



# TuGo's COVID-19 Insurance

## Frequently Asked Questions

### Eligibility Questions

#### **Which TuGo products are eligible for COVID-19 Insurance?**

All new and existing TuGo outbound Emergency Worldwide and Worldwide Excluding USA policies (Single Trip Worldwide, Single Trip Excluding USA, and Multi Trip Annual Worldwide).

#### **Who can buy TuGo's COVID-19 Insurance?**

Travellers who meet the eligibility requirements of both the TuGo Emergency Medical plan and the COVID-19 plan.

#### **What if the traveller has a multi trip annual TuGo emergency medical policy?**

TuGo COVID-19 Insurance is available on a single trip basis; if they have a multi trip annual policy, they will need to buy COVID-19 Insurance for each trip taken.

#### **If the traveller is an Essential Service Provider, do they need to purchase the COVID-19 Insurance plan to have coverage for COVID-19?**

If the traveller is an Essential Service Provider, we will continue to authorize COVID-19 coverage for them under their Emergency Medical Insurance coverage as an exception until further notice. Travellers who are not Essential Service Providers will need to purchase single trip COVID-19 Insurance for each trip.

### Coverage Questions

#### **What is TuGo's position for selling COVID-19 coverage and top-up policies?**

The answer may vary depending on travellers' needs and what type of coverage they already have with different insurance providers. Travellers can't purchase TuGo COVID-19 Insurance to top-up another insurance provider's stand-alone COVID-19 coverage. However, travellers can continue to buy our emergency medical insurance plan to be sold as a top-up to another provider's emergency medical plan. Travellers can also buy a TuGo COVID-19 plan for the same travel period that they have a TuGo emergency medical worldwide or worldwide excluding USA plan in place. This is how our coverage will respond in the following top-up scenarios:

Scenario	Position
TuGo COVID-19 Insurance plan to top-up another provider's COVID-19 stand-alone plan	Not allowed
TuGo Emergency Medical Insurance plan to top-up another provider's Emergency Medical Insurance	Allowed
<p>TuGo Emergency Medical Insurance plan to top-up another provider's Emergency Medical Insurance</p> <p>PLUS</p> <p>The traveller also wants to buy the TuGo COVID-19 Insurance plan for the same travel period as their TuGo Emergency Medical top-up plan.</p>	<p>Allowed, but the TuGo COVID-19 Insurance plan can't be sold as a top-up plan, only the Emergency Medical plan can be sold as a top-up plan.</p> <p>Under the TuGo COVID-19 Insurance, we would only cover any new COVID-19 related instances that originated once our COVID-19 Insurance plan took effect.</p> <p>Note: If the traveller wants TuGo COVID-19 coverage for the full duration of their trip, they can't buy the TuGo Emergency Medical plan as a top-up plan. They would need to buy the TuGo Emergency Medical plan and the COVID-19 Insurance plan for the full duration of their trip.</p>
TuGo Emergency Medical Insurance plan to top-up another provider's Emergency Medical Insurance that offers coverage for COVID-19	Allowed, but there would be no further coverage for COVID-19 once the TuGo Emergency Medical policy takes effect.
<p>TuGo Emergency Medical Insurance plan to top-up another provider's Emergency Medical Insurance that offers coverage for COVID-19</p> <p>PLUS</p> <p>The traveller also wants to buy the TuGo COVID-19 Insurance plan for the same travel period as their TuGo Emergency Medical top-up plan.</p>	<p>Allowed, but the TuGo COVID-19 Insurance plan can't be sold as a top-up plan, only the Emergency Medical plan can be sold as a top-up plan.</p> <p>Because the COVID-19 plan cannot be sold as a top-up plan, there is no coverage related to any COVID-19 claim that took place during the other provider's period of coverage. We would cover any new COVID-19 related instances that originated once our COVID-19 plan took effect.</p>

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**The traveller already has a TuGo Emergency Medical Worldwide or Worldwide Excluding USA policy and has left for their trip. Will TuGo's COVID-19 Insurance be available for purchase post-departure?**

Yes. If the traveller bought the Emergency Medical coverage before October 28, 2020, they can contact TuGo's Customer Service to buy the COVID-19 Insurance policy—subject to health and claim status, and a waiting period on sickness may apply.

