

Student

TuGo® Travel Insurance



FOR INTERNATIONAL STUDENTS



Why you need travel insurance

The Canadian government recommends that international students buy travel medical insurance before arrival. Canada has a great healthcare system, but medical and dental costs are expensive. Travel insurance will help you avoid having to pay medical costs on your own!

How TuGo takes care of you

With TuGo Travel Insurance, you can enjoy your full-time or part-time studies without worrying about your care.

- ✓ **Comprehensive care for you**
If you're a student 69 years old or younger, you'll have emergency medical coverage, even during school breaks.
- ✓ **Comprehensive care for your family**
Your family members, up to 59 years old, can get coverage too, while they're here visiting you.
- ✓ **Pre-existing medical condition coverage**
Even if you have a medical condition, you can still get coverage, as long as it's stable in the 90 days before the policy's effective date.
- ✓ **Coverage outside Canada**
We even cover you when travelling outside of Canada, as long as it's not to your home country. But the majority of your stay must be in Canada.
- ✓ **24/7 emergency assistance**
During a medical emergency, TuGo is there to help get you the best treatment possible.
- ✓ **Multilingual customer service**
Our team is available when you need them, and can translate medical information into your first language, making it easier to understand your doctors.



Student Insurance offers important benefits including:



Coverage up to \$2 million including emergency medical treatment for COVID-19 sickness



5 follow-up visits within 14 days post-emergency



Mental health emergency coverage



One annual doctor's visit and one general eye exam



Ground, air or sea ambulance



Other professional medical services



Emergency dental services



Maternity



Private duty nursing



Accidental Death & Dismemberment accident coverage up to:



Fracture treatment

✓ Air flight/common carrier: \$10,000



Prescription medications

✓ 24-hour Accident: \$10,000

Upgrade your Accidental Death & Dismemberment Insurance (AD&D)

AD&D gives you added financial protection in case you're in an accident causing death or dismemberment. In the event of a death, a lump sum will be paid out to your beneficiary or estate.

Upgrade your limits to:



Air flight/common carrier
\$100,000



24-hour Accident
\$25,000



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