

HOW TO CLAIM

Claims Procedures & Payment of Benefits

For information on how to contact us, please refer to Contact Information at the beginning of this policy wording booklet.

Applicable to All Claims

- 1 Any notices of claim or correspondence concerning a claim should be promptly sent to:
Claims at TuGo
10th Floor, 6081 No. 3 Road
Richmond, BC V6Y 2B2 Canada
- 2 Claims for medical, dental and trip cancellation & trip interruption can be opened online at tugo.com/claims, although some restrictions apply.
- 3 Any cost incurred to obtain documentation required to confirm eligibility of *your* claim, other than medical records requested by *us* is the responsibility of the claimant.
- 4 To receive benefits, any requested supporting documentation must be provided by the claimant. Claim Forms will be provided to the claimant to complete and return to *us*. It is the claimant's responsibility to complete and/or produce any documentation that *we* require to process and confirm the eligibility of the claim.
- 5 All required documentation must be received within one year from the date of loss. Failure to do so will result in the denial of the claim.
- 6 To qualify for reimbursement, original itemized receipts must be provided as support for all eligible expenses. If original, itemized receipts are not provided, the expense will not be reimbursed.
- 7 If the claim is the result of a death, the following documents are required:
 - a A copy of the death certificate
 - b A copy of the Will or Power of Attorney
 - c A police report, if applicable

The claim forms must be signed by the Executor of Estate or the person who holds Power of Attorney.

Applicable to Emergency Medical Insurance

- 1 *We* will submit a claim for medical expenses to *your* provincial or territorial government health care plan offices PROVIDED THAT the Claim Forms, including the appropriate Provincial Assignment Form are completed in full and forwarded together with original, itemized receipts from *your* medical providers within the deadline that is established by *your* provincial or territorial government health care plan. If *you* fail to meet their deadline, *you* will be responsible for the provincial or territorial government health care plan portion. While these deadlines vary across Canada, some deadlines are as short as 90 days. For the deadline that applies to *you*, please check with *your* provincial or territorial government health care plan office.
- 2 Claims will not be considered unless the Claim Form is completed in full and signed by the claimant (or legally authorized representative). Failure to provide fully completed, original forms will invalidate *your* claim.
- 3 Only bills from *physicians*, *hospitals* and other medical care provider(s) that are original itemized and which state *insured's* name, diagnosis, date(s) of service and type of *treatment* or service will be considered. Only original official pharmacy prescription receipts will be considered. For all other benefits, original itemized receipts are required.

Applicable to Trip Cancellation & Trip Interruption Insurance and Trip Interruption Insurance Only

- 1 To receive benefits, the following documents must be provided:
 - a The original unused tickets or e-tickets and/or all additional travel tickets or e-tickets purchased to return home, to catch up to your next destination or to rejoin the tour.
 - b Original itemized, dated invoices and receipts from all travel suppliers showing full payment, taxes and fees paid.
 - c A copy of the originally scheduled travel arrangements or itinerary, confirming traveller name(s), destination(s) and dates.
 - d Proof of cancellation from all airlines, hotel or accommodation providers, tour operators, cruise lines and any other travel suppliers, for all unused expenses.
 - e A statement from the travel agency/airline/travel supplier documenting their refund policies and copies of all refunds and/or credits provided for cancelled or unused expenses.
 - f If the claim occurred before departure, a medical certificate completed by the attending *physician* at the place where the *medical condition* occurred, stating the diagnosis, the date of onset of symptoms, the dates and type of *treatment*, and the reason why travel was not possible.
 - g If the claim occurred after departure, a medical certificate completed by the attending *physician* at the place where the *medical condition* occurred, stating the diagnosis, the date of onset of the symptoms, the dates and type of *treatment*, and the reason why it was necessary to interrupt the *trip*.

Applicable to Baggage Insurance

- 1 Lost, stolen or damaged baggage must be promptly reported (and claimed for where applicable) to the most appropriate local authority or party in whose custody the property was in the care of at the time of loss, damage or theft. This includes but is not limited to: the police, any hotel, hostel, campground, timeshare, vacation rental, airline or any other commercial common carrier.
- 2 If baggage is lost or stolen, proof of loss (copy of notice and/or police report) is necessary to substantiate claim.
- 3 If baggage is damaged, a written estimate to repair damaged luggage from a repair shop of *your* choice (if under \$25, have repairs completed and forward the invoice to us) is necessary to substantiate claim.

Applicable to Rental Car Protection

- 1 To receive benefits, the following documents must be submitted along with *your* notice of claim:
 - a A copy of the police accident report, if required.
 - b A copy of the lease or rental contract.