

# Emergency Medical Insurance

## Features & Benefits

This insurance provides coverage for medical expenses incurred while travelling outside of the home province, including medical coverage for COVID-19.

| KEY FEATURES                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| Maximum policy limit           | \$10,000,000 CAD                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Age limit                      | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Deductible                     | <p><b>Applicable to Travel within Canada plans</b></p> <ul style="list-style-type: none"> <li>• \$0 CAD</li> <li>• \$300 CAD</li> <li>• \$500 CAD</li> <li>• \$1,000 CAD</li> <li>• \$2,000 CAD</li> <li>• \$5,000 CAD</li> <li>• \$10,000 CAD</li> <li>• \$25,000 CAD</li> <li>• \$50,000 CAD</li> <li>• \$100,000 CAD</li> </ul> <p><b>Applicable to Worldwide and Worldwide excluding USA plans</b></p> <ul style="list-style-type: none"> <li>• \$0 USD</li> <li>• \$300 USD</li> <li>• \$500 USD</li> <li>• \$1,000 USD</li> <li>• \$2,000 USD</li> <li>• \$5,000 USD</li> <li>• \$10,000 USD</li> <li>• \$25,000 USD</li> <li>• \$50,000 USD</li> <li>• \$100,000 USD</li> </ul> |
| Plans available                | <p><b>Multi Trip Annual</b></p> <ul style="list-style-type: none"> <li>• Multi trip annual worldwide</li> <li>• Multi trip annual within Canada</li> </ul> <p><b>Single Trip</b></p> <ul style="list-style-type: none"> <li>• Single trip worldwide</li> <li>• Single trip worldwide excluding USA*</li> <li>• Single trip within Canada</li> </ul> <p>*Includes flight stopovers or layovers in the USA for up to 48 hours or transit through the USA for up to 5 days to the travel destination and up to 5 days to return home from the travel destination</p>                                                                                                                      |
| Multi trip annual trip lengths | <p>Options include:</p> <p><b>Worldwide &amp; Excluding USA Plans</b><br/>2/5/10/15/20/35/60 days</p> <p><b>Within Canada Plans</b><br/>5/10/20/35/60 days*</p> <p>*The 5-day and 20-day options are only available for family plans</p>                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Subrogation                    | There will be no subrogation against any employment plans with a lifetime maximum limit of \$100,000 or less. If the maximum lifetime limit is over \$100,000, Claims at TuGo® will never reduce the lifetime maximum limit below \$50,000                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| KEY BENEFITS                   | MAXIMUM LIMIT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Emergency medical treatment    | <p>Up to the policy limit for:</p> <ul style="list-style-type: none"> <li>• Emergency medical treatment for in-patient or out-patient care</li> <li>• Services of a physician</li> <li>• Private duty nursing</li> <li>• X-rays and laboratory services</li> <li>• Rental or purchase of essential medical appliances</li> </ul>                                                                                                                                                                                                                                                                                                                                                       |

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| KEY BENEFITS cont'd                  | MAXIMUM LIMIT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| COVID-19 coverage                    | <p>Up to the coverage limits for all benefits for expenses incurred due to COVID-19.</p> <p>Coverage is provided, if before departure, the insured traveller has followed all federal travel vaccine requirements issued by the Government of Canada for entry and/or return to Canada*</p> <p>Coverage is also provided regardless of vaccination status for travel within Canada</p> <p>*If there are no requirements for entry and/or return to Canada at the time of departure, coverage is provided regardless of vaccination status</p>              |
| Ambulance                            | Up to the policy limit for ground, air or sea ambulance (including paramedics) or taxi in lieu                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Follow-up visit                      | Up to one follow-up visit within 14 days of the initial emergency medical treatment                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Prescription drugs                   | <ul style="list-style-type: none"> <li>Up to a 30-day supply following an emergency during the trip</li> <li>Up to \$200 for a physician visit to get a new prescription for lost, stolen or damaged prescription drugs</li> </ul>                                                                                                                                                                                                                                                                                                                         |
| Professional medical services        | <p>Up to \$700 for any one incident per practitioner for licensed:</p> <ul style="list-style-type: none"> <li>Physiotherapists</li> <li>Chiropractors</li> <li>Chiropodists</li> <li>Osteopaths</li> <li>Podiatrists</li> <li>Optometrists</li> <li>Acupuncturists</li> </ul>                                                                                                                                                                                                                                                                              |
| Fracture treatment                   | <p>Up to \$1,250 for medical treatment related to fractures. This benefit includes:</p> <ul style="list-style-type: none"> <li>X-rays</li> <li>Re-examination physician visits</li> <li>Casting and re-casting</li> <li>Cast removal</li> </ul>                                                                                                                                                                                                                                                                                                            |
| Dental                               | <ul style="list-style-type: none"> <li>Up to the policy limit for dental accidents during the trip. Also includes additional coverage for up to 30 days in the home province upon return from the trip</li> <li>Up to \$700 for any other dental emergencies</li> </ul>                                                                                                                                                                                                                                                                                    |
| Vision care & hearing aids           | Up to \$1,000 for the replacement of prescription glasses, contact lenses and/or hearing aids if lost, stolen or broken                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Unexpected birth of a child          | Up to \$25,000 for medical expenses incurred by a newborn child                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Hospital allowance                   | Up to \$100 per day for incidental hospital charges                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Emergency air transportation         | <p>Up to the policy limit for medical air transfer.</p> <p>If medically required, this benefit also includes:</p> <ul style="list-style-type: none"> <li>The cost of a qualified medical attendant</li> <li>An airline seat upgrade</li> </ul>                                                                                                                                                                                                                                                                                                             |
| Airfare to return home for treatment | <p>Up to a one-way economy airfare to return to the home province for immediate medical treatment*</p> <p>*Treatment must be required within 10 days of returning home</p>                                                                                                                                                                                                                                                                                                                                                                                 |
| Return of excess baggage             | Up to \$700 if the insured traveller is medically air evacuated to their home province and there was no room aboard the aircraft for baggage                                                                                                                                                                                                                                                                                                                                                                                                               |
| Return of travelling companion       | <p>When an insured traveller is returned to their home province because of a medical emergency, this benefit includes:</p> <p>A one-way economy airfare for their travelling companion to also return home*</p> <p>*The travelling companion does not have to be insured</p>                                                                                                                                                                                                                                                                               |
| Return of dependent children         | <p>When an insured traveller is returned to their home province because of a medical emergency, this benefit includes:</p> <ul style="list-style-type: none"> <li>Up to a one-way economy airfare for dependent children* to return home</li> <li>The cost of a qualified chaperone</li> </ul> <p>*Children do not have to be insured. This applies to children up to age 21 if residing with their parents/guardians, or up to age 25 if full-time students. No age limit applies for children with cognitive, developmental or physical disabilities</p> |

