

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 has been advised to read the policy booklet for full details of coverage and exclusions.

Applicable to all coverages

- 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) hereby authorizes any hospital, physician or other person or organization that has records or knowledge of their health or medical history 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.

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

- The applicant(s) confirms that currently no circumstance is known which might reasonably be expected to prevent their travel as scheduled.

Applicable to all plans when modifying coverage after the effective date when the applicant(s) is/are not in their province /territory of residence.

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

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