

Emergency Medical Canadians Travelling Outside of Canada

Cardiac arrest could have cost Jimmy and his family \$160,000 out-of-pocket



Destination: Mallorca, Spain

Jimmy was cruising with his wife, Anne, in Spain when the 71-year-old suddenly collapsed during dinner one night. After a doctor performed CPR on him for 15 minutes, Jimmy was transferred to a small hospital on their port island.

At the hospital, Jimmy went into a coma and was put on a ventilator. Because of the serious nature of his condition, Jimmy's son flew from Canada to be at his bedside and help out. Jimmy was then airlifted back home to Canada, where the rest of his family was eagerly waiting for him.

Without travel insurance, Jimmy and Anne would've had to pay nearly \$160,000 in medical costs themselves. Having been retired for nearly 10 years, this would've been a very steep bill for them to cover out-of-pocket.

Hospital fees	\$62,253.30
Doctors' fees	\$3,763.43
Air ambulance fees	\$96,769.10
Provincial healthcare	-\$3,288.89
Amount paid by TuGo	\$159,496.94

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



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Travel insurance saved Antonio \$58,000+ for finger dismemberment



Destination: Point Roberts, Washington

60-year old Antonio was just across the border at the Point Roberts marina, polishing his boat one weekend with an electric buffer. The buffer accidentally struck something, dismembering Antonio's finger in the process.

An air ambulance was quickly called and Antonio was airlifted to a hospital in Seattle for assessment. Unfortunately, his finger couldn't be reattached. Doctors prescribed Antonio some pain killers and he was discharged from the hospital a day later.

Since Antonio docks his boat at Point Roberts and goes down to Washington from BC quite often, he always makes sure to renew his Multi Trip Annual Travel Insurance plan. This saved him nearly \$60,000 out-of-pocket.

Air ambulance fees	\$43,166.96
Hospital fees	\$14,667.57
Doctors' fees	\$511.23
Prescriptions	\$31.92
Provincial healthcare	-\$76.30
Amount paid by TuGo	\$58,301.38

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A dislocated shoulder would've cost Helen \$15,000 without travel insurance



Destination: [Granada, Nicaragua](#)

70-year-old Helen was visiting her daughter, Karen, for a few weeks in Nicaragua. She was walking down the street one day and tripped and fell, dislocating her shoulder. She was taken to the hospital a short distance away via ambulance.

At the hospital, doctors determined that Helen also had a substantial shoulder cap fracture, which required immediate surgery. While in recovery, her heart started to experience difficulties and she was then placed in ICU. Fortunately, Helen recovered quickly and was able to return home to Canada, accompanied by Karen.

Before flying to Nicaragua, Karen insisted that Helen get travel insurance just in case anything happened. Although her provincial healthcare covered a little over \$500, it was still just 3.5% of the total cost, and would've left Helen with the rest of the bill.

Ambulance fees	\$31.50
Hospital fees	\$10,355.87
Doctors' fees	\$315.37
Prescriptions	\$142.78
Return airfare for 2	\$4,716.38
Provincial healthcare	-\$531.61
Amount paid by TuGo	\$15,030.29

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



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