Product Summary

Travel Insurance | Traveller

Emergency Medical Insurance

Trip Cancellation and Trip Interruption Insurance

Trip Interruption Only Insurance

Accidental Death and Dismemberment Insurance

All Inclusive Holiday Insurance

Non-Medical Package Insurance

The Travel Agent Next Door

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®.

Product Summary

Traveller Emergency Medical Insurance

What is the purpose of this summary?

- The Product Summary presents the key aspects of the Emergency Medical Insurance Plan and will help you determine if this product meets your needs.
- You can access the full policy at https://ia.ca/specialmarkets-forms.

Contact Information

WHO IS THE INSURER?	WHO IS THE ADMINISTRATOR?	WHO IS THE DISTRIBUTOR?
Industrial Alliance Insurance and Financial Services Inc.	North American Air Travel Insurance Agents Ltd., doing business as TuGo	The Travel Agent Next Door Inc.
AMF registration number: 2000447410. **AMF website: www.lautorite.qc.ca**	AMF registration number 200172539. AMF website: www.lautorite.qc.ca	n/a
Address: 400-988 West Broadway, PO Box 5900, Vancouver BC V6B 5H6 **Telephone: 1-800-266-5667** **Email: SpecialMarkets@ia.ca** **Website: https://ia.ca/business/special-markets**	Address: 1200-6081 No. 3 Road, Richmond, BC, V6Y 2B2 Telephone: 1-855-929-8846 Email: info@tugo.com Website: www.tugo.com	Address: 1003 55th York Street Toronto, ON M5J 1R7 Telephone: 1-855-701-8263 Email: https://www.thetravelagentnextdoor.ca/about-us/contact-us Website: www.thetravelagentnextdoor.ca

What are my options?

You can purchase this insurance for a single trip or on an annual basis for multiple trips. You can purchase the insurance to protect your entire trip or as a top-up.

Single Trip

A single trip policy covers **one trip only**.

You can choose one of **three options**:

- Single Trip within Canada, which provides coverage within Canada only
- Single Trip worldwide for trips anywhere in the world including the USA
- Single Trip worldwide excluding USA for trips anywhere in the world excluding the USA

Product Summary

Multi Trip Annual

A multi trip annual plan offers **unlimited travel for a period of one year**, limited to the number of days selected for each trip. You can choose from 2,5,10,15,20,35 or 60 days. If you select 10 days, this means you can take as many trips as you want during the year up to 10 days or less in length.

You can choose one of **three options**:

- Multi Trip Annual within Canada for multiple trips within Canada only
- Multi Trip Annual worldwide for multiple trips anywhere in the world
- Multi Trip Annual worldwide excluding USA for trips anywhere in the world excluding the USA

Top-up

If you are covered by another insurance provider (or another TuGo policy) for the first part of your trip, you can purchase this Insurance as a top-up Policy to cover the remaining duration of your trip. However, you should verify with that provider that they allow their coverage to be topped-up by another insurance provider as they may void or restrict coverage if you don't extend or top-up with them.

What do you need to know?

All dollar amounts are in **Canadian dollars** unless otherwise stated. All the limits of Insurance under each benefit are aggregate limits per insured, per trip, unless otherwise stated.

The insurance product described in this summary offers emergency medical insurance only.

Other insurance plans may be available to you to cover additional needs, and certain additional optional coverages may only be purchased with this insurance plan.

These options are:

- Baggage Insurance. This offers coverage for your lost, damaged or stolen baggage while on a trip.
- Rental Car Protection. This offers coverage for your rental vehicle while on your trip.
- Sports & Activities Coverage. This offers coverage for high-risk sports and activities.
- Unstable Pre-Existing Medical Condition Coverage. This offers coverage for your unstable pre-existing medical conditions.

If you are 60 years and over, you may need to answer a **Medical Questionnaire**. The medical questionnaire does not determine your eligibility or your coverage but is used to **determine the appropriate rate** for your current health status at the time of application.

A Medical Questionnaire is not required if you choose a Within Canada plan, or a worldwide or worldwide Excluding USA plan with a 2-day option.

It is important to answer the Medical Questionnaire correctly. If you qualify for the insurance but you or a representative buying insurance on your behalf inaccurately answer any of the questions, a $15,000 USD deductible applies to any incident claimed, in addition to any other deductible you may have selected. At the time of a claim, if the answers are not complete or accurate, coverage won't be provided until you correct your answers and, if applicable, you pay any additional premium that may be required

Product Summary

Eligibility Criteria

You need to meet the following **eligibility criteria** to be covered by this insurance:

- **Age:** no minimum or maximum age limit
- **Canadian resident:** You must be a Canadian resident covered or eligible for a valid provincial government health insurance plan (such as the RAMQ)
- You must not have been diagnosed with a terminal condition.
- You must not be receiving or have been recommended to receive palliative care.
- You must not be travelling against the advice of a physician or other registered medical practitioner.

If you do not meet these requirements, you will not be covered by this insurance.

What is the cost?

The cost of the insurance, or premium, varies by person and is determined based on several factors including:

- The **age** of the person(s) at time of purchase
- The **number of persons** travelling
- The **plan** selected
- The **number of days** you need coverage for
- Any **additional options** selected
- Any applicable **taxes**

If you are travelling with friends or family, you may be eligible for cost savings.

Is there a deductible?

All plans have **a $300 standard deductible**. It applies per insured and per incident.

- The within Canada plans have a standard deductible of **$300 CAD.**
- The worldwide and worldwide excluding USA plans have a standard deductible of **$300 USD.**

You can reduce the deductible to $0 for a premium surcharge or you can add a higher deductible ($500/$1,000/$2,000/$5,000, $10,000/ $25,000/ $50,000 and $100,000) for a premium discount

Product Summary

How long am I covered for?

Single trip policy	Your coverage will **start on the later of:** • the date you leave your province of residence or Canada • the date you leave your province of residence when travelling in Canada only • the effective date	Your coverage will end **on the earliest of:** • the expiry date • the date you return to your province of residence
Multi Trip Annual	Your Policy will start on the effective date and continues in force for a **period of one year**. • Coverage for each trip starts on the date of departure from your province of residence. • You can travel as many times as you want during the year but your trip can not exceed the maximum number of days (or trip length) you chose at the time of purchase.	Your Policy will be valid for one year and expires on the expiry date. Coverage for each trip ends **on the earliest of**: • each time you return to your province/territory of residence • at 11:59 PM on the expiry date

Can I extend my trip?

Your coverage will be **automatically extended**, at **no extra charge** if your return home is delayed under certain circumstances beyond your original return date.

You can also **choose to extend your coverage** under certain conditions and **pay an additional charge** to cover the extra days you require. You should contact your insurance agent or our customer service team before your insurance policy expires.

Product Summary

WHAT IS COVERED?

The insurance provides coverage for **emergency medical expenses** to an overall limit of **$10 million**.
If you fall ill or are injured due to an emergency while on your trip, the insurance can provide coverage for:

- Emergency medical care in and out of hospital including physician services, lab services, X-rays and prescription drugs
- Paramedical services such as a chiropractor or physiotherapist
- Transportations expenses such as ambulances or taxis in lieu of an ambulance
- Transportation and accommodation for a visiting family member when you are hospitalized
- Emergency dental expenses
- Expenses related to death when required
- Return of baggage, vehicle, childcare and return of pets, dependent children and travelling companion
- Out of pocket expenses
- Vision care and hearing aids
- Additional air travel delay expenses
- Domestic services in Canada
- Medical follow-up in Canada

Some benefits may have maximum amounts based on the types of expenses incurred.

WARNING: Emergency Medical coverage is limited to **$50,000** if you are no longer are covered by your provincial health care plan (such as the RAMQ) when the claim happened.

For further information, refer to the policy booklet available at https://ia.ca/specialmarkets-forms for a full list of benefits including their benefit limits and conditions.

WHAT IS NOT COVERED?

Here are some of the expenses that we would not cover under this insurance.
This is not the full list of all exclusions, you can find all the exclusions in the Policy.

General Exclusions

- Your participation in and/or voluntary exposure to **acts of war or acts of terrorism.**
- Death, disablement or injury in any way caused by or contributed by **radioactive contamination** or by the utilization of **nuclear, chemical or biological weapons** (whether or not caused by acts of war or acts of terrorism).
- **Consumption or use of illegal or controlled drugs** (based on the law where the cause of the claim occurred).
- Any medical condition or recognized complication of a medical condition, where the **purpose of your trip is to seek treatment**, advice or services, and where the medical evidence indicates the treatment, advice or services received are related to that medical condition.
- A routine pre-natal or post-natal care; or,
- **Pregnancy**, **delivery**, or complications of either, arising **within the 9 weeks** before the expected date of delivery or within the 9 weeks after.

