TravelStar®
Travel Insurance

Emergency Medical and Trip Cancellation and Interruption Coverage

gms

Effective July 21, 2026

Insurance, **honestly**.

There's a lot of mistrust when it comes to insurance. We're working to change that.

GMS health and travel plans are easy to choose, easy to use, and easy to understand. That's why Canadians have counted on GMS for quality coverage since 1949.

The same pioneering spirit that started our story more than 75 years ago is what drives us to do things differently today. This is our promise to you.

Flexibility to choose. Freedom to **go**.

Travel insurance can't guarantee your itinerary, but it can protect your wallet. Rebooking a cancelled flight or handling a medical emergency while you're on the road can be expensive and overwhelming. We're here to take some of that worry away.

The GMS Community Commitment.

When you choose GMS for your health and travel insurance, you're not only protecting yourself, your travels, and your loved ones – you're investing in the health of your community, too.

Thanks to our customers, we've reinvested millions of dollars into health-focused community initiatives.

Why GMS?

We're changing the way Canadians get insurance. We want you to feel confident in your insurance choices. No matter when or where you interact with us, you can expect ease and honesty. Honestly.

Comprehensive coverage.

Travel with ease knowing you have the protection you need to enjoy your adventure.

Convenient claims.

Skip the post office and submit your claim by email.

Expert help when you need it.

The GMS Customer Care team is here when you need us.

Two TravelStar® insurance options for protection and peace of mind:

1. **Emergency Medical:** Whether you're on a quick trip or an extended stay, abroad or in Canada, accidents happen. Don't let the cost of treatment break your travel bank.
2. **Trip Cancellation and Interruption:** Life doesn't always go according to plan, but we help you plan for it. From lost, delayed, and damaged bags to unexpected flight changes or cancellations, you can travel with confidence knowing you're covered.

Ways to **save**:

Less money spent on accidents means more money spent on adventure.

- **10% bundle discount**

  For the best deal, buy both! Save 10% on Trip Cancellation and Interruption insurance when you add it to your Emergency Medical purchase.

- **Add your kids for free**

  Don't let the cost of insurance change your travel plans. Add up to six kids (under the age of 16) for free when you buy a single-trip Emergency Medical plan.

- **5% companion discount**

  Travelling with another family member over the age of 16? Buy your insurance together and you'll each save 5% on single trip coverage with our companion discount.

- **Increase your deductible, decrease your price**

  The higher your Emergency Medical insurance deductible, the less you'll pay for coverage. Choose a deductible as low as $0 up to $5,000.

Trip Cancellation & Interruption

- **Before you go:** If your trip is cancelled before your scheduled departure date, we'll cover you for things like non-refundable airfare, pre-paid travel arrangements, and cancellation penalties.
- **While you're there:** For interruptions during a trip, we'll cover things like transportation to rejoin tour groups or out-of-pocket expenses during longer delays (meals, accommodations, transportation fees).
- **Lost, delayed, or damaged luggage:** A built-in baggage benefit in case your belongings are delayed, lost, or damaged.

WHAT'S NOT INCLUDED?

We're proud to cover many common risks associated with travel. However, cancellations and interruptions caused by things like pre-existing conditions that are not stable for 180 days or global travel advisories, and costs paid for with travel credits and vouchers are not covered by Trip Cancellation and Interruption insurance.

See policy for full details on coverage and exclusions.

Time for a getaway?

We're ready when you are. Visit **gms.ca**, call us at **1 800 667 3699**, or speak with your GMS broker for more information and a free quote.

TravelStar® Emergency Medical

With coverage up to **$5 million** for essentials like ambulance, emergency dental, and hospital care, all you need to choose is your destination.

PLAN OPTIONS:

- **Single-trip travel insurance:** Covers one trip up to one year (365 days) long.
- **Multi-trip annual plan:** Always on the go? Get coverage for unlimited trips (per policy year). Choose between 15 and 30 days of coverage. Planning an extended holiday? Add a Single-trip plan to cover additional days away.

A medical emergency is a sudden or unforeseen medical condition that requires immediate medical treatment.

Upgrade your coverage with Trip Delay

SINGLE-TRIP PLAN: $25 PER TRIP | MULTI-TRIP ANNUAL PLAN: $60

Prices are per person.

