

RCMP Veterans' Association – Vancouver Division

AGM 2012 Travel Insurance Information



As requested on your AGM2012 Registration form, Expedia CruiseShipCenters Coquitlam is pleased to provide Travel Insurance information and options for your consideration. Our preferred supplier for Travel Insurance is RBC Insurance® which has been insuring clients for over 30 years.

Travel Insurance overview:

Events happen, even to well-prepared travelers so ensuring you have the proper travel insurance is designed to protect your investment and ensure you travel with confidence.

You may need to cancel at the last minute or return home unexpectedly to attend to a family emergency, need to seek medical assistance while you are away, have missing baggage or damage to your personal property - RBC Travel protection provides various options to cover all your travel insurance needs.

Travel insurance is calculated based on your age, duration of trip, and the amount that is non-refundable if you were to cancel prior to your departure. With age, travel insurance becomes more expensive due to the inherent risk involved.

Some important reasons to book your insurance now

As part of the planning for the AGM cruise we have secured a group travel insurance contract. Benefits of this contract include:

- rates secured prior to the July 1, 2010 increases
- rates calculated based on your age at purchase, not the age you are when you travel in 2012

Insurance premiums are fully refundable if:

- you cancel your trip before any cancellation penalties are in effect
- the supplier (tour operator, airline, etc.) cancels the trip and all penalties are waived
- the supplier changes travel dates and you are unable to travel on those dates and all the penalties are waived

Single Supplement:

If your traveling partner is unable to travel at the time of departure for an unexpected reason and you decide to continue on your own, the expenses incurred for a single occupant (especially on a cruise) can be covered.

Rates and Options

Note: Individual circumstances may play a factor in your specific rate therefore the following is a guideline only. Rates will be confirmed once you are ready to purchase. There is not set time frame that your insurance must be purchased however insurance will only cover circumstances that occur after your purchase date.



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Deluxe Package / Travelcare Package

(covers under age 75) / (covers age 75+)

These packages are highly recommended by travelers and insurance representatives alike and are the most comprehensive packages, providing coverage for a broad range of travel emergencies. (see client testimonial attached)

Features include:

- Unlimited benefits for emergency medical expenses
- A subsistence allowance, if you need to extend your stay
- Cancellation & trip interruption which provides protection for 42 specified situations that could stop you from travelling as planned
- Baggage & Personal Effects in the event that your personal effects are lost, damaged or delayed. Also provides reimbursement for necessary toiletries and clothing when your baggage is delayed
- Flight accident insurance
- Travel accident insurance

Rates guideline per person:

Note: for those age 75 or over at the time of purchase, a medical questionnaire must be completed to determine rate. Insurable amounts can be increased at a later date to include flight and other travel costs once confirmed. Taxes may be applicable depending on province of residency.

For coverage up to \$1,100 prior to departure and unlimited after

Age under 60	\$ 95.00
Age 60 – 64	\$106.00
Age 65 – 69	\$126.00
Age 70 – 74	\$219.00

For coverage up to \$1,500 prior to departure and unlimited after

Age under 60	\$108.00
Age 60 – 64	\$120.00
Age 65 – 69	\$146.00
Age 70 – 74	\$234.00

For coverage up to \$2,000 prior to departure and unlimited after

Age under 60	\$131.00
Age 60 – 64	\$151.00
Age 65 – 69	\$182.00
Age 70 – 74	\$248.00

For coverage up to \$2,400 prior to departure and unlimited after

Age under 60	\$155.00
Age 60 – 64	\$179.00
Age 65 – 69	\$217.00
Age 70 – 74	\$290.00



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Non Medical Package

This package provides the same coverage as the Deluxe Package above with the exception of medical insurance. No medical coverage is included.

Note: if you have your own medical coverage please ensure it includes air ambulance. This service is crucial when traveling on a cruise.

For coverage up to \$1,100 prior to departure and unlimited after

Age under 60	\$ 76.00
Age 60 – 64	\$ 81.00
Age 65 – 69	\$ 84.00
Age 70 – 74	\$ 98.00
Age 75 – 79	\$145.00
Age 80 and over	\$191.00

For coverage up to \$1,500 prior to departure and unlimited after

Age under 60	\$ 93.00
Age 60 – 64	\$101.00
Age 65 – 69	\$108.00
Age 70 – 74	\$120.00
Age 75 – 79	\$180.00
Age 80 and over	\$237.00

For coverage up to \$2,000 prior to departure and unlimited after

Age under 60	\$114.00
Age 60 – 64	\$122.00
Age 65 – 69	\$128.00
Age 70 – 74	\$147.00
Age 75 – 79	\$234.00
Age 80 and over	\$302.00

For coverage up to \$2,400 prior to departure and unlimited after

Age under 60	\$134.00
Age 60 – 64	\$146.00
Age 65 – 69	\$154.00
Age 70 – 74	\$179.00
Age 75 – 79	\$271.00
Age 80 and over	\$345.00



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Cancellation/Interruption only

Note: it is often more cost effective to purchase the non-medical package which includes additional benefits vs. cancellation/interruption only – please compare rates carefully.