Are pre-existing medical conditions covered?

Pre-existing medical conditions may be covered if they meet the stability period:

AGE	TRIP LENGTH	STABILITY PERIOD
0-59	35 days and less	Any medical condition which is not stable on or within the **7 days** before the date of departure.
	Over 35 days	Any medical condition which is not stable on or within the **90 days** before the date of departure.
60 years and over	All	Any medical condition which is not stable on or within the **180 days** before the date of departure.

For Travel within Canada Plans

There is no stability requirement for pre-existing medical conditions.

Pre-existing medical conditions that do not meet the stability requirements are not covered by this insurance.
Other exclusions could also impact coverage for your pre-existing medical conditions.
We recommend you review all exclusions.

For Emergency Medical Insurance

- The **continued treatment**, recurrence or complication of a medical condition or related condition, following emergency treatment during your trip, if we determine that your emergency has ended, unless otherwise specified in a benefit.
- Medical conditions or any related medical conditions for which, on or **before departure, diagnostic tests took place,** were scheduled to take place or were recommended and for which results had not yet been received at the time of departure. This includes diagnostic tests that were scheduled or recommended on or before departure, but had not yet taken place at the time of departure.
  This exclusion does not apply to:
  a) Tests to monitor an existing medical condition if there have been no new or more frequent symptoms, whether or not results have been received; or,
  b) Screening tests intended to prevent illness or to detect medical conditions before symptoms are noticed, whether or not results have been received.
- Any **cancer** (other than basal cell or squamous cell skin cancer and/or cancer that is in remission) for which you received or were recommended to receive active cancer treatment on or **within the 90 days before the date of departure**. This includes active cancer treatment that you were recommended to receive but chose to decline.

This is not the full list of exclusions, limitations and conditions.

We recommend you read the Policy available at https://ia.ca/specialmarkets-forms for full details on what is and what is not covered by this insurance.

Exclusions are listed on pages 14-16 and 50-51

General Conditions are listed on pages 51-53

What else should I know about this insurance?

Certain words are shown throughout the Policy in italics. This means they are defined, and a definition is provided in the Policy for each words. You can view the definitions on pages 56-64 of the Policy wording booklet available at https://ia.ca/specialmarkets-forms.

How do I file a claim?

You must report your claim to the administrator as soon as possible. You must provide several documents supporting your claim, such as the itemized bills and receipts. All required documentation must be received within **one year** from the date of loss. Failure to do so will result in the denial of the claim.

To submit a claim or learn how to make it, visit tugo.com/en/claims/how-to-make-claim.

Once we have reviewed the claim and all necessary supporting documentation, we will notify you of the decision and any payment you may receive from us within 30 days.

If your claim is denied, you can submit in writing a dispute of this denial, within 1 year.

For complete details, please see the "How to Claim" section in the Policy available at https://ia.ca/specialmarkets-forms.

What if I have a complaint?

We are here to help. Please visit the administrator's website at https://tugo.com/en/legal/ for more details on how to file a complaint.

If you wish to review the insurer's complaint policy or file a complaint directly with the insurer, you may do so by visiting: https://ia.ca/corporate/complaint/file-complaint#0

Can I cancel this insurance?

This insurance can be cancelled at any time by contacting your travel agent or by contacting TuGo.

You may want to review in full the Policy wording to determine if this insurance fits your needs. You have the **right to cancel this insurance within 10 days of its purchase** as long as you haven't left on your trip and have no claim.

You may be entitled to a **refund in other circumstances**:

- If you cancel before the effective date, a full refund may be available
- If you cancel after the effective date, a partial refund may be available:
  - For single trip plans:
    - When no travel has taken place if the refund request is received before the expiry date
    - When travel has taken place if the refund is received within the 90 days of the expiry date
  - For multi trip annual plans, if the refund request is received within 90 days of the effective date

False statement

We will not pay a claim if you, any person insured under this Policy or anyone acting on your behalf fails to disclose any material fact or makes a fraudulent, false or exaggerated statement or claim.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT
NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To: Industrial Alliance Insurance and Financial Services inc.

400-988 West Broadway, P.O. Box 5900, Vancouver BC V6B 5H6,

Toll-free at 1-800-266-5667.

Email: SpecialMarkets@ia.ca

Date: _____(date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract no.:_____
(number of contract, if indicated)

Entered into on:

_____

(date of signature of contract)

In: _____

(place of signature of contract)

_____

(name of client)

_____

(signature of client)

AUTORITÉ DES MARCHÉS FINANCIERS

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: The Travel Agent Next Door

Name of insurer: Industrial Alliance Insurance and Financial Services inc.

Name of insurance product: Traveller Emergency Medical Insurance

IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.

HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.

DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.

RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period. Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

This fact sheet cannot be modified

Product Summary

Traveller Trip Cancellation & Trip Interruption Insurance

What is the purpose of this summary?

- The Product Summary presents the key aspects of the Trip Cancellation & Trip Interruption Plan and will help you determine if this product meets your needs.
- You can access the full policy at https://ia.ca/specialmarkets-forms.

Contact Information

WHO IS THE INSURER?	WHO IS THE ADMINISTRATOR?	WHO IS THE DISTRIBUTOR?
Industrial Alliance Insurance and Financial Services Inc.	North American Air Travel Insurance Agents Ltd., doing business as TuGo	The Travel Agent Next Door Inc.
AMF registration number: 2000447410. **AMF website: www.lautorite.qc.ca**	AMF registration number 200172539. AMF website: www.lautorite.qc.ca	n/a
Address: 400-988 West Broadway, PO Box 5900, Vancouver BC V6B 5H6 **Telephone: 1-800-266-5667** **Email: SpecialMarkets@ia.ca** **Website: https://ia.ca/business/special-markets**	Address: 1200-6081 No. 3 Road, Richmond, BC, V6Y 2B2 Telephone: 1-855-929-8846 Email: info@tugo.com Website: www.tugo.com	Address: 1003 55th York Street Toronto, ON M5J 1R7 Telephone: 1-855-701-8263 Email: https://www.thetravelagentnextdoor.ca/about-us/contact-us Website: www.thetravelagentnextdoor.ca

What are my options?

You can purchase this insurance for a single trip or on an annual basis for multiple trips.

Single Trip
A single trip policy covers **one trip only**. For trip cancellation, you can choose a sum insured, which is the amount of trip expenses you wish to insure, up to $100,000. For trip interruption, you can choose a sum insured up to $25,000.

Multi Trip Annual
A multi trip annual plan offers **unlimited travel for a period of one year**, this means you can take as many trips as you want during the year. For trip cancellation, you can choose a sum insured up to $20,000, which is the total amount of trip expenses you wish to insure for the entire year. For trip interruption, you can choose a sum insured up to $25,000 for the entire year.

Product Summary

What do you need to know?

All dollar amounts are in **Canadian dollars** unless otherwise stated. All the limits of insurance under each benefit are aggregate limits per insured, per policy, unless otherwise stated.

You can buy this insurance at any time. If you purchase the insurance more than 72 hours after the booking of a trip, a 72-hour waiting period will apply. This means you will not be covered for a cancellation or interruption due to an illness or a death in these 72 hours.

The insurance product described in this summary offers Trip Cancellation and Trip Interruption coverage only.

Other insurance plans may be available to you to cover additional needs, and certain additional optional coverages may only be purchased with this insurance plan.

These options are:

- Cancel For Any Reason. This offers coverage (up to 50%) when you cancel for any other reasons not listed in the Covered Risks of the Trip Cancellation and Trip Interruption plan.
- Sports & Activities Travel Costs Coverage. This offers cancellation or interruption coverage for your trip when you are mountaineering over a 6,000-metre elevation or heliskiing (at any elevation).
- Baggage Insurance. This offers coverage for your lost, damaged or stolen baggage while on a trip.
- Rental Car Protection. This offers coverage for your rental vehicle while on your trip.

Eligibility Criteria

At the time of application, you need to meet the following **eligibility criteria** to be covered by this insurance:

- **Age:** no minimum or maximum age limit
  Canadian resident: You must be a Canadian resident covered or eligible for a valid provincial government health insurance plan (such as the RAMQ)

If you do not meet these requirements, you will not be covered by this insurance.

What is the cost?

The cost of the insurance, or premium, varies by person and is determined based on several factors including:

- The **age** of the person(s) at time of purchase
- The **number of persons** travelling
- The **plan** selected
- The **sum insureds** you have selected for trip cancellation and trip interruption
- Any **additional options** selected
- Any applicable **taxes**

Is there a deductible?

No

Product Summary

How long am I covered for?

