

Emergency Medical Insurance
Multi Trip Annual and Single Trip

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

**Multi Trip Annual
Worldwide**

GOLD					
Age	9 days	16 days	30 days	60 days	Daily Ext.
55-59	119	158	264	491	6.37
60-64	120	159	274	499	6.64
65-69	141	187	314	654	8.58
70-74	187	253	425	923	11.41
75-79	302	409	689	1,473	19.64
80-84	492	664	1,116	2,550	32.53
85-89	705	952	1,596	3,468	44.19

**Single Trip Worldwide
(Daily Rates)**

GOLD								
Age	1-35 days	36-65 days	66-85 days	86-105 days	106-125 days	126-155 days	156-182 days	Daily Ext.
55-59	5.19	5.43	5.78	6.37	6.64	6.89	7.25	7.36
60-64	5.32	5.54	6.14	6.64	7.01	7.36	7.94	8.22
65-69	6.14	7.25	8.08	8.58	8.95	9.79	10.17	10.44
70-74	8.28	10.23	10.60	11.41	11.89	12.27	13.51	14.13
75-79	13.49	16.40	17.71	19.64	20.86	21.48	22.69	23.31
80-84	21.88	28.29	30.11	32.53	33.12	34.35	34.97	36.81
85-89	31.33	38.55	40.95	44.19	46.63	47.86	49.07	54.00

SILVER					
Age	9 days	16 days	30 days	60 days	Daily Ext.
55-59	120	212	348	610	6.34
60-64	167	293	483	877	9.71
65-69	205	362	597	1,077	11.69
70-74	285	505	834	1,462	15.14
75-79	449	799	1,317	2,340	25.63
80-84	765	1,359	2,244	3,915	40.10
85-89	957	1,700	2,805	5,028	54.57

SILVER								
Age	1-35 days	36-65 days	66-85 days	86-105 days	106-125 days	126-155 days	156-182 days	Daily Ext.
55-59	5.32	5.62	5.94	6.34	6.70	6.92	7.23	7.37
60-64	7.35	8.13	9.21	9.71	9.91	10.23	10.81	11.03
65-69	9.04	9.97	11.05	11.69	12.26	13.16	13.80	14.02
70-74	12.63	13.52	14.28	15.14	15.60	16.29	16.72	17.25
75-79	19.96	21.66	22.75	25.63	26.72	27.83	28.94	29.50
80-84	33.98	36.29	37.88	40.10	41.22	42.33	43.44	44.55
85-89	42.46	46.54	50.89	54.57	55.67	58.46	61.24	62.35

BRONZE					
Age	9 days	16 days	30 days	60 days	Daily Ext.
55-59	172	305	443	937	9.46
60-64	286	508	736	1,674	17.33
65-69	397	702	1,017	2,141	22.11
70-74	531	947	1,370	2,850	28.07
75-79	855	1,520	2,204	4,685	46.63
80-84	1,324	2,350	3,407	7,357	72.90
85-89	1,814	3,226	4,675	10,031	109.93

BRONZE								
Age	1-35 days	36-65 days	66-85 days	86-105 days	106-125 days	126-155 days	156-182 days	Daily Ext.
55-59	7.73	8.35	8.71	9.63	10.09	10.33	10.83	11.18
60-64	12.88	14.91	16.11	17.62	18.22	19.46	20.05	21.26
65-69	17.81	19.10	21.47	22.49	23.06	23.70	24.31	25.53
70-74	23.99	25.41	26.24	28.54	29.79	31.58	32.80	33.42
75-79	38.65	41.75	44.16	47.40	48.59	49.82	51.01	52.22
80-84	59.72	65.64	69.20	74.10	75.91	78.37	81.40	83.84
85-89	81.99	89.46	105.00	111.75	114.21	119.02	122.72	126.36

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 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. and certain Lloyd's Underwriters, severally and not jointly.

Emergency Medical Insurance
Multi Trip Annual and Single Trip

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

COMPANION DISCOUNT

A 5% discount applies when two or more people purchase one policy

SMOKING SURCHARGE

When the applicant answered Yes to question 16 of the Medical Health Questionnaire and they qualify for:

Gold plan: add 10% to the base premium

Silver plan: add 15% to the base premium

Bronze plan: add 30% to the base premium

GENERAL INFORMATION

Minimum Premium

The total premium per policy must be \$25 or greater

OPTIONAL COVERAGES

Guaranteed Stability Option

Option to purchase coverage for pre-existing conditions including conditions that did not meet the stability requirements; up to \$150,000

Option Surcharge: 40%

- Cannot be purchased with Future Stability Option
- Can be purchased any time prior to the effective date of the policy provided insured is in home province at the time of purchase.
- Can be purchased with the Multi Trip Annual Emergency Medical Insurance after the effective date of the policy provided insured is in home province at the time of purchase.

Future Stability Option

Option to purchase coverage for pre-existing conditions provided the condition that existed at the time of application was stable according to the plan the applicant qualifies for; up to a maximum of \$150,000

Option Surcharge: 10%

- Cannot be purchased with Guaranteed Stability Option
- Must be purchased at the time of initial application
- Can only be cancelled and refunded prior to the policy effective date
- To be eligible to purchase this option, the applicant must, at the time of application, meet the requirements based on the plan they qualify for

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 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. and certain Lloyd's Underwriters, severally and not jointly.

Emergency Medical Insurance
Multi Trip Annual and Single Trip

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

OPTIONAL DEDUCTIBLES

A deductible does not apply unless the customer chooses one of the deductible options at a discounted premium

Deductible \$USD	Discount
\$0	automatic
\$300	-10%
\$500	-15%
\$1,000	-20%
\$5,000	-35%
\$10,000	-40%
\$50,000	-55%
\$100,000	-70%

- Deductible option must be selected prior to the effective date of the policy
- Deductible option cannot be amended mid-term

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 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. and certain Lloyd's Underwriters, severally and not jointly.