

**Emergency Medical Insurance**  
Single Trip (Worldwide Excluding USA)

Maximum limit **\$5,000,000**  
per person, per trip

**Includes a transit through or stopovers in the USA of up to five days**

**Rate 1**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
0 - 40	2.04	2.39	2.75	2.75	2.75
41 - 55	2.67	2.87	3.09	3.09	3.09
56 - 59	3.09	3.42	3.76	3.76	3.76
<b>Family Rates (based on age of oldest family member)</b>					
0 - 40	4.08	4.79	5.49	5.49	5.49
41 - 55	5.34	5.75	6.18	6.18	6.18
56 - 59	6.18	6.84	7.52	7.52	7.52

\*182 or 212 days based on the maximum travel allowance per province

**Persons 60–89 years must answer the questionnaire to determine rate**

**Rate 1**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	3.15	4.10	4.47	n/a	4.47
65 - 69	3.76	4.74	5.84	n/a	5.84
70 - 74	5.62	6.78	7.66	n/a	7.66
75 - 79	8.90	9.60	10.96	n/a	10.96
80 - 84	15.06	15.74	17.81	n/a	17.81
85 - 89	19.16	22.58	23.29	n/a	23.29

\*182 or 212 days based on the maximum travel allowance per province

**Rate 2**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	3.76	4.10	4.66	n/a	4.66
65 - 69	4.53	4.92	6.12	n/a	6.12
70 - 74	6.37	6.99	8.05	n/a	8.05
75 - 79	9.94	10.62	11.50	n/a	11.50
80 - 84	17.12	17.81	18.70	n/a	18.70
85 - 89	21.91	23.71	24.44	n/a	24.44

\*182 or 212 days based on the maximum travel allowance per province

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RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



Customer Service : Toll free 1 855 929 8846

info@tugo.com

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**Rate 3**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	5.47	6.51	6.85	n/a	6.85
65 - 69	6.73	7.55	8.56	n/a	8.56
70 - 74	9.04	10.05	11.65	n/a	11.65
75 - 79	13.69	15.06	16.44	n/a	16.44
80 - 84	25.34	25.67	26.04	n/a	26.04
85 - 89	30.13	32.87	34.23	n/a	34.23

\*182 or 212 days based on the maximum travel allowance per province

**Rate 4**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	6.85	7.55	8.23	n/a	8.23
65 - 69	8.90	9.27	10.27	n/a	10.27
70 - 74	11.91	12.32	13.36	n/a	13.36
75 - 79	19.16	19.85	20.82	n/a	20.82
80 - 84	32.87	35.60	36.97	n/a	36.97
85 - 89	45.19	47.94	51.36	n/a	51.36

\*182 or 212 days based on the maximum travel allowance per province

**Rate 5**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	8.90	9.60	9.70	n/a	9.70
65 - 69	12.32	13.36	13.69	n/a	13.69
70 - 74	16.44	17.12	18.70	n/a	18.70
75 - 79	26.71	27.38	28.75	n/a	28.75
80 - 84	41.09	41.77	43.14	n/a	43.14
85 - 89	57.52	64.72	69.04	n/a	69.04

\*182 or 212 days based on the maximum travel allowance per province

**Rate 6**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	15.58	16.78	17.45	n/a	17.45
65 - 69	21.57	23.29	23.96	n/a	23.96
70 - 74	28.75	30.13	32.87	n/a	32.87
75 - 79	46.73	47.94	48.30	n/a	48.30
80 - 84	71.90	73.10	75.48	n/a	75.48
85 - 89	100.66	113.24	120.79	n/a	120.79

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## Deductible Options

### Minimum Premium

The total premium per policy must be \$25 or greater

### Steps to Calculate Rate

1. Determine age and rate category from rate chart
2. Choose the daily rate based on length of stay
3. Multiply the applicable daily rate by the number of days required
4. If optional deductible is selected, subtract or add applicable discount/surcharge

Deductible \$USD	Surcharge/ Discount on premium
\$0	+15%
\$300	automatic
\$500	- 5%
\$1,000	- 10%
\$2,000	- 20%
\$5,000	- 30%
\$50,000	- 65%
\$100,000	- 75%

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