

Travel Insurance Made Easy (T.I.M.E)
2026-2027 Travel Season

Winter Discount - SAVE UP TO 25% until February 1, 2027

- ◇ **Annual Plans: Save 25%**
- ◇ **Single Trips: Save 10%**

Do You Have Only One Medical Condition?

- T.I.M.E has some of the lowest rates in Canada for persons with a heart condition, a lung condition, diabetes, cancer, or a gastrointestinal condition.

Coverage for Pre-Existing Medical Conditions

- Pre-existing medical conditions are covered if you meet the required stability period as shown in the rate table for the Plan for which you qualify prior to your travel.

No Age Limits!

- Coverage available for those 90+

T.I.M.E is only available from

Travel Insurance Office Inc.

One of Canada's largest travel insurance brokers
Insuring travellers since 1991

Serving Travellers for 35 Years

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Winter Discount - SAVE UP TO 25%

- **Annual Plans: Save 25%**
- **Single Trips: Save 10%**

Deadline: February 1, 2027

TIO Risk-free Guarantee

Cancel for any reason prior to travel and get a full refund. No questions asked.

Plan Zero Daily Rates	Medical Score Total = Zero Points • This plan covers *emergency treatment* for *pre-existing medical conditions* that were *stable* in the **90 days** prior to your *effective date*					
Trip Duration / Age on Departure	1-44 days	45-60 days	61-90 days	91-120 days	121-150 days	151+ days
55-59	$9.05	$9.05	$9.48	$9.58	$10.14	$10.38
60	$8.88	$8.88	$9.29	$9.40	$9.96	$10.22
61	$8.89	$8.89	$9.31	$9.45	$10.05	$10.39
62	$8.91	$8.91	$9.33	$9.50	$10.14	$10.56
63	$9.07	$9.07	$9.51	$9.79	$10.57	$11.27
64	$9.31	$9.31	$9.76	$10.05	$10.84	$11.57
65	$9.55	$9.55	$10.01	$10.31	$11.12	$11.87
66	$9.79	$9.79	$10.26	$10.57	$11.40	$12.17
67	$10.03	$10.03	$10.51	$10.83	$11.67	$12.47
68	$10.27	$10.27	$10.76	$11.09	$11.95	$12.77
69	$11.32	$11.32	$11.86	$12.22	$13.18	$14.08
70	$12.36	$12.36	$12.96	$13.35	$14.40	$15.39
71	$13.41	$13.41	$14.05	$14.48	$15.63	$16.70
72	$14.46	$14.46	$15.15	$15.61	$16.86	$18.00
73	$15.50	$15.50	$16.25	$16.74	$18.09	$19.31
74	$16.90	$16.90	$17.72	$18.24	$19.73	$21.06
75	$18.29	$18.29	$19.19	$19.74	$21.37	$22.80
76	$19.68	$19.68	$20.66	$21.25	$23.00	$24.55
77	$21.08	$21.08	$22.14	$22.75	$24.64	$26.29
78	$22.47	$22.47	$23.61	$24.26	$26.28	$28.04
79	$25.88	$25.88	$27.17	$28.48	$30.65	$33.08
80	$29.30	$29.30	$30.73	$32.71	$35.03	$38.12
81-85	$40.34	$40.34	$42.27	$46.31	$49.13	$54.33
86-89	$60.34	$60.34	$63.35	$65.15	$70.57	$75.37
90+	$72.41	$72.41	$76.02	$78.18	$84.68	$90.45

Optional Annual Plan Rates								
Age on Departure	55-59	60-65	66-70	71-75	76-80	81-85	86-89	90+
8-day Annual	$252	$253	$290	$435	$632	$1,112	$1,661	$1,994
17-day Annual	$368	$370	$425	$641	$930	$1,636	$2,444	$2,933
32-day Annual	$567	$571	$656	$993	$1,437	$2,530	$3,783	$4,541

