## **Trip Cancellation**

# Grant's stroke led to cancellation of anniversary trip—travel insurance saved him and his wife \$15,000



### **Destination:** New Zealand

Grant and Rebecca booked an all-inclusive vacation package for their upcoming 15-year anniversary trip to New Zealand. They'd been saving up and planning for this milestone event for more than a year. They even bought travel insurance months before departure, because they knew they wanted to do lots of outdoor activities.

But just one month before their scheduled trip, Grant suffered a stroke. He was hospitalized for several days and thankfully recovered, but his doctor strongly advised him against travelling.

Although they were disappointed, the couple was grateful that Grant was okay and they were happy that they'd bought Trip Cancellation with their Emergency Medical Travel Insurance ahead of time. Because of this, TuGo was able to save them from a sizeable loss in pre-paid expenses.

Airfare for each	\$7,484.00
Amount paid by TuGo	\$14,968.00

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







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### **Trip Interruption**

# Travel insurance saved mother and daughter \$12,000 when their trip was interrupted by a broken hip emergency



### **Destination:** Cork, Ireland

Donna and her mother, Fiona, were on a group tour around Ireland. They were especially excited to visit Cork, the city where Fiona's parents were born. Just halfway through their 11-day tour, Fiona fell on the street. She was taken to the hospital, where doctors diagnosed her with a broken hip and told her she needed a hip replacement.

The tour continued on without the pair, but both Donna and Fiona lost out on some of their pre-paid tour costs. Donna also incurred additional accommodation, meal and transportation expenses while attending to her mother in the hospital. Once Fiona was discharged, they purchased new return tickets and arrived home in Canada a little earlier than expected.

Although Donna and Fiona had done only a portion of their Ireland tour, they were able to recover some of the cost. If they hadn't bought Trip Interruption along with their Emergency Medical Travel Insurance, they would've had to pay quite a bit out-of-pocket.

Non-refundable unused tour	\$7,125.22
Rescheduled airfare for 2	\$3,089.50
Accommodation, meals, transportation	\$1,787.42
Amount paid by TuGo	\$12,002.14

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