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	**Trip Cancellation & Trip Interruption Plan** • Sum Insured Before Departure: Options available up to a maximum sum insured of $100,000 • Trip Interruption After Departure: Options available up to a maximum sum insured of $25,000 **Trip Interruption Only Plan** Options available up to a maximum sum insured of $25,000
Plans available	• Single Trip Trip Cancellation & Trip Interruption • Single Trip Trip Interruption Insurance Only
Purchase window	None* *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	
Medical conditions* *Includes coverage for COVID-19	Applicable to: • The insured and their family members • The travelling companion and their family members • The insured's or their travelling companion's business partner, employer, key employee, or caregiver • The host at the travel destination
Quarantine* *Includes coverage for COVID-19	Applicable to: • The insured and their family members • The travelling companion and their family members • The host at the travel destination
Death* *Includes coverage for COVID-19	Applicable to: • The insured and their family members • The travelling companion and their family members • The host at the travel destination • The insured's or their travelling companion's business partner, employer or key employee or caregiver • The insured's friend

COVERED RISKS cont'd	
PREGNANCY & ADOPTION	
Pregnancy	Applicable to: • 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 • The insured, their travelling companion, their spouses or their family members when complications occur within the first 31 weeks of pregnancy
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	Applicable when: • The insured or their travelling companion's common carrier or chartered carrier is cancelled for any reason other than bankruptcy, insolvency or quarantine • 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
Delays	Applicable when: • There's been an accident on the way to the departure point involving a private vehicle, common carrier or chartered carrier • 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
LEGAL	
Travel advisory	Applicable before or after departure, when an official travel advisory has been issued by a Canadian government for the scheduled travel dates after the date the trip is booked or the insurance is purchased* *The travel advisory must be in effect on the scheduled departure date or within the 7 days before
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

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
Delays	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 country of permanent residence)
OPTIONAL COVERAGE	
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 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