

CAA 5-YEAR TERM LIFE INSURANCE PLAN

DEFINITIONS

Additional Coverage means term life insurance for which You have applied and been approved after the Effective Date of Coverage of Initial Coverage.

Age means Your attained age on the first Premium Due Date and each subsequent Certificate Anniversary date.

Amount of Term Life Insurance is the amount of life insurance coverage in force, as shown on the Schedule Page of this certificate. Life insurance coverage is available in increments of \$25,000 from \$50,000 up to \$1,000,000.

Certificate Anniversary means the Certificate Anniversary date shown on the Schedule Page.

Death Benefit is the Amount of Term Life Insurance in force on the date of Your death, as shown on the Schedule Page, less any Living Benefit paid and any outstanding premium due.

Effective Date of Coverage is the later of the date on which We receive at Our Office:

- a) a written application for insurance; and
- b) the first full premium for the insurance applied for,

if on that date the person to be insured was insurable in accordance with Our underwriting rules. Your Effective Date of Coverage for Initial and Additional Coverage, is outlined on the Schedule Page.

Evidence of Insurability is any information that We require to decide if the person to be insured is insurable, and if so, on what terms. Evidence of Insurability includes information contained in the insurance application and may include, but is not limited to, medical examination(s), Physician's report(s) and blood or fluid tests.

In all cases We have the right to decline an application for insurance if the required Evidence of Insurability is not available or is not provided, or if the person to be insured does not satisfy Our underwriting requirements for insurance under this certificate.

Grace Period is the 30-day period following any Premium Due Date except the first, while this certificate is in force.

Group Policy means Group Master Policy SP414 issued to The Canadian Automobile Association by The Manufacturers Life Insurance Company, and any associated amendments made to it.

Immediate Family Member means Your Spouse, children, parents and siblings.

Initial Coverage means the first or original Amount of Term Life Insurance applied for and for which You were approved under this certificate.

Member means a member in good standing of the Canadian Automobile Association (CAA).

Non-Smoker means You have not used any form of tobacco, including tobacco cessation products in the twelve (12) consecutive months preceding the date of application for insurance or Non-Smoker premiums.

Office means Our office at the address shown on page 2. If Our address changes, We will send You written notice by mail or e-mail.

Owner of this policy means You unless changed by written notice to Us.

Physician means a legally qualified medical doctor who is duly licensed in the place where he/she practices and who is practicing within the scope of his/her licensed authority. For the purposes of this certificate, a Physician must be a person other than You or an Immediate Family Member.

Premium Due Date means the first day of the month following the Effective Date of Coverage and:

- a) the Certificate Anniversary, if premiums are being paid annually; or
- b) the first day of each month, if premiums are being paid monthly.

Renewal Dates are Certificate Anniversaries that fall at 5-year intervals after the first Premium Due Date but before the certificate termination date.

Renewal Dates for Additional Coverage shall coincide with the Certificate Anniversary date. If the Effective Date of Coverage for the Additional Coverage is not the same as the Certificate Anniversary date, then the Renewal Date of Additional Coverage shall be equal to four (4) years plus the number of months following the Effective Date of Coverage of the Additional Coverage, to the next Certificate Anniversary date. Subsequent Renewal Dates for Additional Coverage shall fall at 5-year intervals and cannot exceed the certificate termination date.

Schedule Page means the portion of this certificate which outlines the benefits to You.

Spouse means a person who:

- a) is legally married to the Member; or
- b) if not legally married to the Member, resides with the Member in a conjugal relationship, and has so resided for a continuous period of not less than two (2) years.

You, Your and Yourself means a person who:

- a) has applied and been approved for the insurance hereunder;
- b) has paid premiums in accordance with the provisions of this certificate;
- c) at the time of application was:
 - i) a CAA Member, or the Spouse of a CAA Member;
 - ii) between ages eighteen (18) and seventy (70) years inclusive; and
 - iii) a resident in Canada.

Term of this Certificate

The initial term of this certificate, for Initial Coverage, is five (5) years. At each Renewal Date, We will renew the Amount of Term Life Insurance in force under this certificate for an additional five (5) years without requesting Evidence of Insurability, if:

- a) all premiums have been paid when due; and
- b) You and under seventy-one (71) years of Age.

