

Emergency Medical Insurance

Single Trip (Worldwide)

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

Rate 1

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
Single Person – Daily Rates					
0 - 40	3.73	3.97	4.51	4.51	4.51
41 - 55	4.46	5.37	5.98	5.98	5.98
56 - 59	5.37	5.37	5.98	5.98	5.98
Family – Daily Rates (based on age of oldest family member)					
0 - 40	7.46	7.96	9.06	9.06	9.06
41 - 55	8.92	10.73	11.96	11.96	11.96
56 - 59	10.73	10.73	11.96	11.96	11.96

*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	5.46	5.90	6.39	n/a	6.92
65 - 69	7.11	7.98	8.71	n/a	9.17
70 - 74	8.60	10.93	11.89	n/a	12.39
75 - 79	15.26	16.92	18.50	n/a	18.63
80 - 84	25.55	28.06	29.89	n/a	30.14
85 - 89	32.99	33.56	35.46	n/a	35.75
90+	39.57	40.31	42.54	n/a	42.90

*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	7.05	7.45	8.41	n/a	8.41
65 - 69	8.75	9.49	11.14	n/a	11.14
70 - 74	11.42	12.52	15.15	n/a	15.15
75 - 79	20.23	21.92	24.81	n/a	24.81
80 - 84	31.40	33.88	36.71	n/a	36.71
85 - 89	40.29	41.34	44.62	n/a	44.62
90+	48.35	49.64	53.58	n/a	53.58

*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. 11th Floor - 6081 No. 3 Road, Richmond, BC Canada V6Y 2B2. 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)

Maximum limit **\$10,000,000**
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	8.29	9.45	11.44	n/a	11.44
65 - 69	10.01	11.82	15.13	n/a	15.13
70 - 74	15.24	17.91	20.77	n/a	20.77
75 - 79	27.07	31.68	35.72	n/a	35.72
80 - 84	42.43	46.38	54.88	n/a	54.88
85 - 89	51.83	55.97	65.02	n/a	65.02
90+	67.37	72.75	84.50	n/a	84.50

*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	11.21	14.06	16.00	n/a	16.00
65 - 69	17.95	19.47	21.19	n/a	21.19
70 - 74	21.08	26.16	28.74	n/a	28.74
75 - 79	40.63	42.36	45.81	n/a	45.81
80 - 84	59.40	67.21	83.66	n/a	83.66
85 - 89	87.18	98.44	113.22	n/a	113.22
90+	130.78	147.67	169.81	n/a	169.81

*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	15.31	18.75	20.26	n/a	20.26
65 - 69	23.77	26.22	26.97	n/a	26.73
70 - 74	28.36	35.05	41.23	n/a	41.23
75 - 79	54.59	59.17	63.62	n/a	63.62
80 - 84	76.07	90.12	109.36	n/a	109.36
85 - 89	111.71	128.74	146.41	n/a	146.41
90+	184.35	212.40	241.57	n/a	241.57

*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	30.13	34.52	37.72	n/a	37.72
65 - 69	38.34	45.48	49.93	n/a	49.93
70 - 74	45.69	61.17	67.68	n/a	67.68
75 - 79	80.95	94.43	107.88	n/a	107.88
80 - 84	137.90	157.17	164.59	n/a	164.59
85 - 89	160.86	181.33	195.05	n/a	195.05
90+	289.58	326.40	351.09	n/a	351.09

*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. 11th Floor - 6081 No. 3 Road, Richmond, BC Canada V6Y 2B2. 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)

Maximum limit **\$10,000,000**
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

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

Pet Coverage

A \$5 surcharge applies per policy

Deductible Options

Deductible USD	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%

Companion Discount

A 5% discount applies when two or more people purchase one policy (not including families)

Unstable Pre-existing Condition Coverage

When this optional coverage is selected, a 35% surcharge applies to all ages

Future Stability Option

When this optional coverage is selected, a 10% surcharge applies to all ages

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. 11th Floor - 6081 No. 3 Road, Richmond, BC Canada V6Y 2B2. 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.