M15 Plan Comparison – Effective August 2026

Multi-trip Plans

	Multi-Trip Emergency Medical	Multi-Trip All-Inclusive
Plan Description	Emergency medical coverage for multiple trips taken during the policy year.	A package of emergency medical, trip cancellation & interruption, flight & travel accident and baggage for multiple trips taken during the policy year.
Minimum/Maximum Age	30 days/111 years	30 days/84 years
Medical Questionnaire	Required at age 60 and up	Required at age 60 and up
Trip Duration (coverage option)	One year policy with 4, 10, 18, 30, and 60-day options. Unlimited travel within Canada.	One year policy with 4, 10, 18, and 30-day options Unlimited travel within Canada
Coverage for Pre-existing Conditions	Emergency Medical: Yes, if stable in the 3 months prior to the *Effective Date*[1] for Rate Category A or in the 6 months prior to the Effective Date[1] for Rate Category B & C.	Emergency Medical: Yes, if stable in the 3 months prior to the *Effective Date*[1] for Rate Category A or in the 6 months prior to the *Effective Date*[1] for Rate Category B & C. Trip Cancellation & Interruption: Yes, if stable in the 3 months prior to the *Effective Date*[1] for trips that cost less than $20,000 or 12 months for trips that cost $20,000 or more.
Trip Cancellation & Interruption	Not included	Trip Cancellation: Up to $1,500 or $2,500 per trip to $10,000 per year Trip Interruption: Unlimited
Misconnection & Delayed Return	Not included	Up to $2,700 & $3,500 (no yearly maximum)
Default Protection	Not included	Included (see policy for coverage and benefit limits)
Flight & Travel Accident	Not included	Up to $100,000 for flight and $50,000 for travel
Bagge Loss & Damage Baggage Delay	Not included	Up to $300 per item to $1,500 maximum for Loss & Damage; up to $500 for Delay (no yearly maximum)
Emergency Medical Expenses	Up to $10 million combined	Up to $10 million combined
Quarantine Expenses, Emergency Dental, Accommodation & Meals, Hospital Allowance, Death Expenses, Medical Devices, Dependent Care	Included	Included
Available Discounts	Companion & Deductible	Companion
Family Rates (max age 59)	Yes, x2 oldest applicant's premium	No
Extensions & Top-ups	Top-up available for trips longer than coverage option	Top-up available for trips longer than coverage option

Single Trip Plans

	Single Trip Emergency Medical	Single Trip All-Inclusive	Trip Cancellation & Interruption	Non-Medical Inclusive
Plan Description	Emergency medical coverage for one continuous trip.	A package of emergency medical, trip cancellation & interruption, flight & travel accident and baggage for one continuous trip.	Trip cancellation & interruption coverage for one continuous trip.	A package of trip cancellation & interruption, flight & travel accident and baggage for one continuous trip.
Minimum/Maximum Age	30 days/111 years	30 days/111 years	No limit/111 years	No limit/111 years
Medical Questionnaire	Required at age 60 and up	None	None	None
Trip Length	Up to 365 days	Up to 30 days	Up to 365 days	Up to 365 days
Coverage for Pre-existing Conditions	Yes, if stable in the 3 months prior to the *Effective Date*[1] for Rate Category A or in the 6 months prior to the Effective Date[1] for Rate Category B & C.	Emergency Medical: Yes, if stable in the 3 months prior to the *Effective Date*[1] for ages 74 and under or in the 12 months prior to the *Effective Date*[1] for ages 75 and over. Trip Cancellation & Interruption: Yes, if stable in the 3 months prior to the *Effective Date*[1] for trips that cost less than $20,000 or 12 months for trips that cost $20,000 or more.	Yes, if stable in the 3 months prior to the *Effective Date*[1] for trips that cost less than $20,000 or 12 months for trips that cost $20,000 or more.	Yes, if stable in the 3 months prior to the *Effective Date*[1] for trips that cost less than $20,000 or 12 months for trips that cost $20,000 or more.
Trip Cancellation & Interruption	Not included	Trip Cancellation: Up to insured trip cost Trip Interruption: Unlimited	Trip Cancellation: Up to insured trip cost Trip Interruption: $800, $1,500 or unlimited	Trip Cancellation: Up to insured trip cost Trip Interruption: Unlimited
Misconnection & Delayed Return	Not included	Up to $2,700 & $3,500	Up to $1,700 & $1,500	Up to $2,700 & $3,500
Default Protection	Not included	Included (see wording)	Included (see wording)	Included (see wording)
Flight & Travel Accident	Not included	Up to $100,000 for flight and $50,000 for travel	Up to $100,000 for flight and $50,000 for travel	Up to $100,000 for flight and $50,000 for travel
Bagge Loss & Damage	Not included	Up to $300 per item to $1,500 maximum	Up to $300 per item to $1,500 maximum	Up to $300 per item to $1,500 maximum
Baggage Delay	Not included	Up to $500	Up to $500	Up to $500
Emergency Medical Expenses	Up to $10 million	Up to $10 million	n/a	n/a

Single Trip Plans (cont'd)

	Single Trip Emergency Medical	Single Trip All-Inclusive	Trip Cancellation & Interruption	Non-Medical Inclusive
Quarantine Expenses, Emergency Dental, Accommodation & Meals, Hospital Allowance, Death Expenses, Medical Devices, Dependent Care	Included	Included	Not included	Not included
Available Discounts	Travelling within Canada, Companion & Deductible[2]	Companion	Companion	Companion
Family Rates (max age 59)	Yes, x2 oldest applicant's premium	Yes, x3 oldest applicant's premium	No	Yes, x3 oldest applicant's premium
Extensions & Top-ups	Extensions available before expiry date	Extensions available before expiry date	Extensions available before expiry date	Extensions available before expiry date
Optional Riders	n/a	Cancel for Any Reason (CFAR) rider	Cancel for Any Reason (CFAR) rider	Cancel for Any Reason (CFAR) rider

[1.] For Emergency Medical, the effective date is the date you leave your province of residence or Canada (trips must commence on or after the effective date shown on the policy confirmation). For Trip Cancellation, the effective date is the later of the date you purchase the insurance (shown as issue date on the policy confirmation) or the time you purchase your pre-paid travel arrangements. For Trip Interruption, the effective date is your departure date (the date you leave home).

[2]Maximum combined discount is 50%.

Review the policy wording for full details.