

Trip Cancellation

Severe chest pains led to cancellation of Jeff’s long-awaited Caribbean cruise



Destination: The Caribbean

Jeff, a 70-year-old retiree, booked a cruise trip around the Caribbean for the summer. He had been eager to go—this was his first trip away from home in many years, and he’d even bought travel insurance early on not to forget.

Several months before he left for his trip, Jeff began experiencing sharp chest pains and went to get examined by a doctor. His physician strongly advised cancelling his trip because further tests revealed that he had problems requiring additional medical treatment and that he would not be medically fit to travel as planned.

Although Jeff was disappointed to have to cancel his cruise, he appreciated buying Trip Cancellation & Trip Interruption Insurance. As a result, TuGo was able to save him the cost of the cancelled cruise and allow him to focus on regaining his health instead.

Cruise cost	\$2,820.03
Amount paid by TuGo	\$2,820.03

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



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Trip Cancellation

Head injury led to cancellation of family trip—travel insurance saved family \$17,000



Destination: [Mayan Riviera, Mexico](#)

The Henderson family had been looking forward to their first trip to Mexico: a one-week all-inclusive vacation at a resort on the Mayan Riviera.

However, the night before their flight, Jamie, the daughter, unfortunately suffered a severe head injury that landed her in the hospital overnight. The doctors treated her and advised the family against flying long distances soon afterward, in case of a possible concussion.

A week before their trip, Jamie's dad, Peter, purchased Trip Cancellation & Trip Interruption Insurance. This decision saved them more than \$17,000.

Trip cost for family	\$17,655.70
Amount paid by TuGo	\$17,655.70

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Trip Interruption

Family vacation interrupted by hurricane warning, travel insurance saved family \$27,000+



Destination: Nadi, Fiji

The Pawar family of three travelled to Fiji. However, they discovered that after their arrival, the Fijian government placed the island under a hurricane watch. As a result of this unexpected development, they couldn't travel to Nadi—the town where they had been scheduled to stay.

The family decided to return home because they couldn't predict how long the hurricane warning would last. They decided to book a hotel to stay for the night on the main island while waiting for their newly scheduled flight.

With their packed itinerary untouched, The Pawars' were disappointed to interrupt their trip. But they found comfort in knowing they had purchased Trip Interruption Insurance weeks prior to their trip—which covered the unexpected costs.

Accommodation and meals	\$1,806.21
Unused resort	\$15,476.01
Unused Tours and activities	\$5,245.11
New airfare to return to Canada	\$5,009.91
Trip cost for family	\$17,655.70
Amount paid by TuGo	\$27,537.24

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Trip Interruption

Sudden death in family interrupted Arjun’s trip in India



Destination: Amistar, India

Arjun, 63-year-old, decided to take a visit to see family in India since he hadn’t seen them in a while. He wanted to stay for several months. During his trip, Arjun’s host passed away unexpectedly halfway through the trip.

Arjun decided that instead of continuing his trip and having to stay with various other family members during this time of mourning, he returned to Canada after the funeral.

Although this was a tragic situation, Arjun was pleased that he would not have to worry about additional costs, while mourning, thanks to his Trip Interruption coverage.

Airfare costs	\$4,520.42
Amount paid by TuGo	\$4,520.42

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Trip Interruption

Couple saved \$4,000+ thanks to Trip Interruption coverage



Destination: Liberia, Costa Rica

Luca and Becky had been talking about taking a trip to Costa Rica for months; so, when the two could save enough money for plane fares and insurance, they jumped at the chance.

After a wonderful time in Costa Rica, the couple was preparing to return home when they took the mandatory pre-travel COVID-19 test and Luca was shocked to test positive. Although neither had symptoms, they knew they had to quarantine in Costa Rica, ultimately staying longer. So, they had to book extended accommodations and reschedule their flight home.

Luca and Becky purchased travel insurance for their trip, but it wasn't until the very end that they needed to use it—saving them more than \$4,000.

Accommodation and meals	\$3,000.00
Airfare costs	\$1,210.56
Amount paid by TuGo	\$4,210.56

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Cancel for Any Reason

Coverage allowed trip to be cancelled due to couples' fear of contracting COVID-19



Destination: Orlando, Florida

Sonya and Tim booked accommodations for a condo in Orlando. Although this trip was something they'd been saving up and planning for, COVID-19 cases began to rise in Florida, and the couple grew reluctant to travel.

They didn't want to risk contracting the virus while away, thus deciding that it would be best for them not to go on their trip. However, since neither of them had COVID-19 and fear of travel is not a covered risk, they were able to use their Cancel for Any Reason coverage.

This coverage allowed them to get a 50% reimbursement on the accommodation costs for the condo that they couldn't get back.

Prebooked accommodation	\$4,500.00
Amount reimbursed by TuGo	\$2,250.00

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Cancel for Any Reason

The Williams' used Cancel for Any Reason coverage to postpone their Hawaiian vacation



Destination: Maui, Hawaii

Hawaii was on the Williams' bucket list; they had always wanted to visit the island. But months leading up to their departure date, they began having marriage issues and separated.

Fearing that the separation would cause tension between them and create issues during their trip, they cancelled it. This was not a risk covered under the policy. Luckily, The Williams' had purchased our Cancel for Any Reason coverage when arranging their All-Inclusive Holiday Package.

So, the couple was reimbursed 50% for pre-booked accommodations after cancelling.

Prebooked accommodation	\$6,096.00
Amount reimbursed by TuGo	\$3,048.00

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