

Emergency Medical Insurance

Single Trip (Within Canada)

Maximum limit **\$10,000,000**
per person, per trip

Age	Length of Stay				
	0-65 days	66-125 days	126-182 days	183-365 days	Ext.
Single Person - Daily Rates					
0 - 40	1.00	1.09	1.24	1.24	1.24
41 - 55	1.22	1.39	1.54	1.54	1.54
56 - 59	1.39	1.39	1.54	1.54	1.54
60 - 64	1.51	1.67	1.82	n/a	1.82
65 - 69	1.93	2.19	2.39	n/a	2.39
70 - 74	2.23	2.84	3.11	n/a	3.11
75 - 79	3.77	4.17	4.45	n/a	4.45
80 - 84	6.59	7.22	7.49	n/a	7.49
85 - 89	8.50	8.65	8.90	n/a	8.90
90+	10.19	10.38	10.68	n/a	10.68
Family - Daily Rates (based on age of oldest family member)					
0 - 40	2.02	2.16	2.46	2.46	2.46
41 - 55	2.42	2.81	3.11	3.11	3.11
56 - 59	2.81	2.81	3.11	3.11	3.11

Deductible Options

Deductible \$CAD	Surcharge/Discount on premium
\$0	Automatic
\$300	- 13%
\$500	- 17%
\$1,000	- 22%
\$2,000	- 30%
\$5,000	- 39%
\$10,000	- 48%
\$25,000	- 61%
\$50,000	- 70%
\$100,000	- 78%

Minimum Premium

The total premium per policy must be \$15 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

Pet Coverage

A \$5 surcharge applies per policy

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

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.