

What's Included

With a Visitors to Canada plan, you'll be covered for the following medical emergency costs*:

- ✔ **Hospitalization:** Hospital room and board charges (up to semi-private).
- ✔ **Medical Services:** Treatment by a physician or surgeon.
- ✔ **Diagnostic Services:** X-rays and other diagnostic tests.
- ✔ **Out-patient Medical Treatment:** Outpatient emergency room charges.
- ✔ **Prescription Drugs:** Physician-prescribed drugs and medication.
- ✔ **Road Ambulance:** Emergency transport to a hospital.
- ✔ **Health Practitioners:** Emergency services of an osteopath, physiotherapist, chiropractor, chiropodist, optometrist, and/or podiatrist.
- ✔ **Accidental Dental:** Dental pain relief, and repair or replacement of natural teeth after an accidental blow to the mouth.
- ✔ **Return of Remains:** Preparation and transportation to your country of origin or destination in Canada, or cremation or burial at place of death.
- ✔ **Childcare:** Licensed childcare for dependant children travelling with you if you are hospitalized.
- ✔ **Repatriation (with and without medical attendant):** Emergency transport to your country of origin for further medical treatment (with pre-approval from GMS).
- ✔ **Out-of-pocket Expenses:** Accommodation, meals, necessary phone calls, and taxi or bus fares for an accompanying family member if your hospitalization continues after your policy expires.
- ✔ **Travel Outside of Canada (Side-trip Coverage):** Emergency medical coverage for eligible trips outside of Canada up to 30 days.

* Up to your chosen insurance amount.
If you have received medical treatment or experienced symptoms before buying a Visitors to Canada plan, certain exclusions may apply.

How much does Visitors to Canada insurance cost?

Rates effective from April 15, 2025

		Daily Rate Schedule				Daily Rate x 365 Days			
		Deductible (per claim)				Deductible (per claim)			
Age	Amount of Insurance	\$1,000	\$500	\$100	\$0	\$1,000	\$500	\$100	\$0
Under 18	\$25,000	\$1.64	\$1.79	\$2.09	\$2.44	\$598.60	\$653.35	\$762.85	\$890.60
	\$50,000	\$1.84	\$1.96	\$2.35	\$2.49	\$671.60	\$715.40	\$857.75	\$908.85
	\$100,000	\$2.39	\$2.49	\$3.01	\$3.25	\$872.35	\$908.85	\$1,098.65	\$1,186.25
	\$150,000	\$2.96	\$3.15	\$3.33	\$3.70	\$1,080.40	\$1,149.75	\$1,215.45	\$1,350.50
18-34	\$25,000	\$1.77	\$1.96	\$2.36	\$2.63	\$646.05	\$715.40	\$861.40	\$959.95
	\$50,000	\$2.00	\$2.12	\$2.59	\$2.74	\$730.00	\$773.80	\$945.35	\$1,000.10
	\$100,000	\$2.61	\$2.78	\$3.18	\$3.55	\$952.65	\$1,014.70	\$1,160.70	\$1,295.75
	\$150,000	\$3.32	\$3.55	\$3.77	\$4.13	\$1,211.80	\$1,295.75	\$1,376.05	\$1,507.45
35-54	\$25,000	\$2.08	\$2.30	\$2.73	\$3.03	\$759.20	\$839.50	\$996.45	\$1,105.95
	\$50,000	\$2.45	\$2.60	\$2.82	\$3.09	\$894.25	\$949.00	\$1,029.30	\$1,127.85
	\$100,000	\$3.34	\$3.26	\$4.02	\$4.37	\$1,219.10	\$1,189.90	\$1,467.30	\$1,595.05
	\$150,000	\$3.76	\$4.00	\$4.92	\$5.49	\$1,372.40	\$1,460.00	\$1,795.80	\$2,003.85
55-59	\$25,000	\$2.10	\$2.29	\$2.94	\$3.09	\$766.50	\$835.85	\$1,073.10	\$1,127.85
	\$50,000	\$2.47	\$2.62	\$2.81	\$2.80	\$901.55	\$956.30	\$1,025.65	\$1,022.00
	\$100,000	\$3.35	\$3.56	\$4.00	\$4.39	\$1,222.75	\$1,299.40	\$1,460.00	\$1,602.35
	\$150,000	\$3.76	\$3.98	\$4.95	\$5.45	\$1,372.40	\$1,452.70	\$1,806.75	\$1,989.25
60-64	\$25,000	\$2.89	\$3.17	\$3.94	\$4.12	\$1,054.85	\$1,157.05	\$1,438.10	\$1,503.80
	\$50,000	\$3.22	\$3.42	\$3.79	\$4.01	\$1,175.30	\$1,248.30	\$1,383.35	\$1,463.65
	\$100,000	\$3.73	\$4.00	\$4.52	\$4.93	\$1,361.45	\$1,460.00	\$1,649.80	\$1,799.45
	\$150,000	\$4.40	\$4.68	\$5.72	\$6.39	\$1,606.00	\$1,708.20	\$2,087.80	\$2,332.35
65-69	\$25,000	\$3.59	\$3.80	\$4.61	\$5.15	\$1,310.35	\$1,387.00	\$1,682.65	\$1,879.75
	\$50,000	\$3.99	\$4.59	\$5.08	\$5.80	\$1,456.35	\$1,675.35	\$1,854.20	\$2,117.00
	\$100,000	\$4.69	\$5.00	\$6.39	\$6.59	\$1,711.85	\$1,825.00	\$2,332.35	\$2,405.35
	\$150,000	\$5.88	\$6.24	\$8.72	\$9.18	\$2,146.20	\$2,277.60	\$3,182.80	\$3,350.70
70-74	\$25,000	\$5.58	\$6.12	\$7.47	\$9.06	\$2,036.70	\$2,233.80	\$2,726.55	\$3,306.90
	\$50,000	\$7.01	\$7.74	\$8.87	\$9.89	\$2,558.65	\$2,825.10	\$3,237.55	\$3,609.85
	\$100,000	\$8.06	\$8.57	\$10.96	\$11.77	\$2,941.90	\$3,128.05	\$4,000.40	\$4,296.05
	\$150,000	\$10.62	\$11.28	\$12.76	\$14.37	\$3,876.30	\$4,117.20	\$4,657.40	\$5,245.05
75-79	\$25,000	\$6.73	\$7.43	\$9.52	\$10.72	\$2,456.45	\$2,711.95	\$3,474.80	\$3,912.80
	\$50,000	\$9.22	\$9.87	\$11.02	\$12.28	\$3,365.30	\$3,602.55	\$4,022.30	\$4,482.20
	\$100,000	\$11.08	\$12.06	\$13.89	\$15.16	\$4,044.20	\$4,401.90	\$5,069.85	\$5,533.40
	\$150,000	\$13.19	\$13.99	\$16.52	\$18.43	\$4,814.35	\$5,106.35	\$6,029.80	\$6,726.95

All amounts in Canadian dollars. Premium charged may be subject to tax.