

# Trip Cancellation & Trip Interruption Insurance Features & Benefits

This insurance reimburses non-refundable travel costs if travel plans are cancelled before departure or interrupted after departure.

FEATURES	
Maximum sum insured	<p><b>Trip Cancellation Before Departure</b></p> <ul style="list-style-type: none"> <li>• Multi Trip Annual: options available up to a maximum sum insured of \$20,000</li> <li>• Single Trip: options available up to a maximum sum insured of \$100,000</li> </ul> <p><b>Trip Interruption After Departure</b></p> <p>Options available up to a maximum sum insured of \$25,000</p>
Plans available	<ul style="list-style-type: none"> <li>• Multi Trip Annual Trip Cancellation &amp; Trip Interruption Insurance</li> <li>• Multi Trip Annual Trip Interruption Insurance Only</li> <li>• Single Trip Trip Cancellation &amp; Trip Interruption</li> <li>• Single Trip Trip Interruption Insurance Only</li> </ul>
Purchase window	<p>None*</p> <p>* If insurance is purchased more than 72 hours after the date the transportation and/or accommodations are booked, a 72-hour waiting period on disease, illness or death applies</p>
Duplication of coverage	<p>If more than one TuGo policy, plan or optional coverage is purchased, coverage is available up to a combined maximum of \$100,000 for any trip cancellation and/or trip interruption claim</p>
Terrorism coverage	<p>Covered if an official Level 3 or Level 4 travel advisory is issued by the Canadian Government after the trip was booked or the insurance was purchased</p>
COVERED RISKS	
HEALTH	
Medical conditions	<p>Applicable to:</p> <ul style="list-style-type: none"> <li>• The insured and their family members</li> <li>• The travelling companion and their family members</li> <li>• The insured's or their travelling companion's business partner, employer, key employee, or caregiver</li> <li>• The host at the travel destination</li> <li>• The insured's friend</li> </ul>
Quarantine and self-isolation	<p><b>Quarantine</b></p> <p>Applicable to:</p> <ul style="list-style-type: none"> <li>• The insured and their family members</li> <li>• The travelling companion and their family members</li> <li>• The host at the travel destination</li> </ul> <p><b>Self-isolation</b></p> <p>Applicable to:</p> <ul style="list-style-type: none"> <li>• The insured and their travelling companion</li> </ul>
Hospitalization	<p>Applicable to family members not travelling with the insured</p>
Death	<p>Applicable to:</p> <ul style="list-style-type: none"> <li>• The insured and their family members</li> <li>• The travelling companion and their family members</li> <li>• The host at the travel destination</li> <li>• The insured's or their travelling companion's business partner, employer or key employee or caregiver</li> <li>• The insured's friend</li> </ul>

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### COVERED RISKS cont'd

#### PREGNANCY & ADOPTION

Pregnancy	<p>Applicable to:</p> <ul style="list-style-type: none"> <li>• The insured, their travelling companion, their spouses or their family members when a pregnancy occurs after the date the trip is booked or the date the insurance is purchased and the departure is scheduled within 9 weeks of the expected date of delivery</li> <li>• The insured, their travelling companion, their spouses or their family members when complications occur within the first 31 weeks of pregnancy</li> </ul>
Adoption of a child	Applicable to the insured or their travelling companion when the date of the adoption is scheduled to take place during the trip

#### CANCELLATION & DELAYS

Schedule changes	Applicable when the insured or their travelling companion's common carrier has an early or late departure or a late arrival
Cancellations	<p>Applicable when:</p> <ul style="list-style-type: none"> <li>• A common carrier is cancelled for any reason other than bankruptcy, insolvency or quarantine</li> <li>• The insured or their travelling companion's tour is cancelled by the tour operator</li> </ul>
Delays	<p>Applicable when:</p> <ul style="list-style-type: none"> <li>• There's been a private vehicle or common carrier accident on the way to the departure point</li> <li>• There's been a private vehicle delay due to mechanical failure, weather conditions, earthquakes, volcanic eruptions, a traffic accident or an emergency police-directed road closure</li> </ul>

#### LEGAL

Travel advisory	<p>Applicable before or after departure, when an official travel advisory has been issued by the Canadian government for the scheduled travel dates after the date the trip is booked or the insurance is purchased*</p> <p>*The travel advisory must be in effect on the scheduled departure date or within the 7 days before</p>
Subpoena	Applicable to the insured or their travelling companion when they have been subpoenaed for jury duty or as a witness, or have been requested to appear at a court proceeding
Police, fire, paramedic or military service	Applicable to the insured or their travelling companion if summoned for active or reserve service
Non-issuance of a travel or student visa	Applicable to the insured or their travelling companion when the non-issuance of their visa is beyond their control

