

Summary of Changes



Coverage Purchased Before June 13, 2017		Coverage Purchased on or After June 13, 2017
Emergency Medical Insurance – Applicable to Annual and Single Trip Plans		
Eligibility		
Palliative Care	N/A	New Eligibility Requirement You are not receiving palliative care or palliative care must not have been recommended.
Period of Coverage		
Top-up	When a BCAA Travel Insurance policy is purchased as a top-up policy to another insurance provider: Coverage is not available for any emergency medical treatment related to a sickness or injury that happened after departure but before the BCAA policy took effect.	Changes to Top-up Policies When a BCAA Travel Insurance policy is purchased as a top-up policy to another insurance provider: Coverage is available for any emergency medical treatment related to a sickness or injury that happened after departure but before the BCAA policy took effect, under the same terms and conditions as if the emergency sickness or injury began under the BCAA top-up policy.
Benefits		
Lost or Stolen Prescription Drugs	Covers up to a maximum of \$150 for one physician visit and the new prescription drugs.	Benefit Limit Increase Covers up to a maximum of \$200 for one physician visit and the new prescription drugs.
Fracture Treatment	Covers up to a maximum of \$1,000 for expenses related to fractures.	New Feature Splints are now also covered.
Hospital Allowance	Covers up to \$50 per day to a maximum of \$3,000 for incidental hospital charges.	Benefit Limit Increase Covers up to a maximum of \$75 per day up to the policy limit for incidental hospital charges.
Return of Excess Baggage	Covers up to a maximum of \$500 to return excess baggage after an emergency air evacuation.	Benefit Limit Increase Covers up to a maximum of \$800 to return excess baggage after an emergency air evacuation.
Return of Travelling Companion	After the insured's Emergency Air Transportation, covers a one-way economy airfare for one travelling companion to return back to their original departure point.	Enhanced Benefit After the insured's Emergency Air Transportation, covers a one-way economy airfare for one travelling companion to return back to their original departure point. If the insured resumes their trip under the Return to Your Destination benefit, a one-way economy airfare is also covered for the same travelling companion to return to the travel destination to resume their trip with the insured.
Remote Evacuation	Covers up to a maximum of \$6,000 for non-medical remote evacuation.	Benefit Limit Increase Covers up to a maximum of \$8,000 for non-medical remote evacuation.
Child Care	Included in the Out of Pocket Expenses benefit.	New Separate Benefit for Child Care Covers up to a maximum of \$500 per day to a maximum of \$5,000.
Vision Care and Hearing Aids	Covers up to a maximum of \$200 for each.	Benefit Limit Increase Covers up to a maximum of \$1,000 combined.
Domestic Services in Canada	N/A	New Benefit After an Emergency Air Transportation, covers up to a maximum of \$250 for cooking, cleaning, child care and/or pet care at the insured's principal residence. Coverage is available up to 15 after the insured returns to their home province.
Medical Follow-up in Canada	N/A	New Benefit After an Emergency Air Transportation, covers up to a maximum of: <ul style="list-style-type: none"> • \$1,000 for semi-private room in hospital, rehabilitation centre or convalescent centre • \$100 per day for home care nursing or caregiver • \$300 for ambulance or taxi services • \$200 for essential medical appliances Coverage is available up to 15 days after the insured returns to their home province.

