

# Sports & Activities Optional Coverage

## We make it easy for your customers to enjoy their travels—their way

At TuGo, we're helping travellers have better travel experiences; and knowing they're covered for the activities they love is an important part of that—that's why Emergency Medical Insurance for Canadians and Visitors to Canada now cover many of the activities they love to do, while away.

Because we've reduced the list of sports and activities that require this coverage, there's little need to plan ahead if they don't want to; your customers can say yes to their bucket list dream activities. That's what makes our travel insurance unique!



## Coverage to the extreme

For your more daring customers, all they need is Sports & Activities Optional Coverage to take their travels to the next level.

### All sports/activities have a specific surcharge and minimum and maximum premium.

- › If a traveller selects more than one sport/activity, they'll only be charged for the sport/activity with the highest surcharge and will be covered for all sports/activities selected.
- › The traveller must select **all** the specific sports/activities they'll be participating in, or training and practicing for during their trip, and pay the applicable surcharge, or risk not having coverage for those sports/activities during their trip.
- › The policy declaration page will include all the sports/activities that were selected as well as their benefit limits.

Sports & Activities	Limit*	Surcharge	Min. Rate	Max. Rate
Backcountry skiing/snowboarding	Policy limit	200%	\$20	\$200
BASE jumping	\$500,000	400%	\$80	\$800
Boxing	Policy limit	300%	\$30	\$300
Downhill freestyle skiing/snowboarding in organized competitions	Policy limit	250%	\$25	\$250
Downhill mountain biking	Policy limit	300%	\$30	\$300
Hang gliding/paragliding	\$500,000	300%	\$60	\$600
High risk snowmobiling and motorized snow biking	\$500,000	500%	\$100	\$1,000

<b>Sports &amp; Activities</b>	<b>Limit*</b>	<b>Surcharge</b>	<b>Min. Rate</b>	<b>Max. Rate</b>
High risk motorized speed activities Includes: <ul style="list-style-type: none"> <li>• Motorized racing competitions, endurance events or timed activities</li> <li>• Motocross, dirt biking, and motorcycling (unless vehicle is solely being used for transportation purposes)</li> </ul>	\$500,000	1,000%	\$1,000	N/A
Ice climbing	Policy limit	250%	\$25	\$250
Mixed martial arts	Policy limit	300%	\$30	\$300
Mountaineering - two options: <ul style="list-style-type: none"> <li>• Mountaineering up to 6,000 m elevation</li> <li>• Mountaineering over 6,000 m elevation</li> </ul> Includes: <ul style="list-style-type: none"> <li>• Ski Mountaineering ("skimo")</li> <li>• Ice Climbing* (if ice climbing will be a component of mountaineering)</li> </ul> * If travellers will only be ice climbing as a component of mountaineering, they do not need to select Ice Climbing.	Policy limit Policy limit	150% 1000%	\$15 \$1000	\$150 N/A
Organized team sports Includes: <ul style="list-style-type: none"> <li>• American and Canadian football</li> <li>• Ice hockey</li> <li>• Rugby</li> </ul> Not required for travellers aged 20 years and under (at the time of application), or for coaches, referees or sports officials.	Policy limit	50%	\$10	\$100
Parachuting/skydiving/tandem skydiving	\$500,000	400%	\$80	\$800
Rock climbing (includes canyoneering, but does not include climbing indoor or outdoor artificial rock climbing walls)	Policy limit	150%	\$15	\$150
Scuba diving or free diving over 40 metres	\$500,000	400%	\$80	\$800
White water sports—Class VI	\$500,000	300%	\$60	\$600
Wingsuit flying	\$500,000	1,000%	\$1,000	N/A

\* Applicable to Visitors to Canada, up to the sum insured.

## Exclusions

All sports/activities **not listed** in the Sports & Activities Optional Coverage are covered under the Emergency Medical Insurance plan, without having to purchase this optional coverage, with the exception of:

- › Barrel racing
- › Bronc riding
- › Bull riding
- › Chariot racing
- › Chuck wagon racing
- › Harness racing
- › Rodeo bareback riding
- › Rodeo clowning
- › Rodeo team roping
- › Steer wrestling/chute dogging
- › Trick riding

The following are also excluded if participating, training or practicing in any areas that have been closed off to public access and/or can typically only be accessed by crossing a fenced, gated or roped-off area that has been marked as off limits according to recommendations of safety authorities in the area.

- › Backcountry skiing/snowboarding
- › Downhill freestyle skiing/snowboarding in organized competitions
- › High risk snowmobiling and motorized snow biking
- › Ice climbing
- › Mountaineering (up to and/or over a 6,000-metre elevation)
- › Rock climbing

