

## AFBS Group Policy 100009655 – Emergency Travel Medical (TEM)

AFBS Members The Arts & Entertainment Plan (AE) and Writers' Coalition Program (WC) members\* have two different coverage options on their AFBS Group Emergency Travel Medical benefit depending on their age:

- Up to 79 years = 90 days
- 80 – 85 years = 30 days (Members who turn 85 during their benefit year will not have Travel Emergency Medical)

\*Members must verify that they have the Travel Emergency Medical benefit on their Certificate of Insurance, premium has been paid, and are a Canadian resident covered under a Canadian federal and/or provincial health insurance plan. Having a Coverage Summary does not guarantee you are insured with this benefit, AFBS Group Policy coverage (TEM) starts (Trip Start Date) once the member or insured leaves their home province.

TuGo offers AFBS members the option to purchase (at the members' own expense) **Top-Up coverage** provided the Top-Up is arranged prior to departure from their home province. Top-Up coverage starts as of day 91 or day 31 respectively.

Members that have not left their home province and require additional coverage may purchase a Top-Up on a dedicated micro site <https://shop.tugo.com/store/IAAFBS99>.

Alternatively, if an AFBS (AE/WC) member wishes to speak to a TuGo Representative they may contact TuGo Customer Service at: **1-844-754-8846**.

### IMPORTANT NOTES:

- TuGo Top-Up coverage is not an extension of the AFBS policy wording. The Top-Up is separate coverage provided by TuGo and has separate policy wording which will be provided to the AFBS member upon successful purchase of Top-Up coverage.
- Top-Up Pre-existing conditions are applied from the Trip Start Date. This is the start date of the AFBS policy.
- Please review the TuGo Policy Wording for more information regarding coverage in general as well as specific information regarding pre-existing conditions coverage as well as related Terms and Conditions.
- TuGo travel insurance can not be secured or extended by sending an email message; you must speak with a Licensed Insurance Agent over the phone.

## AFBS Expired Policy or Lapse in coverage

Up to 79 years = 90 days - If your AFBS coverage (TEM) has expired TuGo will not be able to offer any additional coverage due to the number of days you've been away from your home province.

80 - 85 years (Members who turn 85 during their benefit year will not have Travel Emergency Medical) = 30 days - If your AFBS coverage has expired please contact TuGo during regular business hours to review your options to purchase a new policy. Coverage authorization would be subject to your health and claim status. An administration fee may be charged in addition to the premium for the additional number of days required. If approved an applicable waiting period on sickness would apply.

## AFBS Group Policy 100009655 with TuGo Top-Up

Applicable to all ages: If you have purchased a Top-Up policy prior to departure and the AFBS coverage has lapsed, please contact TuGo during regular business hours to review your options to extend the policy. Extensions are subject to your health and claim status. An administration fee may be charged in addition to the premium for the additional number of days required. If approved an applicable waiting period on sickness would apply.

## Steps to purchase a TuGo Top-Up policy on the dedicated microsite

Open a web browser: Google Chrome, Microsoft Edge, Safari and use this link or type in the full URL <https://shop.tugo.com/store/IAAFBS99>

The screenshot displays the TuGo website interface. At the top left is the TuGo logo with the tagline "PROUDLY CANADIAN". To the right of the logo are the phone number "1-855-929-8846", navigation links for "Home" and "Policy Wording", and a menu icon. The main content area features a large background image of a lake and mountains. On the left side of this area, there is text: "TuGo® brings you TuGo Travel Insurance in partnership with Industrial Alliance Insurance and Financial Services Inc." Below this text are two buttons: "Our Coverage" (green) and "Manage Existing Policy" (white with green border). On the right side, there is a white box titled "Get an online quote started" containing a form with the following fields: "Origin" (dropdown menu set to "Ontario"), "Destination" (dropdown menu set to "United States of America (the)"), "Trip Start Date" (calendar icon, set to "03/05/2026", with a note "Start Date: Add the day after the AFBS coverage ends"), "Trip End Date" (calendar icon, set to "17/05/2026", with a note "End Date: Add the last day of coverage required"), "Trip Cost" (dropdown menu set to "\$ Optional" and "/ Traveller"), and "Traveller info" (button "Add Travellers"). Below the form is a large green button labeled "Get a Quote". At the bottom of the page, there is the Industrial Alliance Financial Group logo and the text: "Going places? TuGo® Travel Insurance is the perfect travel partner. Find the coverage that's right for you and know you're travelling protected."

