



Dear travellers,

This is a follow up email to the one you received from TuGo on Friday, March 13, 2020. We heard from many of you that you were looking for more specific details. To answer some of your questions please see the information enclosed. Also, we will continually update our [COVID-19 FAQs page](#).

Thank you for your patience!

Travel Medical for Canadians Travelling Abroad

Am I covered?

You are covered for medical emergencies related to COVID-19 provided you left your home province before March 13, 2020 and travelled to a destination that did not have a Canadian Gov't issued Travel Advisory (avoid all non-essential travel) that was in place prior to March 13, 2020.

If you left on your trip on or after March 13, 2020, you will not have emergency medical coverage for any COVID-19 related expenses. You will have coverage for any other medical emergency subject to the terms and conditions of the policy.

Can I extend my trip?

Due to the COVID-19 Pandemic, we strongly recommend you return home due to the possible unavailability of healthcare at your destination.

If you left on your trip before March 13, 2020 you can extend your policy, and coverage would be provided for any COVID-19 related expenses.

If you left on your trip on or after March 13, 2020, you can extend your policy, however there will be no emergency medical coverage for any COVID-19 related medical expenses.

If your policy is expiring, and has not lapsed, we will allow you to purchase a onetime 10-day extension to your travel medical coverage. It may be adjusted for as long as it would reasonably take you to return to Canada.

What about travel medical refunds?

If you decide not to go on your trip and your policy has not gone into effect, please contact the insurance broker you purchased your policy from to obtain a refund. For all other refund requests please contact TuGo Customer Service at 1-855-929-8846 or refunds@tugo.com.

Travel Medical for Visitors to Canada & Inbound Students

Am I covered?

As of today, if you were eligible for the policy and are not experiencing any symptoms upon arrival in Canada, coverage for COVID-19 will be provided under this policy subject to the terms and conditions of the policy, just like any other medical condition.

Trip Cancellation & Trip Interruption

Am I covered?

As of March 4, 2020, COVID-19 is considered a known circumstance for travel, which means it's no longer considered sudden and unexpected.

If you bought Trip Cancellation & Trip Interruption Insurance March 4, 2020 or later, there is no coverage for cancellation or interruption as a result of COVID-19.

If you bought Trip Cancellation & Trip Interruption Insurance before March 4, 2020, and you would like to cancel your trip, coverage would still apply, provided there was no travel advisory to avoid all or non-essential travel to your destination at the time your trip was booked or the insurance was purchased. Please note the travel advisory must still be in effect on your scheduled departure date.

What about Trip Cancellation & Trip Interruption claims?

Most travel related companies are offering to reschedule flights, provide future credits or refund.

TuGo requires that you request a refund from your airline, cruise line or other tour operator prior to submitting a claim to TuGo. Please check with your travel provider first to see if a refund is available to you.

Coverage is only available for non-refundable expenses and service fees, however future credits are not covered.

Examples:

- My cruise was cancelled, and the cruise line issued me a future cruise credit. Can I claim? No TuGo does not provide coverage for future credits.
- I booked my flight on points and I have to pay a service fee to reschedule my flight. Can I claim for service fee? Yes service fee covered.

If you're wanting to open a Trip Cancellation & Trip Interruption claim due to a Canadian government travel advisory related to the COVID-19, the advisory must be in effect on your scheduled travel date. Please wait to contact us until the day of your planned travel date or afterwards. We're unable to assist you with opening a claim or confirming coverage prior to this point.