

**Emergency Medical Insurance**  
Multi Trip Annual (Worldwide)

Maximum limit **\$5,000,000**  
per person, per trip

**Rate 1**

TRIP LENGTH OPTIONS	AGE					
	Individual Rates			Family Rates*		
	0 - 40 years	41 - 55 years	56 - 59 years	0 - 40 years	41 - 55 years	56 - 59 years
<b>5-day</b>	63	81	95	128	161	190
<b>10-day</b>	78	93	104	153	189	207
<b>20-day</b>	102	109	126	202	218	254
<b>35-day</b>	132	146	160	266	290	318
<b>60-day</b>	250	280	324	502	559	648
<b>95-day</b>	375	492	574	n/a	n/a	n/a
<b>125-day</b>	555	669	885	n/a	n/a	n/a
<b>155-day</b>	748	882	1,188	n/a	n/a	n/a
<b>182-day</b>	858	1,044	1,256	n/a	n/a	n/a
DAILY EXTENSIONS						
	Individual Rates			Family Rates*		
<b>0-65 days</b>	3.08	3.70	4.43	6.17	7.39	8.88
<b>66-125 days</b>	3.29	4.43	4.43	6.58	8.88	8.88
<b>126-182 days</b>	3.74	4.95	4.95	7.50	9.89	9.89

\*based on age of oldest family member

FOR BROKER/AGENT USE ONLY

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



Customer Service: Toll free 1 855 929 8846

info@tugo.com

tugo.com

The language in this document may not be the same as the actual policy wording which will prevail in all instances and is available upon request. Certain exclusions, limitations and conditions may apply. TuGo is a registered trademark of and is administered by North American Air Travel Insurance Agents Ltd. d.b.a. TuGo, a licensed insurance broker in British Columbia, Alberta, Saskatchewan, Manitoba, and Ontario, represented by licensed insurance agents Kathleen S. Starko and Bradley G. Dance in New Brunswick, Nova Scotia and P.E.I. Insurance is underwritten by Industrial Alliance Insurance and Financial Services Inc., Industrial Alliance Pacific General Insurance Corporation and certain Lloyd's Underwriters, severally and not jointly.

**Emergency Medical Insurance**  
Multi Trip Annual (Worldwide)

Maximum limit **\$5,000,000**  
per person, per trip

**Persons 60 years and over must answer the questionnaire to determine rate**

**Rate 1**

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	123	127	170	225	268	347	415
10-day	124	139	179	247	396	524	630
20-day	166	186	242	333	517	714	857
35-day	189	219	312	436	748	1,071	1,284
60-day	396	499	652	923	1,586	2,161	2,592
95-day	789	1,006	n/a	n/a	n/a	n/a	n/a
125-day	1,164	1,394	n/a	n/a	n/a	n/a	n/a
155-day	1,457	1,847	n/a	n/a	n/a	n/a	n/a
182-day	1,725	2,399	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	4.53	5.89	7.11	12.03	20.13	25.99	31.17
66-125 days	4.87	6.60	9.04	13.32	22.11	26.44	31.75
126-182 days	5.29	7.19	9.84	14.56	23.54	27.94	33.51

**Rate 2**

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	129	142	200	312	373	487	585
10-day	135	153	214	349	551	735	882
20-day	183	217	300	413	670	922	1,106
35-day	249	276	362	482	879	1,234	1,482
60-day	432	536	726	1,017	1,780	2,384	2,859
95-day	825	1,055	n/a	n/a	n/a	n/a	n/a
125-day	1,221	1,463	n/a	n/a	n/a	n/a	n/a
155-day	1,533	1,943	n/a	n/a	n/a	n/a	n/a
182-day	1,813	2,519	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	5.83	7.25	9.45	15.93	24.74	31.74	38.10
66-125 days	6.16	7.84	10.36	17.26	26.70	32.58	39.11
126-182 days	6.96	9.22	12.53	19.55	28.92	35.14	42.20

