

# Student Benefits and Features

TuGo™  
Travel Insurance

This insurance provides coverage for medical expenses incurred by students enrolled in a school in Canada and Canadian students enrolled in a school outside of Canada.

Key Benefits	Maximum Limit
Maximum liability	\$2,000,000
Emergency medical treatment	<ul style="list-style-type: none"> <li>Emergency medical treatment for sickness or injury whether in-patient or out-patient care</li> <li>Services of physician, surgeon, anaesthetist, registered graduate nurse</li> <li>Up to \$15,000 for private duty nursing</li> <li>X-rays and laboratory services</li> <li>Rental of medical appliances</li> </ul>
Non-emergency medical treatment	Up to \$3,000
Ambulance	Including mountain and sea rescue. Taxi expenses up to \$125 in lieu of ambulance
Prescription drugs	Limit of a 30-day supply, up to \$10,000
Eye examination	One visit per 12 months period
Annual physician visit	Up to \$150 for one check-up or one consultation session and prescription of the 'morning after pill' per 12 months period (if 365 days are purchased)
Emergency air transportation	Up to Policy limit
Maternity	Up to \$25,000 if pregnancy commenced during period of coverage
Dental	<ul style="list-style-type: none"> <li>Up to \$5,000 for accident</li> <li>Up to \$600 for dental pain</li> <li>Up to \$150 for impacted wisdom tooth</li> </ul>
Professional medical services	Up to \$600 per practitioner for visits to licensed physiotherapist, chiropractor, chiropodist, osteopath, acupuncturist, speech therapist, naturopath, or podiatrist. Referral needed for acupuncturist and naturopath
Psychological/Psychiatric	<ul style="list-style-type: none"> <li>Up to \$1,000 for visits to a physician, psychiatrist or psychologist</li> <li>Up to \$10,000 for hospitalization</li> </ul>
Repatriation	<ul style="list-style-type: none"> <li>Up to \$15,000 for repatriation</li> <li>Up to \$5,000 for burial/cremation at place of death (excluding cost of burial coffin or urn)</li> <li>Up to \$5,000 for a family member to travel and identify your body and up to \$1,500 for meals and accommodation</li> </ul>
Family transportation	Up to \$5,000 for transportation costs and up to \$1,500 for meals and accommodation in the event of your hospitalization
Accidental Death and Dismemberment	\$10,000 Optional limits available: <ul style="list-style-type: none"> <li>Air flight/common carrier - \$100,000</li> <li>24-hour Accident - \$25,000</li> </ul>
Key Features	
Travel worldwide	Travel worldwide is valid as long as majority of time is spent in country of study. No coverage provided while in home country
Pre-existing conditions	Covered if stable in the 90 days prior to the effective date
Exclusions	<ul style="list-style-type: none"> <li>Medical treatment or medical condition originating in your home country</li> <li>Long term care or ongoing care</li> <li>Refer to policy wording for complete list of all exclusions</li> </ul>
Refund	<ul style="list-style-type: none"> <li>Full refund if prior to the effective date/if student visa is denied/if entry into country is denied/if non arrival to country of study</li> <li>Partial refunds are also available – consult the policy wording for full details</li> </ul>
Claims procedure	Consult the claim guideline in your policy wording



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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. TuGo is a registered trademark of and is administered by North American Air Travel Insurance Agents Ltd. d.b.a. TuGo, a licensed insurance broker in British Columbia, Alberta, Saskatchewan, Manitoba, and Ontario, represented by licensed insurance agents Kathleen S. Starko and Bradley G. Dance in New Brunswick, Nova Scotia and P.E.I. 11th Floor - 6081 No.3 Road, Richmond, BC Canada V6Y 2B2. Insurance is underwritten by Industrial Alliance Insurance and Financial Services Inc.

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