

Student

TuGo® Travel Insurance

FOR CANADIAN STUDENTS



Why you need travel insurance

Travel medical coverage is more important than ever, thanks to a global pandemic. Plus, medical care is expensive outside of Canada, with the daily cost of a US hospital averaging \$16,000 a day! Travel insurance will help you avoid having to pay for medical costs on your own whether you're studying abroad, within Canada outside your home province, or participating in an exchange program.

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 40 years old or younger, you'll have coverage for emergency medical, even during school breaks.
- ✓ **Comprehensive care for your family**
Your family members, up to 40 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.
- ✓ **24/7 emergency assistance**
During a medical emergency, TuGo is there to help get you the best treatment possible.



Student Insurance offers important benefits including:



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



Mental health emergency coverage



Ground, air or sea ambulance



Emergency dental services



Private duty nursing



Fracture treatment



Prescription medications



Maternity



5 follow-up visits within 14 days post-emergency



TuGo Telemedicine—convenient, prompt, comprehensive consultation with a physician, right over the phone (travel within US only)



One annual doctor's visit and one general eye exam



Other professional medical services



Accidental Death & Dismemberment accident coverage up to:

✓ Air flight/common carrier: \$10,000

✓ 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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