

Emergency Medical

Canadians Travelling Outside of Canada

Horse-back riding accident would've cost family over \$191,000 without travel insurance



Destination: West Palm Beach, Florida

9-year-old Kate had an unfortunate horseback riding accident, while vacationing in Florida. Her parents rushed her to the hospital, where doctors performed several scans; the x-rays showed a fracture on the upper portion of her right arm, which she landed on, during the fall.

Due to the fracture type, surgery was required to realign the bone, including the need for external pins. Kate was kept in hospital overnight and discharged the next day. A follow-up appointment was scheduled, as well as several x-rays to ensure she was healing correctly.

Even one night in an American hospital is costly; luckily, Kate's parents purchased travel insurance for the whole family, covering their daughter's medical expenses and care.

Hospital fees	\$169,147.85
Doctors' fees	\$23,341.69
Radiology	\$3,998.01
Fracture benefit	\$348.55
Provincial healthcare	-\$3,739.83
Amount paid by TuGo	\$191,833.14

These examples are based on actual claims with specific traveller details changed to protect privacy.



tugo.com

Emergency Medical

Canadians Travelling Outside of Canada

Sara saved \$36,000+ by having travel insurance, covering COVID-19



Destination: Boston, Massachusetts

During her trip to Boston, 28-year-old Sara began experiencing vague and mild symptoms—including shortness of breath and muscle pains. As her symptoms began to worsen, worried it was COVID-19, she decided to go to the ER.

While doctors performed lab tests, the results showed no signs of COVID-19. However, they advised that although the test results were negative, it would still be best if Sara quarantined for 14 days. She took over-the-counter medicine to relieve the pain she was feeling in her muscles.

Although she quarantined for a week, Sara returned to the hospital with chest pains and a severe cough. Further testing revealed that she had COVID-19 and was prescribed an inhaler to help with the symptoms. Luckily, Sara had purchased Emergency Medical Insurance weeks before her trip because it covered the cost of her medical bills and helped her get peace of mind.

Hospital fees	\$15,718.49
Doctors' fees	\$10,710.59
Radiology	\$11,640.56
Prescription	\$62.49
Provincial healthcare	-\$1,525.14
Amount paid by TuGo	\$36,606.99

These examples are based on actual claims with specific traveller details changed to protect privacy.



tugo.com

Emergency Medical

Canadians Travelling Outside of Canada

Travel insurance covered \$12,000 for staph infection



Destination: Valley City, North Dakota

4-year-old Zack was on a camping trip with his family when he began showing signs of a mild allergic reaction. Two days later, Zack's rash quickly spread from his face and shoulders to his chest. Alarmed by this development, his parents took him to the hospital, where the diagnosis was a possible staph infection with prescribed antibiotics.

Two days after Zack received his first round of medication, the rash spread to 90% of his body! He was rushed to the hospital again by ambulance. An allergic reaction worsened this condition, so doctors treated him with IV antibiotics for two more days until it subsided. The family was initially reluctant to resume their trip. Fortunately, Zack recovered quickly enough that the entire group could enjoy one more day of camping together.

Before the family flew to North Dakota, Rebecca, Zack's mom, insisted that they purchase travel insurance just in case anything unexpected happened during their trip. This decision prevented them from being nearly \$12,000 out-of-pocket.

Hospital fees	\$6,716.48
Doctors' fees	\$2,372.56
Ambulance	\$2,878.98
Provincial healthcare	-\$610.72
Amount paid by TuGo	\$11,357.30

These examples are based on actual claims with specific traveller details changed to protect privacy.



tugo.com

Emergency Medical

Canadians Travelling Outside of Canada

Travel Insurance saves Paul \$200,000+ on medical bills, caused by double pneumonia



Destination: Boca Raton, Florida

77-year-old snowbird, Paul, was vacationing in Boca Raton when he began experiencing weakness in his body, foot pain and increasing confusion. He fell multiple times as well.

After a week of enduring these symptoms, he was hospitalized. Tests revealed that the cause of his illness was pneumonia in both lungs and blood poisoning known as sepsis. Gangrene had developed on one toe, which needed to be amputated before re-infection set in. After eight days in the hospital, he was medically stable to be air evacuated to a hospital in Canada for further treatment.