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| KEY BENEFITS cont'd         | MAXIMUM LIMIT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| Remote evacuation           | Up to \$6,000 for non-medical evacuation from a remote location. Includes search and rescue services from mountain, sea or other locations                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Expenses related to death   | <ul style="list-style-type: none"> <li>• Up to the policy limit for preparation and return of the body</li> <li>• Up to \$6,000 for burial or cremation at the place of death</li> <li>• Transportation costs and insurance coverage for one family member to identify the body, and up to \$400 per day to a maximum of \$2,000 for their meals and accommodation</li> </ul>                                                                                                                                                                                 |
| Family transportation       | <p>When an insured traveller is hospitalized, this benefit includes:</p> <ul style="list-style-type: none"> <li>• A round trip economy airfare or ground transportation costs for a family member to be at their bedside</li> <li>• Up to \$500 per day to a maximum of \$2,500 for out-of-pocket expenses</li> </ul>                                                                                                                                                                                                                                         |
| Out-of-pocket expenses      | <p>When a travelling companion is hospitalized on the date the insured traveller is scheduled to return home or when they are transferred to a different hospital in another city for emergency medical treatment, this benefit includes:</p> <p>Up to \$500 per day to a maximum of \$5,000 for:</p> <ul style="list-style-type: none"> <li>• Commercial accommodation</li> <li>• Internet charges</li> <li>• Bus fare</li> <li>• Meals</li> <li>• Taxi fare</li> <li>• Rental car services</li> <li>• Telephone calls</li> <li>• Parking charges</li> </ul> |
| Child care                  | <p>Up to \$500 per day to a maximum of \$5,000 for child care costs* when the insured traveller is confined to hospital or transferred to a different hospital in another city for emergency medical treatment</p> <p>*Children must be insured and 18 years or under</p>                                                                                                                                                                                                                                                                                     |
| Return of vehicle           | <p>When the insured traveller is not medically fit to drive home, this benefit includes:</p> <p>Up to the policy limit for a commercial agency to return the vehicle or up to a one-way economy airfare plus gas, meals and accommodation for a family member or friend to pick up and return the vehicle</p>                                                                                                                                                                                                                                                 |
| Return to your destination  | <p>When the insured traveller chooses to return to their travel destination after being air evacuated to their home province for a medical emergency, this benefit includes:</p> <p>One-way economy airfare for the insured traveller and their travelling companion* to return to their travel destination</p> <p>*Travelling companion must be the same person who originally returned home with the insured traveller at the time of the medical emergency</p>                                                                                             |
| Return of pets              | Up to \$300 when the insured traveller is returned to their home province because of a medical emergency                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Air travel delay expenses   | <ul style="list-style-type: none"> <li>• Up to \$900 for accommodation and meals incurred after a flight is delayed for 4+ hours</li> <li>• Up to \$400 for additional transportation incurred after a flight is delayed for 4+ hours</li> <li>• Up to \$400 for entertainment expenses incurred after a flight is delayed for 4+ hours</li> <li>• Up to \$900 for essential items purchased after the baggage is lost or delayed by the airline for 6+ hours</li> </ul>                                                                                      |
| Domestic services in Canada | <p>When the insured traveller is returned to their home province because of a medical emergency, this benefit includes:</p> <p>Up to \$300 for cooking, cleaning, child care and pet care services within 15 days from the date of return</p>                                                                                                                                                                                                                                                                                                                 |
| Medical follow-up in Canada | <p>When the insured traveller is returned to their home province because of a medical emergency, this benefit is available for up to 15 days from the return date and includes:</p> <ul style="list-style-type: none"> <li>• Up to \$1,000 for a semi-private room in a hospital, rehabilitation centre or convalescent home</li> <li>• Up to \$100 per day for home care nursing</li> <li>• Up to \$300 for ambulance or taxi services</li> <li>• Up to \$300 for rental or purchase of essential medical appliances</li> </ul>                              |
| Temporary visit home        | <p>For single trip plans, coverage will not terminate if the insured traveller needs to make one temporary and unexpected visit to their home province during their trip*</p> <p>*Coverage is not provided while in the home province</p>                                                                                                                                                                                                                                                                                                                     |