Single Trip policy	**Trip Cancellation** Coverage starts on the day you purchase the insurance (the application date). **Trip Interruption** Coverage starts on **the latest of:** • The departure date • The effective date	**Trip Cancellation** Coverage will end on **the earliest of:** • The date of cancellation of the entire trip before your departure date • At 11:59 PM on the day before your departure date. **Trip Interruption** Coverage will end on **the earliest of:** • The date you return to your departure point • At 11:59 PM on the expiry date Note: if your return is delayed due to a covered risk, coverage terminates on the date you return to your departure point or within 30 days after the original scheduled return date, whichever is earlier.
Multi Trip Annual	The policy starts on the day you purchase this insurance (the application date) **Trip Cancellation** Coverage for each trip will start on **the latest of:** • The date you book each trip • The date this insurance is purchased **Trip Interruption** Coverage for each trip starts on the departure date.	The policy will end on the expiry date, which will be a year from the effective date. **Trip Cancellation** Coverage for each trip will end on **the earliest of:** • The date of cancellation of the entire trip before your departure date • The day before the departure date • At 11:59 PM on the expiry date **Trip Interruption** Coverage for each trip will end on the **earliest of:** • The date you return to the departure point • At 11:59 PM on the expiry date Note: if your return is delayed due to a covered risk, coverage terminates on the date you return to your departure point or within 30 days after the original scheduled return date, whichever is earlier.

Can I extend my trip?

No

Product Summary

WHAT IS COVERED?

This insurance reimburses **travel costs** if the **travel plans are cancelled before departure** or if they are **interrupted after the trip has begun**.

Covered risks include unexpected medical conditions (including medical conditions caused by or related to COVID-19) and/or death of you, your travelling companion, your family member or your travelling companion's family member, natural disaster, travel advisory, self-quarantine/self-isolation, earlier or later departure or cancellation of your common carrier, involuntary job loss, the non-issuance of a travel visa and more.

Benefits include reimbursement of the travel expenses that are not refundable such as airline tickets, accommodation costs or any additional travel expenses you may have to pay such as additional transportation and accommodation.

WARNING: You will not be covered if:

- You have booked a trip after a physician or other medical practitioner advised you not to travel
- You have booked a trip after the diagnosis of a terminal condition
- You have booked a trip while receiving palliative care or palliative care was recommend to you
- There is a circumstance known to you before the trip is booked or insurance is purchased, whichever occurs later.

Some benefits may have maximum amounts based on the types of expenses incurred.

For further information, refer to the policy booklet available at https://ia.ca/specialmarkets-forms for a full list of benefits including their benefit limits and conditions.

WHAT IS NOT COVERED?

Here are some of the expenses that we would not cover under this insurance.

This is not the full list of all exclusions, you can find all the exclusions in the Policy.

General Exclusions

- Your participation in and/or voluntary exposure to **acts of war or acts of terrorism.**
- Death, disablement or injury in any way caused by or contributed by **radioactive contamination** or by the utilization of **nuclear, chemical or biological weapons** (whether or not caused by acts of war or acts of terrorism).
- **Consumption or use of illegal or controlled drugs** (based on the law where the cause of the claim occurred).
- Any medical condition or recognized complication of a medical condition, where the **purpose of your trip is to seek treatment**, advice or services, and where the medical evidence indicates the treatment, advice or services received are related to that medical condition.
- A routine pre-natal or post-natal care; or,
- **Pregnancy**, **delivery**, or complications of either, arising **within the 9 weeks** before the expected date of delivery or within the 9 weeks after.

Are pre-existing medical conditions covered?

Pre-existing medical conditions may be covered if they meet the stability period:

PLAN	TRIP LENGTH	STABILITY PERIOD
Trip Cancellation	Multi Trip Annual	• On or within **the 60 days** before the date the trip is booked • On or within **the 60 days** before this Insurance is purchased
	Single Trip	On or within **the 60 days** before the date this Insurance is purchased.
Trip Interruption	Multi Trip Annual	• On or within **the 60 days** before the date the trip is booked • On or within **the 60 days** before this Insurance is purchased
	Single trip	On or within **the 60 days** before the date this Insurance is purchased.

Pre-existing medical conditions that do not meet the stability requirements are not covered by this insurance.

Other exclusions could also impact coverage for your pre-existing medical conditions. We recommend you review all exclusions.

For Trip Cancellation and Trip Interruption Insurance

- Cancellation or interruption caused by or related to **a circumstance known to you** or any person purchasing insurance on your behalf before the date and time the trip is booked or before the date and time this Insurance is purchased, whichever occurs later.
- A disease, illness or death (other than death caused by an accident) occurring **within 72 hours** after the date and time this Insurance was purchased, a sum insured upgrade was purchased and/or an optional coverage was added to the Policy, if the Policy, upgrade, or optional coverage was purchased more than 72 hours after the travel costs are booked.

This is not the full list of exclusions, limitations and conditions.

We recommend you read the Policy available at https://ia.ca/specialmarkets-forms for full details on what is and what is not covered by this insurance.

Exclusions are listed on pages 29-31 and 50-51

Conditions are listed on pages 27-28 and 52-54

Product Summary

What else should I know about this insurance?

Certain words are shown throughout the policy of insurance in italics. This means they are defined, and a definition is provided in the Policy for each word. You can view the definitions on pages 56 to 64 of the Policy wording booklet available at https://ia.ca/specialmarkets-forms.

How do I file a claim?

You must report your claim to the administrator as soon as possible. You must provide several documents supporting your claim, such as the itemized bills and receipts. All required documentation must be received within **one year** from the date of loss. Failure to do so will result in the denial of the claim.

To submit a claim or learn how to make it, visit tugo.com/en/claims/how-to-make-claim.

Once we have reviewed the claim and all necessary supporting documentation, we will notify you of the decision and any payment you may receive from us within 30 days.

If your claim is denied, you can submit in writing a dispute of this denial, within 1 year.

For complete details, please see the "How to Claim" section in the Policy available at https://ia.ca/specialmarkets-forms.

What if I have a complaint?

We are here to help. Please visit the administrator's website at https://tugo.com/en/legal/ for more details on how to file a complaint.

If you wish to review the insurer's complaint policy or file a complaint directly with the insurer, you may do so by visiting: https://ia.ca/corporate/complaint/file-complaint#0

Can I cancel this insurance?

This insurance can be cancelled at any time by contacting your travel agent or by contacting TuGo.
You may want to review in full the Policy wording to determine if this insurance fits your needs. You have the **right to cancel this insurance within 10 days** of its purchase as long as you haven't left on your trip and have no claim.

You may be entitled to a **refund in other circumstances**:

- If you cancel before any penalties from a travel supplier apply
- If you purchase insurance for amounts over what you have paid for

Review the policy wording in full for complete details.

False statement

We will not pay a claim if you, any person insured under this Policy or anyone acting on your behalf fails to disclose any material fact or makes a fraudulent, false or exaggerated statement or claim.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT
NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To: Industrial Alliance Insurance and Financial Services inc.

400-988 West Broadway, P.O. Box 5900, Vancouver BC V6B 5H6,

Toll-free at 1-800-266-5667.

Email: SpecialMarkets@ia.ca

Date: _____(date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract no.:_____
(number of contract, if indicated)

Entered into on:

_____

(date of signature of contract)

In: _____

(place of signature of contract)

_____

(name of client)

_____

(signature of client)

AUTORITÉ DES MARCHÉS FINANCIERS

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: The Travel Agent Next Door

Name of insurer: Industrial Alliance Insurance and Financial Services inc.

Name of insurance product: Traveller Trip Cancellation & Trip Interruption Insurance

IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.

HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.

DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.

RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period. Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

This fact sheet cannot be modified

Product Summary

Traveller Trip Interruption Insurance Only

What is the purpose of this summary?

- The Product Summary presents the key aspects of the Trip Interruption Only Plan and will help you determine if this product meets your needs.
- You can access the full policy at https://ia.ca/specialmarkets-forms.

Contact Information

WHO IS THE INSURER?	WHO IS THE ADMINISTRATOR?	WHO IS THE DISTRIBUTOR?
Industrial Alliance Insurance and Financial Services Inc.	North American Air Travel Insurance Agents Ltd., doing business as TuGo	The Travel Agent Next Door Inc.
AMF registration number: 2000447410. **AMF website: www.lautorite.qc.ca**	AMF registration number 200172539. AMF website: www.lautorite.qc.ca	n/a
Address: 400-988 West Broadway, PO Box 5900, Vancouver BC V6B 5H6 **Telephone: 1-800-266-5667** **Email: SpecialMarkets@ia.ca** **Website: https://ia.ca/business/special-markets**	Address: 1200-6081 No. 3 Road, Richmond, BC, V6Y 2B2 Telephone: 1-855-929-8846 Email: info@tugo.com Website: www.tugo.com	Address: 1003 55th York Street Toronto, ON M5J 1R7 Telephone: 1-855-701-8263 Email: https://www.thetravelagentnextdoor.ca/about-us/contact-us Website: www.thetravelagentnextdoor.ca

What are my options?