FOR BROKER/AGENT USE ONLY

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



Customer Service: Toll free 1 855 929 8846

info@tugo.com

tugo.com

The language in this document may not be the same as the actual policy wording which will prevail in all instances and is available upon request. Certain exclusions, limitations and conditions may apply. TuGo is a registered trademark of and is administered by North American Air Travel Insurance Agents Ltd. d.b.a. TuGo, a licensed insurance broker in British Columbia, Alberta, Saskatchewan, Manitoba, and Ontario, represented by licensed insurance agents Kathleen S. Starko and Bradley G. Dance in New Brunswick, Nova Scotia and P.E.I. Insurance is underwritten by Industrial Alliance Insurance and Financial Services Inc., Industrial Alliance Pacific General Insurance Corporation and certain Lloyd's Underwriters, severally and not jointly.

### Emergency Medical Insurance

Multi Trip Annual (Worldwide)

Maximum limit **\$5,000,000**  
per person, per trip

#### Rate 3

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	153	162	244	377	454	589	765
10-day	173	196	252	421	670	894	1,161
20-day	233	277	354	570	880	1,211	1,575
35-day	290	337	542	746	1,282	1,746	2,269
60-day	569	712	1,034	1,484	2,447	3,402	4,423
95-day	1,161	1,484	n/a	n/a	n/a	n/a	n/a
125-day	1,718	2,060	n/a	n/a	n/a	n/a	n/a
155-day	2,150	2,730	n/a	n/a	n/a	n/a	n/a
182-day	2,553	3,543	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	6.87	8.27	12.60	21.34	33.43	40.83	53.09
66-125 days	7.83	9.78	14.81	24.96	36.55	44.10	57.32
126-182 days	9.47	12.52	17.19	28.15	43.24	51.22	66.58

#### Rate 4

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	277	326	441	568	680	992	1,492
10-day	303	383	483	727	1,212	1,756	2,638
20-day	328	461	588	908	1,461	2,354	3,533
35-day	443	605	780	1,160	1,979	2,942	4,415
60-day	750	1,141	1,381	2,323	3,581	5,324	7,986
95-day	1,704	2,231	n/a	n/a	n/a	n/a	n/a
125-day	2,520	3,095	n/a	n/a	n/a	n/a	n/a
155-day	3,158	4,103	n/a	n/a	n/a	n/a	n/a
182-day	3,741	5,324	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	9.28	14.85	17.44	32.00	46.79	68.67	103.03
66-125 days	11.63	16.11	21.64	33.37	52.95	77.55	116.34
126-182 days	13.23	17.51	23.78	36.10	65.92	89.21	133.79

FOR BROKER/AGENT USE ONLY

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



Customer Service: Toll free 1 855 929 8846

info@tugo.com

tugo.com

The language in this document may not be the same as the actual policy wording which will prevail in all instances and is available upon request. Certain exclusions, limitations and conditions may apply. TuGo is a registered trademark of and is administered by North American Air Travel Insurance Agents Ltd. d.b.a. TuGo, a licensed insurance broker in British Columbia, Alberta, Saskatchewan, Manitoba, and Ontario, represented by licensed insurance agents Kathleen S. Starko and Bradley G. Dance in New Brunswick, Nova Scotia and P.E.I. Insurance is underwritten by Industrial Alliance Insurance and Financial Services Inc., Industrial Alliance Pacific General Insurance Corporation and certain Lloyd's Underwriters, severally and not jointly.

### Emergency Medical Insurance

Multi Trip Annual (Worldwide)

Maximum limit **\$5,000,000**  
per person, per trip

#### Rate 5

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	336	413	557	720	863	1,293	2,135
10-day	391	519	649	1,032	1,671	2,511	4,144
20-day	441	616	778	1,222	1,928	2,957	4,879
35-day	536	721	914	1,426	2,312	3,575	5,900
60-day	980	1,413	1,781	2,579	4,446	6,054	9,990
95-day	1,850	2,303	n/a	n/a	n/a	n/a	n/a
125-day	2,626	3,198	n/a	n/a	n/a	n/a	n/a
155-day	3,288	4,241	n/a	n/a	n/a	n/a	n/a
182-day	3,898	5,505	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	12.65	19.67	23.46	43.02	59.93	88.01	145.25
66-125 days	15.50	21.69	28.98	46.61	70.99	101.43	167.35
126-182 days	16.77	22.30	34.11	50.13	86.16	115.34	190.32

