

Emergency Medical Insurance
Single Trip (Worldwide Excluding USA)

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

Includes a transit through or stopovers in the USA of up to five days at any one time

Rate 1

| Age | Length of Stay | | | | Ext. |
|--|----------------|-------------|----------|--------------|------|
| | 0-65 days | 66-125 days | 126-182* | 183-365 days | |
| Single Person – Daily Rates | | | | | |
| 0 - 40 | 1.86 | 1.86 | 1.86 | 1.86 | 1.86 |
| 41 - 55 | 2.35 | 2.46 | 2.46 | 2.46 | 2.46 |
| 56 - 59 | 2.98 | 2.98 | 2.98 | 2.98 | 2.98 |
| Family Rates (based on age of oldest family member) | | | | | |
| 0 - 40 | 3.72 | 3.72 | 3.72 | 3.72 | 3.72 |
| 41 - 55 | 4.69 | 4.89 | 4.89 | 4.89 | 4.89 |
| 56 - 59 | 5.94 | 5.94 | 5.94 | 5.94 | 5.94 |

*182 or 212 days based on the maximum travel allowance per province

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

Rate 1

| Age | Length of Stay | | | | Ext. |
|------------------------------------|----------------|-------------|----------|--------------|-------|
| | 0-65 days | 66-125 days | 126-182* | 183-365 days | |
| Single Person – Daily Rates | | | | | |
| 60 - 64 | 4.10 | 4.39 | 4.77 | n/a | 5.13 |
| 65 - 69 | 5.32 | 5.94 | 6.46 | n/a | 6.80 |
| 70 - 74 | 6.41 | 8.16 | 8.89 | n/a | 9.27 |
| 75 - 79 | 10.82 | 11.99 | 13.08 | n/a | 13.20 |
| 80 - 84 | 18.12 | 19.88 | 21.20 | n/a | 21.39 |
| 85 - 89 | 23.36 | 23.80 | 25.15 | n/a | 25.36 |
| 90+ | 28.07 | 28.56 | 30.17 | n/a | 30.42 |

*182 or 212 days based on the maximum travel allowance per province

Rate 2

| Age | Length of Stay | | | | Ext. |
|------------------------------------|----------------|-------------|----------|--------------|-------|
| | 0-65 days | 66-125 days | 126-182* | 183-365 days | |
| Single Person – Daily Rates | | | | | |
| 60 - 64 | 5.25 | 5.53 | 6.25 | n/a | 6.25 |
| 65 - 69 | 6.53 | 7.06 | 8.32 | n/a | 8.32 |
| 70 - 74 | 8.52 | 9.33 | 11.26 | n/a | 11.26 |
| 75 - 79 | 14.34 | 15.53 | 17.58 | n/a | 17.58 |
| 80 - 84 | 22.27 | 24.00 | 26.03 | n/a | 26.03 |
| 85 - 89 | 28.58 | 29.35 | 31.62 | n/a | 31.62 |
| 90+ | 34.29 | 35.24 | 37.96 | n/a | 37.96 |

*182 or 212 days based on the maximum travel allowance per province

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
Single Trip (Worldwide Excluding USA)

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

Rate 3

| Age | Length of Stay | | | | Ext. |
|------------------------------------|----------------|-------------|----------|--------------|-------|
| | 0-65 days | 66-125 days | 126-182* | 183-365 days | |
| Single Person – Daily Rates | | | | | |
| 60 - 64 | 6.17 | 7.05 | 8.53 | n/a | 8.53 |
| 65 - 69 | 7.46 | 8.81 | 11.27 | n/a | 11.27 |
| 70 - 74 | 11.34 | 13.32 | 15.48 | n/a | 15.48 |
| 75 - 79 | 19.19 | 22.48 | 25.32 | n/a | 25.32 |
| 80 - 84 | 30.05 | 32.92 | 38.90 | n/a | 38.90 |
| 85 - 89 | 36.75 | 39.70 | 46.12 | n/a | 46.12 |
| 90+ | 47.78 | 51.61 | 59.91 | n/a | 59.91 |

*182 or 212 days based on the maximum travel allowance per province

Rate 4

| Age | Length of Stay | | | | Ext. |
|------------------------------------|----------------|-------------|----------|--------------|--------|
| | 0-65 days | 66-125 days | 126-182* | 183-365 days | |
| Single Person – Daily Rates | | | | | |
| 60 - 64 | 8.37 | 10.46 | 11.90 | n/a | 11.90 |
| 65 - 69 | 13.37 | 14.48 | 15.75 | n/a | 15.75 |
| 70 - 74 | 15.70 | 19.50 | 21.40 | n/a | 21.40 |
| 75 - 79 | 28.82 | 30.04 | 32.50 | n/a | 32.50 |
| 80 - 84 | 42.11 | 47.65 | 59.31 | n/a | 59.31 |
| 85 - 89 | 61.82 | 69.81 | 80.28 | n/a | 80.28 |
| 90+ | 92.70 | 104.70 | 120.45 | n/a | 120.45 |

*182 or 212 days based on the maximum travel allowance per province

Rate 5

| Age | Length of Stay | | | | Ext. |
|------------------------------------|----------------|-------------|----------|--------------|--------|
| | 0-65 days | 66-125 days | 126-182* | 183-365 days | |
| Single Person – Daily Rates | | | | | |
| 60 - 64 | 11.40 | 13.97 | 15.11 | n/a | 15.11 |
| 65 - 69 | 17.71 | 19.52 | 20.07 | n/a | 19.90 |
| 70 - 74 | 21.14 | 26.09 | 30.67 | n/a | 30.67 |
| 75 - 79 | 38.72 | 41.93 | 45.13 | n/a | 45.13 |
| 80 - 84 | 53.94 | 63.92 | 77.54 | n/a | 77.54 |
| 85 - 89 | 79.21 | 91.28 | 103.80 | n/a | 103.80 |
| 90+ | 130.71 | 150.62 | 171.30 | n/a | 171.30 |

*182 or 212 days based on the maximum travel allowance per province

Rate 6

| Age | Length of Stay | | | | Ext. |
|------------------------------------|----------------|-------------|----------|--------------|--------|
| | 0-65 days | 66-125 days | 126-182* | 183-365 days | |
| Single Person – Daily Rates | | | | | |
| 60 - 64 | 22.42 | 25.71 | 28.09 | n/a | 28.09 |
| 65 - 69 | 28.52 | 33.88 | 37.16 | n/a | 37.16 |
| 70 - 74 | 34.01 | 45.54 | 50.39 | n/a | 50.39 |
| 75 - 79 | 57.39 | 66.96 | 76.49 | n/a | 76.49 |
| 80 - 84 | 97.80 | 111.45 | 116.67 | n/a | 116.67 |
| 85 - 89 | 114.07 | 128.61 | 138.31 | n/a | 138.31 |
| 90+ | 205.33 | 231.47 | 248.96 | n/a | 248.96 |

*182 or 212 days based on the maximum travel allowance per province

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

Single Trip (Worldwide Excluding USA)

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

Optional Sports Coverages

| Type | Age | Benefit Limit | Rates | |
|-------------------------|----------|--------------------|------------|--------|
| | | | Individual | Family |
| Contact Sports | 18+ | Up to policy limit | 30 | 60 |
| Adventure Sports | All ages | Up to policy limit | 75 | 150 |
| Extreme Sports | All ages | Up to \$500,000 | 300 | 600 |

Refer to the policy wording for all sports/activities information

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% |

Minimum Premium

The total premium per policy must be \$20 or greater

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.