COVID-19 Insurance won't be available on a post-departure basis for those who purchase a TuGo Emergency Medical plan after October 28 but elect not to buy the COVID-19 Insurance policy until after leaving on their trip.

**The traveller has already left for their trip, but they don't have a TuGo policy in place. Will TuGo's COVID-19 Insurance be available for purchase post-departure?**

Yes. The traveller can buy our COVID-19 Insurance after departure, when they also purchase a TuGo Emergency Worldwide or Worldwide Excluding USA for same travel dates as the COVID-19 Insurance coverage. Coverage for both plans is subject to health and claim status and waiting periods on sickness may apply.

**Does answering the COVID- 19 Medical Questionnaire mean you're covered for pre-existing medical conditions?**

No, there is no coverage for pre-existing conditions under the COVID-19 Insurance. However, we consider diagnoses of COVID-19 as isolated cases and not pre-existing conditions. If you've been diagnosed with COVID-19 and have since recovered from it but during your trip you contract another isolated case of COVID-19, we do not consider this to be a pre-existing condition.

**If the traveller has previously been diagnosed with COVID-19, are they still eligible to purchase coverage? What requirements do they need to meet?**

The traveller is eligible to purchase the coverage as long as they haven't been diagnosed with COVID-19 on or within the 30 days prior to departure, and they aren't showing symptoms of COVID-19 on or within the 14 days prior to departure.

**If the traveller is away and asks to extend their TuGo Emergency Medical Insurance and COVID-19 Insurance can they do so? If so, what are the requirements?**

Yes, the same extension criteria as the Emergency Medical plan will apply.

**Is a temporary visit to the home province allowed under TuGo's COVID-19 Insurance?**

Yes, one temporary visit to the traveller's home province is permitted.

**How will TuGo's COVID-19 Insurance work if travellers also have coverage under WestJet or Swoop?**

WestJet or Swoop COVID-19 Insurance isn't the same type of coverage as TuGo Emergency Medical Insurance. TuGo's COVID-19 Insurance isn't available as a top-up to the WestJet or Swoop COVID-19 coverage either.

## Refunds and Claim Questions

### **How will COVID-19 Insurance refunds be handled?**

If the policy was cancelled before the effective date or within 10 days of the application date (provided travel has not taken place), a full refund is allowed. There are no other refunds available if the policy has already gone into effect (even if the travel advisory is downgraded to a Level 1 or 2 during the coverage period).

### **If the travel advisory changes to a Level 4 (avoid all travel) and the traveller decides to return home early, are they eligible for a partial refund?**

While there are no partial refunds allowed under our COVID-19 Insurance, a refund request can be submitted under the Emergency medical plan for the unused portion of the trip, provided there are no claims submitted under the medical plan.

### **How will other COVID-19 coverage be handled in the event of a claim, if the traveller also has COVID-19 coverage in place with another insurance provider?**

TuGo's COVID-19 Insurance will also subrogate against any other COVID-19 coverage by other insurance providers that is in place.

### **What happens if the traveller is hospitalized for a medical emergency unrelated to COVID-19 but contracts COVID-19 while in the hospital, will the medical expenses be covered under the Emergency Medical Insurance plan or the COVID-19 Insurance plan?**

Any expenses related to the original medical emergency would be covered up to the policy limit of the Emergency Medical Worldwide or Worldwide Excluding USA Insurance. Any expenses specifically related to the traveller being tested and diagnosed with COVID-19 will be covered up to the maximum limit of \$500,000 under the COVID-19 Insurance plan.