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Emergency Medical Insurance – Applicable to Annual and Single Trip Plans		
Exclusions		
Pre-existing Conditions	The pre-existing condition exclusion applies to all medical plans (Worldwide, Worldwide Excluding USA and Travel Within Canada).	Enhanced Coverage for Travel Within Canada Plans The pre-existing condition exclusion no longer applies to the Travel Within Canada plan.
Palliative Care	N/A	New Exclusion A trip that is undertaken while receiving palliative care or after palliative care has been recommended is excluded.
Expenses Covered by Provincial or Territorial Government Health Care	If the insured is not covered by a provincial or territorial government health care plan, any expenses normally covered by the government health insurance plan are excluded.	Updated Exclusion If the insured is not covered by a provincial or territorial government health care plan at time of claim, any medical and related expenses in excess of \$50,000 are excluded.
Travel Advisories & Travel Warnings	N/A	New Exclusion When a travel advisory or travel warning is issued by Global Affairs Canada or Public Health Agency of Canada, any sickness or injury caused by the reason for the advisory or warning is excluded.
Trip Cancellation & Trip Interruption Insurance – Applicable to Annual and Single Trip Plans		
General		
Plan Name	Trip Cancellation/Trip Interruption/Trip Disruption Insurance	New Name Trip Cancellation & Trip Interruption Insurance Note: All Trip Disruption benefits are still covered but they are now covered as part of the Trip Interruption Insurance.
Eligibility		
Visitors to Canada	Visitors to Canada are eligible for coverage if prior to arriving in Canada, the trip is booked and insurance is paid for in Canada.	Visitors to Canada are eligible for coverage for any trip, provided all or part of the trip takes place in Canada.
Period of Coverage		
Trip Interruption	Coverage terminates on the expiry date of the policy.	New 30-Day Limit on Coverage for Trip Delays Coverage terminates on the expiry date of the policy, unless the return is delayed due to a covered risk in which case coverage terminates on the date of return or 30 days after the original scheduled return date, whichever is earlier.
Covered Risks		
Detained by Immigration or Customs	The following benefits are available when detained by immigration or customs officials due to mistaken identity: <ul style="list-style-type: none"> Reimbursement of reasonable out-of-pocket expenses up to \$350 per day to a maximum of \$3,000 	New Benefit Applies The following benefits are available when detained by immigration or customs officials due to mistaken identity: <ul style="list-style-type: none"> Reimbursement of reasonable out-of-pocket expenses up to \$350 per day to a maximum of \$3,000 Reimbursement of non-refundable prepaid travel costs (including airfare), change fees or a one-way economy airfare to the original departure point
Conditions		
Sum Insured Increases	N/A	New Condition If the insured increases their policy sum insured, exclusions no.1, 2, 3, 4, 5, 8 and 9 will also apply to the date the insured increased their sum insured, for the amount of the increase.
Travel Costs Booked with Points	N/A	A new condition has been added to clarify that the cash value of trips booked with points is not covered.
Exclusions		
Palliative Care	N/A	New Exclusion Coverage while receiving palliative care or if palliative care has been recommended is excluded.

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Coverage Purchased Before June 13, 2017		Coverage Purchased on or After June 13, 2017
Trip Cancellation & Trip Interruption Insurance – Applicable to Annual and Single Trip Plans		
Exclusions		
Refundable Expenses	Any tickets refunded by the airline are excluded.	Updated Exclusion Any unused prepaid travel expenses when a refund or travel credit is available are excluded, unless the travel credit is cancelled.
72-Hour Waiting Period	Coverage is excluded for any sickness occurring within 72 hours after the date the insurance is purchased, if the policy was purchased more than 72 hours after booking the trip.	Updated Exclusion Coverage is excluded for any sickness or death (other than death caused by an accident) occurring within 72 hours after the date the insurance is purchased, if the policy was purchased more than 72 hours after booking the trip.
Pre-existing Conditions	The pre-existing condition exclusion applies to the insured and their travelling companion as well as their family, caregiver, friend, business partner and employer or key employee.	Updated Exclusion Host at final destination has been added to the exclusion. The exclusion now applies to the insured and their travelling companion as well as their family, caregiver, friend, business partner, host at final destination and employer or key employee.
Optional Coverages – Applicable to Annual and Single Trip Plans		
Visitors Stable Pre-existing Condition Coverage	N/A	New Optional Coverage Visitors Stable Pre-existing Condition Coverage Covers up to the sum insured for stable pre-existing conditions for insureds 70 to 79 years as follows: 70-79 Years <ul style="list-style-type: none"> 180-day stability required prior to the effective date or arrival date in Canada – whichever occurs later
Baggage Insurance	Covers baggage if delayed beyond 12 hours while the insured is travelling and before they return to their original departure point.	Updated Baggage Delay Benefit Covers baggage if delayed beyond 12 hours while the insured is travelling and before they return to their ordinary place of residence.
TravelGold® Accident Insurance	N/A	New Exclusion A trip that is undertaken while receiving palliative care or after palliative care has been recommended is excluded.
Additional Air Travel Related Expenses	Coverage terminates on the expiry date of the policy.	Updated Period of Coverage Coverage terminates on the expiry date of the policy, unless the return is delayed due to any of the benefits listed in the optional coverage in which case coverage terminates on the date of return or 30 days after the original scheduled return date, whichever is earlier.
Additional Air Travel Related Expenses	Coverage is available as follows: Flight Delay Over 4 Hours <ul style="list-style-type: none"> Up to a maximum of \$700 for necessary and reasonable hotel, motel or restaurant expenses Up to a maximum of \$200 for additional transport expenses Up to a maximum of \$200 for entertainment expenses Baggage Delay Over 6 Hours <ul style="list-style-type: none"> Up to a maximum of \$700 for the purchase of essential clothing and personal care items while the baggage is lost or delayed by the airline 	Benefit Limit Increase Coverage is available as follows: Flight Delay Over 4 Hours <ul style="list-style-type: none"> Up to a maximum of \$900 for necessary and reasonable hotel, motel or restaurant expenses Up to a maximum of \$400 for additional transport expenses Up to a maximum of \$400 for entertainment expenses Baggage Delay Over 6 Hours <ul style="list-style-type: none"> Up to a maximum of \$900 for the purchase of essential clothing and personal care items while the baggage is lost or delayed by the airline
Return of Domestic Pets	Coverage is available as follows: Pet Return After an Emergency Air Evacuation Home or Repatriation <ul style="list-style-type: none"> Up to a maximum of \$600 Boarding Charges or Pet Return if Hospitalized <ul style="list-style-type: none"> Up to a maximum of \$200 combined 	Benefit Limit Increase Coverage is available as follows: Pet Return After an Emergency Air Evacuation Home or Repatriation <ul style="list-style-type: none"> Up to a maximum of \$600 Veterinary Fees & Kennel Costs or Pet Return if Hospitalized <ul style="list-style-type: none"> Up to a maximum of \$600 combined

