



Definitions

Defined terms appear in *italics* in this brochure:

Effective date means the date on which coverage begins. For top ups this is 12:01 am on the day after the termination of your prior coverage. For Multi-trip Plans, the *effective date* is the date of departure of each covered trip during the period of coverage of this policy.

Heart Condition means myocardial infarction, heart attack, arrhythmia, atrial fibrillation, heart murmur, chest pain or angina, arteriosclerosis, carotid artery occlusion, congestive heart failure, cardiac by-pass or any other kind of cardiac surgery, angioplasty or stent, use of pacemaker or defibrillator, congenital heart defect, or any other condition relating to the heart or cardiovascular system.

Hospitalized or hospitalization means being admitted to a hospital as an in-patient. *Hospitalized* does not include prescheduled tests not requiring any further immediate *treatment* in the hospital.

Medical Examination means an examination which typically includes a general review of the patient's medical history, diagnostic testing, and a physical examination of the eyes, ears, nose, throat, heart, lungs, abdomen, skin and genitalia. A visit to a physician to seek diagnosis or *treatment* for a specific *medical condition* is not considered a *medical examination*.

Medical condition means an irregularity in your health that required or requires medical advice, consultation, investigation, *treatment*, care, service or diagnosis by a physician.

Minor infection means an infection that ends 30 days prior to the *effective date* of coverage and does not require: use of medication for a period greater than 15 days; more than one follow-up visit to a

About the Underwriter

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*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.

Definitions continued...

physician; *hospitalization*; surgical intervention; or, consultation with a medical specialist. A chronic infection or the complication of a chronic infection is not a *minor infection*.

Pre-existing medical condition means a *medical condition*, other than a *minor infection*, for which *treatment* has been taken or received, or which exhibited symptoms, prior to your *effective date* and within the period specified for the Plan for which you qualify and includes any medically recognized complication or recurrence of a *medical condition*.

Stable means the *medical condition* is not worsening, nor has there been any referral to a specialist, nor has there been any alteration or change in the usage or dosage of any medication for the *medical condition*, nor any *treatment*, prescribed or recommended by a physician or received within the period specified for the Plan for which you qualify, prior to the *effective date*. If you require a routine adjustment to the dosage of your prescription for Coumadin, warfarin or insulin (unless it is newly prescribed or stopped) to ensure correct blood levels are maintained, such a change is not considered an alteration in medication, provided the condition remains unchanged. (Note: If you have declined or delayed recommended *treatment*, diagnostic testing, or prescription medication in the two years prior to the date medical care is required under this policy, that *medical condition* or any related *medical condition* is not considered stable.)

Treat, Treated or Treatment means a medical, therapeutic or diagnostic procedure prescribed (other than routine monitoring), performed or recommended by a physician, including but not limited to prescribed medication, investigative testing and surgery. Do not count Aspirin or Entrophen as *treatment*.

Before You Travel ...

Upon receipt and prior to departure, please read your policy thoroughly. It is important that you understand the coverage described in the policy and are satisfied with it. Prior to departure, you may cancel your policy for any reason and obtain a full refund. For a copy of the policy, please contact us or visit our website.

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- If you cancel your coverage for any reason, prior to departure, you will get a full refund.
- A full refund on unused days is available if you return to your province or territory of residence earlier than planned. There is no refund if you have had a claim or a claim is pending.



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Travel Insurance Office Inc. (TIO) is an insurance broker that has served snowbirds and travelling Canadians since 1991 and is one of the leading travel insurance brokers in Canada.

Contact Us

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Persons Ages 55-89

Application is required. You must be age 89 or under, have a valid Provincial Government Health Insurance card while travelling AND meet the eligibility requirements on the application form. Use the rate table which corresponds to your Medical Score from the application.



Persons Ages 0-54

No application necessary. To be eligible to purchase:

- You must have a valid Provincial Government Health Insurance card while travelling; and
- You must not have been diagnosed with a terminal illness; and
- You must not be currently under advisement from your physician not to travel

Rates

Minimum purchase \$20 per Applicant
\$250 CAD deductible per person, per claim

	Ages 0-29	Ages 30-39	Ages 40-54	Per Family
Daily Rate	\$3.55	\$3.87	\$4.19	\$8.38
10-day annual	\$93	\$100	\$109	\$218
30-day annual	\$150	\$162	\$176	\$353

This plan covers emergency *treatment* for *pre-existing medical conditions* that were *stable* in the 90 days prior to your *effective date*.

