

COVID-19 Insurance—Unvaccinated

Features & Benefits

This insurance provides coverage for emergency medical and quarantine related expenses incurred as a result of testing positive and being diagnosed for COVID-19 while travelling outside of Canada, for insured travellers not fully or partially vaccinated for any reason other than due to age.

Eligibility

At the time of application, the insured traveller is eligible for coverage if:

1. They have a worldwide or worldwide excluding USA TuGo emergency medical policy in place for the full duration of their COVID-19 Insurance coverage.
2. They are a Canadian resident.
3. They are not travelling against a physician or other registered medical practitioner's advice.
4. They have not been diagnosed with a terminal condition.
5. They are not receiving palliative care or palliative care has not been recommended.
6. They have not been diagnosed with COVID-19 on or within the 30 days prior to departure.
7. They have not shown symptoms of COVID-19 on or within the 14 days prior to departure.

KEY FEATURES	
Maximum policy limit	\$1,000,000 CAD
Age limit	None
Deductible	\$300 USD
Plans available	<ul style="list-style-type: none"> • Single trip worldwide • Single trip worldwide excluding USA

KEY BENEFITS	MAXIMUM LIMIT
Emergency medical treatment	Up to the policy limit for: <ul style="list-style-type: none"> • Physician and hospital treatment • Tests and laboratory expenses • X-rays • Private duty nursing
Ambulance	Up to the policy limit for ground, air or sea ambulance (including paramedics) or taxi in lieu
Air transportation	Up to the policy limit for medical air evacuation between medical facilities or air evacuation to return to Canada. If medically required, this benefit also includes: <ul style="list-style-type: none"> • Stretcher fare • A medical attendant
Return of travelling companion	When an insured traveller is returned to their home province because of a medical emergency, this benefit includes: A one-way economy airfare for their travelling companion to also return home* * The travelling companion does not have to be insured

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KEY BENEFITS cont'd	MAXIMUM LIMIT
Return of dependent children	<p>When an insured traveller is returned to their home province because of a medical emergency, this benefit includes:</p> <ul style="list-style-type: none"> • Up to a one-way economy airfare for dependent children* to return home • The cost of a qualified chaperone <p>* Children do not have to be insured. This applies to children up to age 21, if residing with their parents/guardians or up to age 25, if full-time students. No age limit applies for children with cognitive, developmental or physical disabilities</p>
Repatriation	Up to \$5,000 for preparation and return of the body
Quarantine	Up to \$150 per person or up to \$300 per family, per day to a maximum of 14 days for meals and lodging in a medical facility or commercial accommodation, if quarantine or self-isolation is required as a result of a COVID-19 emergency
Trip interruption	<p>If the Canadian Government issues a level 4 travel advisory to “avoid all travel” for COVID-19 while the insured traveller is already on their trip, this benefit includes up to a combined amount of \$500 for:</p> <ul style="list-style-type: none"> • One-way economy airfare to return home or the changes fees in lieu • Unexpected meals and commercial accommodation