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Refunds – Applicable to Annual and Single Trip Plans		
Annual Plans	Applicable to All Plans Refund requests must be submitted within 30 days.	Applicable to All Plans except for the Visitors to Canada Plan Refund requests must be submitted within 90 days.
Single Trip Plans	Applicable to All Plans Refund requests must be submitted within 30 days. For partial refund requests, a minimum of 30 days must be unused on the policy.	Applicable to All Plans except for the Visitors to Canada Plan Refund requests must be submitted within 90 days. For partial refunds, there is no longer a minimum of unused days required.
General Exclusions – Applicable to Annual and Single Trip Plans		
Alcohol & Drugs	Abuse or intoxication due to alcohol, drugs or medication is excluded.	Updated Exclusion The following are excluded: Any sickness, injury or death that could reasonably be contributed to or caused by: <ul style="list-style-type: none"> • Intoxication from alcohol consumption* • Abuse or misuse of alcohol, drugs, prescription drugs, over the counter medication or any other intoxicants, either before or during the trip • Consumption or use of illegal drugs (based on the law where the cause of the claim occurred) <small>*Alcohol intoxication is determined either when records indicate a blood alcohol level of 80 milligrams of alcohol per 100 millilitres of blood or when records indicate intoxication and no blood alcohol level is specified.</small>
Acts of War & Acts of Terrorism	Applicable to All Plans Acts of war are excluded. Applicable to Trip Cancellation/Trip Interruption/ Trip Disruption and to TravelGold Accident Terrorist activity is excluded.	Applicable to All Plans Acts of war and acts of terrorism are excluded if the insured has participated or has voluntarily been exposed to them. Injury and death caused by radioactive contamination or by nuclear, chemical or biological weapons are always excluded. Applicable to Policies with Trip Cancellation & Trip Interruption Acts of war and acts of terrorism are excluded, unless a formal travel advisory or travel warning has been issued after the trip is booked or the insurance was purchased.
AIDS & HIV	A condition resulting from AIDS or HIV is excluded.	Exclusion Removed A condition resulting from AIDS or HIV is no longer excluded.
General Conditions – Applicable to Annual and Single Trip Plans		
Coordination of Benefits	N/A	New General Condition Clarifies that all claims coordination follows the guidelines set by the Canadian Life and Health Insurance Association.
Duplication of Coverage	Application to All Plans If the insured is covered under more than one policy or plan administered by TuGo, benefits are paid under the one policy with the greatest benefit limit.	Changes to the Duplication of Coverage Condition Applicable to Trip Cancellation & Trip Interruption and Rental Car Protection If the insured is covered under more than one policy, plan or optional coverage administered by TuGo, benefits are paid under all coverages up to a maximum of \$100,000. Applicable to Baggage Insurance If the insured is covered under more than one policy, plan or optional coverage administered by TuGo, benefits are paid under all coverages up to a maximum of \$5,000 per insured or \$7,500 per family. Note: For all other plans and optional coverages, the Duplication of Coverage terms remain the same.
Interest Charges	N/A	New General Condition Clarifies that any interest charges accrued are not covered.
Procedures – Applicable to Annual Plans		
Renewals	Insureds can renew their policies while travelling outside of Canada but they cannot make any changes to the coverage.	Insureds can now make changes to their coverage when renewing their policy outside of Canada.