If You are seventy-one (71) years or older, We will renew this certificate for the number of years remaining to the Certificate Anniversary at which You reach an attained age of seventy-five (75) years. For example, if You are seventy-four (74) years old on a Renewal Date, the renewal term will be one (1) year.

We, Us and Our means The Manufacturers Life Insurance Company ("Manulife").

BENEFITS

Subject to the provisions of this certificate, We will pay benefits as follows:

DEATH BENEFIT

Payment of Benefit

We will pay a Death Benefit to the Beneficiary when We receive at Our Office proof, satisfactory to Us, that Your death occurred while this certificate was in force.

Notice and Proof of Claim

We must receive proof of death at Our Office within twelve (12) months after the date of death. Failure to submit proof within twelve (12) months after the date of death shall not invalidate any claim if it can be shown that submission of such proof was not reasonably possible and that proof was submitted as soon as was reasonably possible.

We have the right to investigate the circumstances of the death and to require an autopsy unless prohibited by law.

Before a Death Benefit is paid, We must receive proof, satisfactory to Us:

- a) that death occurred, while this certificate was in force;
- b) of Your date of birth; and
- c) of the right of the Beneficiary to receive any proceeds payable.

We may also require submission of this certificate.

LIVING BENEFIT

Application for Living Benefit

Provided that at the time of application for the Living Benefit, the Amount of Term Life Insurance has been in force for at least two (2) continuous years from the Effective Date of Coverage, and You are under seventy-one (71) years of Age, You may apply for the Living Benefit by submitting to Us a written application for the Living Benefit. The application must have the written concurrence of irrevocable Beneficiaries and assignees, if any.

Conditions for Payment of Living Benefit

We will pay the Living Benefit during Your lifetime and subject to the provisions of this certificate upon receipt of proof, satisfactory to Us, that You suffer from a fatal illness with a prognosis of death within twelve (12) months, provided a diagnosis occurs prior to You attaining Age seventy-one (71).

Proof Required with Application for Living Benefit

We will require submission of the written medical opinion of a Physician demonstrating, to Our satisfaction, the prognosis of Your death within twelve (12) months. Such medical opinion must be provided at no cost to Us.

Notwithstanding any other provisions in this certificate, the final decision on payment of the Living Benefit is reserved solely by Us.

Maximum Amount of the Living Benefit

The amount of the Living Benefit will be fifty per cent (50%) of the applicable Amount of Term Life Insurance in force on Your life, up to a maximum of \$100,000.

Payment of Living Benefit

Any Living Benefit payable under this certificate will be paid directly to You.

In the event that the Living Benefit is paid, the total Amount of Term Life Insurance on Your life will be reduced by the amount of the Living Benefit paid.

We will waive the payment of premiums due under this certificate, effective the Premium Due Date or immediately following the date on which the Living Benefit is paid.

In no event will We pay the Living Benefit more than once.

Limitations on New Applications

While premiums are being waived under the certificate, You shall not be eligible to apply for increased or new coverage under this certificate, or for Non-Smoker rates.

Notice and Proof of Living Benefit

A claim for a payment of the Living Benefit must be made in writing to Our Office. We must receive the notice of claim within thirty (30) days of the date that a claim arises.

Within ninety (90) days of the date a claim arises under this certificate, You must provide Us with reasonable proof of the commencement of the illness, and your attained Age.

Failure to Give Notice or Proof of Claim

If You fail to provide Us with notice of claim or proof of claim within the time prescribed in the previous subsection, notice or proof of claim may still be provided if done as soon as reasonably possible, with an explanation why it was not reasonably possible to make a claim or provide proof within the prescribed time. In all cases, proof of claim must be provided within one (1) year of the date a claim arises under the certificate.

Insurer to Furnish Forms for Proof of Claim

Within fifteen (15) days of receiving a notice of claim, We will send You proof of claim forms. If You do not receive the proof of claim forms within fifteen (15) days, You may submit the proof of claim to Us in a written statement that includes the cause, nature and extent of the illness that is the basis of this claim.

AUTOMATIC INCREASE BENEFIT (AIB)

The Automatic Increase Benefit may not be applicable to your specific coverage.

Where You have purchased the AIB, the Amount of Term Life Insurance will increase automatically on each Certificate Anniversary, without Evidence of Insurability, subject to the Termination of AIB provisions below. The amount of each AIB increase will be equal to 5% of the Initial Coverage and will be deemed to be included in and become a part of the Amount of Term Life Insurance immediately after each AIB increase. For greater certainty, all AIB increases are based on the Initial Coverage and not on the Amount of Term Life Insurance then in force.