Plan 1 Daily Rates	Medical Score Total = 1 Point • This plan covers *emergency treatment* for *pre-existing medical conditions* that were *stable* in the **90 days** prior to your *effective date*					
Trip Duration / Age on Departure	1-44 days	45-60 days	61-90 days	91-120 days	121-150 days	151+ days
55-59	$11.65	$11.65	$12.09	$12.92	$13.32	$13.58
60	$11.43	$11.43	$11.87	$12.67	$13.08	$13.38
61	$11.45	$11.45	$11.92	$12.70	$13.20	$13.63
62	$11.48	$11.48	$11.97	$12.72	$13.31	$13.88
63	$11.88	$11.88	$12.49	$13.15	$14.08	$15.09
64	$12.51	$12.51	$13.16	$13.86	$14.84	$15.90
65	$13.14	$13.14	$13.83	$14.57	$15.61	$16.70
66	$13.77	$13.77	$14.51	$15.27	$16.37	$17.51
67	$14.41	$14.41	$15.18	$15.98	$17.13	$18.31
68	$15.04	$15.04	$15.85	$16.69	$17.90	$19.12
69	$15.88	$15.88	$16.72	$17.62	$18.88	$20.19
70	$16.72	$16.72	$17.59	$18.54	$19.87	$21.26
71	$17.56	$17.56	$18.46	$19.47	$20.85	$22.32
72	$18.40	$18.40	$19.33	$20.40	$21.83	$23.39
73	$19.24	$19.24	$20.20	$21.32	$22.82	$24.46
74	$21.88	$21.88	$22.98	$24.26	$25.97	$27.83
75	$24.52	$24.52	$25.77	$27.21	$29.13	$31.21
76	$27.15	$27.15	$28.55	$30.15	$32.28	$34.59
77	$29.79	$29.79	$31.34	$33.09	$35.43	$37.96
78	$32.43	$32.43	$34.12	$36.04	$38.59	$41.34
79	$37.15	$37.15	$39.09	$41.28	$44.21	$47.35
80	$41.88	$41.88	$44.05	$46.53	$49.83	$53.36
81-85	$57.18	$57.18	$60.15	$63.54	$68.05	$72.86
86-89	$79.42	$79.42	$83.54	$88.21	$94.55	$101.19
90+	$95.30	$95.30	$100.25	$105.85	$113.47	$121.43

Optional Annual Plan Rates								
Age on Departure	55-59	60-65	66-70	71-75	76-80	81-85	86-89	90+
8-day Annual	$320	$324	$421	$540	$910	$1,576	$2,187	$2,623
17-day Annual	$472	$478	$622	$794	$1,341	$2,317	$3,217	$3,860
32-day Annual	$732	$739	$963	$1,230	$2,077	$3,584	$4,978	$5,974

Persons Age 0-54

No application neccessary. See page 5 for details.

Persons Age 55+

Application is required. You must have a valid Provincial Government Health Insurance card while travelling AND meet the eligibility requirements on the application form. Use the rate table which corresponds to your Medical Score from the application.

Tobacco Users: Add 20% if you used tobacco in the past 3 years

Optional 90-Day Stability for Plans 2, 3, 4 or 5: Add 35% to decrease the stability period to 90 days for *pre-existing medical conditions.* Coverage will be limited to $1,000,000 CAD for the condition that does not meet the required stability period for the plan for which you qualify.

Plan 2 Daily Rates

Medical Score Total = 2 Points

• This plan covers *emergency treatment* for *pre-existing medical conditions* that were *stable* in the **180 days** prior to your *effective date*

Trip Duration / Age on Departure	1-44 days	45-60 days	61-90 days	91-120 days	121-150 days	151+ days
55-59	$14.26	$14.26	$15.45	$16.17	$17.03	$17.36
60	$13.98	$13.98	$15.16	$15.86	$16.72	$17.06
61	$14.02	$14.02	$15.21	$15.91	$16.82	$17.27
62	$14.06	$14.06	$15.27	$15.96	$16.93	$17.47
63	$14.53	$14.53	$15.85	$16.55	$17.73	$18.60
64	$15.23	$15.23	$16.65	$17.39	$18.63	$19.56
65	$15.92	$15.92	$17.45	$18.24	$19.53	$20.51
66	$16.62	$16.62	$18.26	$19.08	$20.44	$21.46
67	$17.31	$17.31	$19.06	$19.93	$21.34	$22.42
68	$18.01	$18.01	$19.86	$20.77	$22.24	$23.37
69	$19.16	$19.16	$21.14	$22.11	$23.68	$24.87
70	$20.31	$20.31	$22.41	$23.44	$25.11	$26.37
71	$21.47	$21.47	$23.68	$24.77	$26.54	$27.87
72	$22.62	$22.62	$24.96	$26.11	$27.97	$29.37
73	$23.78	$23.78	$26.23	$27.44	$29.40	$30.88
74	$26.64	$26.64	$29.40	$30.74	$32.94	$34.60
75	$29.51	$29.51	$32.57	$34.04	$36.48	$38.32
76	$32.37	$32.37	$35.74	$37.35	$40.02	$42.05
77	$35.24	$35.24	$38.91	$40.65	$43.56	$45.77
78	$38.11	$38.11	$42.08	$43.95	$47.10	$49.49
79	$45.39	$45.39	$50.12	$52.35	$56.10	$58.95
80	$52.67	$52.67	$58.16	$60.75	$65.11	$68.42
81-85	$76.03	$76.03	$83.95	$87.71	$94.00	$98.78
86-89	$95.91	$95.91	$105.90	$110.66	$118.60	$124.64
90+	$115.09	$115.09	$127.09	$132.79	$142.32	$149.58