Paul always ensures he buys emergency medical insurance before travelling, which covered his medical expenses and got him home safely.

Hospital fees	\$226,202.11
Doctors' fees	\$9,953.79
Radiology	\$5,073.47
Air ambulance	\$28,947.33
Provincial healthcare	-\$2,266.10
Amount paid by TuGo	\$268,610.60

These examples are based on actual claims with specific traveller details changed to protect privacy.



tugo.com

The language in this document may not be the same as the actual policy wording which will prevail in all instances and is available upon request. Certain exclusions, limitations and conditions may apply. Insurance is administered by North American Air Travel Insurance Agents Ltd. doing business as TuGo®, a licensed insurance broker in all provinces and territories. The issuer of the contract is Industrial Alliance Insurance and Financial Services Inc. and Industrial Alliance Pacific General Insurance Corporation. TuGo® is a registered trademark owned by North American Air Travel Insurance Agents Ltd. doing business as TuGo®.

Real-Life Traveller Claim Stories

Emergency Medical

Canadians Travelling Outside of Canada

Skull fracture could have cost John \$765,000 out-of-pocket



Destination: Boca Raton, Florida

John was golfing with friends when, making their way to the next hole, the 61-year-old fell face first out of his golf cart, onto the pavement. The fall caused a large gash on his forehead, and a loss of consciousness, which led to his friends calling for an ambulance immediately.

At the hospital, scans showed multiple facial fractures and a depressed skull fracture that had caused blood clotting in his brain.

John immediately underwent surgery to fix them and spent four days in the hospital. His injuries were so severe that his doctor advised him not to travel for several weeks since the risk of bleeding in the brain would be higher if he did.

Fortunately, John’s children had talked him into buying Emergency Medical Insurance before he left on his trip. While John’s provincial healthcare covered \$4,741.93, TuGo covered over \$765,000!

Hospital fees	\$431,189.51
Doctors' fees	\$338,689.27
Prescriptions	\$107.90
Medical appliance	\$68.48
Provincial healthcare	-\$4,741.93
Amount paid by TuGo	\$765,313.23

These examples are based on actual claims with specific traveller details changed to protect privacy.



tugo.com

The language in this document may not be the same as the actual policy wording which will prevail in all instances and is available upon request. Certain exclusions, limitations and conditions may apply. Insurance is administered by North American Air Travel Insurance Agents Ltd. doing business as TuGo®, a licensed insurance broker in all provinces and territories. The issuer of the contract is Industrial Alliance Insurance and Financial Services Inc. and Industrial Alliance Pacific General Insurance Corporation. TuGo® is a registered trademark owned by North American Air Travel Insurance Agents Ltd. doing business as TuGo®.

Emergency Medical

Canadians Travelling Outside of Canada

Travel insurance saved Yvonne \$17,000 due to heart attack



Destination: Lima, Peru

Yvonne, 63, travelled to Peru; while enjoying her time away from home, she began to feel unwell with nausea and vomiting. Yvonne went to a pharmacy, where the pharmacist told her that she may be suffering from altitude sickness and recommended she go to the nearest hospital.

At the hospital, and after several tests, doctors alerted her that she was suffering from a heart attack. They performed a procedure to insert a stent into her heart to treat it. The surgery went well, and Yvonne stayed at the hospital for seven days. After being discharged, Yvonne continued her trip throughout Peru instead of returning home.

Although she had no significant medical history, she wanted to protect her travel investment, so she bought Emergency Medical Insurance before her trip. She was relieved her plan covered her medical bills and saved her from any added stress.

Hospital fees	\$24,146.10
Doctors' fees	\$101.76
Prescriptions	\$293.03
Provincial healthcare	-\$1,212.85
Amount paid by TuGo	\$17,065.54

These examples are based on actual claims with specific traveller details changed to protect privacy.