Family Plan

The Family Plan covers you, your spouse and your children travelling with you. You and your spouse must be age 54 or under. Your children must be under 21 (under 26 if a full-time student) or any age if mentally or physically handicapped.



Covers Pre-Existing Conditions

- *Pre-existing medical conditions* are covered if you meet the required stability period as shown in the rate table for the Plan for which you qualify prior to your travel

Optional 90-day Stability Upgrade

- For Plans 2, 3, 4 and 5 you may change the *pre-existing medical condition* stability period to 90 days by adding 30% to your premium
- Coverage will be limited to \$250,000 CAD for the condition that does not meet the required stability period for the plan for which you qualify

Plan Zero Daily Rates	Medical Score Total = Zero Points						
	• This plan covers emergency <i>treatment</i> for <i>pre-existing medical conditions</i> that were <i>stable</i> in the 90 days prior to your <i>effective date</i>						
Age on Departure	55-59	60-65	66-70	71-75	76-80	81-85	86-89
1-44 days	6.35	6.41	7.35	11.09	16.08	28.29	42.32
45-60 days	6.35	6.41	7.35	11.09	16.08	28.29	42.32
61-90 days	6.65	6.72	7.71	11.63	16.90	29.65	44.44
91-120 days	6.72	6.92	7.93	11.98	17.37	32.48	45.70
121-150 days	7.11	7.46	8.56	12.95	18.81	34.46	49.51
151+ days	7.29	7.96	9.14	13.82	20.07	38.11	52.87
Optional Multi-Trip Plan Rates							
10-day Annual	192	193	221	333	482	849	1,269
30-day Annual	381	383	440	666	965	1,698	2,540

Plan 1 Daily Rates	Medical Score Total = 1 Point						
	• This plan covers emergency <i>treatment</i> for <i>pre-existing medical conditions</i> that were <i>stable</i> in the 90 days prior to your <i>effective date</i>						
Age on Departure	55-59	60-65	66-70	71-75	76-80	81-85	86-89
1-44 days	8.17	8.28	10.76	13.77	23.22	40.11	55.71
45-60 days	8.17	8.28	10.76	13.77	23.22	40.11	55.71
61-90 days	8.48	8.70	11.35	14.46	24.42	42.19	58.60
91-120 days	9.06	9.17	11.95	15.26	25.79	44.57	61.88
121-150 days	9.34	9.80	12.81	16.34	27.62	47.73	66.33
151+ days	9.53	10.51	13.68	17.51	29.59	51.11	70.98
Optional Multi-Trip Plan Rates							
10-day Annual	245	248	322	413	696	1,203	1,671
30-day Annual	491	496	646	826	1,394	2,406	3,341

Plan 2 Daily Rates	Medical Score Total = 2 Points						
	• This plan covers emergency <i>treatment</i> for <i>pre-existing medical conditions</i> that were <i>stable</i> in the 180 days prior to your <i>effective date</i>						
Age on Departure	55-59	60-65	66-70	71-75	76-80	81-85	86-89
1-44 days	10.00	10.16	12.88	17.02	27.28	53.34	67.28
45-60 days	10.00	10.16	12.88	17.02	27.28	53.34	67.28
61-90 days	10.84	11.06	14.22	18.77	30.12	58.89	74.29
91-120 days	11.35	11.54	14.86	19.64	31.46	61.53	77.62
121-150 days	11.95	12.36	15.92	21.05	33.72	65.95	83.20
151+ days	12.17	12.97	16.73	22.10	35.43	69.30	87.44
Optional Multi-Trip Plan Rates							
10-day Annual	302	303	387	513	820	1,599	2,017
30-day Annual	600	608	773	1,022	1,636	3,200	4,038

Tobacco Users: Add 20% if you used tobacco in the past 3 years.

Optional 90-Day Stability for Plans 2, 3, 4 or 5: Add 30% to decrease the stability period to 90 days for *pre-existing medical conditions*. Coverage will be limited to \$250,000 CAD for the condition that does not meet the required stability period for the plan for which you qualify.

