

### Emergency Medical Insurance

Single Trip (Worldwide)

Maximum limit **\$5,000,000**

per person, per trip

#### Rate 1

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
0 - 40	2.57	2.98	2.98	2.98	2.98
41 - 55	3.10	3.33	3.33	3.33	3.33
56 - 59	3.76	4.03	4.03	4.03	4.03
<b>Family – Daily Rates</b> (based on age of oldest family member)					
0 - 40	5.12	5.94	5.94	5.94	5.94
41 - 55	6.20	6.64	6.64	6.64	6.64
56 - 59	7.55	8.06	8.06	8.06	8.06

\*182 or 212 days based on the maximum travel allowance per province

#### Persons 60 years and over must answer the questionnaire to determine rate

##### Rate 1

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	4.86	5.47	6.20	n/a	6.70
65 - 69	6.04	6.51	9.00	n/a	9.47
70 - 74	12.41	14.49	18.15	n/a	18.96
75 - 79	18.31	20.58	26.63	n/a	26.85
80 - 84	19.85	21.37	31.32	n/a	31.58
85 - 89	21.37	22.87	34.45	n/a	34.76
90+	25.63	27.46	41.35	n/a	41.70

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##### Rate 2

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	5.88	6.47	7.65	n/a	7.65
65 - 69	7.22	7.33	10.79	n/a	10.79
70 - 74	14.40	16.38	21.63	n/a	21.63
75 - 79	21.63	23.30	30.64	n/a	30.64
80 - 84	23.03	24.15	36.04	n/a	36.04
85 - 89	25.20	25.88	39.63	n/a	39.63
90+	30.26	31.06	47.57	n/a	47.57

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RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



Customer Service: Toll free 1 855 929 8846

info@tugo.com

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**Rate 3**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	7.32	8.53	12.36	n/a	12.36
65 - 69	9.11	10.73	14.10	n/a	14.10
70 - 74	21.51	24.92	30.86	n/a	30.86
75 - 79	30.81	36.06	48.48	n/a	48.48
80 - 84	32.06	39.08	54.63	n/a	54.63
85 - 89	33.75	40.37	59.92	n/a	59.92
90+	43.87	52.49	77.90	n/a	77.90

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**Rate 4**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	10.98	13.23	15.00	n/a	15.00
65 - 69	13.49	15.00	21.15	n/a	21.15
70 - 74	27.02	33.50	42.30	n/a	42.30
75 - 79	40.50	47.59	59.92	n/a	59.92
80 - 84	43.87	49.37	70.50	n/a	70.50
85 - 89	47.26	52.89	77.54	n/a	77.54
90+	70.86	79.33	116.33	n/a	116.33

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**Rate 5**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	13.28	16.28	18.29	n/a	18.29
65 - 69	16.34	18.29	25.38	n/a	25.17
70 - 74	32.69	41.23	50.33	n/a	50.33
75 - 79	49.04	58.58	71.30	n/a	71.30
80 - 84	53.11	64.55	83.86	n/a	83.86
85 - 89	57.18	65.09	92.26	n/a	92.26
90+	94.35	107.38	152.26	n/a	152.26

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**Rate 6**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	22.52	27.35	31.25	n/a	31.25
65 - 69	27.73	30.99	44.10	n/a	44.10
70 - 74	55.43	69.25	88.21	n/a	88.21
75 - 79	83.14	98.43	124.98	n/a	124.98
80 - 84	90.09	107.55	147.03	n/a	147.03
85 - 89	97.02	122.12	161.74	n/a	161.74
90+	174.63	219.82	291.11	n/a	291.11

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**Optional Sports Coverages**

Type	Age	Benefit Limit	Rates	
			Individual	Family
<b>Contact Sports</b>	18+	Up to policy limit	30	60
<b>Adventure Sports</b>	All ages	Up to policy limit	75	150
<b>Extreme Sports</b>	All ages	Up to \$500,000	300	600

Refer to the policy wording for all sports/activities information

**Deductible Options**

Deductible \$USD	Surcharge/Discount on premium
<b>\$0</b>	+15%
<b>\$300</b>	automatic
<b>\$500</b>	- 5%
<b>\$1,000</b>	- 10%
<b>\$2,000</b>	- 20%
<b>\$5,000</b>	- 30%
<b>\$10,000</b>	- 40%
<b>\$25,000</b>	- 55%
<b>\$50,000</b>	- 65%
<b>\$100,000</b>	- 75%

**Minimum Premium**

The total premium per policy must be \$20 or greater

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