Optional Annual Plan Rates

Age on Departure	55-59	60-65	66-70	71-75	76-80	81-85	86-89	90+
8-day Annual	$396	$397	$506	$671	$1,073	$2,094	$2,640	$3,169
17-day Annual	$580	$585	$744	$986	$1,577	$3,081	$3,886	$4,663
32-day Annual	$894	$905	$1,151	$1,522	$2,437	$4,767	$6,015	$7,219

Plan 3 Daily Rates

Medical Score Total = 3 Points

• This plan covers *emergency treatment* for *pre-existing medical conditions* that were *stable* in the **180 days** prior to your *effective date*

Trip Duration / Age on Departure	1-44 days	45-60 days	61-90 days	91-120 days	121-150 days	151+ days
55-59	$15.29	$15.29	$17.33	$17.90	$18.69	$19.07
60	$15.06	$15.06	$17.07	$17.63	$18.44	$18.86
61	$15.33	$15.33	$17.42	$18.01	$18.93	$19.55
62	$15.61	$15.61	$17.77	$18.38	$19.43	$20.24
63	$16.95	$16.95	$19.40	$20.12	$21.60	$23.09
64	$17.84	$17.84	$20.40	$21.17	$22.74	$24.31
65	$18.72	$18.72	$21.41	$22.21	$23.87	$25.53
66	$19.60	$19.60	$22.42	$23.26	$25.00	$26.74
67	$20.49	$20.49	$23.43	$24.30	$26.14	$27.96
68	$21.37	$21.37	$24.43	$25.34	$27.27	$29.18
69	$22.79	$22.79	$26.06	$27.03	$29.08	$31.10
70	$24.21	$24.21	$27.68	$28.72	$30.88	$33.02
71	$25.62	$25.62	$29.30	$30.41	$32.69	$34.94
72	$27.04	$27.04	$30.92	$32.10	$34.49	$36.87
73	$28.46	$28.46	$32.54	$33.79	$36.30	$38.79
74	$31.63	$31.63	$36.16	$37.55	$40.34	$43.12
75	$34.79	$34.79	$39.77	$41.31	$44.38	$47.44
76	$37.96	$37.96	$43.39	$45.08	$48.42	$51.77
77	$41.13	$41.13	$47.00	$48.84	$52.46	$56.10
78	$44.30	$44.30	$50.62	$52.61	$56.50	$60.42
79	$50.51	$50.51	$57.26	$59.57	$64.13	$68.44
80	$56.72	$56.72	$63.90	$66.53	$71.77	$76.46
81-85	$76.89	$76.89	$85.53	$89.19	$96.62	$102.56
86-89	$103.18	$103.18	$118.67	$123.81	$134.11	$142.36
90+	$123.81	$123.81	$142.41	$148.58	$160.94	$170.83

Optional Annual Plan Rates

Age on Departure	55-59	60-65	66-70	71-75	76-80	81-85	86-89	90+
8-day Annual	$435	$479	$622	$827	$1,284	$2,187	$2,938	$3,526
17-day Annual	$641	$706	$914	$1,216	$1,890	$3,218	$4,321	$5,185
32-day Annual	$993	$1,093	$1,412	$1,880	$2,927	$4,981	$6,685	$8,021

Get a Free Quote Today!

