

Travel insurance saved Meghan \$64,000+, allowing her to finish grad school in the US



Destination: [San Francisco, USA](#)

28-year-old Meghan had just started grad school in San Francisco. She was excited to continue her studies in art history, a subject she was passionate about. About 2 weeks after she'd moved there, Meghan started feeling pain in her pelvis. After 12 hours, it became unbearable.

In the past, Meghan had suffered from endometriosis, but these symptoms were different. This time, she was extremely nauseated before she vomited and passed out.

Meghan's husband took her to the ER, where she was diagnosed with an ovarian cyst. Due to the risk of ovarian torsion, she was taken to the operating room, where the cyst was removed.

After 2 days of recovery, Meghan was sent home; soon after, she went back to school. Because she'd bought travel insurance to cover her while away, she saved over \$64,000 and was able to finish grad school.

Hospital fees	\$58,543.22
Doctors' fees	\$5,162.08
Laboratory fees	\$1,066.76
Prescriptions	\$151.11
Provincial healthcare	-\$453.90
Amount paid by TuGo	\$64,469.27

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

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Lin broke her leg sledding—travel insurance saved her \$30,000+**Destination:** Vancouver, BC

16-year-old Lin came from China to attend high school in Vancouver. One winter weekend, she headed up the mountain to go sledding with some classmates, excited to try it out for the first time.

On her 3rd run, Lin's sled veered off the hill and ran into a tree. She was in excruciating pain and couldn't stand on her own, so her friends stopped a ski attendant who immediately called an ambulance.

Lin was taken to the hospital, where she had surgery and was kept for 8 days. She'd originally planned to head back to China with a friend a few days after sledding, but was unable to travel due to her condition. She had to delay her trip until she was fit to travel.

Lin's family knew that as an international student in Canada, she would not be covered for accidents or medical emergencies. Because they'd bought travel insurance before her trip, Lin was covered for over \$30,000.

Ambulance fees	\$650.00
Hospital fees	\$20,995.52
Doctors' fees	\$8,000.00
Additional accommodation expenses	\$900.00
Amount paid by TuGo	\$30,545.52

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