The AIB may be purchased one time only under this certificate.

If the Amount of Term Life Insurance is decreased by You, the AIB will remain active, with each subsequent AIB increase based on the lesser of the Initial Coverage or the Amount of Term Life Insurance then in force less the sum of any AIB increases to date. In order to cancel the AIB, You must submit a written request to Us.

Issue Age

The maximum issue Age of the AIB is 54.

Premiums

Immediately following each AIB increase, premiums will be automatically adjusted based on the new Amount of Term Life Insurance in force. The adjusted premium shall be payable on the next Premium Due Date.

Termination of Automatic Increase Benefit

The AIB shall terminate on the earliest of the following:

- a) the Certificate Anniversary following the date You attain Age 56;
- b) the date the total Amount of Term Life Insurance in force has increased by 50% over the Initial Coverage as a result of AIB increases; or
- c) the date of the 10th consecutive AIB increase; or
- d) the date the Company receives a written request from You to terminate the AIB.

PREMIUMS**General**

Premiums for term life insurance in force under this certificate are based on the Amount of Term Life Insurance that You have in force as well as Your Age, sex, smoking status and the premium frequency You choose.

Premiums are payable in advance on or before the first day of the month following the Effective Date of Coverage and on each Premium Due Date. Premiums may be paid in accordance with the payment method selected in the application for insurance, or by any other method satisfactory to Us.

When Premiums Must Be Paid

In order to keep Your insurance in effect, You need to pay Your premiums on Your Premium Due Dates. Your first premium is payable with Your application. Your first premium covers the period for the first day of the month following the Effective Date of Coverage to the next Premium Due Date. If We do not receive Your first premium, or if Your first premium is not honoured when first presented for payment, the insurance coverage will not go into effect. Subsequent premiums are due on each Premium Due Date.

Premiums Payable for each 5-Year Term

Your premium on Initial coverage is guaranteed not to increase for the first five (5) years of coverage. Your premium on Additional Coverage is guaranteed not to increase for the time specified in the definition of Renewal Date.

Thereafter, premiums are guaranteed not to increase during each five (5) year term, subject to any change in the Amount of Term Life Insurance in force. Premiums at Renewal Dates are not guaranteed.

Premium Changes at Renewal Dates

Your premium will usually increase at each Renewal Date until Your coverage terminates, at which time this certificate will terminate. Premiums for each renewal term will be based

on Your attained Age on the Renewal Date. We will send advance notice of any premium changes to the address We have on file for You.

Grace Period

Except for the first premium, a Grace Period of thirty (30) days is allowed for payment in full of any premium due, during which time this certificate will stay in force subject to the termination provisions of this certificate.

If any premium, or any part thereof, is not paid this certificate will, without any notice or act on Our part, cease to be in force and will not be in force thereafter unless the certificate is reinstated in accordance with the certificate's Reinstatement provision. If a benefit becomes payable under this certificate during the Grace Period any premium due but unpaid will be deducted from the benefit payable.

If You die during the Grace Period, any premium due but unpaid will be deducted from the Death Benefits

Method and Frequency of Premium Payments

You can choose to pay premiums:

- a) monthly be pre-authorized withdrawals from Your chequing account;
- b) monthly or annually by charging Your premiums to a credit card that is acceptable to Us;
- c) annually by cheque (made payable to Manulife); or
- d) by any other payment method or frequency that We make available to You under the certificate.

All payments must be in Canadian dollars.

If You wish to change the method or frequency of Your premium payments, please contact Us by telephone, e-mail or regular mail. We will tell You what information or documents You need to send to Us to request this change. If a change in frequency is approved, the premium amount will also change to reflect the new frequency.

NON-SMOKER STATUS

Initial Qualification

If You have not used any form of tobacco, including tobacco cessation products during the previous twelve (12) months You may apply for Non-Smoker rates. The application for Non-Smoker rates is subject to the approval of Our underwriters on the basis of Your smoking status and Your health on that date. If approved for Non-Smoker rates, You will be considered to have Non-Smoker status on:

- a) the date of receipt of the application, if You are not already insured under the Group Policy; or
- b) the first of the month following the date You apply for Non-Smoker status or for additional term life insurance under the Group Policy.