#### EMPLOYMENT & EDUCATION

Cancellation of a business meeting at the travel destination	Applicable to the insured or their travelling companion when the cancellation of their business meeting is beyond their control or their employer's control
Job transfer	Applicable to the insured or their travelling companion if a job transfer results in their relocation
Job loss	Applicable to the insured, their travelling companion or their spouses if their job loss occurs after they have been employed for at least one year
Conference, seminar, workshop, convention, symposium or retreat	Applicable to the insured or their travelling companion when the cancellation is beyond their control

#### OTHER

Natural disaster or unforeseeable event	Applicable to the insured or their travelling companion if a natural disaster or unforeseeable event renders their principal residence uninhabitable or place of business inoperable
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### BENEFITS Refer to the policy wording to see how benefits apply to each applicable Covered Risks

Trip cancellation	<p>Benefits available include reimbursement of:</p> <ul style="list-style-type: none"> <li>• Non-refundable, non-recoverable prepaid travel costs</li> <li>• Non-refundable prepaid transportation costs (or change fees in lieu)</li> <li>• Single supplement accommodation expenses incurred if the travelling companion cancels their trip</li> <li>• One-way economy airfare (or a change fee in lieu) to catch up to the next pre-scheduled destination, if just a portion of the trip is cancelled</li> </ul>
Trip interruption	<p>Benefits available include reimbursement of:</p> <ul style="list-style-type: none"> <li>• Non-refundable unused prepaid airfare costs (or change fees in lieu) plus any other non-refundable unused prepaid travel costs</li> <li>• Non-refundable prepaid tours and up to \$1,000 for additional transportation costs incurred when a tour is cancelled</li> <li>• One-way economy airfare back to the departure point and an airline seat upgrade if medically necessary</li> <li>• One-way economy airfare or transportation costs to catch-up to the next travel destination</li> <li>• Single supplement accommodation incurred if the travelling companion interrupts their trip</li> </ul>
Delayed return	<p>Benefits available include reimbursement of:</p> <ul style="list-style-type: none"> <li>• One-way economy airfare back to the departure point</li> <li>• Up to \$350 per day to a maximum of \$1,500 for out-of-pocket expenses for accommodation, meals, internet, telephone charges and taxi expenses</li> </ul>
Repatriation	<p>Benefits available include reimbursement of:</p> <ul style="list-style-type: none"> <li>• Up to the policy limit for preparation and return of the body</li> <li>• Up to \$5,000 for burial costs at the place of death</li> <li>• Up to \$5,000 for cremation costs at the place of death (includes the cost to return ashes to the insured's home province)</li> </ul>
Trip link	<p>Benefits available include reimbursement of a round trip economy airfare to the insured's departure point and then back to their travel destination in the event of:</p> <ul style="list-style-type: none"> <li>• A family member's hospitalization or death</li> <li>• A natural disaster that renders the insured's residence uninhabitable</li> </ul>

### OPTIONAL COVERAGE

Cancel for Any Reason	<p>Covers up to 50% of the trip cancellation sum insured or up to 50% of the prepaid travel costs (whichever is less), when the trip is cancelled for any reason that is not already listed as a covered risk in the policy</p> <p>Coverage is available when:</p> <ul style="list-style-type: none"> <li>• Insurance is purchased within 10 days of the date the trip is booked</li> <li>• The trip is cancelled more than 10 days before the departure date</li> </ul>
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### PRE-EXISTING MEDICAL CONDITIONS

Pre-existing medical condition coverage	<p>Pre-existing medical conditions are covered if they are stable:</p> <p><b>For Multi Trip Annual plans</b></p> <ul style="list-style-type: none"> <li>• On or within the 60 days before the date the trip is booked, when insurance is purchased before the date the trip is booked</li> <li>• On or within the 60 days before the date the insurance is purchased, when insurance is purchased after the date the trip is booked</li> </ul> <p><b>For Single Trip plans</b></p> <ul style="list-style-type: none"> <li>• On or within the 60 days before the date the insurance is purchased</li> </ul> <p>Applies to the insured, the travelling companion and their family members, business partner, employer, key employee, friend, caregiver and host at their travel destination</p>
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