Optional Trip Insurance

- **Trip Cancellation** - protects you before your trip begins. If you need to cancel your trip due to a covered risk, this insurance reimburses your non-refundable prepaid travel costs. The price is based on the total sum insured selected (i.e. your total trip costs you want insured).
- **Trip Interruption** - protects you once your trip has begun. If an emergency occurs during your trip, this insurance reimburses your non-refundable prepaid travel costs and the expenses to return home. Add this coverage to your policy **for as little as $34** (price is based on the total sum insured selected and is subject to change).
- **Baggage Coverage** - protects your personal belongings, up to $1,500, in the event that they are lost, stolen, or damaged while travelling, or while in any hotel or other building, en route anywhere in the world, on land or water or in the air.

Plan 4 Daily Rates

Medical Score Total = 4 Points

• This plan covers *emergency treatment* for *pre-existing medical conditions* that were *stable* in the **180 days** prior to your *effective date*

Trip Duration / Age on Departure	1-44 days	45-60 days	61-90 days	91-120 days	121-150 days	151+ days
55-59	$18.50	$19.29	$21.57	$21.81	$22.40	$23.72
60	$18.22	$19.01	$21.27	$21.50	$22.13	$23.49
61	$18.60	$19.43	$21.78	$22.04	$22.81	$24.47
62	$18.97	$19.85	$22.29	$22.58	$23.50	$25.45
63	$20.75	$21.79	$24.57	$25.10	$26.57	$29.25
64	$21.84	$22.94	$25.80	$26.65	$28.27	$30.48
65	$22.94	$24.09	$27.04	$28.20	$29.96	$31.71
66	$24.04	$25.24	$28.27	$29.74	$31.66	$32.94
67	$25.13	$26.39	$29.50	$31.29	$33.35	$34.17
68	$26.23	$27.54	$30.73	$32.84	$35.04	$35.40
69	$28.15	$29.55	$32.65	$34.71	$37.17	$37.87
70	$30.08	$31.57	$34.56	$36.57	$39.29	$40.34
71	$32.00	$33.59	$36.48	$38.44	$41.41	$42.81
72	$33.92	$35.61	$38.39	$40.31	$43.54	$45.29
73	$35.84	$37.63	$40.31	$42.18	$45.66	$47.76
74	$40.06	$42.05	$43.76	$46.19	$49.23	$50.97
75	$44.27	$46.47	$47.21	$50.20	$52.79	$54.19
76	$48.48	$50.90	$50.66	$54.21	$56.36	$57.41
77	$52.69	$55.32	$54.11	$58.22	$59.92	$60.63
78	$56.90	$59.74	$57.56	$62.23	$63.49	$63.85
79	$61.65	$63.99	$63.15	$67.83	$70.52	$72.17
80	$66.39	$68.24	$68.74	$73.42	$77.54	$80.49
81-85	$82.26	$82.63	$87.26	$92.05	$100.64	$107.61
86-89	$119.16	$120.72	$122.42	$129.04	$137.69	$150.76
90+	$142.99	$144.86	$146.90	$154.85	$165.23	$180.91

Optional Annual Plan Rates

Age on Departure	55-59	60-65	66-70	71-75	76-80	81-85	86-89	90+
8-day Annual	$513	$573	$743	$1,015	$1,610	$2,281	$3,303	$3,964
17-day Annual	$754	$843	$1,092	$1,493	$2,369	$3,357	$4,861	$5,832
32-day Annual	$1,164	$1,303	$1,691	$2,309	$3,666	$5,196	$7,523	$9,028

Plan 5 Daily Rates

Medical Score Total = 5 or more Points

• This plan covers *emergency treatment* for *pre-existing medical conditions* that were *stable* in the **180 days** prior to your *effective date*

