

COVID -19 is a known pre-existing risk that carries an exclusion endorsement on policies effective March 4, 2020. As the global pandemic situation unfolds over the coming months this exclusion is subject to change.

GROUP EMERGENCY MEDICAL & EVACUATION INSURANCE

Coverage is provided for ALL guests on a mandatory basis for Emergency Medical services, Ambulance, (including Helicopter evacuation to hospital and/or ground ambulance to) due to sickness or injury. While injury is the most obvious concern for most guests, it is important to know that sickness and/or quarantine is covered.

Cost of insurance varies for mechanized ski and other backcountry activities and volume. Contact us for further information.

Coverage Details

Travelling Canadians:	Sum Insured \$5,000,000 CAD	Deductible \$0
Visitors to Canada (any international guest):	Sum Insured \$ 200,000 CAD	Deductible \$0

If the guest has a pre-existing medical condition these terms will apply to the condition.

- Canadians – no stability period required.
- Visitors under the age of 59 require 120-day stability before entering Canada
- Visitors age 60 to 69 require 180-day stability before entering Canada

Ground ambulance or Helicopter evacuation to hospital is covered without pre-approval by the insurer (they will accept an invoice from a leased Helicopter for the evacuation).

BC Residents are covered for Ambulance and Helicopter evacuation only out of the backcountry to hospital.

GROUP TRIP INTERRUPTION INSURANCE (NEW FOR THE 2020/21 SEASON)

Trip Interruption Insurance will protect against a disruption in travel that results in additional out-of-pocket expenses, a travel change fee, and delayed return cost. In addition to covering expenses, guests are insured for the loss of their unused travel package.

Cost of insurance is estimated at \$40 per guest regardless of trip length. Estimated guests, package lengths and value will be required to confirm the rate.

Coverage Details

Covered reasons to claim include:

- missed connection or schedule change due to weather, mechanical failure or a road closure.
- injury, sickness, quarantine or death for the guest, their immediate family or travel companion.
- Sum insured is \$25,000

CLAIMS PROCESS

If a medical event occurs requiring evacuation, operators can transport the insured guest to hospital. As soon as reasonable, a claim should be opened with TuGo via the 1-800 Assistance Call Centre open 24/7. All injury, sickness and quarantine claims require a physician's certificate. Travel documents may be required to support travel-related disruptions. Operators are required to provide invoices for unused, non-refundable costs.

OPTIONAL TRIP CANCELLATION INSURANCE

Trip Cancellation insurance is the most effective tool to ensure your guests have financial protection for cancellation of their non-refundable trip costs.

Covered risks to claim are detailed in the policy booklet at the time of policy purchase and will be explained in full to travelers.

Trip Cancellation policy dates may be amended to a subsequent year if a trip is postponed, no travel has taken place and there is no claim.

OPTION 1 – TUGO

- Policy can be purchased any time prior to departure date.
- Cancellation can occur anytime up to departure date.
- Sum insured up to \$100,000 per person.
- 100% re-imbusement for non-refundable trip fees.
- Cost is ~4-5% of non-refundable value based on age of traveler and amount of trip.

<u>Sum Insured</u>	<u>Premium</u>
\$ 5,000 CAD	\$ 242
\$10,000 CAD	\$ 456
\$20,000 CAD	\$ 884

OPTION 2 - MANULIFE – CANCEL FOR ANY REASON (CFAR)

- Policy must be purchased within 72 hours of payment of non-refundable deposit.
- Cancellation must occur at least 14 days prior to departure date.
- Sum insured up to \$30,000 per person.
- 100% re-imbusement for non-refundable trip fees for cancellation due to a covered risk.
- 50% re-imbusement for non-refundable trip fees for cancellation for ANY other reason.
- Cost is ~5-7% of non-refundable value based on age of traveler and amount of trip.

<u>Sum Insured</u>	<u>Premium</u>
\$ 5,000 CAD	\$ 351
\$10,000 CAD	\$ 576
\$20,000 CAD	\$1026

CLAIMS PROCESS

Claims are submitted directly by the insured traveler to the insurance company. All injury, sickness and quarantine claims require a physician’s certificate. Travel documents may be required to support travel-related disruptions. Operators are required to provide invoices for unused, non-refundable costs.