

Emergency Medical Insurance

Single Trip (Within Canada)

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

Age	Length of Stay				
	0-65 days	66-125 days	126-182 days	183-365 days	Ext.
Single Person - Daily Rates					
0 - 40	0.68	0.80	0.91	0.91	0.91
41 - 55	0.89	0.96	1.03	1.03	1.03
56 - 59	1.03	1.14	1.25	1.25	1.25
60 - 64	1.05	1.37	1.48	n/a	1.48
65 - 69	1.25	1.57	1.94	n/a	1.94
70 - 74	1.87	2.27	2.55	n/a	2.55
75 - 79	2.96	3.19	3.65	n/a	3.65
80 - 84	5.03	5.26	5.94	n/a	5.94
85 - 89	6.40	7.54	7.76	n/a	7.76
Family - Daily Rates (based on age of oldest family member)					
0 - 40	1.38	1.60	1.82	1.82	1.82
41 - 55	1.79	1.93	2.05	2.05	2.05
56 - 59	2.05	2.28	2.51	2.51	2.51

Deductible Options

Deductible \$CAD	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%

Minimum Premium

The total premium per policy must be \$15 or greater

Steps to Calculate Rate

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

FOR BROKER/AGENT USE ONLY

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



Customer Service : Toll free 1 855 929 8846

info@tugo.com

tugo.com

The language in this document may not be the same as the actual policy wording which will prevail in all instances and is available upon request. Certain exclusions, limitations and conditions may apply. TuGo is a registered trademark and is administered by North American Air Travel Insurance Agents Ltd. d.b.a. TuGo, a licensed insurance broker in British Columbia, Alberta, Saskatchewan, Manitoba, and Ontario, represented by licensed insurance agents Kathleen S. Starko and Bradley G. Dance in New Brunswick, Nova Scotia and P.E.I. 11th Floor - 6081 No. 3 Road, Richmond, BC Canada V6Y 2B2. Insurance is underwritten by Industrial Alliance Insurance and Financial Services Inc., Industrial Alliance Pacific General Insurance Corporation and certain Lloyd's Underwriters, severally and not jointly.