

Traveller

TuGo® Travel Insurance



Why you need travel insurance

Never has travel medical coverage been more important, thanks to a global pandemic! Plus, medical care is expensive outside of Canada, with the daily cost of a US hospital averaging \$16,000 a day! So, when you can get comprehensive travel insurance coverage for just a few dollars a day, why risk getting stuck with the bill?

Think you're already covered? Consider that...

- ✓ TuGo will cover you if you're fully or partially vaccinated or unvaccinated, unlike many other insurance providers.
- ✓ Outside of your home province, your provincial health care plan may cover less than 10% of your travel medical expenses.
- ✓ Credit card or employee group plans may not be as reliable as you think due to limited coverage, lacking personalization, and tons of restrictions.
- ✓ If you have a pre-existing medical condition, you typically won't be covered under basic coverage. But we'll consider your age, trip length and your condition's stability, to determine coverage.

What if...

- There's a travel advisory?
- The 14-day weather forecast calls for rain for the entire trip?
- You miss your connection?
- Your luggage doesn't arrive with you?
- A family member back home is hospitalized while you're away?
- Your rental car gets damaged?

How TuGo covers Canadian travellers

Hopefully you won't, but if you do experience a medical emergency abroad, you'll have 24/7 TuGo emergency assistance for the best care possible. Our dedicated, multilingual team ensures you and your family are taken care of, and will work with healthcare providers to get you home safe and sound, if needed.

It's quick and easy to qualify for TuGo Travel Insurance, with no Medical Questionnaire (MQ) to answer if you're 59 or younger. If you're 60+, the MQ is straight-forward with just 5 questions!

Emergency Medical Insurance offers benefits for all ages, including:



Coverage up to \$5 million for emergency medical hospitalization and treatment, including medical coverage for COVID-19 for those who are fully or partially vaccinated and for those not yet eligible for a vaccine, due to age



Ground, air or sea ambulance and remote evacuation



Emergency dental coverage



Enhanced coverage—unexpected birth of a child, lost/stolen prescriptions, replacement of vision care and hearing aids due to theft, loss or breakage



TuGo Telemedicine—convenient, prompt, comprehensive consultation with a physician, right over the phone (travel within US only)



Air travel delay expenses, including complimentary access to MyFlyt™ service, for 2+ hour delays



Customizable add-ons including Sports & Activities Coverage



"Family & Friends" plans available

Add COVID-19—Unvaccinated to your Emergency Medical Insurance

- ✓ If you haven't been vaccinated for any reason other than age, or have only received one dose less than 14 days before departure
- ✓ Coverage up to \$1 million for COVID-19 emergency medical and quarantine-related expenses when added to Emergency Medical Insurance
- ✓ Trip Interruption benefit if the Level 3 travel advisory changes to a Level 4 (avoid all travel) during your trip and you choose to come home early

Protect your travel investment with non-medical insurance options

- ✓ Trip cancellations before departure including cancel for any reason coverage
- ✓ Trip interruptions after departure
- ✓ Baggage loss or damage
- ✓ Rental car damage
- ✓ If you're 59 or younger, bundle up & save money with an All Inclusive Holiday Package!

Travel more than once a year?

Save time and money with a Multi Trip Annual Worldwide plan—pay once and be covered for multiple trips outside of your home province throughout the year. Plus, renew before your policy expires and save even more with our annual renewal discount!



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