Trip Duration / Age on Departure	1-44 days	45-60 days	61-90 days	91-120 days	121-150 days	151+ days
55-59	$23.20	$24.77	$26.85	$26.95	$27.79	$29.48
60	$22.86	$24.41	$26.46	$26.58	$27.44	$29.18
61	$23.35	$24.93	$27.06	$27.25	$28.26	$30.34
62	$23.84	$25.45	$27.66	$27.92	$29.09	$31.50
63	$26.13	$27.91	$30.35	$31.06	$32.81	$36.04
64	$27.53	$29.42	$31.85	$32.97	$34.91	$37.59
65	$28.93	$30.92	$33.36	$34.88	$37.00	$39.13
66	$30.33	$32.43	$34.86	$36.78	$39.10	$40.68
67	$31.73	$33.94	$36.36	$38.69	$41.19	$42.22
68	$33.13	$35.45	$37.87	$40.60	$43.29	$43.77
69	$35.63	$38.12	$40.23	$42.88	$45.91	$46.81
70	$38.14	$40.80	$42.58	$45.17	$48.52	$49.85
71	$40.64	$43.47	$44.94	$47.45	$51.14	$52.89
72	$43.14	$46.15	$47.30	$49.73	$53.76	$55.92
73	$45.65	$48.82	$49.66	$52.02	$56.38	$58.96
74	$48.44	$51.81	$53.94	$56.99	$60.78	$62.94
75	$51.22	$54.79	$58.23	$61.96	$65.18	$66.92
76	$54.01	$57.78	$62.51	$66.92	$69.58	$70.89
77	$56.80	$60.77	$66.79	$71.89	$73.98	$74.87
78	$59.58	$63.75	$71.08	$76.86	$78.38	$78.85
79	$65.98	$70.59	$78.97	$84.30	$86.70	$87.35
80	$72.38	$77.42	$86.85	$91.74	$95.01	$95.86
81-85	$93.44	$99.93	$112.77	$116.40	$122.41	$123.85
86-89	$132.21	$141.42	$157.96	$168.77	$180.07	$186.18
90+	$158.64	$169.70	$189.55	$202.52	$216.08	$223.41

Optional Annual Plan Rates

Age on Departure	55-59	60-65	66-70	71-75	76-80	81-85	86-89	90+
8-day Annual	$632	$707	$922	$1,269	$1,655	$2,546	$3,600	$4,321
17-day Annual	$930	$1,041	$1,356	$1,868	$2,436	$3,746	$5,297	$6,356
32-day Annual	$1,437	$1,610	$2,095	$2,889	$3,770	$5,795	$8,197	$9,837

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Service Excellence

- Safe, secure, online application
- Fully trained experienced agents
- Calls answered live, no buttons to press
- Guaranteed same-day service
- Daily rate tables allow purchases of the exact number of days required
- No administration fees or service charges
- No fees to change travel dates
- If you cancel your coverage for any reason, prior to departure, you will get a full refund.
- A full refund on unused days is available if you return to your province or territory of residence earlier than planned. There is no refund if you have had a claim or a claim is pending.

$5 Million Coverage with Full Benefits

The policy has a $5 million CAD plan maximum per person, per trip, of emergency medical benefits including:

- 24-hour emergency worldwide assistance
- Medications and medical supplies
- Land and air ambulance
- Hospitals and clinics
- Physicians and surgeons
- Private registered nurse
- Emergency relief of dental pain
- Diagnostic tests
- Return of vehicle
- Repatriation of deceased
- Plus many other benefits



Do you have a Retiree Plan?

- If you have a retiree plan that provides a minimum of $500,000 CAD coverage, purchase 30 or more days of top-up coverage and the plan maximum for your first 40, 60 or any other number of days covered by your retiree plan will be increased to $5 million CAD per person
- Lifetime retiree plans protected up to $250,000 CAD

Optional 8, 17, and 32-day Annual Plans

The 8-day, 17-day, or 32-day annual plan covers the first 8, 17, or 32 days of every trip you take outside Canada within a 12-month period

- Coverage includes unlimited travel within Canada (outside your province or territory of residence) for all trips within a 12-month period
- Annual plans cannot be used to top up other coverage
- No refunds after the plan takes effect

Persons Age 55+

Application required. See pages 2-4 for details.

Persons Age 0-54

No application neccessary. To be eligible to purchase:

- You must have a valid Provincial Government Health Insurance card while travelling; and
- You must not have been diagnosed with a terminal illness; and
- You must not be currently under advisement from your physician not to travel

Rates

Minimum purchase $20 per Applicant.

$250 USD deductible per person, per claim.

This plan covers emergency *treatment* for *pre-existing medical conditions* that were *stable* in the 90 days prior to your *effective date*.