You can purchase this insurance for a single trip or on an annual basis for multiple trips.

Single Trip
A single trip policy covers **one trip only**. You can select a sum insured, which is the amount of trip expenses you wish to be insured for. The options are $2,000, $5,000, $10,000 or $25,000.

Multi Trip Annual
A multi trip annual plan offers **unlimited travel for a period of one year**, this means you can take as many trips as you want during the year.

You can choose a sum insured, which is the total amount you wish to be insured for the entire year.

The options are $2,000, $5,000, $10,000 or $25,000.

Product Summary

What do you need to know?

All dollar amounts are in **Canadian dollars** unless otherwise stated. All the limits of insurance under each benefit are aggregate limits per insured, per policy, unless otherwise stated.

You can buy this insurance at any time. If you purchase the insurance more than 72 hours after the booking of a trip, a 72-hour waiting period will apply. This means you will not be covered for an interruption due to an illness or a death in these 72 hours.

The insurance product described in this summary offers Trip Interruption coverage only.

Other insurance plans may be available to you to cover additional needs, and certain additional optional coverages may only be purchased with this insurance plan.

These options are:

- Sports & Activities Travel Costs Coverage. This offers interruption coverage for your trip when you are mountaineering over a 6,000-metre elevation or heliskiing (at any elevation).
- Baggage Insurance. This offers coverage for your lost, damaged or stolen baggage while on a trip.
- Rental Car Protection. This offers coverage for your rental vehicle while on your trip.

Who is covered?

You need to meet the following **eligibility criteria** to be covered by this insurance:

- **Age:** no minimum or maximum age limit
- **Canadian resident:** You must be a Canadian resident covered or eligible for a valid provincial government health insurance plan (such as the RAMQ)
- You must purchase the insurance before leaving on a trip.

If you do not meet these requirements, you will not be covered by this insurance.

What is the cost?

The cost of the insurance, or premium, varies by person and is determined based on several factors including:

- The **age** of the person(s) at time of purchase
- The **number of persons** travelling
- The **plan** selected
- The **sum insured** you have selected
- The **number of days** you need coverage for
- Any **additional options** selected
- Any applicable **taxes**

Is there a deductible?

No

Product Summary

How long am I covered for?

Single Trip	Coverage starts **on the later of:** • At 12:01 AM on the departure date • The effective date	Coverage will end on **the earliest of:** • The date you return to your departure point • At 11:59 PM on the expiry date Note: if your return is delayed due to a covered risk, coverage terminates on the date you return to your departure point or within 30 days after the original scheduled return date, whichever is earlier.
Multi Trip Annual	The policy starts at 12:01 AM on the **effective date.** Coverage for each trip starts at 12:01 AM on the departure date.	The policy will end on the expiry date, which will be a year from the effective date. Coverage for each trip will end on **the earliest of**: • The date you return to the departure point • At 11:59 PM on the expiry date Note: if your return is delayed due to a covered risk, coverage terminates on the date you return to your departure point or within 30 days after the original scheduled return date, whichever is earlier.

Insurance needs to be purchased before leaving on your trip.

Can I extend my trip?

No

WHAT IS COVERED?

This insurance reimburses travel costs if **the travel plans are interrupted** after the trip had begun.

Insurance must be purchased prior to leaving for the trip.

Covered risks include unexpected medical conditions (including medical conditions caused by or related to COVID-19) and/or death of you, your travelling companion, your family member or your travelling companion's family member, natural disaster, travel advisory, earlier or later departure or cancellation of your common carrier, involuntary job loss, the non-issuance of a travel visa and more.

Benefits include reimbursement of the travel expenses that are not refundable such as airline tickets, accommodation costs or any additional travel expenses you may have to pay such as additional transportation and accommodation.

Product Summary

WARNING: You will not be covered if:

- You have booked a trip after a physician or other medical practitioner advised you not to travel
- You have booked a trip after the diagnosis of a terminal condition
- You have booked a trip while receiving palliative care or palliative care was recommend to you
- There is a circumstance known to you before the trip is booked or insurance is purchased, whichever occurs later.

Some benefits may have maximum amounts based on the types of expenses incurred.

For further information, refer to the policy booklet available at https://ia.ca/specialmarkets-forms for a full list of benefits including their benefit limits and conditions.

WHAT IS NOT COVERED?

Here are some of the expenses that we would not cover under this insurance.

This is not the full list of all exclusions, you can find all the exclusions in the Policy.

General Exclusions

- Your participation in and/or voluntary exposure to **acts of war or acts of terrorism.**
- Death, disablement or injury in any way caused by or contributed by **radioactive contamination** or by the utilization of **nuclear, chemical or biological weapons** (whether or not caused by acts of war or acts of terrorism).
- **Consumption or use of illegal or controlled drugs** (based on the law where the cause of the claim occurred).
- Any medical condition or recognized complication of a medical condition, where the **purpose of your trip is to seek treatment**, advice or services, and where the medical evidence indicates the treatment, advice or services received are related to that medical condition.
- A routine pre-natal or post-natal care; or,
- **Pregnancy**, **delivery**, or complications of either, arising **within the 9 weeks** before the expected date of delivery or within the 9 weeks after.

For Trip Interruption Insurance

- Cancellation or interruption caused by or related to a **circumstance known to you** or any person purchasing insurance on your behalf before the date and time the trip is booked or before the date and time this Insurance is purchased, whichever occurs later.
- A disease, illness or death (other than death caused by an accident) occurring **within 72 hours** after the date and time this Insurance was purchased, a sum insured upgrade was purchased and/or an optional coverage was added to the Policy, if the Policy, upgrade, or optional coverage was purchased more than 72 hours after the travel costs are booked.

Product Summary

Are pre-existing medical conditions covered?

Pre-existing medical conditions may be covered if they meet the stability period:

PLAN	STABILITY PERIOD
Multi Trip Annual	• On or within **the 60 days** before the date the trip is booked • On or within **the 60 days** before this Insurance is purchased
Single Trip	On or within **the 60 days** before the date this Insurance is purchased.

Pre-existing medical conditions that do not meet the stability requirements are not covered by this insurance.

Other exclusions could also impact coverage for your pre-existing medical conditions. We recommend you review all exclusions.

This is not the full list of exclusions, limitations and conditions. We recommend you read the Policy available at **https://ia.ca/specialmarkets-forms** for full details on what is and what is not covered by this insurance.

Exclusions are listed on pages 29-31 and 50-51

Conditions are listed on pages 27-28 and 52-54

What else should I know about this insurance?

Certain words are shown throughout the policy of insurance in italics. This means they are defined, and a definition is provided in the Policy for each word. You can view the definitions on pages 56 to 64 of the Policy wording booklet available at https://ia.ca/specialmarkets-forms.

How do I file a claim?

You must report your claim to the administrator as soon as possible. You must provide several documents supporting your claim, such as the itemized bills and receipts. All required documentation must be received within **one year** from the date of loss. Failure to do so will result in the denial of the claim.

To submit a claim or learn how to make it, visit tugo.com/en/claims/how-to-make-claim.

Once we have reviewed the claim and all necessary supporting documentation, we will notify you of the decision and any payment you may receive from us within 30 days.

If your claim is denied, you can submit in writing a dispute of this denial, within 1 year.

For complete details, please see the "How to Claim" section in the Policy available at https://ia.ca/specialmarkets-forms.

Product Summary

What if I have a complaint?

We are here to help. Please visit the administrator's website at https://tugo.com/en/legal/ for more details on how to file a complaint.

If you wish to review the insurer's complaint policy or file a complaint directly with the insurer, you may do so by visiting: https://ia.ca/corporate/complaint/file-complaint#0

Can I cancel this insurance?

This insurance can be cancelled at any time by contacting your travel agent or by contacting TuGo.
You may want to review in full the Policy wording to determine if this insurance fits your needs. You have the **right to cancel this insurance within 10 days** of its purchase as long as you haven't left on your trip and have no claim.

You may be entitled to a **refund in other circumstances**:

- If you cancel before the effective date, a full refund may be available
- If you cancel after the effective date, a partial refund may be available:
- For multi trip annual plans, if the refund request is received within 90 days of the effective date of the policy

Review the policy wording in full for complete details.

False statement

We will not pay a claim if you, any person insured under this Policy or anyone acting on your behalf fails to disclose any material fact or makes a fraudulent, false or exaggerated statement or claim.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT
NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To: Industrial Alliance Insurance and Financial Services inc.

400-988 West Broadway, P.O. Box 5900, Vancouver BC V6B 5H6,

Toll-free at 1-800-266-5667.

