

# STAND-ALONE MULTI-TRIP ANNUAL TRIP INTERRUPTION INSURANCE

Having stand-alone multi-trip annual trip interruption insurance provides you with coverage if you test positive for COVID-19 while travelling. Testing positive will prevent travellers from getting on a plane to return home or to their next destination, and related expenses will be covered through the insurance policy. No medical questions required.

**For \$70 per person per year (regardless of age)**

*Rate as of February 9th, 2022*

### COVERAGE:

- \$1,500 per trip Quarantine-related expenses such as meals and accommodations.
- \$25,000 (aggregate limit in policy year) to help pay for new flights, can save you thousands in expenses.

### Basic breakdown of coverage:

<b>Delayed return</b>	Benefits available include reimbursement of: <ul style="list-style-type: none"><li>• One-way economy airfare back to the departure point</li><li>• Up to \$350 per day to a maximum of \$1,500 for out-of-pocket expenses for accommodation, meals, internet, telephone charges, and taxi expenses</li></ul>
<b>Trip Interruption</b>	Benefits available include reimbursement of: <ul style="list-style-type: none"><li>• Non-refundable unused pre-paid airfare costs (or change fees in lieu), plus any other non-refundable unused prepaid travel costs</li><li>• Non-refundable pre-paid tours and up to \$1,000 for additional transportation costs incurred when a tour is cancelled</li><li>• One-way economy airfare back to the departure point and an airline seat upgrade if medically necessary</li><li>• One-way economy airfare or transportation costs to catch up to the next travel destination</li><li>• Single supplemental accommodation incurred if the travelling companion interrupts their trip</li></ul>

### ELIGIBILITY:

At the time of application, you are eligible for coverage if:

- You are a Canadian resident.
- Insurance is purchased before leaving for your trip.
- You have provincial health coverage.

## **TO PURCHASE COVERAGE:**

Visit <https://shop.tugo.com/store/HUB000>

Application steps:

- 1) *Get an online quote started*
  - Complete all information except 'Trip Cost'
  - Add Traveler(s)
  - Click on 'Get a Quote'
- 2) *Select plan type to display*
  - 'Multi Trip Annual'
- 3) Scroll down to Non-Medical Plans
  - Click on 'Add to Cart' under Trip Interruption  
Note: Click "View details and coverage" to access full coverage, eligibility and exclusion information
- 4) Click on 'Customize'
  - Move slide from \$1,500 to \$25,000
- 5) Scroll back up to top of page and click on 'Purchase Your Policy'
- 6) Review 'Confirm Your Coverage'
- 7) Press 'Continue'
- 8) *Complete your purchase*
  - Complete all required fields
- 9) Scroll back up and click on 'Complete Purchase'

*Note: If one or more of the travelers are age 60 or older, a red 'Questionnaire' box will appear under 'Medical Plans. Completion of this Questionnaire is not required for purchase of Trip Interruption plan.*