- Select your 'Origin' – your home province\*
- Select your "Destination" – where you are travelling to
- Enter your Trip Start Date
- Enter your Trip End Date
- Select Add Traveller

\*To purchase Top-Up coverage, you must not have started your trip and are in your home province at the time of purchase.

**Add Travellers**

To proceed with a quote, please fill out the information requested below.

Travellers	First Name	Birthdate	Email
Traveller 1 <small>POLICYHOLDER</small>	Sam	01/01/1989	ssmith@gmail.com

[Add Another Traveller](#)

By sharing your email address, you agree to receive communications from TuGo, including insurance quotes and other relevant updates. You can unsubscribe anytime using the link provided in our emails. We'll handle your personal information in line with our [Privacy Policy](#).

- Enter the first name of the Traveller that requires coverage, as well as birth date and email
- Hit **Continue** button

**tuGo** 1-855-929-8846 Home Policy Wording

TuGo® brings you TuGo Travel Insurance in partnership with Industrial Alliance Insurance and Financial Services Inc.

**Get an online quote started**

Origin: Ontario

Destination: United States of America (the)

Trip Start Date: 03/05/2026 Start Date: Add the day after the AFIS coverage ends

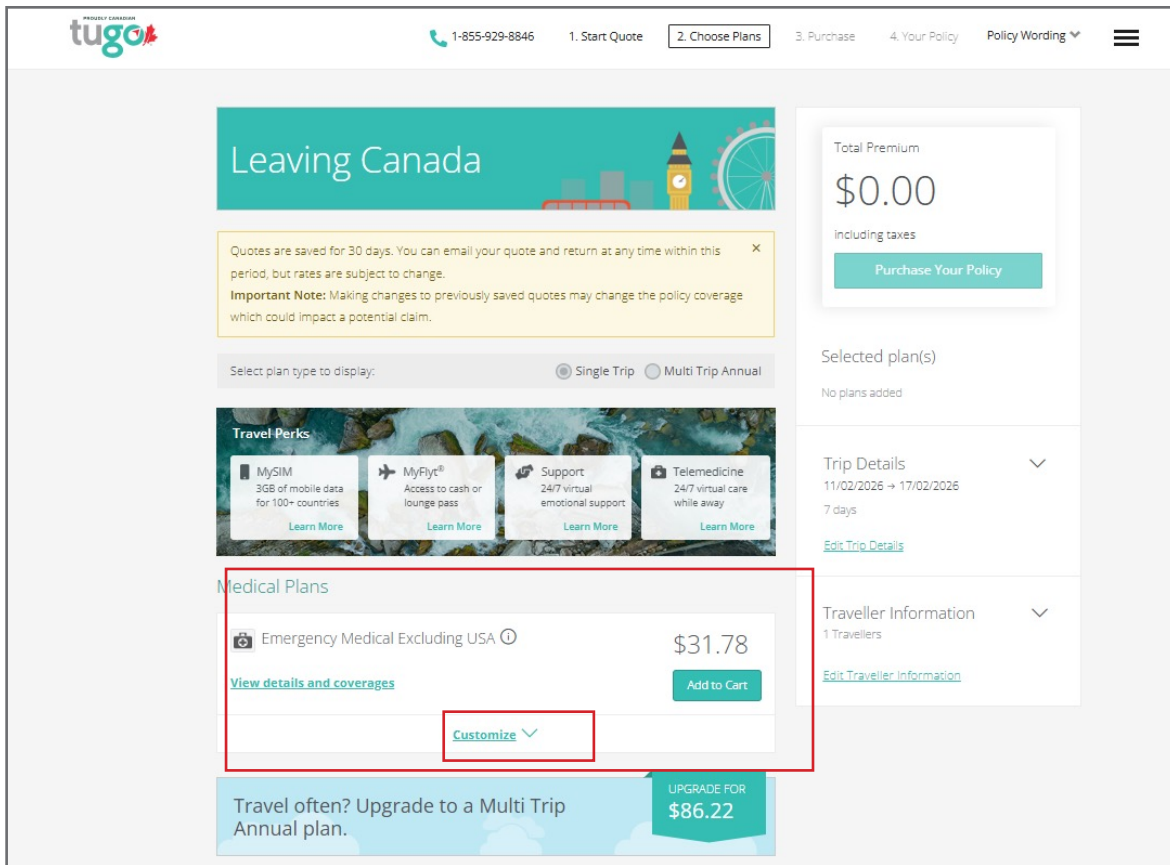
Trip End Date: 17/05/2026 End Date: Add the last day of coverage required