Continuing Qualification

If You apply for Additional Coverage, You must maintain Non-Smoker status to continue to qualify for Non-Smoker rates. If, when applying for Additional Coverage, You have resumed or started using tobacco or tobacco cessation products, the premium applicable to all coverage is that calculated with smoker rates.

The change in premium and applicable rates for insurance coverage already in force will occur on the next Premium Due Date.

OPTIONAL CONVERSION OPTION

On or before Age fifty-five (55) You may convert, without Evidence of Insurability, Your insurance coverage to the available CAA 20-Year Term Life Insurance Plan or CAA Lifetime Protection Plan. You must apply within thirty-one (31) days following the date on which the insurance terminated. The application must have the written concurrence of irrevocable beneficiaries and assignees, if any.

The maximum amount, which may be converted, is the Amount of Term life Insurance on the Certificate Anniversary immediately preceding the date this option is exercised. The minimum amount which may be converted is the minimum amount of insurance available under the CAA 20-Year Term Life Insurance Plan or CAA Lifetime Protection Plan life insurance product.

No waiver of premium benefit, other riders, supplementary benefits, or other term plan may be included. The individual policy will be endorsed with any special provision, limitation or exclusion endorsed on this certificate.

The premium for the individual policy will be calculated using:

- a) Our rates for the amount of insurance;
- b) the class of risk to which You belong; and
- c) the Age You are on the date of issue of the individual policy.

Conversion Privilege upon Termination of the Group Policy

If on or before Age sixty-five (65), Your insurance coverage is terminated by reason of termination of the Group Policy, unless the insurance is replaced by another insurer within thirty-one (31) days of the date on which the Group Policy terminates, You may convert Your life insurance coverage, without Evidence of Insurability, to an individual policy of life insurance then being offered by Us. You must apply in writing and pay the required premium within thirty-one (31) days following the date on which Your coverage is cancelled.

No waiver of premium benefit, other riders, supplemental benefits, or other term plans may be included. The individual policy will be endorsed with any special provision, limitation or exclusion endorsed on this certificate.

The maximum amount which may be converted is the lesser of:

- a) the Amount of Term Life Insurance which terminated under the Group Policy; and
- b) \$200,000.

The minimum Amount of Term Life Insurance which may be converted is the lesser of:

- a) The Amount of Term Life Insurance which terminated under the Group Policy; and
- b) The minimum amount for which We will issue and individual policy.

Premium

The premium for the individual policy will be calculated using:

- a) Our rates for the type and amount of insurance;
- b) the class of risk to which You belong; and
- c) the Age You are on the date of issue of the individual policy.

Assignment and Beneficiary Designation

Any assignment or beneficiary designation in effect immediately prior to the effective date of conversion shall continue to apply on and after the date of conversion, unless subsequently changed.

Extension of Insurance

If You die within the 31-day conversion period, We will pay the Amount of Term Life Insurance that could have been converted, provided any individual policy issued during the 31-day period is returned in exchange for a refund of premiums.

If the individual policy is not returned, We will pay:

- a) the Amount of Term Life Insurance that could have been converted; less
- b) the amount of insurance in force under the individual policy.

TERMINATION

This certificate will terminate on the earliest of the following dates:

- a) the end of the Grace Period, after any premium due or any part thereof has not been paid;
- b) the Premium Due Date coinciding with or immediately following the date We receive written notice from You requesting all or part of Your insurance be cancelled. If only part of the insurance is cancelled, all or part of the Amount of Term Life Insurance with the recent Effective Date(s) of Coverage must be cancelled first;
- c) the Certificate Anniversary date You attain Age seventy-five (75);
- d) the date on which the Amount of Term Life Insurance does not meet Our minimum requirements;
- e) the date the Group Policy terminates;
- f) Your date of death.

Payment of Premium After Insurance Ceases

Subject to the provisions of the certificate, if a premium is paid after insurance ceases in accordance with the immediately preceding subsections a) through e), We are not liable for the payment of any benefits under the certificate in respect of the insurance which ceased. In that event, We will refund the amount of premium that was paid after the insurance ceased.

GENERAL PROVISIONS**The Certificate of Insurance**

The Certificate of Insurance consists of this certificate, any documents attached to this certificate, the application for insurance, and any endorsement(s) issued to you.

This certificate is subject to the terms and conditions of the Group Policy. If there is any conflict between the terms of the certificate and the terms of the Group Policy, the terms of the Group Policy will govern.

