

# 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     | <b>Trip Cancellation Before Departure</b> <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> <b>Trip Interruption After Departure</b><br>Options available up to a maximum sum insured of \$25,000 |
| 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         | None*<br>*If insurance is purchased more than 72 hours after the date the travel costs are booked, a 72-hour waiting period on disease, illness or death applies                                                                                                                                                                                                |
| Duplication of coverage | 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                                                                                                                                                                      |
| Terrorism coverage      | 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                                                                                                                                                                                                         |

## COVERED RISKS

### HEALTH

|                                                                                         |                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Medical conditions*</b><br><small>*Includes coverage for COVID-19</small>            | Applicable to: <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> </ul>                                             |
| <b>Quarantine* and self-isolation</b><br><small>*Includes coverage for COVID-19</small> | <b>Quarantine</b><br>Applicable to: <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> <b>Self-isolation</b><br>Applicable to: <ul style="list-style-type: none"> <li>The insured and their travelling companion</li> </ul> |
| <b>Hospitalization*</b><br><small>*Includes coverage for COVID-19</small>               | Applicable to family members not travelling with the insured                                                                                                                                                                                                                                                                                                           |
| <b>Death*</b><br><small>*Includes coverage for COVID-19</small>                         | Applicable to: <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

|                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
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| 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 or chartered carrier has an early or late departure or a late arrival                                                                                                                                                                                                                                                                                                                           |
| Cancellations    | <p>Applicable when:</p> <ul style="list-style-type: none"> <li>• The insured or their travelling companion's common carrier or chartered 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 due to reasons beyond the tour operator's control. Coverage is not provided if the tour is cancelled due to bankruptcy or insolvency</li> </ul> |
| Delays           | <p>Applicable when:</p> <ul style="list-style-type: none"> <li>• There's been an accident on the way to the departure point involving a private vehicle, common carrier or chartered carrier</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 digital travel authorization, travel visa or student visa | Applicable to the insured or their travelling companion when the non-issuance of their digital travel authorization or 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, their travelling companion or their spouses 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                                                       |

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### COVERED RISKS cont'd

#### 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 within 90 days before departure or during the trip

### BENEFITS Refer to the policy wording to see how benefits apply to each applicable Covered Risk

Trip cancellation

Benefits available include reimbursement of:

- Non-refundable, non-recoverable prepaid travel costs
- Non-refundable prepaid transportation costs (or change fees/difference in fare in lieu)
- Single supplement accommodation expenses incurred if the travelling companion cancels their trip
- One-way economy airfare (or a change fee/difference in fare in lieu) to catch up to the next pre-scheduled destination, if just a portion of the trip is cancelled
- Non-refundable prepaid tours and up to \$1,000 for additional transportation costs incurred when a tour is cancelled

Trip interruption

Benefits available include reimbursement of:

- Non-refundable unused prepaid airfare costs (or change fees/difference in fare in lieu) plus any other non-refundable unused prepaid travel costs
- Non-refundable prepaid tours and up to \$1,000 for additional transportation costs incurred when a tour is cancelled
- One-way economy transportation costs (or reasonable rental car costs in lieu) to catch-up to the next travel destination or to return to the original departure point
- An airline seat upgrade when medically necessary to return to the original departure point
- Single supplement accommodation incurred if the travelling companion interrupts their trip

Delayed return

Benefits available include reimbursement of:

- One-way economy transportation back to the departure point
- Reasonable and unexpected costs up to \$350 per day to a maximum of \$1,500 for out-of-pocket expenses for accommodation, meals, internet, telephone charges, kennel fees, parking charges and taxi expenses

Expenses related to death

Benefits available include reimbursement of:

- Up to the policy limit for preparation and return of the body
- Up to \$5,000 for burial costs at the place of death
- Up to \$5,000 for cremation costs at the place of death (includes the cost to return ashes to the insured's home province)

Trip link

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:

- A family member's hospitalization or death
- A natural disaster that renders the insured's residence uninhabitable

### OPTIONAL COVERAGE

Cancel for Any Reason

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

Coverage is available when:

- Insurance is purchased within 5 days of the date the trip is booked or before any cancellation penalties apply
- The trip is cancelled more than 5 days before the departure date

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### OPTIONAL COVERAGE cont'd

#### Sports & Activities Travel Costs

Provides coverage up to the sum insured selected on the trip cancellation and/or interruption plan for trips when the insured traveller is mountaineering over a 6,000-metre elevation or heliskiing (at any elevation) at any point during the trip.

Coverage is available when:

- The insured traveller adds the Sports & Activities Travel Costs optional coverage to their base trip cancellation and/or interruption plan and pays the applicable premium for the sport they will be participating in
- Insurance is purchased before departure

**Note:** If the insured traveller is participating in mountaineering over a 6,000-metre elevation or heliskiing (at any elevation) at any point during their trip and they don't buy this optional coverage, they will not have any cancellation and/or interruption coverage under any benefit, regardless of whether the claim is related to the activity or not

### PRE-EXISTING MEDICAL CONDITIONS

#### Pre-existing medical condition coverage

Pre-existing medical conditions are covered if they are stable:

##### **For Multi Trip Annual plans**

- On or within the 60 days before the date the trip is booked, when insurance is purchased before the date the trip is booked
- On or within the 60 days before the date the insurance is purchased, when insurance is purchased after the date the trip is booked

##### **For Single Trip plans**

- On or within the 60 days before the date the insurance is purchased

Applies to the insured, the travelling companion and their family members, business partner, employer, key employee, friend, caregiver and host at their travel destination