Trip Cost: \$ Optional / Traveller

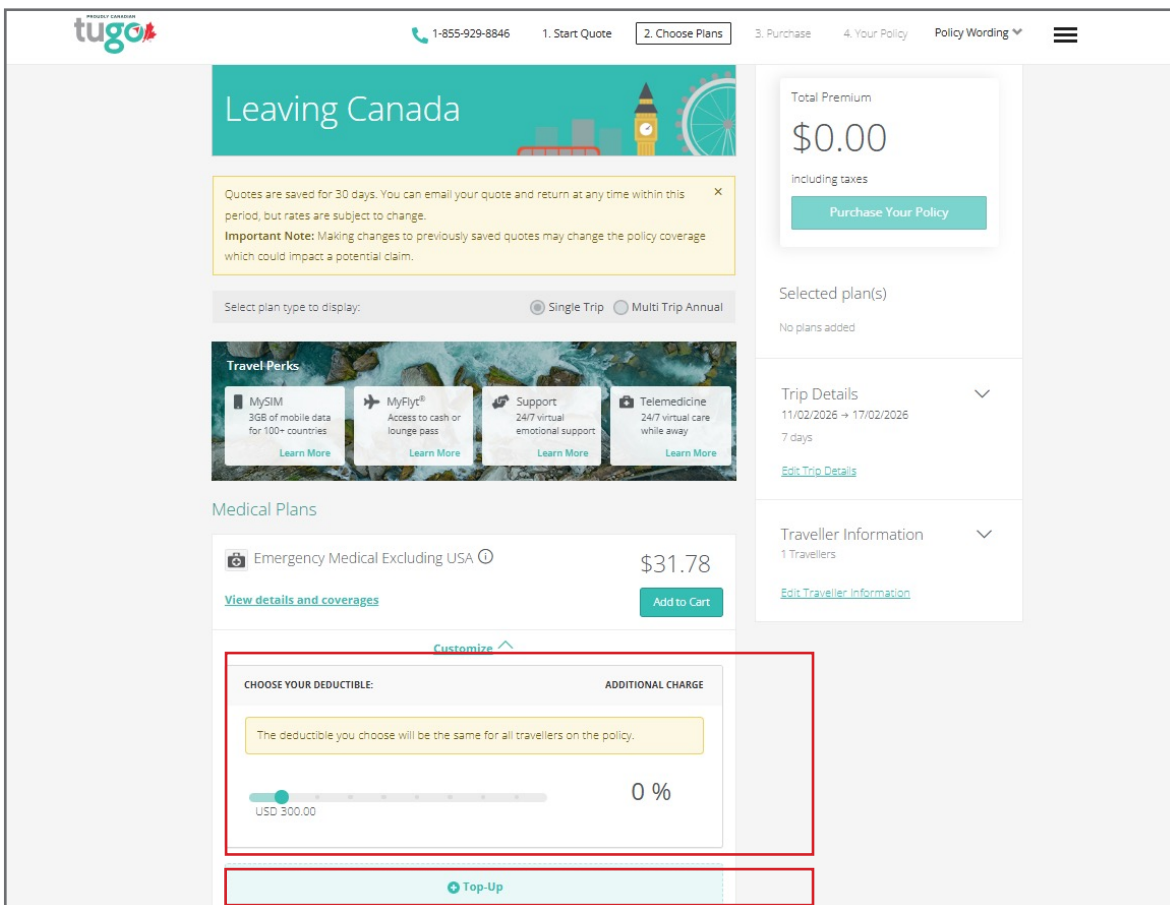
Traveller info:

**IA Financial Group** Going places? TuGo® Travel Insurance is the perfect travel partner. Find the coverage that's right for you and know you're travelling protected.

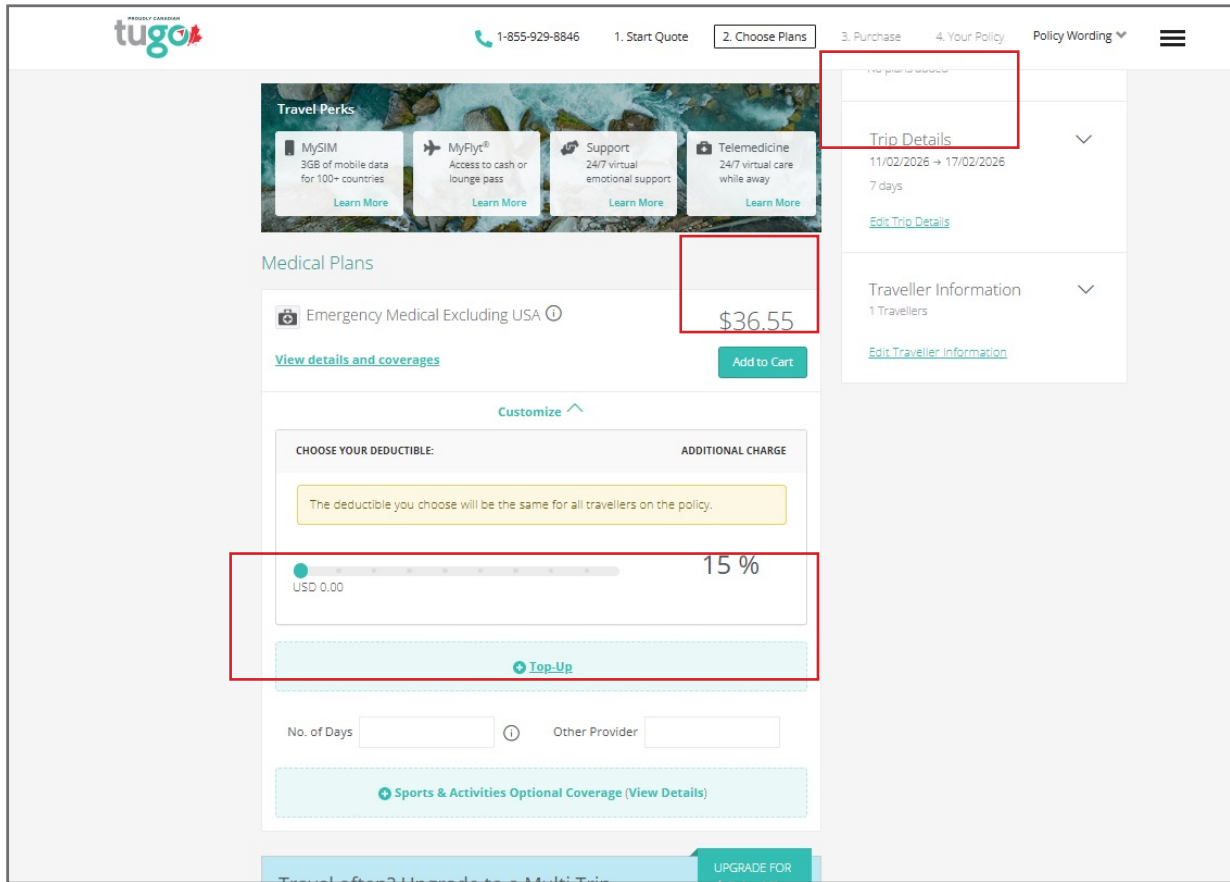
- Click **Get a Quote** button



- Scroll down the page slightly under **Medical Plans** (Emergency Medical) and click **Customize**