How We Contact You

All notices will be sent to Your address as shown in Our files. It is Your responsibility to advise Us of any change in Your address.

How To Contact Us

Please send payments or documents to Our Office address.

Limitation Period

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act*, or other applicable legislation, or in the *Limitations Act, 2002* in Ontario.

Your Rights As an Owner

Your rights as Owner include:

- a) naming a beneficiary or beneficiaries;
- b) varying the frequency of Your premium payments, within Our administrative limits; and
- c) cancelling the certificate of insurance as a whole or any part thereof.

You must follow the certificate's terms and conditions when You use any of these rights. Your rights may also be limited by any applicable laws.

Non-Waiver

If We waive or fail to insist on performance of any of the provisions of this certificate, that will not be construed as a waiver of any subsequent breach of the same provision. If We consent to or approve any act by You, that will not be construed as a consent to or approval of any subsequent similar act by You.

Applicable Jurisdiction

The certificate shall be subject to the laws of the Canadian province or territory in which You resided at the time of the application for insurance.

Incontestability

In the absence of fraud, We will not contest the validity of any Amount of Term Life Insurance after it has been in force during Your lifetime for two (2) years from the late of the Effective Date of Coverage or from the date of the last Reinstatement.

In issuing this certificate, We have relied on statements made in connection with the application. These are representations and not warranties. No statement will be used by Us to void insurance or to deny a claim unless the statement is a material misrepresentation and is part of the application.

Special Provisions

If a special provision is applied to any insurance on the life of an insured, the special provision will be endorsed on Your certificate.

Suicide Exclusion

If You commit suicide within two (2) years from the Effective Date of coverage, the amount payable by Us will be limited to the sum of the premiums paid.

In the case of Reinstatement of this certificate, the two (2) year period will run from the date of the last Reinstatement.

Reinstatement

This certificate may be reinstated within two (2) years as of the due date of the first unpaid Premium. You may reinstate this certificate by providing:

- a) a written application to Us;
- b) Evidence of Insurability satisfactory to Us, and
- c) payment of overdue premiums with interest at a rate determined by Us.

Increases in the Amount of Term Life Insurance

You may, from time to time, apply for increases in the Amount of Term Life Insurance, subject to the maximum amount available under the CAA 5-Year Term Life Insurance plan, by:

- a) submitting a written application to Us;
- b) providing Evidence of Insurability satisfactory to Us; and
- c) paying the appropriate premium.

Premium rates for Additional Coverage will be based on the rates then in effect. Premium rates on Amount of Term Life Insurance are guaranteed as outlined in the definition of Renewal Date.

At the time of application for Additional Coverage, You may purchase the AIB on the Additional Coverage if You have not previously purchased AIB for any other coverage under this Certificate.

Age and Sex

Your attained Age is determined from the date of birth as provided in Your application for this certificate. If Your Age has been misstated in the application, the Amount of Term Life Insurance will be adjusted on the basis of the correct Age. If at Your correct Age this certificate:

- a) would not have been issued; or
 - b) would have terminated at an earlier date,
- the only amount payable by Us for the period that coverage would not have been in effect will be the premiums paid for that period. If Your sex had been misstated in the application, the Amount of Term Life Insurance and/or the premium required will be adjusted on the basis of the correct sex.

Requesting a Change to Non-Smoker Premiums

If You are paying smoker premiums, You can apply to change to Non-Smoker premiums after You have been a Non-Smoker for twelve (12) consecutive months.

If You wish to change to Non-Smoker premiums, please contact Us by telephone, e-mail or mail. We will tell You what information or documents You need to send to Us to request this change.

If We approve the change, Your future premiums will be payable on a Non-Smoker basis. The change will take effect on the Premium Due Date following the date We approve the change to Non-Smoker status.

Misstatement of Non-Smoker Status

A misstatement of Non-Smoker status is considered fraud. We reserve the right to void Your insurance if Non-Smoker status has been misstated.

Currency and Place of Payment

All payments to be made hereunder to or by Us shall be in the lawful currency of Canada. Payments to Us shall be made at Our Office or elsewhere as may be determined by Us. Payments by Us shall be made in the applicable jurisdiction or elsewhere if We consent.

Ownership

All benefits, rights and privileges under this certificate belong to You while living.