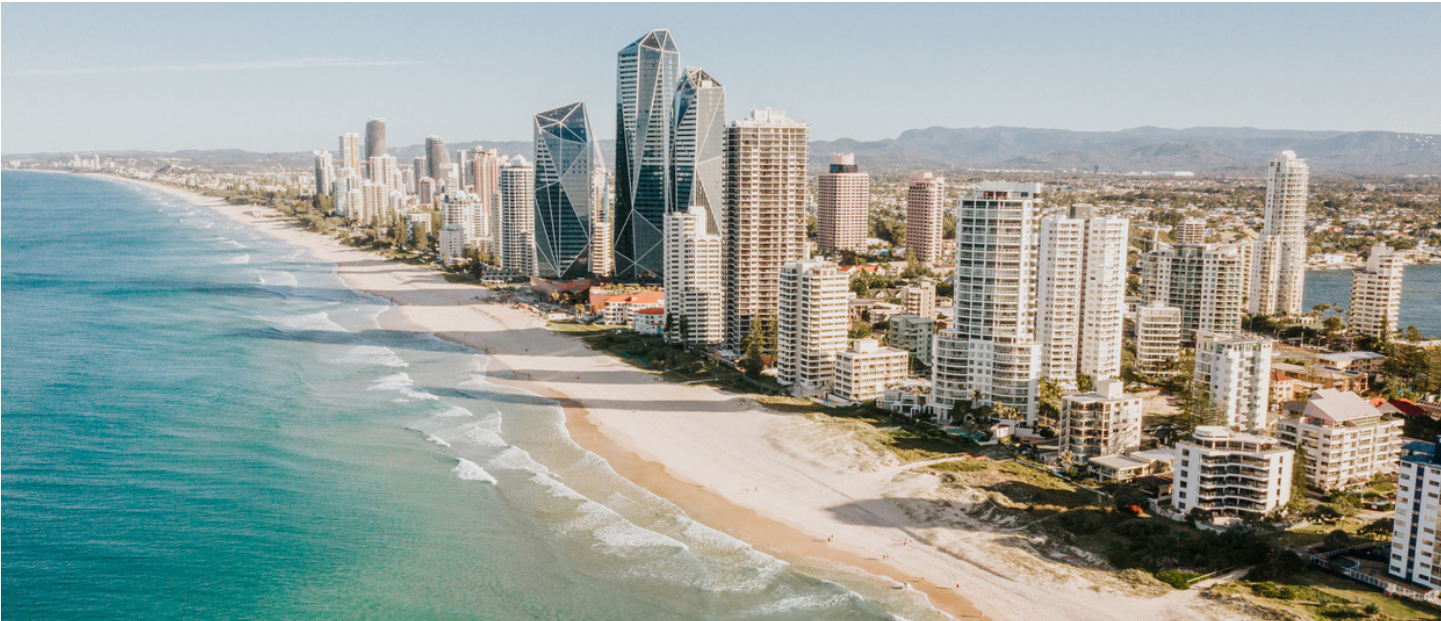
tugo.com

Real-Life Traveller Claim Stories

Emergency Medical

Canadians Travelling Outside of Canada

Taylor avoided \$4000+ bill for a Pulmonary Embolism



Destination: Southport, Australia

Taylor took a trip to Australia with a group of friends. Shortly after arriving, the 33-year-old complained of sharp chest pain and decided to visit a walk-in clinic for examination.

After arriving, the doctor urged Taylor that it was best to go immediately to the hospital based on her symptoms. Tests revealed that she had developed a blood clot in her lung, which the doctors believed was triggered by the long international flight.

Taylor was given blood thinners through an IV to break down the clot, and further prevent it from moving into her heart. She remained hospitalized for two days before being discharged on oral blood thinners. Taylor’s mom encouraged her to get travel insurance before she left for her trip; and luckily, this coverage ended up saving Taylor more than \$4,000.

Hospital fees	\$3,072.61
Walk-in clinic fee	\$76.45
Doctors' fees	\$249.46
Radiology	\$813.37
Provincial healthcare	-\$149.00
Amount paid by TuGo	\$4,062.89

These examples are based on actual claims with specific traveller details changed to protect privacy.



tugo.com

The language in this document may not be the same as the actual policy wording which will prevail in all instances and is available upon request. Certain exclusions, limitations and conditions may apply. Insurance is administered by North American Air Travel Insurance Agents Ltd. doing business as TuGo®, a licensed insurance broker in all provinces and territories. The issuer of the contract is Industrial Alliance Insurance and Financial Services Inc. and Industrial Alliance Pacific General Insurance Corporation. TuGo® is a registered trademark owned by North American Air Travel Insurance Agents Ltd. doing business as TuGo®.