- The Customize menu allows you to **Choose Your Deductible** (the amount you pay on a claim before the insurer pays i.e. If you have a \$300 deductible on a claim, you pay \$300 and the insurer covers the remaining amount (\$5,000 claim, you pay \$300, insurer covers the remaining \$4,700). The higher your deductible, the lower your policy cost)
- The important part here is to click **Top-Up**



- Add the **No. of Days** with your AFBS policy (90 days for up to 79 years of age; 30 days for 80 – 85 years of age)
- Add the Other Provider Name: **AFBS**
- Review the **Trip Details** on the right-hand side of the page to ensure the dates are correct
- Then select **Add to Cart** found under the dollar amount in the center panel

PROVIDOR CANADIAN  
**tugo**

1-855-929-8846 1. Start Quote **2. Choose Plans** 3. Purchase 4. Your Policy Policy Wording

## Leaving Canada

Quotes are saved for 30 days. You can email your quote and return at any time within this period, but rates are subject to change.

**Important Note:** Making changes to previously saved quotes may change the policy coverage which could impact a potential claim.

Select plan type to display:  Single Trip  Multi Trip Annual

### Travel Perks

- MySIM**  
3GB of mobile data for 100+ countries  
[Learn More](#)
- MyFlyt<sup>®</sup>**  
Access to cash or lounge pass  
[Learn More](#)
- Support**  
24/7 virtual emotional support  
[Learn More](#)
- Telemedicine**  
24/7 virtual care while away  
[Learn More](#)

### Medical Plans

Emergency Medical Excluding USA ⓘ **\$36.55**

[View details and coverages](#)

[Customize](#) ^

**CHOOSE YOUR DEDUCTIBLE:** **ADDITIONAL CHARGE**

The deductible you choose will be the same for all travellers on the policy.

15 %

USD 0.00

[Top-Up](#)

No. of Days  ⓘ Other Provider

Total Premium  
**\$36.55**  
Including taxes  
[Purchase Your Policy](#)  
[Email Quote](#)

Selected plan(s)  
 **\$36.55**

Trip Details  
11/02/2026 → 17/02/2026  
7 days  
[Edit Trip Details](#)

Traveller Information  
1 Travellers  
[Edit Traveller Information](#)

- From here you can **Purchase Your Policy** or **Email Quote**; to complete the purchase, select **Purchase Your Policy** button

**Confirm Your Coverage**

Before continuing, please review all the plan details and coverage limits listed below to confirm this is what you selected and want to purchase.

**Plans for Jason** POLYCHOLDER

PLANS	PLAN DETAILS & COVERAGE LIMITS	PREMIUM
Emergency Medical	Medical Plan Benefit Limit	\$5,000,000.00
Excluding USA	Deductible <a href="#">Edit</a>	USD 0.00
Traveller Premium		\$36.55
<b>Final total</b>		
Subtotal		\$36.55
Tax		\$0.00
<b>Total Premium</b>		<b>\$36.55</b>

By clicking 'Continue', you confirm that you've reviewed the coverage and would like to purchase it.

[Back](#) [Continue](#)

- Review the coverage and click **Continue** button

- Once the policy is successfully purchased an email will be sent to the email address provided with the policy details and policy wording
- **PLEASE NOTE: The Top-Up policy is separate from the AFBS Group Policy 100009655 and is subject to the policy wording as well as the Terms & Conditions provided in the email sent from TuGo**