

TERMS & CONDITIONS

All persons insured are subject to the terms and conditions below.

This document does not constitute the entire insurance policy, and the applicant(s) has been advised to read the policy booklet for full details of coverage and exclusions.

- The eligibility requirements for the plan applied for are material to the risk for which insurance is sought. If the applicant(s) does not meet the eligibility requirements for the plan selected, or if there is any misrepresentation or concealment of or failure to disclose any facts or matters pertaining to the applicant(s) and that are the subject of the application form, then there shall be no insurance coverage provided.
- The applicant(s) is aware that this insurance covers only Emergencies (as defined in the policy booklet) and may not cover expenses incurred after the applicant(s) is able to travel home for treatment. The applicant(s) is aware that Pre-existing Conditions (as defined in the policy booklet) are excluded in some circumstances and that further details are provided in the policy booklet.
- In the event of a claim that may require or result in hospitalization, call **Claims at TuGo** immediately.

From Canada & USA: 1-800-663-0399

From Mexico: 001-800-514-9976

Worldwide collect: (604) 278-4108

- The applicant(s) hereby authorizes any hospital, physician or other person or organization that has records or knowledge of them, their health or medical history or other information relevant to the claim to provide that information to the Company (as defined in the policy booklet) and **Claims at TuGo** and the applicant(s) authorizes 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.
- The applicant(s) understands 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.
- The applicant(s) has not seen a physician or been to the hospital since their arrival in Canada, has not incurred any expenses for which they may claim under the policy, is in good health at the present time and has no intention of making a claim under the policy as of the date and time of this application. The applicant(s) understands that if this policy is purchased 60 days after their arrival in Canada, there is no coverage for Sickness occurring or arising during the first 48 hours from the effective date of this policy. The applicant(s) understands that if this policy is purchased more than 60 days

after their arrival in Canada, there is no coverage for Sickness occurring or arising during the first 7 days from the effective date of this policy.

I, the broker, have informed the applicant(s) who dealt with me when purchasing the policy of the terms and conditions set out above and believe that applicant or those applicants understand them. I have also explained to the applicant(s) who dealt with me the need to read the policy booklet, discuss the terms and conditions with the other applicant(s) named in the application, and advise the other applicant(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