

## Emergency Hospital/Medical Insurance Accidental Death and Dismemberment Insurance

Initial maximum trip length is 365 days for all ages

Single Person - Daily Rates															
Age	Sum Insured Options*														
	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	100,000	110,000	120,000	130,000	140,000	150,000
0-25	1.69	2.32	2.62	2.72	2.85	3.12	3.42	3.77	4.03	4.15	4.37	4.52	4.67	4.83	4.93
26-40	1.84	2.53	2.84	2.96	3.09	3.38	3.72	4.08	4.37	4.59	4.75	4.91	5.07	5.23	5.36
41-60	2.11	2.91	3.25	3.40	3.55	3.94	4.35	4.84	5.23	5.54	5.79	5.98	6.19	6.37	6.53
61-64	3.05	4.57	5.48	5.75	5.96	6.47	6.59	6.68	7.00	7.23	7.58	7.95	8.27	8.60	8.88
65-69	3.70	5.56	6.65	7.01	7.31	7.63	7.68	7.77	8.14	8.55	8.98	9.43	9.79	10.17	10.55
70-74	n/a	7.56	9.06	9.45	9.79	10.40	10.51	10.65	11.18	11.72	12.30	12.93	13.44	13.99	14.47
75-79	n/a	9.03	10.81	11.30	11.69	12.21	12.31	12.45	13.05	13.58	14.27	14.95	15.55	16.17	16.74
80-84	n/a	12.00	14.64	15.29	15.81	16.03	16.07	16.12	16.92	17.77	18.81	19.97	20.77	21.60	22.35
85-89	n/a	19.82	23.77	24.81	25.63	27.41	27.77	28.16	29.55	31.01	32.60	34.21	35.58	36.99	37.52

\*Available in aggregate benefits limits in increments of \$10,000 up to a maximum of \$300,000

Single Person – Daily Rates															
Age	Sum Insured Options*														
	160,000	170,000	180,000	190,000	200,000	210,000	220,000	230,000	240,000	250,000	260,000	270,000	280,000	290,000	300,000
0-25	5.07	5.21	5.31	5.42	5.52	5.62	5.73	5.86	5.97	6.10	6.22	6.34	6.46	6.59	6.71
26-40	5.52	5.65	5.75	5.88	5.99	6.12	6.24	6.36	6.49	6.63	6.76	6.89	7.02	7.16	7.31
41-60	6.80	7.03	7.23	7.46	7.60	7.77	7.90	8.05	8.24	8.41	8.55	8.72	8.91	9.09	9.25
61-64	9.22	9.51	9.81	10.09	10.39	10.66	10.91	11.19	11.47	11.71	11.92	12.17	12.42	12.65	12.90
65-69	10.90	11.29	11.61	11.94	12.33	12.62	12.92	13.24	13.60	13.88	14.12	14.40	14.70	15.00	15.30
70-74	14.96	15.50	15.96	16.44	16.92	17.32	17.78	18.21	18.68	19.05	19.42	19.82	20.19	20.60	21.04
75-79	17.31	17.91	18.45	19.00	19.58	20.05	20.58	21.09	21.61	22.04	22.49	22.93	23.40	23.84	24.34
80-84	23.13	23.92	24.66	25.39	26.15	26.80	27.45	28.16	28.84	29.42	30.03	30.62	31.22	31.85	32.49
85-89	38.44	39.40	40.55	41.78	43.05	44.10	45.22	46.35	47.50	48.46	49.41	50.39	51.41	52.43	53.49

\*Available in aggregate benefits limits in increments of \$10,000 up to a maximum of \$300,000

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## Emergency Hospital/Medical Insurance

### Accidental Death and Dismemberment Insurance

Initial maximum trip length is 365 days for all ages

Family – Daily Rates (based on age of oldest family member)															
Age	Sum Insured Options*														
	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	100,000	110,000	120,000	130,000	140,000	150,000
0-25	3.36	4.67	5.21	5.47	5.69	6.25	6.88	7.55	8.05	8.28	8.75	9.04	9.35	9.63	9.88
26-40	3.67	5.06	5.66	5.95	6.17	6.78	7.45	8.18	8.75	9.18	9.48	9.82	10.15	10.46	10.72
41-60	4.24	5.82	6.50	6.81	7.09	7.86	8.71	9.66	10.45	11.08	11.56	11.96	12.38	12.75	13.06

\*Available in aggregate benefits limits in increments of \$10,000 up to a maximum of \$300,000

Family – Daily Rates (based on age of oldest family member)															
Age	Sum Insured Options*														
	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000
0-25	10.16	10.42	10.62	10.83	11.05	11.26	11.49	11.72	11.95	12.18	12.44	12.67	12.93	13.18	13.44
26-40	11.04	11.30	11.55	11.77	12.00	12.24	12.48	12.72	12.97	13.23	13.48	13.75	14.05	14.30	14.60
41-60	13.59	14.08	14.50	14.92	15.21	15.51	15.83	16.14	16.45	16.79	17.11	17.46	17.82	18.16	18.53

\*Available in aggregate benefits limits in increments of \$10,000 up to a maximum of \$300,000

### Deductible Options

Deductible \$CAD	Discount on premium
\$0	automatic
\$500	10%
\$1,000	20%
\$2,500	30%
\$5,000	35%
\$10,000	45%

## ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

The following plans are benefits of this insurance

### Air Flight Accident:

Maximum aggregate sum insured - \$25,000

### 24-Hour Accident:

Maximum aggregate sum insured - \$25,000

## MINIMUM PREMIUM

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

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## Emergency Hospital/Medical Insurance Accidental Death and Dismemberment Insurance

### PRE-EXISTING CONDITION COVERAGE

- **For persons 69 years and under**, pre-existing conditions are covered if stable in the 120 days prior to the effective date of this policy
- **For persons 70 to 79 years**, pre-existing conditions are not covered; however coverage for pre-existing conditions can be purchased. See subheading optional pre-existing conditions coverage rider for details
- **For persons 80 to 89 years**, pre-existing conditions are not covered
- **Optional pre-existing conditions coverage rider for persons 70-79 years**  
The customer can purchase an additional optional coverage to cover pre-existing conditions provided they were stable in the 120 days prior to the effective date of the policy.  
A **25%** surcharge will apply

### Extensions

The customer can contact the agent who sold the original policy or TuGo to arrange extensions.

1. **If you are extending a Visitors to Canada Platinum policy:**
  - Modify the policy via Partner Express.
  - Extensions may not be issued if there is a claim on the policy or the insured has seen a physician, or a registered medical practitioner
  - Multiply the applicable daily rate by the additional number of days required
  - Deductible option must remain the same as the initial purchase
  - Minimum premium does not apply to extensions
  - Maximum number of days per extension is up to 365 days
2. **If you are extending a Traveller Visitor to Canada policy with a Visitors to Canada Platinum policy, you must follow the steps below:**
  - The insured must answer “no” to the following questions to be eligible to purchase a new Visitors to Canada Platinum policy:
    - Have you seen a physician or a medical practitioner?
    - Do you have a claim on your current policy?
    - Is there any known reason to seek medical attention?
  - If the insured answers “yes” to any of the above questions, an extension may not be available. If you require further assistance, contact TuGo
  - If there is no lapse in coverage, the waiting period on sickness will not apply on the new Visitors to Canada Platinum policy as this is an extension to Traveller Visitor to Canada policy

**Note:** The Traveller Visitor to Canada policy number and the new Visitors to Canada Platinum policy issued as an extension must be documented in the comment section of the policy.

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