Email: SpecialMarkets@ia.ca

Date: _____(date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract no.:_____
(number of contract, if indicated)

Entered into on:

_____

(date of signature of contract)

In: _____

(place of signature of contract)

_____

(name of client)

_____

(signature of client)

AUTORITÉ DES MARCHÉS FINANCIERS

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: The Travel Agent Next Door

Name of insurer: Industrial Alliance Insurance and Financial Services inc.

Name of insurance product: Traveller Trip Interruption Insurance Only

IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.

HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.

DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.

RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period. Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

This fact sheet cannot be modified

Product Summary

Traveller Accidental Death and Dismemberment Insurance

What is the purpose of this summary?

- The Product Summary presents the key aspects of the Accidental Death and Dismemberment Plan and will help you determine if this product meets your needs.
- You can access the full policy at https://ia.ca/specialmarkets-forms.

Contact Information

WHO IS THE INSURER?	WHO IS THE ADMINISTRATOR?	WHO IS THE DISTRIBUTOR?
Industrial Alliance Insurance and Financial Services Inc.	North American Air Travel Insurance Agents Ltd., doing business as TuGo	The Travel Agent Next Door Inc.
AMF registration number: 2000447410. **AMF website: www.lautorite.qc.ca**	AMF registration number 200172539. AMF website: www.lautorite.qc.ca	n/a
Address: 400-988 West Broadway, PO Box 5900, Vancouver BC V6B 5H6 **Telephone: 1-800-266-5667** **Email: SpecialMarkets@ia.ca** **Website: https://ia.ca/business/special-markets**	Address: 1200-6081 No. 3 Road, Richmond, BC, V6Y 2B2 Telephone: 1-855-929-8846 Email: info@tugo.com Website: www.tugo.com	Address: 1003 55th York Street Toronto, ON M5J 1R7 Telephone: 1-855-701-8263 Email: https://www.thetravelagentnextdoor.ca/about-us/contact-us Website: www.thetravelagentnextdoor.ca

What are my options?

You can purchase this insurance for a single trip or on an annual basis for multiple trips.

Single Trip
A single trip policy covers **one trip only**.

Multi Trip Annual
A multi trip annual plan offers **unlimited travel for a period of one year**, this means you can take as many trips as you want during the year.

Product Summary

What do you need to know?

All dollar amounts are in **Canadian dollars** unless otherwise stated. All the limits of Insurance under each benefit are aggregate limits per insured, per trip, unless otherwise stated.

The insurance product described in this summary offers Accidental Death and Dismemberment coverage only.

Other insurance plans may be available to you to cover additional needs, and certain additional optional coverages may only be purchased with this insurance plan.

These options are:

- Baggage Insurance. This offers coverage for your lost, damaged or stolen baggage while on a trip. Rental Car Protection. This offers coverage for your rental vehicle while on your trip.

Eligibility Criteria

You need to meet the following **eligibility criteria** to be covered by this insurance:

- **Age:** no minimum or maximum age limit
- **Canadian resident:** You must be a Canadian resident covered or eligible for a valid provincial government health insurance plan (such as the RAMQ)
- You must not have been diagnosed with a terminal condition.
- You must not be receiving or have been recommended to receive palliative care.
- You must not be travelling against the advice of a physician or other registered medical practitioner.

If you do not meet these requirements, you will not be covered by this insurance.

What is the cost?

The cost of the insurance, or premium, varies by person and is determined based on several factors including:

- The **age** of the person(s) at time of purchase
- The **number of persons** travelling
- The **plan** selected
- Any **additional options** selected
- Any applicable **taxes**

Is there a deductible?

No

Product Summary

How long am I covered for?

Single Trip	Your coverage will **start on the date you leave for your trip.**	Your coverage will end **on the earliest of:** • 11:59 PM on the expiry date • The date you return to your ordinary place of residence
Multi Trip Annual	Your Policy will start on the effective date and continues in force for a period of **one year**. • You may **travel as many times** as you wish during the year • Coverage for each trip starts on the date you leave for your trip	Your Policy will be valid for one year and expires on the expiry date. Coverage for each trip ends **on the earliest of**: • you return to your ordinary place of residence • 11:59 PM on the expiry date

Can I extend my trip?

You may also **choose to extend your coverage** under certain conditions and **pay an additional charge** to cover the extra days you require. You should contact your insurance agent or our customer service team before your insurance policy expires.

WHAT IS COVERED?

This insurance provides coverage in case of **death** or **dismemberment** when you are a fare-paying passenger on an airplane, helicopter or common carrier (bus, train, boat) or in any other situation.

- Air Flight/Common or Chartered Carrier maximum coverage—$100,000
- 24-hour Accident maximum coverage—$25,000

WARNING: You will not be covered if:

- You travelled after a physician or other medical practitioner advised you not to travel
- You travelled after the diagnosis of a terminal condition
- You travelled while receiving palliative care or palliative care was recommend to you

Some benefits may have maximum amounts based on the types of expenses incurred.

For further information, refer to the policy booklet available at https://ia.ca/specialmarkets-forms for a full list of benefits including their benefit limits and conditions.

Product Summary

WHAT IS NOT COVERED?

Here are some of the expenses that we would not cover under this insurance.

This is not the full list of all exclusions, you can find all the exclusions in the Policy.

General Exclusions

- Your participation in and/or voluntary exposure to **acts of war or acts of terrorism.**
- Death, disablement or injury in any way caused by or contributed by **radioactive contamination** or by the utilization of **nuclear, chemical or biological weapons** (whether or not caused by acts of war or acts of terrorism).
- **Consumption or use of illegal or controlled drugs** (based on the law where the cause of the claim occurred).
- Any medical condition or recognized complication of a medical condition, where the **purpose of your trip is to seek treatment**, advice or services, and where the medical evidence indicates the treatment, advice or services received are related to that medical condition.
- A routine pre-natal or post-natal care; or,
- **Pregnancy**, **delivery**, or complications of either, arising **within the 9 weeks** before the expected date of delivery or within the 9 weeks after.

For Accidental Death and Dismemberment Insurance

- Your participating, training, or practicing for any of the **following activities** (except when coaching and/or officiating as a referee or sports official):
  - Backcountry skiing/snowboarding
  - Base jumping
  - Boxing
  - Downhill freestyle skiing/snowboarding in organized competitions
  - Downhill mountain biking
  - Hang gliding/paragliding
  - High risk motorized speed activities
  - High risk snowmobiling and motorized snow biking
  - Ice climbing
  - Mixed martial arts
  - Mountaineering over a 6,000-metre elevation
  - Mountaineering up to a 6,000-metre elevation
  - Parachuting/skydiving/tandem skydiving
  - Rock climbing
  - Scuba diving or free diving over 40 metres
  - White water sports – Class VI
  - Wingsuit flying

- Your participating, training or practicing as part of a **registered team, league, association or club**; or while competing in a **registered tournament, competition or sporting event** for the **following sports** (except when coaching and/or officiating as a referee or sports official) if you are 21 years of age or over at the time of application:
  - Football (American and Canadian)
  - Ice hockey
  - Rugby

Product Summary

This is not the full list of exclusions, limitations and conditions.

We recommend you read the Policy available at https://ia.ca/specialmarkets-forms for full details on what is and what is not covered by this insurance.

Exclusions are listed on pages 35-36 and 50-51

Conditions are listed on pages 34 and 52-54

Limitations on page 36

What else should I know about this insurance?

Certain words are shown throughout the Policy in italics. This means they are defined, and a definition is provided in the Policy for each words. You can view the definitions on pages 56 to 64 of the Policy wording booklet available at https://ia.ca/specialmarkets-forms.

How do I file a claim?

You must report your claim to the administrator as soon as possible. You must provide several documents supporting your claim, such as the itemized bills and receipts. All required documentation must be received within **one year** from the date of loss. Failure to do so will result in the denial of the claim.
To submit a claim or learn how to make it, visit tugo.com/en/claims/how-to-make-claim.

Once we have reviewed the claim and all necessary supporting documentation, we will notify you of the decision and any payment you may receive from us within 30 days.

If your claim is denied, you can submit in writing a dispute of this denial, within 1 year.

For complete details, please see the "How to Claim" section in the Policy available at https://ia.ca/specialmarkets-forms.

What if I have a complaint?

We are here to help. Please visit the administrator's website at https://tugo.com/en/legal/ for more details on how to file a complaint.
If you wish to review the insurer's complaint policy or file a complaint directly with the insurer, you may do so by visiting: https://ia.ca/corporate/complaint/file-complaint#0

Can I cancel this insurance?

This insurance can be cancelled at any time by contacting your travel agent or by contacting TuGo.
You may want to review in full the Policy wording to determine if this insurance fits your needs. You have the **right to cancel this insurance within 10 days** of its purchase as long as you haven't left on your trip and have no claim.