#### Rate 6

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	613	657	882	1,269	1,521	1,979	3,565
10-day	638	719	918	1,433	2,249	2,990	5,381
20-day	882	1,022	1,363	2,049	2,953	4,065	7,315
35-day	945	1,108	1,557	2,422	4,209	5,981	10,763
60-day	1,905	2,388	3,066	4,785	8,373	11,208	20,176
95-day	3,309	4,228	n/a	n/a	n/a	n/a	n/a
125-day	4,908	5,875	n/a	n/a	n/a	n/a	n/a
155-day	6,144	7,793	n/a	n/a	n/a	n/a	n/a
182-day	7,280	10,112	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	24.92	31.71	37.79	63.77	108.64	126.75	228.15
66-125 days	28.57	37.63	50.61	74.39	123.83	142.86	257.17
126-182 days	31.22	41.31	55.99	84.99	129.68	153.67	276.60

FOR BROKER/AGENT USE ONLY

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



Customer Service: Toll free 1 855 929 8846

info@tugo.com

tugo.com

The language in this document may not be the same as the actual policy wording which will prevail in all instances and is available upon request. Certain exclusions, limitations and conditions may apply. TuGo is a registered trademark of and is administered by North American Air Travel Insurance Agents Ltd. d.b.a. TuGo, a licensed insurance broker in British Columbia, Alberta, Saskatchewan, Manitoba, and Ontario, represented by licensed insurance agents Kathleen S. Starko and Bradley G. Dance in New Brunswick, Nova Scotia and P.E.I. Insurance is underwritten by Industrial Alliance Insurance and Financial Services Inc., Industrial Alliance Pacific General Insurance Corporation and certain Lloyd's Underwriters, severally and not jointly.

## Emergency Medical Insurance

Multi Trip Annual (Worldwide)

Maximum limit **\$5,000,000**  
per person, per trip

### Deductible Options

Deductible \$USD	Surcharge/Discount on premium
\$0	+15%
\$300	automatic
\$500	- 5%
\$1,000	- 10%
\$2,000	- 20%
\$5,000	- 30%
\$10,000	- 40%
\$25,000	- 55%
\$50,000	- 65%
\$100,000	- 75%

### Optional Sports Coverages

Type	Age	Benefit Limit	Rates	
			Individual	Family
Contact Sports	18+	Up to policy limit	75	150
Adventure Sports	All ages	Up to policy limit	200	400
Extreme Sports	All ages	Up to \$500,000	1,000	2,000

Refer to the policy wording for all sports/activities information

### Automatic Renewal Option

Clients 58 years and under are eligible for the automatic renewal option

### Staff Discount

- A 10% discount applies
- Available to all full-time and part-time employees, their spouses and dependent children. Grandchildren are eligible for the staff discount when a family plan has been purchased
- Temporary, contract and retired employees are not eligible for staff discount

FOR BROKER/AGENT USE ONLY

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



Customer Service: Toll free 1 855 929 8846

info@tugo.com

tugo.com

The language in this document may not be the same as the actual policy wording which will prevail in all instances and is available upon request. Certain exclusions, limitations and conditions may apply. TuGo is a registered trademark of and is administered by North American Air Travel Insurance Agents Ltd. d.b.a. TuGo, a licensed insurance broker in British Columbia, Alberta, Saskatchewan, Manitoba, and Ontario, represented by licensed insurance agents Kathleen S. Starko and Bradley G. Dance in New Brunswick, Nova Scotia and P.E.I. Insurance is underwritten by Industrial Alliance Insurance and Financial Services Inc., Industrial Alliance Pacific General Insurance Corporation and certain Lloyd's Underwriters, severally and not jointly.