

# Trip Cancellation & Trip Interruption Insurance

## Benefits and Features

This insurance reimburses non-refundable travel costs if travel plans are cancelled prior to departure, or interrupted after the trip has begun.

Covered Risks	
<b>Health</b>	
Sickness, injury or quarantine	Applicable to: <ul style="list-style-type: none"> <li>The insured and their immediate family</li> <li>The travelling companion and their immediate family</li> <li>Immediate family at final destination</li> <li>Host at final destination (for quarantine only)</li> </ul>
Hospitalization or death	Applicable to: <ul style="list-style-type: none"> <li>The insured and their immediate family</li> <li>The travelling companion and their immediate family</li> <li>Host or immediate family at destination</li> <li>Business partner, key employer/employee of insured or travelling companion</li> </ul>
<b>Pregnancy and Adoption</b>	
Pregnancy	Applicable to: <ul style="list-style-type: none"> <li>The insured, their travelling companion, their spouses or their immediate family when pregnancy occurs after the date the trip is booked or the date the insurance is purchased and departure is scheduled within 9 weeks of expected date of delivery</li> <li>The insured, their travelling companion, their spouses or their immediate family when complications occur within the first 31 weeks of pregnancy</li> </ul>
Legal adoption of a child	Applicable to the insured or their travelling companion when the actual date of the adoption is scheduled to take place during the trip
<b>Delay</b>	
Missed connection or departure	<ul style="list-style-type: none"> <li>Missed connection due to schedule change by the airline</li> <li>Delay of a connecting common carrier or a private automobile due to mechanical failure, weather conditions, earthquakes, volcanic eruptions, air traffic, accident or an emergency road closure</li> <li>Delay of private automobile en route to departure point</li> <li>Accident on the way to departure point</li> </ul>
Cancellation or delay of common carrier	Due to weather conditions, earthquakes or volcanic eruptions for over 30% of the trip when the insured chooses not to continue with the trip
Cancellation or delay of travelling companion's common carrier	Due to weather conditions, earthquakes or volcanic eruptions for over 30% of the trip when the insured chooses to continue with the trip without the travelling companion
<b>Legal &amp; Employment</b>	
Formal written travel advisory	Issued by the Canadian government after the date the trip is booked or the insurance is purchased for the scheduled travel dates. Applicable prior to, or after departure
Cancellation of a business meeting	Applicable to the insured
Job relocation	Applicable to the insured and their travelling companion if within 30 days of departure (min. 160 kms applies)
Job loss	Applicable to the insured, their travelling companion or their spouses if employed for a minimum of one year
Jury duty or summon for military, police or fire service	Applicable to the insured or their travelling companion
Non-issuance of travel or student visa	Applicable to the insured or their travelling companion
<b>Other</b>	
Natural disaster or unforeseeable event	Rendering the insured or travelling companion's principal residence uninhabitable or place of business inoperative

# Benefits and Features

Benefits	
Trip cancellation	Reimbursement of: <ul style="list-style-type: none"> <li>• The non-refundable, non-recoverable prepaid travel costs or change fee</li> <li>• Single supplement incurred after the travelling companion's cancellation</li> </ul>
Trip interruption	Reimbursement of: <ul style="list-style-type: none"> <li>• Extra cost of a one-way economy airfare back to departure point</li> <li>• Non-refundable unused prepaid airfare costs</li> <li>• Change fee</li> <li>• One-way economy airfare or transportation costs to catch-up to a tour or to the next travel destination</li> <li>• Airline seat upgrade when medically necessary</li> <li>• Single supplement incurred after the travelling companion's interruption</li> </ul>
Delayed return	<ul style="list-style-type: none"> <li>• One-way economy airfare; and</li> <li>• Up to \$350/day to a maximum of \$1,500 for out-of-pocket expenses</li> </ul>
Repatriation	<ul style="list-style-type: none"> <li>• Repatriation – up to sum insured (excluding cost of coffin)</li> <li>• Burial/cremation at place of death - \$5,000 (excluding cost of coffin or burial urn and funeral expenses)</li> <li>• Cost to return the insured's ashes to the insured's place of residence</li> </ul>
Trip link	Reimbursement of the cost of a round trip economy airfare back to home province in the event of a family member's hospitalization or death; or if a natural disaster renders the insured's residence uninhabitable Not applicable to the Visitor to Canada plan

Other Features	
Duplication of Coverage	<ul style="list-style-type: none"> <li>• Allows duplication of coverage with TuGo policies to a maximum of \$100,000</li> </ul>
Maximum sum insured	<ul style="list-style-type: none"> <li>• Trip Cancellation before departure: up to the sum insured selected</li> <li>• Trip Interruption: \$25,000</li> </ul>
Plan types	<ul style="list-style-type: none"> <li>• Multi Trip Annual for Canadians</li> <li>• Single Trip for Canadians and Visitors to Canada</li> </ul>
Purchase window	None. If Insurance is purchased more than 72 hours after the date the transportation and/or accommodations are booked, a 72-hour waiting period on sickness will apply
Pre-existing condition coverage	60 days stability required prior to the date the trip is booked or the insurance is purchased. Applies to the insured, the travelling companion, their family members, business partner, key employer/employee, host at destination
Terrorism coverage	Covered when a formal travel advisory/warning is issued by the Canadian government