Enhancing the Trip Delay benefit to your Trip Cancellation and Interruption plan helps you make the best of a bad situation. For travel delays 12 hours or longer, your Trip Delay coverage includes:

- **Out-of-pocket expenses:** Up to $500 per day (to a maximum $1,500) for accommodations, meals, necessary telephone calls, Wi-Fi, and taxi or ridesharing costs.
- **Event tickets:** Up to $200 for you to attend a ticketed event like a movie, sporting event, or concert.
- **Rejoin transportation:** Extra costs to reunite you with your tour, group, or trip if you haven't already been returned to your province of residence in Canada because of a change in plans.

Trip Cancellation Plan Rates

Rates effective July 21, 2026. Rates are per person.

	Single-Trip Sum Insured							Multi-Trip Annual Sum Insured		
Age	**$0-700**	**$701-1,400**	**$1,401-2,100**	**$2,101-2,800**	**$2,801-3,500**	**$3,501-4,200**	**$4,201-20,000**	**$1,500**	**$2,500**	**$5,000**
Under 18	$40.00	$66.00	$95.00	$122.00	$148.00	$191.00	Add $4.80 per $100 of Sum Insured to the $4,200 premium	$147.00	$194.00	$436.00
18-34	$41.00	$68.00	$96.00	$130.00	$150.00	$193.00		$165.00	$219.00	$468.00
35-54	$44.00	$68.00	$97.00	$133.00	$152.00	$194.00		$197.00	$255.00	$529.00
55-59	$47.00	$68.00	$99.00	$133.00	$154.00	$196.00		$205.00	$270.00	$532.00
60-64	$48.00	$75.00	$108.00	$143.00	$172.00	$229.00		$253.00	$314.00	$619.00
65-69	$51.00	$80.00	$116.00	$159.00	$177.00	$267.00		$263.00	$333.00	$644.00
70-74	$63.00	$89.00	$133.00	$183.00	$211.00	$321.00		$310.00	$382.00	$724.00
75-79	$78.00	$127.00	$194.00	$259.00	$291.00	$428.00		$484.00	$629.00	$1,066.00
80 +	$95.00	$147.00	$238.00	$315.00	$371.00	$506.00		n/a	n/a	n/a