You may be entitled to a **refund in other circumstances**:

- If you cancel before the effective date, a full refund may be available
- If you cancel after the effective date a partial refund may be available:
  - For single trip plans:
    - When no travel has taken place if the refund request is received before the expiry date
    - When travel has taken place if the refund is received within the 90 days of the expiry date.
  - For multi trip annual plans, if the refund request is received within 90 days of the effective date

Review the policy wording in full for complete details.

False statement

We will not pay a claim if you, any person insured under this Policy or anyone acting on your behalf fails to disclose any material fact or makes a fraudulent, false or exaggerated statement or claim.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT
NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To: Industrial Alliance Insurance and Financial Services inc.

400-988 West Broadway, P.O. Box 5900, Vancouver BC V6B 5H6,

Toll-free at 1-800-266-5667.

Email: SpecialMarkets@ia.ca

Date: _____(date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract no.:_____
(number of contract, if indicated)

Entered into on:

_____

(date of signature of contract)

In: _____

(place of signature of contract)

_____

(name of client)

_____

(signature of client)

AUTORITÉ DES MARCHÉS FINANCIERS

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: The Travel Agent Next Door

Name of insurer: Industrial Alliance Insurance and Financial Services inc.

Name of insurance product: Traveller Accidental Death & Dismemberment Insurance

IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.

HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.

DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.

RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period. Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

This fact sheet cannot be modified

Product Summary

All Inclusive Holiday Package Insurance

What is the purpose of this summary?

- The Product Summary presents the key aspects of the All Inclusive Holiday Package Plan and will help you determine if this product meets your needs.
- You can access the full policy at https://ia.ca/specialmarkets-forms.

Contact Information

WHO ARE THE INSURERS?	WHO IS THE ADMINISTRATOR?	WHO IS THE DISTRIBUTOR?
Industrial Alliance Insurance and Financial Services Inc. and Industrial Alliance Pacific General Insurance Corporation	North American Air Travel Insurance Agents Ltd., doing business as TuGo	The Travel Agent Next Door Inc.
AMF registration number: 2000447410 (Industrial Alliance Insurance and Financial Services Inc.) 2001346401 (Industrial Alliance Pacific General Insurance Corporation) **AMF website: www.lautorite.qc.ca**	AMF registration number 200172539. AMF website: www.lautorite.qc.ca	n/a
Address: 400-988 West Broadway, PO Box 5900, Vancouver BC V6B 5H6 **Telephone: 1-800-266-5667** **Email: SpecialMarkets@ia.ca** **Website: https://ia.ca/business/special-markets**	Address: 1200-6081 No. 3 Road, Richmond, BC, V6Y 2B2 Telephone: 1-855-929-8846 Email: info@tugo.com Website: www.tugo.com	Address: 1003 55th York Street Toronto, ON M5J 1R7 Telephone: 1-855-701-8263 Email: https://www.thetravelagentnextdoor.ca/about-us/contact-us Website: www.thetravelagentnextdoor.ca

What are my options?

You can purchase this insurance for a **single trip only**. It will cover one trip.

Product Summary

What do you need to know?

All dollar amounts are in **Canadian dollars** unless otherwise stated.

All the limits of insurance under each benefit are aggregate limits per insured, per trip, unless otherwise stated.

The package insurance product described in this summary offers Emergency Medical Insurance, Trip cancellation & Trip Interruption Insurance, Accidental Death and Dismemberment Insurance and Baggage Insurance.

Other insurance plans may be available to you to cover additional needs, and certain additional optional coverages may only be purchased with this package insurance plan.

These options are:

- Baggage Insurance. This offers coverage for your lost, damaged or stolen baggage while on a trip.
- Rental Car Protection. This offers coverage for your rental vehicle while on your trip.
- Cancel For Any Reason. This offers coverage (up to 50%) when you cancel for any other reasons not listed in the Covered Risks of the Trip Cancellation and Trip Interruption plan.

Eligibility Criteria

At the time of application, you need to meet the following **eligibility criteria** to be covered by this insurance:

- **Age:** no minimum. Maximum age: **59.**
- **Canadian resident:** You must be a Canadian resident covered or eligible for a valid provincial government health insurance plan (such as the RAMQ)

For Emergency Medical Insurance and Accidental Death and Dismemberment

- You must not have been diagnosed with a terminal condition.
- You must not be receiving or have been recommended to receive palliative care.
- You must not be travelling against the advice of a physician or other registered medical practitioner.

If you do not meet these requirements, you will not be covered by this insurance.

What is the cost?

The cost of the insurance, or premium, varies by person and is determined based on several factors including:

- The **age** of the person(s) at time of purchase
- The **number of persons** travelling
- The **plan** selected
- The **number of days** you need coverage for
- The **sum insured** you have selected
- Any **additional options** selected
- Any applicable **taxes**

Is there a deductible?

No

Product Summary

How long am I covered for?

COVERAGE STARTS ON:	COVERAGE ENDS ON:
Emergency Medical The **later of**: • The date you leave your province of residence or Canada • The date you leave your province of residence when travelling in Canada only • The effective date. **Trip Cancellation** The day you purchase the insurance (the application date) **Trip Interruption,** **The later of:** • At 12:01AM on the departure date • The effective date **Accidental Death and Dismemberment and Baggage** The departure date.	**Emergency Medical** The **earliest of**: • The expiry date • The date you return to your province of residence. **Trip Cancellation** The **earliest of**: • The date of cancellation of the entire trip before your departure date • 11:59 PM on the day before your departure date. **Trip interruption** The **earliest of**: • The date you return to your departure point • At 11:59 PM on the expiry date Note: if your return is delayed due to a covered risk, coverage ends on the date you return to your departure point or within 30 days after the original scheduled return date, whichever is earlier. **Accidental death and dismemberment and Baggage** The **earliest of**: • 11:59 PM on the expiry date • The date you return to your ordinary place of residence.

Can I extend my trip?

Emergency Medical Insurance coverage will be automatically extended, at no extra charge if your return home is delayed under certain circumstances beyond your original return date.

Product Summary

WHAT IS COVERED?

All Inclusive Holiday Package	
Emergency Medical Insurance	Up to $10,000,000
Trip Cancellation & Trip Interruption Insurance	Up to $10,000 for trip cancellation Up to $25,000 for trip interruption
Accidental Death and Dismemberment Insurance	Up to $100,000 for air flight/common or chartered carrier accident Up to $25,000 for 24-hour accident (any other accident)
Baggage Insurance	$500

Some benefits may have maximum amounts based on the types of expenses incurred.

WARNING: Emergency Medical coverage is limited to **$50,000** if you are no longer covered by your provincial health care plan (such as the RAMQ) when the claim happened.

WHAT IS NOT COVERED?

Here are some of the expenses that we would not cover under this insurance.

This is not the full list of all exclusions; you can find all the exclusions in the Policy.

General Exclusions

- Your participation in and/or voluntary exposure to **acts of war or acts of terrorism.**
- Death, disablement or injury in any way caused by or contributed by **radioactive contamination** or by the utilization of **nuclear, chemical or biological weapons** (whether or not caused by acts of war or acts of terrorism).
- **Consumption or use of illegal or controlled drugs** (based on the law where the cause of the claim occurred).
- Any medical condition or recognized complication of a medical condition, where the **purpose of your trip is to seek treatment**, advice or services, and where the medical evidence indicates the treatment, advice or services received are related to that medical condition.
- A routine pre-natal or post-natal care; or,
- **Pregnancy**, **delivery**, or complications of either, arising **within the 9 weeks** before the expected date of delivery or within the 9 weeks after.

Are pre-existing medical conditions covered?

Pre-existing medical conditions may be covered if they meet the stability period:

PLAN	TRIP LENGTH	STABILITY PERIOD
Emergency Medical Insurance	35 days and less	Any medical condition which is not stable on or within the **7 days** before the date of departure.
	Over 35 days	Any medical condition which is not stable on or within the **90 days** before the date of departure.
Trip Cancellation & Trip Interruption Insurance	All	On or within **the 60 days** before the date this Insurance is purchased.

Pre-existing medical conditions that do not meet the stability requirements are not covered by this insurance.

Other exclusions could also impact coverage for your pre-existing medical conditions. We recommend you review all exclusions.

For Emergency Medical Insurance

- The **continued treatment**, recurrence or complication of a medical condition or related condition, following emergency treatment during your trip, if we determine that your emergency has ended, unless otherwise specified in a benefit.
- Medical conditions or any related medical conditions for which, on or **before departure, diagnostic tests took place,** were scheduled to take place or were recommended and for which results had not yet been received at the time of departure. This includes diagnostic tests that were scheduled or recommended on or before departure, but had not yet taken place at the time of departure.
  This exclusion does not apply to:
  a) Tests to monitor an existing medical condition if there have been no new or more frequent symptoms, whether or not results have been received; or,
  b) Screening tests intended to prevent illness or to detect medical conditions before symptoms are noticed, whether or not results have been received.
- Any **cancer** (other than basal cell or squamous cell skin cancer and/or cancer that is in remission) for which you received or were recommended to receive active cancer treatment on or **within the 90 days before the date of departure**. This includes active cancer treatment that you were recommended to receive but chose to decline.

