

Explorer

Student Package

Questions?

Call TuGo at 1-855-929-8846

SCHEDULE OF BENEFITS

Coverage is only available for Canadian residents.

COVERAGE	MAXIMUM LIMITS PER INSURED	
Emergency Medical	\$5,000,000*	
Accidental Death & Dismemberment	\$25,000	
Trip Cancellation & Trip Interruption	Trip Cancellation (includes cancellation by the school board for any reason)	Trip Cost* up to a maximum of \$15,000
	Trip Interruption (includes missed connection)	Trip Cost* up to a maximum of \$15,000
	Travel Delay	\$200 per day to a maximum of \$2,000
Baggage	Baggage & Personal Effects	\$3,000
	Baggage Delay	\$500**

*Some benefits within this coverage have their own limits. Refer to the policy wording for details.

** This limit is subject to the overall maximum limit for baggage coverage.

COVERAGE

Emergency Medical

Covers an emergency hospital stay or emergency medical treatment for travel outside the home province, including medical coverage for COVID-19.

Benefits include emergency medical treatment, ambulance services, emergency dental expenses, prescription drug reimbursement, emergency medical transport, family transportation expenses, out-of-pocket expenses, air travel delay expenses, return of vehicle, return of pets and more.

Trip Cancellation & Interruption

Trip Cancellation

Covers travel costs before departure if the insured cancels their trip due to a covered risk.

Benefits include reimbursement of prepaid non-refundable travel costs, single room occupancy additional charges and costs associated to catch up to the next travel destination when a portion of a trip is cancelled.*

*The covered risk for cancellation by the school board/organization organizing the trip for any reason covers the prepaid non-refundable travels costs when the school board/organization organizing the trip cancels the trip before departure.

Trip Interruption

Covers travel costs after departure if the insured disrupts or interrupts their trip due to a covered risk.

Benefits include reimbursement of unused prepaid travel costs, economy airfare to return home, airline seat upgrade if medically necessary, travel delay expenses, single room occupancy additional charges, and more.

Covered Risks for Trip Cancellation & Trip Interruption

Includes unexpected medical conditions (including medical conditions caused by or related to COVID-19) and/or death of the insured or a family member, natural disasters, travel advisories, self-quarantine/self-isolation, accident on the way to departure, schedule changes of the common carrier, missed connections, teachers' labour strike, trip cancellations by the school board/organization organizing the trip, the loss or theft of a passport or travel visa, and more.

Accidental Death & Dismemberment

Covers loss of life, limbs or sight caused by an injury sustained during the trip.

Baggage

Covers loss, damage or theft of personal belongings (including musical instruments) during the trip.

Benefits also include:

Baggage Delay

Covers the cost to purchase personal necessities during the trip when baggage is delayed for more than 12 hours.

Lost or Stolen Passport and Travel Visas

Covers up to \$100 to replace a lost or stolen passport or travel visas.

Lost or Stolen Credit Cards

Covers up to \$50 for costs associated with unauthorized use of a lost or stolen credit card.

Claims Contact Information

For hospitalizations, contact Claims at TuGo® immediately:

From Canada & USA

1-800-663-0399

From Mexico

001-800-514-9976 or 800-681-8070

Outside North America & Mexico

(global toll-free)

*800-663-00399

Worldwide (collect)

604-278-4108

*Visit tugo.com/claims for international access codes.

Email

claims@tugo.com

To Download Claim Forms

tugo.com/en/claims/how-to-make-claim/

If you can't reach us using these numbers or by making a collect call, call us direct at 1-604-278-4108 and we will reimburse the charges incurred for making the call.

