

## Emergency Medical

### Canadians Travelling Outside of Canada

#### Throat obstruction could have cost Carlos \$26,000



#### Destination: Palm Beach, Florida

67-year-old Carlos and his wife, Jane, travelled to Palm Beach for their annual winter getaway, where they planned to soak up the sun and visit friends. A few weeks into their trip, Carlos woke up in the middle of the night feeling like something was stuck in his throat.

After gargling with warm water and drinking herbal tea, the feeling persisted and Carlos began coughing uncontrollably. Alarmed by his condition, Jane took him to the ER for evaluation. Tests revealed Carlos didn't have anything stuck in his throat but his vocal cords were inflamed. Carlos was advised to continue drinking fluids and rest his voice.

Medical care in the US is costly! Although Carlos didn't need treatment, his bill still added up to a whopping \$26,000. However, as frequent fliers, he and Jane bought Multi Trip Annual travel insurance plans; this covered the cost, saving them from debt.

|                            |                    |
|----------------------------|--------------------|
| Hospital fees              | \$21,782.75        |
| Doctors' fees              | \$4,039.38         |
| Radiology fees             | \$621.98           |
| Provincial healthcare      | -\$353.65          |
| <b>Amount paid by TuGo</b> | <b>\$26,090.46</b> |

These examples are based on actual claims with specific traveller details changed to protect privacy.

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### Travel insurance saved Dev \$68,000+ when he suffered a heart attack



#### Destination: London, UK

For the first time in 10 years, 69-year-old Dev went to London to visit family. As he didn't travel often, Dev opted for a Single Trip Emergency Medical travel insurance plan.

Two weeks into his trip, he experienced extreme pain in his jaw. Dev assumed the pain would go away with rest and over-the-counter painkillers, but it persisted. After a sleepless night, Dev's nephew took him to the ER, where tests revealed he had severe coronary artery disease and was suffering from a heart attack.

Since the facility wasn't equipped to properly treat Dev, he was transferred to another hospital for coronary bypass surgery. His condition was too unstable to return to Canada, so he was ordered to stay in London for a month to recover. During this time, he had to pay out-of-pocket for his meals and accommodation.

Dev and his family were shocked when they learned that medical care and additional living expenses added up to more than \$68,000! But because he had travel insurance, he was covered.

|                                      |                    |
|--------------------------------------|--------------------|
| Hospital fees                        | \$58,738.67        |
| Doctors' fees                        | \$9,215.10         |
| Accommodation, meals, transportation | \$2,986.56         |
| Prescriptions                        | \$205.71           |
| Provincial healthcare                | -\$2,650.00        |
| <b>Amount paid by TuGo</b>           | <b>\$68,496.04</b> |

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### Petra landed in ICU after diving accident in Belize—travel insurance saved her \$116,000+



#### Destination: [San Pedro, Belize](#)

On day 7 of her Caribbean cruise, 71-year-old Petra's ship stopped at San Pedro, Belize. Here, she and her family embarked on a snorkeling excursion in the warm, blue Caribbean. Petra inhaled some seawater while out, but returned to the ship feeling fine.

However, later that evening, she began having difficulty breathing, so her son-in-law took her to the ship's infirmary. Seeing that she was in respiratory distress, the ship's doctor sedated and intubated her.

Due to her critical condition, Petra was taken by air ambulance from San Pedro to Belize City, where she was admitted to the ICU for 5 days. During her hospital stay, she was given IV antibiotics and eventually discharged to make her way home to Canada.

Before they even set sail, Petra and her family bought a family travel insurance plan. They were glad they had, as Petra's provincial healthcare only covered less than 1% of her medical costs!

|                            |                     |
|----------------------------|---------------------|
| Cruise ship infirmary fees | \$3,871.94          |
| Air ambulance fees         | \$31,078.28         |
| Hospital fees              | \$74,813.26         |
| Doctors' fees              | \$6,167.13          |
| Radiology fees             | \$902.53            |
| Prescriptions              | \$20.07             |
| Provincial healthcare      | -\$520.00           |
| <b>Amount Paid by TuGo</b> | <b>\$116,333.21</b> |

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