Assignment

You may assign Your term life insurance. No assignment of this certificate will be binding on Us unless it is in writing and received by Us at Our Office. We will not be responsible for the validity, effect or sufficiency of any assignment.

Any absolute assignment will revoke the interest of a revocable beneficiary. Any collateral assignment will transfer the interest of the beneficiary to the assignee to the extent of the assignee's interest.

Beneficiary

The right of any person to designate persons to whom or for whose benefit insurance money is to be payable is restricted to money payable in event of death.

The beneficiary for any Death Benefit payable under the term life section of this certificate shall be Your estate unless You indicate otherwise. You may designate in writing one or more revocable or irrevocable beneficiaries to receive any Death Benefit payable under this certificate.

You may change a revocable beneficiary or beneficiaries at any time before You die as permitted by any laws that apply to Your certificate. A change of beneficiary appointment may be made by filing a written request in a form acceptable to Us. When it has been recorded by Us, the change will take effect as of the date the form was signed, subject to any payment made or other action taken by Us before it was recorded. An irrevocable beneficiary designation may only be changed if the irrevocable beneficiary consents to such change in writing.

Unless otherwise provided by law or the beneficiary appointment:

- a) if more than one beneficiary is designated, any Death Benefit payable will be paid in equal shares;
- b) if no beneficiary survives an insured, or if none has been designated, any Death Benefit payable will be paid to the insured's estate; and
- c) if a beneficiary dies before an insured, and one (1) or more beneficiaries survive, the share of the deceased beneficiary will pass to the survivor, or in equal shares to the survivors.

Right to obtain copies of documents

On request, the insurer will furnish to a claimant or insured person a copy of the applicable individual's application and any written document provided to the insurer as evidence of insurability, to the extent required by law.

**CAA Term 5 Annual Premium Rates
Per \$25,000 Coverage Amount
Standard Rates***

Renewal Age	NON-Smokers		Smokers	
	Male	Female	Male	Female
	Renewal	Renewal	Renewal	Renewal
18-30	42.50	35.00	75.00	70.00
31	42.50	35.00	75.00	70.00
32	42.50	35.00	75.00	70.00
33	43.68	35.95	77.35	71.89
34	44.90	36.92	79.77	73.84
35	46.15	37.92	82.27	75.84
36	47.43	38.95	84.84	77.89
37	48.75	40.00	87.50	80.00
38	51.23	42.63	95.78	85.26
39	53.84	45.43	104.84	90.87
40	56.59	48.42	114.76	96.84
41	59.47	51.61	125.62	103.21
42	62.50	55.00	137.50	110.00
43	66.46	58.12	149.30	118.19
44	70.68	61.43	162.10	126.98
45	75.16	64.92	176.01	136.43
46	79.93	68.60	191.11	146.59
47	85.00	72.50	207.50	157.50
48	90.30	76.53	230.70	168.39
49	95.92	80.78	256.49	180.03
50	101.90	85.26	285.17	192.47
51	108.25	90.00	317.05	205.78
52	115.00	95.00	352.50	220.00
53	122.85	103.56	378.78	232.90
54	131.24	112.89	407.02	246.55
55	140.20	123.07	437.36	261.00
56	149.77	134.16	469.96	276.30
57	160.00	146.25	505.00	292.50
58	174.59	157.78	540.99	306.16
59	190.50	170.22	579.55	320.46
60	207.87	183.65	620.85	335.43
61	226.82	198.13	665.10	351.10
62	247.50	213.75	712.50	367.50
63	273.79	228.74	787.31	406.20
64	302.87	244.79	869.96	448.97
65	335.04	261.96	961.30	496.24
66	370.63	280.34	1,062.23	548.50
67	410.00	300.00	1,173.75	606.25
68	446.78	328.53	1,254.58	675.35
69	486.86	359.78	1,340.97	752.32
70	530.54	393.99	1,433.31	838.07
71	578.14	431.47	1,532.01	933.59
72 to 74	630.00	472.50	1,637.50	1,040.00

Monthly Premium = Annual Premium x 8.75%

Minimum Coverage Amount is \$50,000, maximum is \$1,000,000.

Standard Premiums are discounted by 15% for coverage amounts of \$250,000 or more.

Renewal premiums are not guaranteed.

If you have been approved with a Special Provision that indicates an extra premium, an additional premium as set out in the following table will apply in additional to the above premium.

**Rounding error may occur.*