This coverage provides you protection from the costs that arise when a sickness, injury or other unexpected situation causes you to cancel your trip prior to departure or disrupts your travel plans once you are already departed on your trip.

For coverage up to \$1,100 prior to departure and unlimited after

Age under 60	\$ 77.00
Age 60 – 64	\$ 85.00
Age 65 – 69	\$ 90.00
Age 70 – 74	\$102.00
Age 75 – 79	\$152.00
Age 80 and over	\$199.00

For coverage up to \$1,400 prior to departure and unlimited after

Age under 60	\$ 89.00
Age 60 – 64	\$ 99.00
Age 65 – 69	\$106.00
Age 70 – 74	\$117.00
Age 75 – 79	\$178.00
Age 80 and over	\$233.00

For coverage up to \$1,900 prior to departure and unlimited after

Age under 60	\$111.00
Age 60 – 64	\$122.00
Age 65 – 69	\$129.00
Age 70 – 74	\$146.00
Age 75 – 79	\$231.00
Age 80 and over	\$298.00

For coverage up to \$2,400 prior to departure and unlimited after

Age under 60	\$135.00
Age 60 – 64	\$150.00
Age 65 – 69	\$162.00
Age 70 – 74	\$185.00
Age 75 – 79	\$279.00
Age 80 and over	\$355.00



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Classic Medical / Travel Health Select

(Under age 60) / (age 60+)

Provides unlimited emergency medical care provided the condition you are seeking treatment for was stable in the 90 days prior to your departure. This coverage has 24 hr Assistance and arranges to have the costs paid directly so that you don't have upfront out-of-pocket expenses.

For those 60 and over purchasing medical only coverage, a medical questionnaire will have to be completed to confirm rate.

Medical only can not be purchased this far in advance as it dependant on your medical condition 90 days prior to departure. Please advise if you are interested in medical only coverage and you will be contacted closer to the cruise date with options specific to your needs.

Next steps

Once you have determined how you would like to proceed please contact us at: rcmpvets2012@cruiseshipcenters.com and we will confirm your rates and process your request. If you have further questions please do not hesitate to contact us.

Please note: If you do not wish to proceed with any of the travel insurance options, you will be required to provide in writing your decline. An email, mail or fax stating that you decline the purchase of travel insurance is acceptable.

Many thanks, your Expedia CruiseShipCenters, Coquitlam
RCMP Veterans AGM2012 Team!



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CLIENT TESTIMONIAL

June 2009
Expedia CruiseShipCenters, Coquitlam
Attn: Rhonda

We were very pleased with the service that we received from RBC Insurance with our Deluxe Travel Insurance Package.

We were on the last few days of our 21 night Mediterranean cruise - on the second to last stop (Portugal) - on an excursion, when I slipped and broke my ankle. We were taken to a private clinic in Funchal. I had an x-ray to confirm my ankle broken and that an operation was necessary. An operation was planned for that evening. RBC was contacted by the clinic for a guarantee of payment for the operation and hospital stay. RBC immediately assigned a doctor and nurse to my case who were in constant contact with the local medical staff and had to view and discuss my x-rays and approve all procedures. All was granted. At this time my wife was asked if she wanted to stay in the room with me or go to a hotel. She, as my care giver said she would stay with me in the hospital. The staff and ship excursion personnel assisted my wife to removing our belongings from the ship.

RBC kept in contact with me for the duration of the stay. They said that anything we needed, phone calls to our family in Canada, crutches etc., would be covered. During my stay my wife came down with bronchial pneumonia and was also put on a case number. We were in the clinic for a total of 11 days. RBC cancelled all of our original airline tickets and issued new ones (Executive Class as my leg needed to be elevated) for our return home.

All this would have cost us thousands of dollars. The real cost unknown to us, as we never saw any bills. Travel / Medical insurance with RBC is to us, one of the best investments we have made.

Dave Sutherland
Loretta Barnett
Westbank, BC