### PRE-EXISTING MEDICAL CONDITIONS

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| Pre-existing medical condition coverage | <p><b>For Worldwide &amp; Excluding USA Plans:</b></p> <p><b>59 years and under</b></p> <ul style="list-style-type: none"> <li>• 7-day stability period for trips of 35 days and less</li> <li>• 90-day stability period for trips over 35 days</li> </ul> <p><b>60 years and over</b></p> <ul style="list-style-type: none"> <li>• 180-day stability period for all trip lengths</li> </ul> <p><b>For Travel within Canada Plans</b></p> <p>There is no stability requirement for pre-existing medical conditions</p> |
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### OPTIONAL COVERAGES

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| Unstable Pre-existing Medical Condition Coverage | <p>Provides coverage up to the policy limit for unstable pre-existing medical conditions*</p> <p>*Pre-existing medical conditions must have been stable on or within the 7 days before the date of departure</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Sports & Activities Coverage                     | <p>Provides coverage if participating, training, or practicing in the following sports and activities, provided the insured traveller chooses the sports and activities they need coverage for and pays the applicable premium for them:</p> <p><b>ALL AGES</b></p> <p><b>Covers up to the policy limit</b></p> <ul style="list-style-type: none"> <li>• Backcountry skiing/snowboarding</li> <li>• Boxing</li> <li>• Downhill freestyle skiing/snowboarding in organized competitions</li> <li>• Downhill mountain biking</li> <li>• Ice climbing</li> <li>• Mixed martial arts</li> <li>• Mountaineering over a 6,000-metre elevation*</li> <li>• Mountaineering up to a 6,000-metre elevation</li> <li>• Rock climbing</li> </ul> <p>*If the insured traveller is mountaineering over a 6,000-metre elevation, coverage for medical air ambulance services from the mountain is limited to one air ambulance per trip</p> <p><b>Covers up to \$500,000</b></p> <ul style="list-style-type: none"> <li>• BASE jumping</li> <li>• Hang gliding/paragliding</li> <li>• High risk motorized speed activities</li> <li>• High risk snowmobiling and motorized snow biking</li> <li>• Parachuting/skydiving/tandem skydiving</li> <li>• Scuba diving or free diving over 40 metres</li> <li>• White water sports – Class VI</li> <li>• Wingsuit flying</li> </ul> <p><b>21 YEARS OR OVER AT THE TIME OF APPLICATION</b></p> <p><b>Covers up to the policy limit</b></p> <ul style="list-style-type: none"> <li>• Football (American and Canadian)</li> <li>• Ice hockey</li> <li>• Rugby</li> </ul> <p><b>Note</b></p> <p>If a sport or activity is not listed above or is not excluded under the General Exclusions of the policy, coverage for that sport or activity will be provided under the Emergency Medical Insurance plan without the purchase of this Optional Coverage. Moreover, if the insured is coaching and/or officiating as a referee or sports official, the Sports &amp; Activities Optional Coverage is not required for coverage to apply. For more details on excluded sports and activities, refer to the policy wording</p> |
| Baggage Insurance                                | <p>Up to \$1,500 per insured traveller to a maximum of \$3,000 for the family &amp; friends plan</p> <p><b>Includes:</b></p> <ul style="list-style-type: none"> <li>• Coverage for loss, damage, destruction or theft of personal effects</li> <li>• Up to \$100 currency because of loss or theft</li> <li>• Up to \$200 for personal necessities if baggage is delayed beyond 12 hours</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Rental Car Protection                            | <p>Up to \$75,000 for physical damage to a rented or leased vehicle</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

## Emergency Medical Insurance · Features & Benefits

| RATES & DISCOUNTS       |                                                                                                                                                                                                                                                                                                                        |
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| Annual renewal discount | <b>10% Discount</b><br>Available for the Multi Trip Annual Emergency Medical Worldwide plan                                                                                                                                                                                                                            |
| Companion discount      | <b>5% Discount</b><br>Available for Single Trip and Multi Trip Annual Emergency Medical Worldwide plans only, when two or more travellers are travelling together                                                                                                                                                      |
| Family & friends plan   | A family & friends rate is available for up to two travellers 59 years or under and up to six children*<br>*Applies to children up to age 21 if residing with their parents/guardians, or up to age 25 if full-time students. No age limit applies for children with cognitive, developmental or physical disabilities |

