

	INTERNATIONAL WELCOME HOME SOCIETY	CIBC
COST	- \$465.00 one time/lifetime	- Based on one or more trips per year; and maximum trip length; 15 - 31 days away varies from \$64.00/trip - \$257.00/trip, depending on age. - Upper Limit is \$581.00/year
AGE LIMITS	- NONE	- Maximum age for coverage: 54 years old with regular rates - Maximum age 74 years old with special rates
CLAIMS PROCESS	- Arranged by International Welcome Home Society; not a reimbursement plan - No out of pocket expenses to family	- Reimbursement Plan Only - Claims must be approved by CIBC Travel Assistance - Claims can be denied for pre-existing health conditions
EXCLUSIONS	- Protection for "next subsequent trip"	- Excluded if prior health conditions exist. Many varied exclusions in policy itself
COVERS WHEN DEATH OCCURS	- Pays ALL costs, including airfare to originally selected Funeral Home	- Maximum \$5,000.00 to return body to home province/territory - Maximum \$2,500.00 for burial or cremation at place of death - No coffin or urn included in maximum payout - Death must be due to a covered medical emergency
TERMINATION	- First 30 days full refund - 31 - 60 days: cost less \$50.00 - after 61 days: no refund	- At any time, by CIBC Travel Assistance, with notice only required - At any time, by insured, with notice
QUALIFICATIONS	- Legal Residence is in North America	- Must meet age and health requirements - Must meet trip length stipulations

ROYAL BANK		SCOTIA BANK
<ul style="list-style-type: none"> - Multi-Trip Plan: \$20.00 - \$580.00 per year, based on age and number of days away 	COST	<ul style="list-style-type: none"> - Multi-Trip Plan: \$18.00 - \$438.00 per year, based on age and number of days away
<ul style="list-style-type: none"> - Maximum 59 years of age 	AGE LIMITS	<ul style="list-style-type: none"> - Maximum 59 years of age
<ul style="list-style-type: none"> - Reimbursement Plan Only - Proof of loss and payments must be submitted with the claim 	CLAIMS PROCESS	<ul style="list-style-type: none"> - Reimbursement Plan Only - Proof of loss and payments must be submitted with the claim
<ul style="list-style-type: none"> - Death cannot be from a pre-existing medical condition - Many varied exclusions written into policy 	EXCLUSIONS	<ul style="list-style-type: none"> - Death cannot be from a pre-existing medical condition - Many varied exclusions written into policy
<ul style="list-style-type: none"> - Maximum \$3,000.00 for preparation and transportation to departure point - Maximum \$2,000.00 for cremation and transportation of remains to departure point - Maximum \$3,000.00 for preparation of body and standard burial container plus maximum \$2,000.00 for burial where death occurred 	COVERS WHEN DEATH OCCURS	<ul style="list-style-type: none"> - Maximum \$3,000.00 for preparation and transportation to departure point - Maximum \$2,000.00 for cremation and transportation of remains to departure point - Maximum \$3,000.00 for preparation of body and standard burial container plus maximum \$2,000.00 for burial where death occurred
<ul style="list-style-type: none"> - At any time with notice, by Royal Bank Travel Insurance Carrier - At any time, with notice, by insured 	TERMINATION	<ul style="list-style-type: none"> - At any time with notice, by Scotia Bank Travel Insurance Carrier - At any time, with notice, by insured
<ul style="list-style-type: none"> - Must be a RBC Financial Group client - Must meet age and health requirements - Must meet trip length stipulations 	QUALIFICATIONS	<ul style="list-style-type: none"> - Must be a Scotiabank client - Must meet age and health requirements - Must meet trip length stipulations

TD CANADA TRUST	BMO - BANK OF MONTREAL
- Multi-Trip Plan: \$19.00 - \$547.00 per year, based on age and number of days away	- Multi-Trip Plan: \$27.00 - \$581.00 per year, based on age and number of days away
- Maximum 60 years of age	- Maximum 65 years of age
- Reimbursement Plan Only - Proof of loss and payments must be submitted with the claim	- Reimbursement Plan Only - Proof of loss and payments must be submitted with the claim
- Death cannot be from a pre-existing medical condition - Many varied exclusions written into policy	- Death cannot be from a pre-existing medical condition - Many varied exclusions written into policy
- Maximum \$5,000.00 including cost of preparation and transportation to point of departure	- Maximum \$5,000.00 including cost of preparation and transportation to point of departure - Maximum \$1,500.00 for cremation or burial where death occurred
- At any time with notice, by TD Canada Trust Travel Insurance Carrier - At any time, with notice, by insured	- At any time with notice, by BMO Travel Insurance Carrier - At any time, with notice, by insured
- Must be a TD Canada Trust client - Must meet age and health requirements - Must meet trip length stipulations	- Must be a BMO client - Must meet age and health requirements - Must meet trip length stipulations