

TERMS & CONDITIONS

Important information

This document does not constitute the entire insurance policy, and you have been advised to read the policy booklet for full details of coverage and exclusions.

Applicable to all plans

- You understand that the medical conditions disclosed on this application may not be covered and that details of when pre-existing conditions are covered are set out in the policy booklet.
- A pre-existing condition exclusion may apply to you. Read the policy booklet for details on the pre-existing condition exclusion that may apply to you.
- You hereby authorize any hospital, physician or other person or organization that has records or knowledge of your health or medical history to provide that information to the company (as defined in the policy booklet) and **Claims at TuGo** and you authorize the company and **Claims at TuGo** to use and disclose that information to determine whether any claim that may be made is covered by this policy or by another plan or policy.
- You or any representative purchasing insurance on your behalf consent to TuGo and **Claims at TuGo** collecting, using and disclosing your personal information only for the purposes of approving your insurance application, confirming coverage and/or benefits, and processing your claims. You have read and agreed to TuGo's Privacy Policy, which is available at <https://www.tugo.com/en/privacy/>.

Applicable to Trip Cancellation & Trip Interruption Insurance, Trip Interruption Only, Non-Medical Package, All Inclusive Holiday Package and Visitor to Canada Holiday Package

- You confirm that currently no circumstance is known which might reasonably be expected to prevent your travel as scheduled.

Applicable to all plans when modifying coverage after the effective date when you are not in your province /territory of residence

- You confirm that the policy or trip length has not expired.
- You confirm that you have not seen a physician or other registered medical practitioner during the period of coverage.
- You confirm that currently no circumstance is known for which a claim may be made.
- You confirm that you have no claim(s) on your current policy.
- You confirm that you are in good health at the present time.

I, the broker, hereby confirm that I have informed the customer who dealt with me when purchasing the policy of the terms and conditions set out above and believe that customer or customers understand them. I have also explained to the customer(s) who dealt with me the need to read the policy booklet, discussed the terms and conditions with the other customer(s) named in the application, and advised the other customer(s) to contact me if they have any questions. Please note that signing the terms and conditions is optional. You may choose to ask for signatures for your records.

Policyholder's signature

Broker's signature

Validation time AM/PM

The language in this document may not be the same as the actual policy wording which will prevail in all instances and is available upon request. Certain exclusions, limitations and conditions may apply. TuGo is a registered trademark of and is administered by North American Air Travel Insurance Agents Ltd. d.b.a. TuGo, a licensed insurance broker in British Columbia, Alberta, Saskatchewan, Manitoba and Ontario, represented by licensed insurance agents Kathleen S. Starko and Bradley G. Dance in New Brunswick, Nova Scotia and P.E.I. Insurance is underwritten by Industrial Alliance Insurance and Financial Services Inc., Industrial Alliance Pacific General Insurance Corporation and certain Lloyd's Underwriters, severally and not jointly.