	Age 0-29	Ages 30-39	Ages 40-54	Per Family
Daily Rate	$5.06	$5.51	$5.96	$11.94
8-day Annual	$121	$132	$143	$286
17-day Annual	$160	$173	$190	$379
32-day Annual	$222	$242	$263	$527

Family Plan

The Family Plan covers you, your spouse and your children travelling with you. You and your spouse must be age 54 or under. Your children must be under 21 (under 26 if a full-time student) or any age if mentally or physically handicapped.

Deductible Options

There is a $250 USD deductible, per person, per claim.

$0 deductible	Add 15%
$99 USD per claim	Add 10%
$500 USD per claim	Subtract 5%
$1,000 USD per claim	Subtract 15%
$5,000 USD per claim	Subtract 25%
$10,000 USD per claim	Subtract 35%

Definitions

Defined terms appear in *italics* in this brochure:

Effective date means the date on which coverage begins. For top ups this is 12:01 am on the day after the termination of your prior coverage. For Multi-trip Plans, the *effective date* is the date of departure of each covered trip during the period of coverage of this policy.

Heart Condition means myocardial infarction, heart attack, arrhythmia, atrial fibrillation, heart murmur, chest pain or angina, arteriosclerosis, carotid artery occlusion, congestive heart failure, cardiac by-pass or any other kind of cardiac surgery, angioplasty or stent, use of pacemaker or defibrillator, congenital heart defect, or any other condition relating to the heart or cardiovascular system.

Hospitalized or hospitalization means being admitted to a hospital as an in-patient. *Hospitalized* does not include prescheduled tests not requiring any further immediate *treatment* in the hospital.

Medical examination (Physical) means a periodic consultation with a *physician* either virtually or in-person scheduled in advance with the purpose of general health monitoring which may include routine medical tests and which is not solely related to any specific symptom, illness, condition or disease.

Medical condition means an irregularity in your health that required or requires medical advice, consultation, investigation, *treatment*, care, service or diagnosis by a *physician*.

Minor infection means an infection that ends 30 days prior to the *effective date* of coverage and does not require: use of medication for a period greater than 15 days; more than one follow-up visit to a *physician*; *hospitalization*; surgical intervention; or, consultation with a medical specialist. A chronic infection or the complication of a chronic infection is not a *minor infection*.

Pre-existing medical condition means a *medical condition*, other than a *minor infection*, for which *treatment* has been taken or received, or which exhibited symptoms, prior to your *effective date* and within the period specified for the Plan for which you qualify and includes any medically recognized complication or recurrence of a *medical condition*.

Stable means the *medical condition* is not worsening, nor has there been any referral to a specialist, nor has there been any alteration or change in the usage or dosage of any medication for the *medical condition*, nor any *treatment*, prescribed or recommended by a physician or received within the period specified for the Plan for which you qualify, prior to the *effective date*. If you require a routine adjustment to the dosage of your prescription for Coumadin, warfarin or insulin (unless it is newly prescribed or stopped) to ensure correct blood levels are maintained, such a change is not considered an alteration in medication, provided the condition remains unchanged. (Note: If you have declined or delayed recommended *treatment*, diagnostic testing, or prescription medication in the two years prior to the date medical care is required under this policy, that *medical condition* or any related *medical condition* is not considered *stable*.)

Treat, Treated or Treatment means a medical, therapeutic or diagnostic procedure prescribed (other than routine monitoring), performed or recommended by a *physician*, including but not limited to prescribed medication, investigative testing and surgery. Do not count Aspirin or Entrophen as *treatment*.

About the Underwriter

Insurance is administered by North American Air Travel Insurance Agents Ltd. doing business as TuGo®, a licensed insurance broker in all provinces and territories. The issuer of the contract is Industrial Alliance Insurance and Financial Services Inc. TuGo® is a registered trademark owned by North American Air Travel Insurance Agents Ltd. doing business as TuGo®.

*The language in this document may not be the same as the actual policy wording which will prevail in all instances and is available upon request. Certain exclusions, limitations and conditions may apply.

Before You Travel ...

The policy contains exclusions, conditions and limitations. Upon receipt and prior to departure, please read your policy thoroughly. It is important that you understand the coverage described in the policy and are satisfied with it. Prior to departure, you may cancel your policy for any reason and obtain a full refund. For a copy of the policy, please contact us or visit our website.



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