Emergency Medical Plan Rates

Rates Effective july 21, 2026

Single-Trip Rates ($250 deductible, rates are per person, per day)										Multi-Trip Annual Rates*	
Age	**Rate**	**0-30 days**	**31-60 days**	**61-80 days**	**81-100 days**	**101-120 days**	**121-140 days**	**141-160 days**	**161-183 days**	**30 days**	**15 days**
Under 18	Star	$2.34	$2.54	$2.96	$3.10	$3.44	$3.55	$3.72	$3.90	$53	$41
18-34	Star	$2.61	$2.86	$3.69	$3.85	$4.56	$4.69	$5.04	$5.23	$108	$76
35-54	Star	$2.90	$3.23	$3.71	$3.85	$4.56	$4.88	$5.23	$5.41	$131	$78
55-59	Star	$3.57	$4.22	$4.29	$4.41	$4.91	$6.08	$6.46	$6.63	$144	$103
60-64	Star	$3.92	$3.92	$4.09	$4.07	$4.48	$6.28	$7.00	$7.06	$243	$157
	Select +	$6.13	$5.83	$6.41	$6.47	$7.56	$9.58	$10.64	$11.27	$272	$166
	Select	$8.36	$8.38	$9.77	$11.15	$12.03	$13.90	$15.08	$15.73	$332	$223
	Standard +	$10.21	$10.24	$12.54	$14.13	$15.18	$16.79	$18.30	$18.77	$382	$270
	Standard	$11.95	$11.97	$14.59	$14.68	$15.32	$18.66	$19.18	$19.34	$452	$313
65-69	Star	$5.87	$6.25	$6.53	$6.65	$6.95	$7.49	$8.17	$8.26	$455	$266
	Select +	$8.42	$9.34	$9.54	$9.63	$9.75	$11.15	$14.89	$18.10	$503	$272
	Select	$11.25	$12.81	$14.53	$14.50	$15.43	$16.68	$19.46	$20.91	$592	$383
	Standard +	$14.37	$15.93	$18.94	$18.79	$20.01	$21.14	$23.56	$24.80	$709	$457
	Standard	$18.10	$19.24	$22.33	$19.63	$22.32	$24.61	$26.88	$27.62	$839	$556
70-74	Star	$8.52	$8.88	$8.99	$9.10	$9.94	$11.68	$13.56	$14.66	$695	$449
	Select +	$11.45	$11.84	$12.33	$12.54	$13.66	$16.61	$19.71	$22.78	$762	$493
	Select	$16.21	$17.77	$19.03	$20.11	$21.25	$23.28	$25.08	$27.66	$898	$608
	Standard +	$18.95	$21.16	$23.78	$24.92	$26.29	$28.42	$29.68	$32.63	$1,078	$729
	Standard	$20.92	$22.91	$26.67	$27.07	$28.34	$32.47	$32.98	$33.57	$1,278	$864
75-79	Star	$15.61	$16.84	$16.93	$18.78	$20.79	$22.36	$22.31	$22.57	$886	$598
	Select +	$23.10	$26.18	$25.95	$28.50	$31.61	$33.12	$38.14	$43.23	$974	$656
	Select	$28.85	$32.73	$32.59	$35.92	$40.62	$43.60	$46.39	$51.61	$1,148	$771
	Standard +	$34.55	$39.05	$39.13	$42.39	$47.96	$51.30	$53.61	$58.34	$1,378	$926
	Standard	$37.99	$42.45	$42.81	$45.51	$51.49	$56.39	$56.68	$58.78	$1,634	$1,047
80 +	Star	$22.58	$23.81	$24.91	$25.98	$28.52	$31.63	$31.67	$34.63		
	Select +	$34.66	$37.29	$40.10	$42.99	$47.18	$52.00	$56.94	$64.20		
	Select	$43.23	$46.73	$50.54	$53.38	$58.57	$64.68	$69.44	$76.72		
	Standard +	$51.49	$55.90	$60.74	$63.17	$69.29	$76.13	$80.31	$86.66		
	Standard	$58.76	$62.28	$65.51	$66.36	$75.34	$82.34	$87.99	$96.86		

Deductible Options

Use the rates in the applicable chart to calculate different deductibles.

SINGLE-TRIP	$0 deductible = rate x 1.1	$250 deductible = shown in chart	$1,000 deductible = rate x 0.9	$5,000 deductible = rate x 0.8
MULTI-TRIP ANNUAL	$0 deductible = shown in chart	$250 deductible = rate x 0.9	$1,000 deductible = rate x 0.8	$5,000 deductible = rate x 0.7

*Applicants over 60 must complete a medical questionnaire to determine if a Star, Select +, Select, Standard +, or Standard rate applies. Refer to the policy for full benefits and conditions of coverage. Premiums charged may be subject to tax. A 15% smoking surcharge applies to both Single-Trip and Multi-Trip Annual emergency medical rates if you are 18 years or older and have used tobacco products in the last two years. *Rates are quoted per insured person in Canadian dollars for the TravelStar® Multi-Trip Annual Emergency Medical Plan with a $0 CAD deductible. Premiums and benefits are subject to change without notice.*

ADD UP THE ADVANTAGES (at no additional cost):

- **24/7 travel assistance:** We're here for you – anytime, anywhere. With telephone interpretation services available in most languages, you can call on us to:
  - Coordinate transportation, and repatriation.
  - Monitor progress during treatment and recovery by managed care.
- **24 essential benefits:** Emergency Medical plans cover costs for 24 essential health services, from hospital accommodation to ambulance, private duty nursing, and more.
- **Virtual care available:** For some emergencies, skip the waiting room and talk to a medical professional on the phone or online instead. Call our Travel Assistance line and we'll help find the best option for you.

Also available from GMS:

GROUP BENEFIT PLANS

Insured benefit packages perfect for small and medium-sized companies.

INDIVIDUAL HEALTH INSURANCE

Two health insurance options you can count on to cover costs your government health plan doesn't.

VISITORS TO CANADA INSURANCE

Emergency medical insurance for new arrivals or visitors to Canada.

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