Plan 3 Daily Rates	Medical Score Total = 3 Points						
	• This plan covers emergency <i>treatment</i> for <i>pre-existing medical conditions</i> that were <i>stable</i> in the 180 days prior to your <i>effective date</i>						
Age on Departure	55-59	60-65	66-70	71-75	76-80	81-85	86-89
1-44 days	10.73	11.82	15.30	20.37	31.71	53.94	72.38
45-60 days	10.73	11.82	15.30	20.37	31.71	53.94	72.38
61-90 days	12.16	13.52	17.49	23.29	36.23	59.99	83.25
91-120 days	12.55	14.03	18.14	24.18	37.65	62.57	86.85
121-150 days	13.11	15.06	19.52	25.98	40.44	67.77	94.08
151+ days	13.38	16.10	20.88	27.76	43.25	71.94	99.86
Optional Multi-Trip Plan Rates							
10-day Annual	333	366	475	632	981	1,671	2,244
30-day Annual	666	734	948	1,262	1,965	3,344	4,487

Plan 4 Daily Rates	Medical Score Total = 4 Points						
	• This plan covers emergency <i>treatment</i> for <i>pre-existing medical conditions</i> that were <i>stable</i> in the 180 days prior to your <i>effective date</i>						
Age on Departure	55-59	60-65	66-70	71-75	76-80	81-85	86-89
1-44 days	12.97	14.46	18.77	25.65	40.74	57.71	83.59
45-60 days	13.53	15.18	19.71	26.94	42.77	57.96	84.68
61-90 days	15.13	17.15	22.00	28.85	41.20	61.21	85.87
91-120 days	15.30	17.42	23.51	30.19	44.54	64.57	90.52
121-150 days	15.72	18.42	25.08	32.69	45.44	70.59	96.59
151+ days	16.64	20.50	25.34	34.18	45.70	75.49	105.75
Optional Multi-Trip Plan Rates							
10-day Annual	392	438	567	776	1,230	1,743	2,524
30-day Annual	782	875	1,135	1,550	2,461	3,487	5,050

Plan 5 Daily Rates	Medical Score Total = 5 or more Points						
	• This plan covers emergency <i>treatment</i> for <i>pre-existing medical conditions</i> that were <i>stable</i> in the 180 days prior to your <i>effective date</i>						
Age on Departure	55-59	60-65	66-70	71-75	76-80	81-85	86-89
1-44 days	16.27	18.20	23.71	32.67	42.65	65.55	92.74
45-60 days	17.38	19.43	25.38	34.95	45.63	70.10	99.20
61-90 days	18.84	21.19	27.10	35.54	50.88	79.11	110.81
91-120 days	18.90	21.55	29.06	37.23	55.02	81.65	118.38
121-150 days	19.50	22.73	30.99	40.35	56.11	85.86	126.32
151+ days	20.68	25.25	31.33	42.21	56.44	86.88	130.60
Optional Multi-Trip Plan Rates							
10-day Annual	482	541	705	970	1,264	1,945	2,751
30-day Annual	965	1,080	1,406	1,940	2,531	3,891	5,503

Deductible: \$250 CAD per person, per claim.

Optional Deductibles:

\$0 Deductible	Add 15%
\$99 CAD per claim	Add 10%
\$500 CAD per claim	Subtract 5%
\$1,000 CAD per claim	Subtract 15%
\$5,000 CAD per claim	Subtract 25%
\$10,000 CAD per claim	Subtract 35%



\$5 Million Coverage with Full Benefits

The policy has a \$5 million CAD plan maximum per person, per trip, of emergency medical benefits including:

- Includes coverage for COVID-19
- 24-hour emergency worldwide assistance
- Land and air ambulance
- Hospitals and clinics
- Physicians and surgeons
- Diagnostic tests
- Medications and medical supplies
- Private registered nurse
- Return of vehicle
- Emergency relief of dental pain
- Repatriation of deceased
- Plus many other benefits



Optional 10-day or 30-day Multi-Trip

Planning more than one trip? Consider multi-trip coverage and save money! Pay for coverage once and use it all year!

- The 10-day or 30-day multi-trip plan covers the first 10 or 30 days of every trip you take outside Canada within a 12-month period
- Coverage includes unlimited travel within Canada (outside your province or territory of residence) for all trips within a 12-month period
- Multi-trip plans cannot be used to top up other coverage
- Multi-trip coverage expires at age 90



Do you have a Retiree Plan?

- If you have a retiree plan that provides a minimum of \$500,000 CAD coverage, purchase 30 or more days of top-up coverage and the plan maximum for your first 40, 60 or any other number of days covered by your retiree plan will be increased to \$5 million CAD per person
- Lifetime retiree plans protected up to \$250,000 CAD



Other Coverage Available

- Trip Cancellation, Trip Interruption and Lost Baggage coverage, call for rates



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