

Emergency Medical

Canadians Travelling Outside of Canada

An ATV accident could have cost Amir \$900,000+



Destination: San Diego, California

35-year-old Amir was visiting friends in San Diego during a much-needed break from work. After relaxing for 3 days, the group decided to go on an ATV adventure, something that had been on Amir's bucket list for some time.

During the excursion, Amir hit a rut in the track and flew off his ATV, landing hard on his back. He was in excruciating pain and barely able to move. Amir's friends called an ambulance to transport him to a local hospital for care.

Tests showed a fractured spine with bone shards in his spinal canal. Amir needed emergency surgery to avoid risking paralysis, so he was taken by air ambulance to a trauma centre. After surgery, he was hospitalized for 16 days and returned to Canada via air evacuation.

As Amir crosses the border often, he makes sure he's covered by a Multi Trip Annual travel insurance plan. Back in Canada, he was relieved his plan covered his huge medical bill, saving him from additional stress and financial hardship.

Ground ambulance fees	\$2,501.94
Hospital fees	\$680, 521.73
Air ambulance fees	\$102,682.88
Doctors' fees	\$98,506.09
Radiology/Pathology fees	\$5,388.82
Air evacuation fees	\$40,599.18
Provincial healthcare	-\$7,781.05
Amount paid by TuGo	\$922,419.59

These examples are based on actual claims with specific traveller details changed to protect privacy.

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Travel insurance saved Linda \$76,000+ due to abdominal pain



Destination: Puerto Vallarta, Mexico

At the end of a relaxing 2-week vacation in Puerto Vallarta, 54-year-old Linda was packing for her trip home. While she was throwing a few last items into her suitcase, she felt a sharp pain in her upper abdomen; it was like nothing she'd experienced before.

In fact, the pain was so intense that instead of heading for the airport, Linda took a cab to the local hospital. To her surprise, she was diagnosed with metabolic pancreatitis, due to increased enzymes. As doctors were unable to control Linda's symptoms and her condition worsened, she and her friend were air evacuated back to Canada.

At over \$76,000, the hospital and air evacuation fees were staggering. And provincial healthcare only covered a small amount. Once the bills began to arrive, Linda was glad she was covered by her All Inclusive Holiday package.

Hospital fees	\$29,608.09
Air evacuation fees	\$47,090.60
Provincial healthcare	-\$225.00
Amount paid by TuGo	\$76,473.69

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Madison's family avoided \$30,000+ bill for broken arm



Destination: Milwaukee, Wisconsin

While vacationing with her family in Milwaukee, 9-year-old Madison and her family took a walk in a local park. During a sudden downpour, Madison slipped and fell on her arm. Alarmed by the intense pain and swelling, her parents rushed her to the hospital.

At the ER, the doctor attempted to cast Madison's arm, but was unsuccessful. She was finally able to set a cast after performing a closed reduction under general anesthesia. Madison was discharged from the hospital the next day with pain medication.

Health care in the US is costly. Not only that, but provincial healthcare covered less than 1% of Madison's medical fees! Without travel insurance, medical fees would have cost Madison's family over \$30,000. By protecting themselves with a family travel insurance plan, they not only avoided undue stress, but unnecessary debt as well.

Hospital fees	\$24,430.86
Doctors' fees	\$6,973.67
Radiology fees	\$276.53
Prescriptions	\$42.09
Provincial healthcare	-\$205.00
Amount paid by TuGo	\$31,518.15

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