For Trip Cancellation & Trip Interruption Insurance

- Cancellation or interruption caused by or related to a **circumstance known to you** or any person purchasing insurance on your behalf before the date and time the trip is booked or before the date and time this Insurance is purchased, whichever occurs later.
- A disease, illness or death (other than death caused by an accident) occurring **within 72 hours** after the date and time this Insurance was purchased, a sum insured upgrade was purchased and/or an optional coverage was added to the Policy, if the Policy, upgrade, or optional coverage was purchased more than 72 hours after the travel costs are booked.

Product Summary

For Accidental Death and Dismemberment Insurance

- Your participating, training, or practicing for any of the **following activities** (except when coaching and/or officiating as a referee or sports official):
  - Backcountry skiing/snowboarding
  - Base jumping
  - Boxing
  - Downhill freestyle skiing/snowboarding in organized competitions
  - Downhill mountain biking
  - Hang gliding/paragliding
  - High risk motorized speed activities
  - High risk snowmobiling and motorized snow biking
  - Ice climbing
  - Mixed martial arts
  - Mountaineering over a 6,000-metre elevation
  - Mountaineering up to a 6,000-metre elevation
  - Parachuting/skydiving/tandem skydiving
  - Rock climbing
  - Scuba diving or free diving over 40 metres
  - White water sports – Class VI
  - Wingsuit flying

- Your participating, training or practicing as part of a **registered team, league, association or club**; or while competing in a **registered tournament, competition or sporting event** for the **following sports** (except when coaching and/or officiating as a referee or sports official) if you are 21 years of age or over at the time of application:
  - Football (American and Canadian)
  - Ice hockey
  - Rugby

For Baggage Insurance

- **Loss, damage or theft** of:
  - Animals; or,
  - Motorized vehicles of any kind and their accessories and/or related equipment; or,
  - Trailers, boats, motors, aircrafts or other vehicles and their accessories and/or related equipment; or,
  - Bicycles except while checked as baggage with a common carrier or chartered carrier; or,
  - Household goods and furnishings; or,
  - Artificial teeth and limbs; or,
  - Hearing aids; or,
  - Prescription and non-prescription glasses (including sunglasses) and contact lenses; or,
  - Money (except as specified under the Currency Benefit), securities, tickets and documents; or,
  - Electronic and/or mobile devices and their accessories and/or related equipment; or,
  - Professional or occupational equipment or property; or,
  - Works of art, antiques and collectors' items; or,
  - Property illegally acquired, kept, stored or transported; or,
  - Jewellery or furs; or,
  - Cameras, camera accessories and/or related equipment.

- Property insured for a specific value under **another insurance policy**

Product Summary

This is not the full list of exclusions, limitations and conditions.

We recommend you read the Policy available at https://ia.ca/specialmarkets-forms for full details on what is and what is not covered by this insurance.

Exclusions are listed on pages 14-16, 29-31, 35-36, 42, and 50-51

Conditions are listed on pages 27-28, 34, 39, 41-42, and 52-54

Limitations are listed on page 36

What else should I know about this insurance?

Certain words are shown throughout the Policy in italics. This means they are defined, and a definition is provided in the Policy for each words. You can view the definitions on pages 56 to 64 of the Policy wording booklet available at https://ia.ca/specialmarkets-forms.

How do I file a claim?

You must report your claim to the administrator as soon as possible. You must provide several documents supporting your claim, such as the itemized bills and receipts. All required documentation must be received within **one year** from the date of loss. Failure to do so will result in the denial of the claim.

To submit a claim or learn how to make it, visit tugo.com/en/claims/how-to-make-claim.

Once we have reviewed the claim and all necessary supporting documentation, we will notify you of the decision and any payment you may receive from us within 30 days.

If your claim is denied, you can submit in writing a dispute of this denial, within 1 year.

For complete details, please see the "How to Claim" section in the Policy available at https://ia.ca/specialmarkets-forms.

What if I have a complaint?

We are here to help. Please visit the administrator's website at https://tugo.com/en/legal/ for more details on how to file a complaint.
If you wish to review the insurer's complaint policy or file a complaint directly with the insurer, you may do so by visiting: https://ia.ca/corporate/complaint/file-complaint#0

Can I cancel this insurance?

This insurance can be cancelled at any time by contacting your travel agent or by contacting TuGo.
You may want to review in full the Policy wording to determine if this insurance fits your needs. You have the right to cancel this insurance within 10 days of its purchase as long as you haven't left on your trip and have no claim.

You may be entitled to a refund in other circumstances:

- If you cancel before any penalties from a travel supplier apply
- If you purchase insurance for amounts over what you have paid for

Review the policy wording in full for complete details.

False statement

We will not pay a claim if you, any person insured under this Policy or anyone acting on your behalf fails to disclose any material fact or makes a fraudulent, false or exaggerated statement or claim.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT
NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To: Industrial Alliance Insurance and Financial Services inc.

400-988 West Broadway, P.O. Box 5900, Vancouver BC V6B 5H6,

Toll-free at 1-800-266-5667.

Email: SpecialMarkets@ia.ca

Date: _____(date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract no.:_____
(number of contract, if indicated)

Entered into on:

_____

(date of signature of contract)

In: _____

(place of signature of contract)

_____

(name of client)

_____

(signature of client)

AUTORITÉ DES MARCHÉS FINANCIERS

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: The Travel Agent Next Door

Name of insurer: Industrial Alliance Insurance and Financial Services Inc. and Industrial Alliance Pacific General Insurance Corporation

Name of insurance product: Traveller All Inclusive Holiday Package

IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.

HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.

DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.

RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period. Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

This fact sheet cannot be modified

Product Summary

Traveller Non-Medical Package Insurance

What is the purpose of this summary?

- The Product Summary presents the key aspects of the Non-Medical Package Plan and will help you determine if this product meets your needs.
- You can access the full policy at https://ia.ca/specialmarkets-forms.

Contact Information

WHO ARE THE INSURERS?	WHO IS THE ADMINISTRATOR?	WHO IS THE DISTRIBUTOR?
Industrial Alliance Insurance and Financial Services Inc. and Industrial Alliance Pacific General Insurance Corporation	North American Air Travel Insurance Agents Ltd., doing business as TuGo	The Travel Agent Next Door Inc.
AMF registration number: 2000447410 (Industrial Alliance Insurance and Financial Services Inc.) 2001346401 (Industrial Alliance Pacific General Insurance Corporation) **AMF website: www.lautorite.qc.ca**	AMF registration number 200172539. AMF website: www.lautorite.qc.ca	n/a
Address: 400-988 West Broadway, PO Box 5900, Vancouver BC V6B 5H6 **Telephone: 1-800-266-5667** **Email: SpecialMarkets@ia.ca** **Website: https://ia.ca/business/special-markets**	Address: 1200-6081 No. 3 Road, Richmond, BC, V6Y 2B2 Telephone: 1-855-929-8846 Email: info@tugo.com Website: www.tugo.com	Address: 1003 55th York Street Toronto, ON M5J 1R7 Telephone: 1-855-701-8263 Email: https://www.thetravelagentnextdoor.ca/about-us/contact-us Website: www.thetravelagentnextdoor.ca

What are my options?

You can purchase this insurance for a **single trip only**. It will cover one trip.

Product Summary

What do you need to know?

All dollar amounts are in **Canadian dollars** unless otherwise stated.

All the limits of insurance under each benefit are aggregate limits per insured, per trip, unless otherwise stated.

The package insurance product described in this summary offers Trip Cancellation & Trip Interruption Insurance, Accidental Death and Dismemberment Insurance and Baggage Insurance.

Other insurance plans may be available to you to cover additional needs, and certain additional optional coverages may only be purchased with this insurance package plan.

These options are:

- Baggage Insurance. This offers coverage for your lost, damaged or stolen baggage while on a trip.
- Rental Car Protection. This offers coverage for your rental vehicle while on your trip.
- Cancel For Any Reason. This offers coverage (up to 50%) when you cancel for any other reasons not listed in the Covered Risks of the Trip Cancellation and Trip Interruption plan.

Eligibility Criteria

At the time of application, you need to meet the following **eligibility criteria** to be covered by this insurance:

- **Age:** no minimum or maximum
- **Canadian resident:** You must be a Canadian resident covered or eligible for a valid provincial government health insurance plan (such as the RAMQ)

For Accidental Death and Dismemberment Insurance

- You must not have been diagnosed with a terminal condition.
- You must not be receiving or have been recommended to receive palliative care.
- You must not be travelling against the advice of a physician or other registered medical practitioner.

