

COVID-19 Coverage for TuGo Policies

TuGo recognizes a travel advisory when it's issued by the Government of Canada. While it's safe to travel under Level 1 and Level 2 travel advisories, the two highest risk levels, "avoid non-essential travel" (Level 3) and "avoid all travel" (Level 4) have implications on your travel insurance coverage.

The Government of Canada issued a global "avoid non-essential travel" advisory for COVID-19 on March 13, 2020. Other "avoid non-essential travel" advisories for specific destinations (China, Italy, etc.) were issued before March 13th, including a cruise advisory issued on March 9, 2020. COVID-19 was recognized by TuGo as a circumstance known for Trip Cancellation & Trip Interruption and Trip Interruption Insurance Only policies issued on or after March 4, 2020.

Emergency Medical Insurance	
Scenario	Coverage
No travel advisory in place for the international destination at the time of departure	Covered
Travel advisory (level 3 or 4) in place for the international destination at the time of departure	Not covered
No travel advisory in place within Canada	Covered

Trip Cancellation & Trip Interruption and Trip Interruption Insurance Only				
Scenario	Trip Cancellation		Trip Interruption	
	Policy issued before March 4, 2020 <small>(COVID-19 is not a circumstance known)</small>	Policy issued March 4, 2020 or later <small>(COVID-19 is a circumstance known)</small>	Policy issued before March 4, 2020 <small>(COVID-19 is not a circumstance known)</small>	Policy issued March 4, 2020 or later <small>(COVID-19 is a circumstance known)</small>
Sickness/Death/Quarantine due to COVID-19	Covered	Not covered	Covered	Not covered
Travel Advisory (level 3 or 4) issued due to COVID-19	Covered if the travel advisory is still in effect on the departure date	Not covered	Covered if the advisory was issued after departure Not covered if the advisory was issued before departure	Not covered

Visitors to Canada and Students			
Scenario	Policy issued before April 3, 2020	Policy issued between April 3 and July 7, 2020	Policy issued July 8, 2020 or later
Sickness due to COVID-19	Covered	Not covered for any claims that occurred between April 3 and July 7, 2020 Covered for claims that occurred on July 8, 2020 or later (provided the policy is still in effect)	Covered

Note: For Traveller Visitors to Canada plans when travel is outside of Canada, a travel advisory exclusion applies if the travel advisory is issued before the date you leave for your trip. If a travel advisory is issued because of COVID-19, coverage is not provided for any claims related to COVID-19.

To find the most up to date information on travel advisories and warnings, please visit the Government of Canada pages:

Global Affairs Canada: <https://travel.gc.ca/travelling/advisories>

Public Health Agency of Canada: <https://travel.gc.ca/travelling/health-safety/travel-health-notice>

Keep up-to-date with our **COVID-19 Travel Insurance FAQs**.

