

Optional Sports Coverages



We've got your customers covered, even for extreme activities!

At TuGo, we're helping travellers have better travel experiences; and knowing they're covered for the activities they love is an important part of that. That's what makes our travel insurance unique!

Making it Easier for Your Customers to Enjoy Their Travels—Their Way

Tell your customers to plan their dream trips and excursions! Let them know they can hike, ski, zipline, bungee jump or even parasail over water and still be covered under their standard Emergency Medical Insurance! And your more daring customers can take their travels to the extreme and be covered by TuGo too.

With our enhanced product, *amateurs* and *professionals* alike can get coverage; all they have to do is buy the Sports Coverage option that applies to them! It's just one way we're updating our travel insurance to fit your customers' needs and be more competitive in the marketplace.



Contact Sports Coverage

Maximum limit: up to policy limit, or sum insured for Visitor to Canada



This coverage applies when travellers (ages 18+) participate in, coach, teach, train or practice on behalf of a registered team, league, association, club or while competing in a registered tournament, competition or sporting event:

- Australian Football
- Boxing
- Football
- Ice Hockey
- Lacrosse
- Rugby

SINGLE TRIP*: Individual \$30 | Family \$60 **MULTI TRIP ANNUAL*:** Individual \$75 | Family \$150

Tip: If travellers are under 18 years old, they won't need this optional coverage. Their Emergency Medical Insurance will cover them in a medical emergency while away!

Optional Sports Coverages

Adventure Sports Coverage

Maximum limit: up to policy limit, or sum insured for Visitor to Canada



This coverage applies when travellers participate in, coach, teach, train or practice:

- Backcountry
 - > Skiing
 - > Snowboarding
 - > Snowshoeing
- Downhill
 - > Freestyle Skiing/ Snowboarding in organized contests
 - > Longboarding
 - > Mountain Biking
 - > Skating
- Bobsledding
- Canyoning/Canyoneering
- Endurance Activities over 6 hours
- Flying as a pilot or passenger in a glider or ultralight
- Hang Gliding
- High Risk Snowmobiling
- Ice Climbing
- Luge/Skeleton
- Mountaineering up to 6,000m
- Non-motorized X Game Sports (or those sports in similar type events)
- Parachuting/Skydiving/Tandem Skydiving (more than one jump per trip)
- Paragliding/Parapenting
- Paramotoring
- Parasailing/Parascending over land
- Snow Kiting
- Stunt/Aerobatic Flying

SINGLE TRIP*: Individual \$75 | Family \$150 MULTI TRIP ANNUAL*: Individual \$200 | Family \$400

Extreme Sports Coverage

Maximum limit: \$500,000 or sum insured for Visitor to Canada



This coverage applies when travellers participate in, coach, teach, train or practice:

- Scuba Diving (if not certified by an internationally recognized and accepted program)
- Scuba Diving or Free Diving over 30m
- Base Jumping
- Bull Riding/Bull Fighting
- Rodeo
- Running with the Bulls
- Mountaineering over 6,000m
- Motorized Speed Contests
- Motorized X Game Sports (or those sports in similar type events)
- Ultimate Fighting & Mixed Martial Arts
- Wingsuit Jumping/Wingsuit Flying

SINGLE TRIP*: Individual \$300 | Family \$600 MULTI TRIP ANNUAL*: Individual \$1,000 | Family \$2,000

Out-of-bounds Exclusion

There's an important exclusion to note! **Out-of-bounds skiing, snowboarding, snowshoeing or non-motorized snow-biking aren't covered.** "Out-of-bounds" is defined in our policy as: "Any mountain area that has been

- a) Closed off to public access; or,
- b) Identified as "out-of-bounds" and/or can typically only be accessed by crossing a fenced, gated or roped-off area that has been marked as off limits according to recommendations of safety authorities in the area."

* Rates subject to deductible surcharges/discounts

p. 2



tugo.com

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.

traveller_optional_sports_coverages_2016-05