If you do not meet these requirements, you will not be covered by this insurance.

What is the cost?

The cost of the insurance, or premium, varies by person and is determined based on several factors including:

- The **age** of the person(s) at time of purchase
- The **number of persons** travelling
- The **plan** selected
- The **number of days** you need coverage for
- The **sum insured** you have selected
- Any **additional options** selected
- Any applicable **taxes**

Is there a deductible?

No

Product Summary

How long am I covered for?

COVERAGE STARTS ON:	COVERAGE ENDS ON:
Trip Cancellation The day you purchase the insurance (the application date) **Trip Interruption** Coverage starts on **the latest of**: • The departure date • The effective date **Accidental Death and Dismemberment and Baggage** The departure date.	**Trip Cancellation** The **earliest of**: • The date of cancellation of the entire trip before your departure date • At 11:59 PM on the day before your departure date. **Trip interruption** The **earliest of**: • The date you return to your departure point • At 11:59 PM on the expiry date Note: if your return is delayed due to a covered risk, coverage ends on the date you return to your departure point or within 30 days after the original scheduled return date, whichever is earlier. **Accidental death and dismemberment and Baggage** The **earliest of**: • 11:59 PM on the expiry date • The date you return to your ordinary place of residence.

Can I extend my trip?

No

Product Summary

WHAT IS COVERED?

Non-Medical Package	
Trip Cancellation & Trip Interruption Insurance	Up to $10,000 for trip cancellation Up to $25,000 for trip interruption
Accidental Death and Dismemberment Insurance	Up to $100,000 for air flight/common or chartered carrier accident Up to $25,000 for 24-hour accident (any other accident)
Baggage Insurance	$500

Some benefits may have maximum amounts based on the types of expenses incurred.

WHAT IS NOT COVERED?

Here are some of the expenses that we would not cover under this insurance.

This is not the full list of all exclusions, you can find all the exclusions in the Policy.

General Exclusions

- Your participation in and/or voluntary exposure to **acts of war or acts of terrorism.**
- Death, disablement or injury in any way caused by or contributed by **radioactive contamination** or by the utilization of **nuclear, chemical or biological weapons** (whether or not caused by acts of war or acts of terrorism).
- **Consumption or use of illegal or controlled drugs** (based on the law where the cause of the claim occurred).
- Any medical condition or recognized complication of a medical condition, where the **purpose of your trip is to seek treatment**, advice or services, and where the medical evidence indicates the treatment, advice or services received are related to that medical condition.
- A routine pre-natal or post-natal care; or,
- **Pregnancy**, **delivery**, or complications of either, arising **within the 9 weeks** before the expected date of delivery or within the 9 weeks after.

Are pre-existing medical conditions covered?

Pre-existing medical conditions may be covered if they meet the stability period:

PLAN	TRIP LENGTH	STABILITY PERIOD
Trip Cancellation & Trip Interruption Insurance	All	On or within **the 60 days** before the date this Insurance is purchased.

Pre-existing medical conditions that do not meet the stability requirements are not covered by this insurance.

Other exclusions could also impact coverage for your pre-existing medical conditions. We recommend you review all exclusions.

For Trip Cancellation & Trip Interruption Insurance

- Cancellation or interruption caused by or related to a **circumstance known to you** or any person purchasing insurance on your behalf before the date and time the trip is booked or before the date and time this Insurance is purchased, whichever occurs later.
- A disease, illness or death (other than death caused by an accident) occurring **within 72 hours** after the date and time this Insurance was purchased, a sum insured upgrade was purchased and/or an optional coverage was added to the Policy, if the Policy, upgrade, or optional coverage was purchased more than 72 hours after the travel costs are booked.

For Accidental Death and Dismemberment Insurance

- Your participating, training, or practicing for any of the **following activities** (except when coaching and/or officiating as a referee or sports official):
  - Backcountry skiing/snowboarding
  - Base jumping
  - Boxing
  - Downhill freestyle skiing/snowboarding in organized competitions
  - Downhill mountain biking
  - Hang gliding/paragliding
  - High risk motorized speed activities
  - High risk snowmobiling and motorized snow biking
  - Ice climbing
  - Mixed martial arts
  - Mountaineering over a 6,000-metre elevation
  - Mountaineering up to a 6,000-metre elevation
  - Parachuting/skydiving/tandem skydiving
  - Rock climbing
  - Scuba diving or free diving over 40 metres
  - White water sports – Class VI
  - Wingsuit flying

- Your participating, training or practicing as part of a **registered team, league, association or club**; or while competing in a **registered tournament, competition or sporting event** for the **following sports** (except when coaching and/or officiating as a referee or sports official) if you are 21 years of age or over at the time of application:
  - Football (American and Canadian)
  - Ice hockey
  - Rugby

For Baggage Insurance

- **Loss, damage or theft** of:
  - Animals; or,
  - Motorized vehicles of any kind and their accessories and/or related equipment; or,
  - Trailers, boats, motors, aircrafts or other vehicles and their accessories and/or related equipment; or,
  - Bicycles except while checked as baggage with a common carrier or chartered carrier; or,
  - Household goods and furnishings; or,
  - Artificial teeth and limbs; or,
  - Hearing aids; or,
  - Prescription and non-prescription glasses (including sunglasses) and contact lenses; or,
  - Money (except as specified under the Currency Benefit), securities, tickets and documents; or,
  - Electronic and/or mobile devices and their accessories and/or related equipment; or,
  - Professional or occupational equipment or property; or,
  - Works of art, antiques and collectors' items; or,
  - Property illegally acquired, kept, stored or transported; or,
  - Jewellery or furs; or,
  - Cameras, camera accessories and/or related equipment.

- Property insured for a specific value under **another insurance policy**

This is not the full list of exclusions, limitations and conditions.

We recommend you read the Policy available at https://ia.ca/specialmarkets-forms for full details on what is and what is not covered by this insurance.

Exclusions are listed on pages 29-31, 35-36, 42, and 50-52

Conditions are listed on pages 27-28, 34, 38, 41-42, 44 and 52-54

Limitations are listed on page 36

Product Summary

What else should I know about this insurance?

Certain words are shown throughout the Policy in italics. This means they are defined, and a definition is provided in the Policy for each words. You can view the definitions on pages 56 to 64 of the Policy wording booklet available at https://ia.ca/specialmarkets-forms.

How do I file a claim?

You must report your claim to the administrator as soon as possible. You must provide several documents supporting your claim, such as the itemized bills and receipts. All required documentation must be received within **one year** from the date of loss. Failure to do so will result in the denial of the claim.

To submit a claim or learn how to make it, visit tugo.com/en/claims/how-to-make-claim.

Once we have reviewed the claim and all necessary supporting documentation, we will notify you of the decision and any payment you may receive from us within 30 days.

If your claim is denied, you can submit in writing a dispute of this denial, within 1 year.

For complete details, please see the "How to Claim" section in the Policy available at https://ia.ca/specialmarkets-forms.

What if I have a complaint?

We are here to help. Please visit the administrator's website at https://tugo.com/en/legal/ for more details on how to file a complaint.

If you wish to review the insurer's complaint policy or file a complaint directly with the insurer, you may do so by visiting: https://ia.ca/corporate/complaint/file-complaint#0

Can I cancel this insurance?

This insurance can be cancelled at any time by contacting your travel agent or by contacting TuGo.
You may want to review in full the Policy wording to determine if this insurance fits your needs. You have **the right to cancel this insurance within 10 days** of its purchase as long as you haven't left on your trip and have no claim.

You may be entitled to **a refund in other circumstances**:

- If you cancel before any penalties from a travel supplier apply
- If you purchase insurance for amounts over what you have paid for

Review the policy wording in full for complete details.

False statement

We will not pay a claim if you, any person insured under this Policy or anyone acting on your behalf fails to disclose any material fact or makes a fraudulent, false or exaggerated statement or claim.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT
NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To: Industrial Alliance Insurance and Financial Services inc.

400-988 West Broadway, P.O. Box 5900, Vancouver BC V6B 5H6,

Toll-free at 1-800-266-5667.

Email: SpecialMarkets@ia.ca

Date: _____(date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract no.:_____
(number of contract, if indicated)

Entered into on:

_____

(date of signature of contract)

In: _____

(place of signature of contract)

_____

(name of client)

_____

(signature of client)

AUTORITÉ DES MARCHÉS FINANCIERS

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: The Travel Agent Next Door

Name of insurer: Industrial Alliance Insurance and Financial Services Inc. and Industrial Alliance Pacific General Insurance Corporation

Name of insurance product: Traveller Non-Medical Package

IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.

HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.

DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.

RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period. Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

This fact sheet cannot be modified