 80	81+
# of Trip Days	INDIVIDUAL PREMIUM (Family plan premium* is double the amount below)								
17-day Plan†	154	206	222	301	348	477	778	1 246	2 223
35-day Base Plan†	169	226	248	332	389	527	865	1 384	2 467
Supplemental Plan Total Trip Duration† (Days)	INDIVIDUAL PREMIUM (Family plan premium* is double the amount below)								
36-45	250	332	366	492	552	734	1 307	2 151	3 849
46-60	295	397	437	680	767	974	1 637	2 589	4 595
61-75	350	466	513	867	982	1 208	1 974	3 025	5 343
76-90	411	546	602	1 023	1 159	1 426	2 348	3 615	6 384
91-105	468	624	689	1 183	1 336	1 648	2 719	4 200	7 431
106-120	537	716	785	1 458	1 646	2 024	3 468	5 124	8 994
121-135	604	807	884	1 732	1 956	2 404	4 219	6 055	10 471
136-150	667	889	975	1 915	2 157	2 657	4 674	6 716	11 713
151-165	730	973	1 072	2 100	2 372	2 912	5 131	7 372	12 870
166-182	802	1 068	1 176	2 310	2 602	3 207	5 652	8 121	14 186

Deductible Option: If you wish to apply for a \$1,000 deductible option, different rates apply. Please contact belairdirect Agency Inc. for the rates.

Trip Cancellation is a compulsory benefit under this insurance. For Ontario, Newfoundland and Labrador, Manitoba and Quebec residents, Retail Sales Tax is payable on the premium for Trip Cancellation, 25% of the listed premium rate. For Saskatchewan residents, Retail Sales Tax is payable on the entire premium. This tax is not applicable in other provinces.

See reverse for administrative information.

Administration Information

* Family coverage is available to you, your spouse and dependent(s) when:

- you and your spouse qualify for the same Health Option and have paid the premium for a family plan; or
- you and your spouse qualify for two different Health Options and have paid the premium for two individual plans.

If you do not require coverage for a spouse, family coverage is available to you and your dependent(s) when the premium for a family plan has been paid.

† The 17-day Plan and 35-day Base Plan premiums shown on the reverse are for a full policy year, which is September 1st to August 31st inclusively. When applying for the 17-day Plan or 35-day Base Plan after commencement of the policy year, the premium rates will be pro-rated from your effective date until the end of the policy year. Please contact belairdirect Agency Inc. for information on pro-rated premium rates.

‡ The Supplemental Plan provides coverage for a single trip that includes travel for more than 35 consecutive calendar days outside of Canada. A Supplemental Plan may be purchased to cover travel for a duration not exceeding 45 consecutive calendar days, starting on the day you leave Canada for a period of more than 35 consecutive calendar days and ending on the day you return home. For longer trips:

- additional 15-day units of Supplemental Plan coverage can be purchased to a maximum of 165 calendar days.
- for trips beyond 165 calendar days, an additional 17-day unit can be purchased to a maximum of 182 calendar days.
- for residents of Ontario, British Columbia, Alberta, Manitoba, New Brunswick and Newfoundland and Labrador travelling longer than 182 calendar days, additional 15-day units of Supplemental Plan coverage can be purchased to a maximum of 212 calendar days.

When one or more Supplemental Plan(s) are purchased, a 35-day Base Plan is automatically included.

Monthly payments, if selected, are deducted on the 5th of each month from your bank account. For first time applicants, please attach a "Void" cheque to your application form. If you are an existing policyholder, a void cheque is not required unless your banking information has changed.

belairdirect Agency Inc. Contact Information

Please contact belairdirect Agency Inc. if you have any questions relating to your coverage and we will be pleased to assist you.

Toll free:

1 866 606.3362

Email:

Travelinsurance@belairdirect.com

Mailing Address:

**Travel Insurance
belairdirect Agency Inc.
10 Factory Lane
St. John's, NL A1C 6H5**

For general information visit **belairdirect.com**.

See reverse for premium rates.

This insurance product is underwritten by Belair Insurance Company Inc. and is administered by belairdirect Agency Inc.

Belair Insurance Company Inc.
belairdirect.com
1 833 964.2757

©2025 Belair Insurance Company Inc. All rights reserved.