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Coverage Purchased Before June 13, 2017		Coverage Purchased on or After June 13, 2017
Visitors to Canada Emergency Medical Insurance – Applicable to Single Trip Plans		
Eligibility		
Palliative Care	N/A	New Eligibility Requirement You are not receiving palliative care or palliative care must not have been recommended.
Benefits		
Fracture Treatment	Covers up to a maximum of \$1,000 for expenses related to fractures.	New Feature Splints are now also covered.
Hospital Allowance	Covers up to \$50 per day to a maximum of \$3,000 for incidental hospital charges.	Benefit Limit Increase Covers up to \$75 per day up to the policy limit for incidental hospital charges.
Child Care	Included in the Out of Pocket Expenses benefit.	New Separate Benefit for Child Care Covers up to \$500 per day to a maximum of \$5,000.
Exclusions		
Pre-existing Conditions	Coverage is not available for any pre-existing conditions.	Pre-existing conditions are covered as follows: 59 Years and Under <ul style="list-style-type: none"> 90-day stability required prior to the effective date or arrival date in Canada – whichever occurs later 60 to 69 Years <ul style="list-style-type: none"> 180-day stability required prior to the effective date or arrival date in Canada – whichever occurs later 70 to 79 Years <ul style="list-style-type: none"> Pre-existing conditions are not covered; however, a Visitors Stable Pre-existing Condition optional coverage is available. Refer to the Optional Coverages section for more details. 80 Years and Over <ul style="list-style-type: none"> Pre-existing conditions are not covered.
Palliative Care	N/A	New Exclusion A trip that is undertaken while receiving palliative care or after palliative care has been recommended is excluded.
Travel Advisories & Travel Warnings	N/A	New Exclusion When a travel advisory or travel warning is issued by Global Affairs Canada or Public Health Agency of Canada, any sickness or injury caused by the reason for the advisory or warning is excluded.
Emergency Air Transportation	N/A	New Exclusion Expenses incurred for emergency air transportation when the emergency air transportation is not arranged by Claims at TuGo are excluded.
Optional Coverages		
Visitors Stable Pre-existing Condition Coverage	N/A	New Optional Coverage Visitors Stable Pre-existing Condition Coverage Covers up to the sum insured for stable pre-existing conditions for insureds 70 to 79 years as follows: 70-79 Years <ul style="list-style-type: none"> 180-day stability required prior to the effective date or arrival date in Canada – whichever occurs later
Refunds		
Visitors to Canada Plan Refunds	Refund requests must be submitted within 30 days. For partial refund requests, a minimum of 30 days must be unused on the policy.	Refund requests must be submitted within 1 year. For partial refunds, there is no longer a minimum of unused days required.

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Definitions – Applicable to Annual and Single Trip Plans	
Acts of Terrorism	The definition for Terrorist Activity has been amended to Acts of Terrorism.
Acts of War	A new definition for Acts of War has been added to the policy wording.
Loss	The definition for Loss is no longer applicable for Visitors to Canada Emergency Medical Insurance. Loss is no longer a defined term for that plan.
Minor Ailment	The definition for Minor Ailment has been amended. A Minor Ailment now does not require treatment for a period of greater than 30 consecutive days (instead of medication for a period of 30 days) and does not require more than one follow-up visit (instead of any follow-up visits at all).
Pre-existing Condition	A new definition for Pre-existing Conditions has been added to the policy wording for the Visitors to Canada Emergency Medical Insurance plan.
Stable	The definition of stable now also applies to the Visitors to Canada Emergency Medical Insurance plan.
Terminal Condition	The definition of Terminal Condition has been amended so that a terminal condition now means the insured has been given a terminal prognosis with a life expectancy of 12 months or less.
Travel Costs	City passes and ferries have been added to the definition of Travel Costs.
Travelling Companion	The definition of Travelling Companion now applies to all plans and optional coverages. Previously it only applied to the Trip Cancellation/Trip Interruption/Trip Disruption plan.
Trip	The definition of trip has been amended to mean the period of time that the insured is travelling and for which coverage under their Policy has been purchased.
Waiting Period	The definition for Waiting Period has been amended so that a waiting period no longer applies to the Visitors to Canada Emergency Medical Insurance plan when coverage is purchased prior to arriving in Canada.