

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" and "Manage Existing Policy". On the right side, there is a "Get an online quote started" form. The form includes fields for "Origin" (set to Ontario), "Destination" (set to United States of America (the)), "Trip Start Date" (03/05/2026), "Trip End Date" (17/05/2026), "Trip Cost" (Optional / Traveller), and "Traveller info" (Add Travellers). There are also small instructional notes for the start and end dates. At the bottom of the form is a "Get a Quote" button. 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 POLICYHOLDER | 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](#).

[Cancel](#) [Continue](#)

- 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.

[Our Coverage](#)
[Manage Existing Policy](#)

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

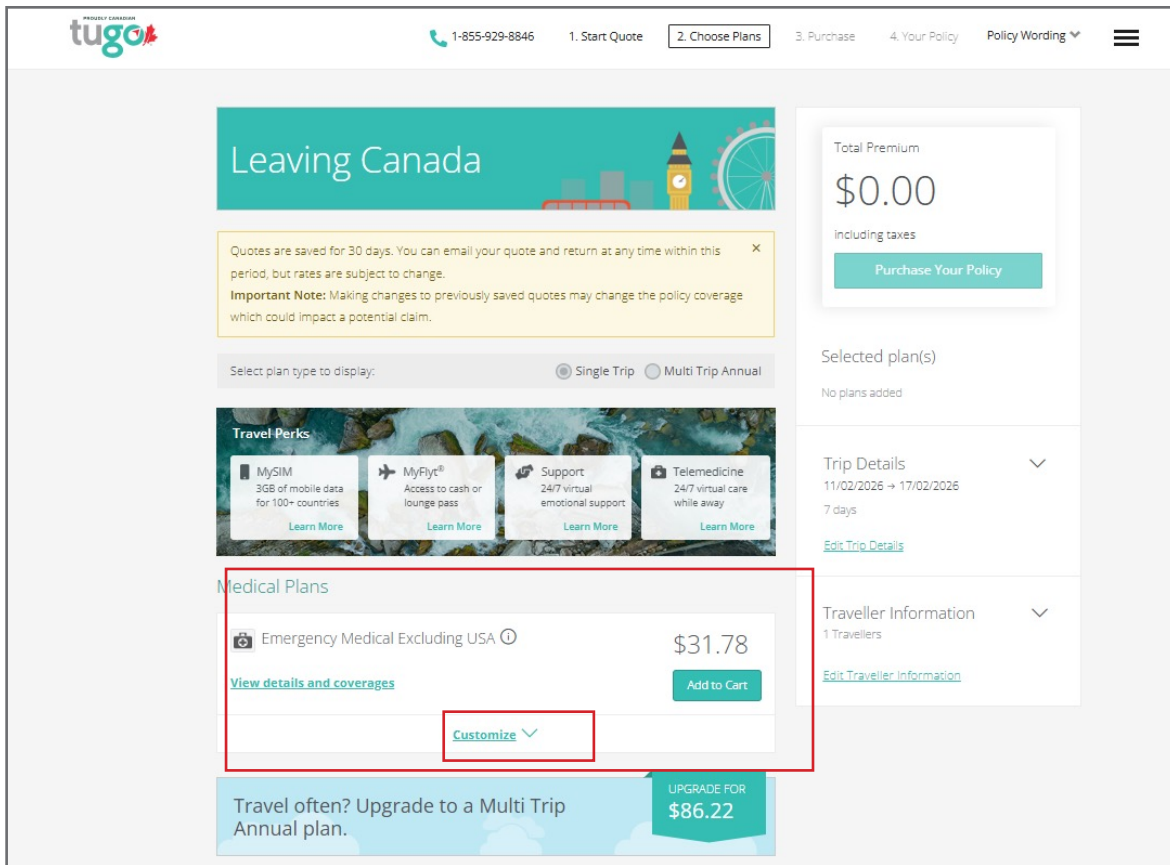
Trip Cost: \$ Optional / Traveller

Traveller info: [Add Travellers](#)

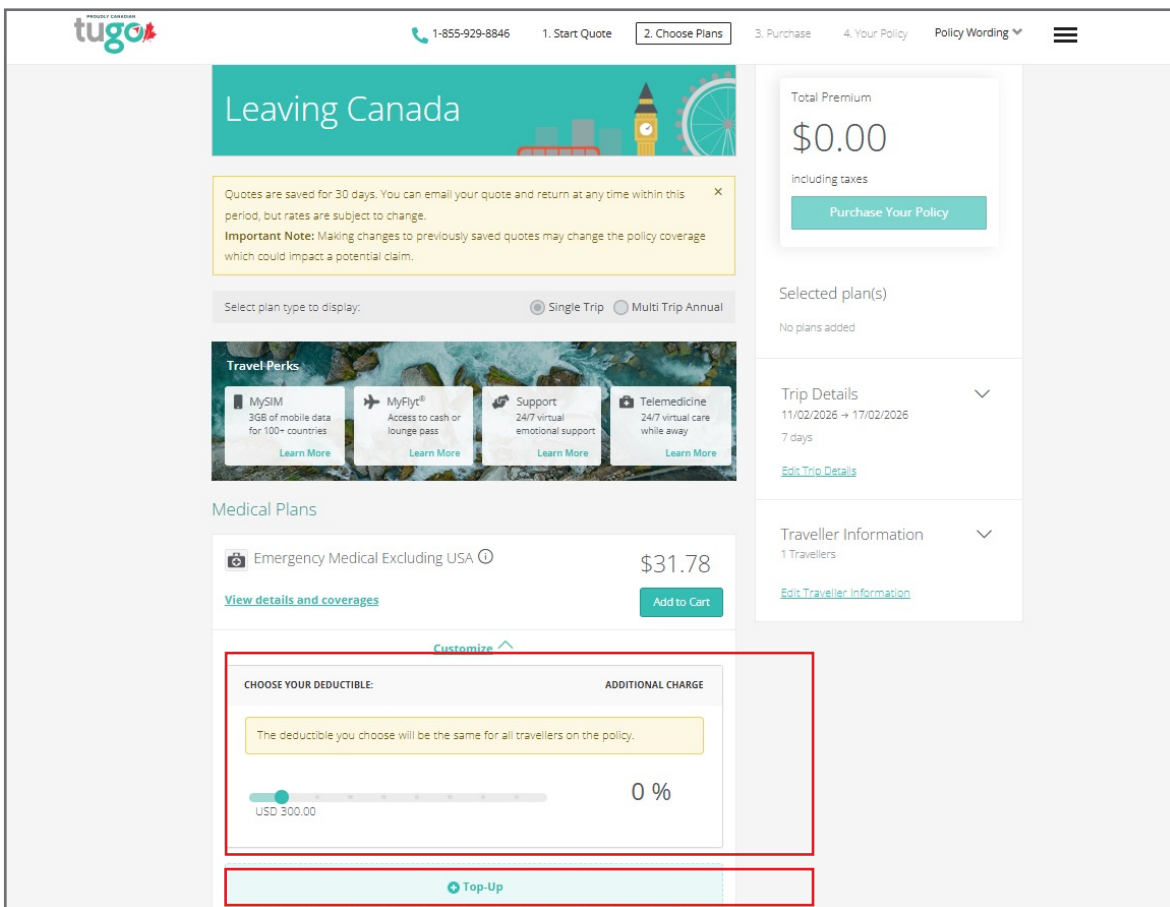
[Get a Quote](#)

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.

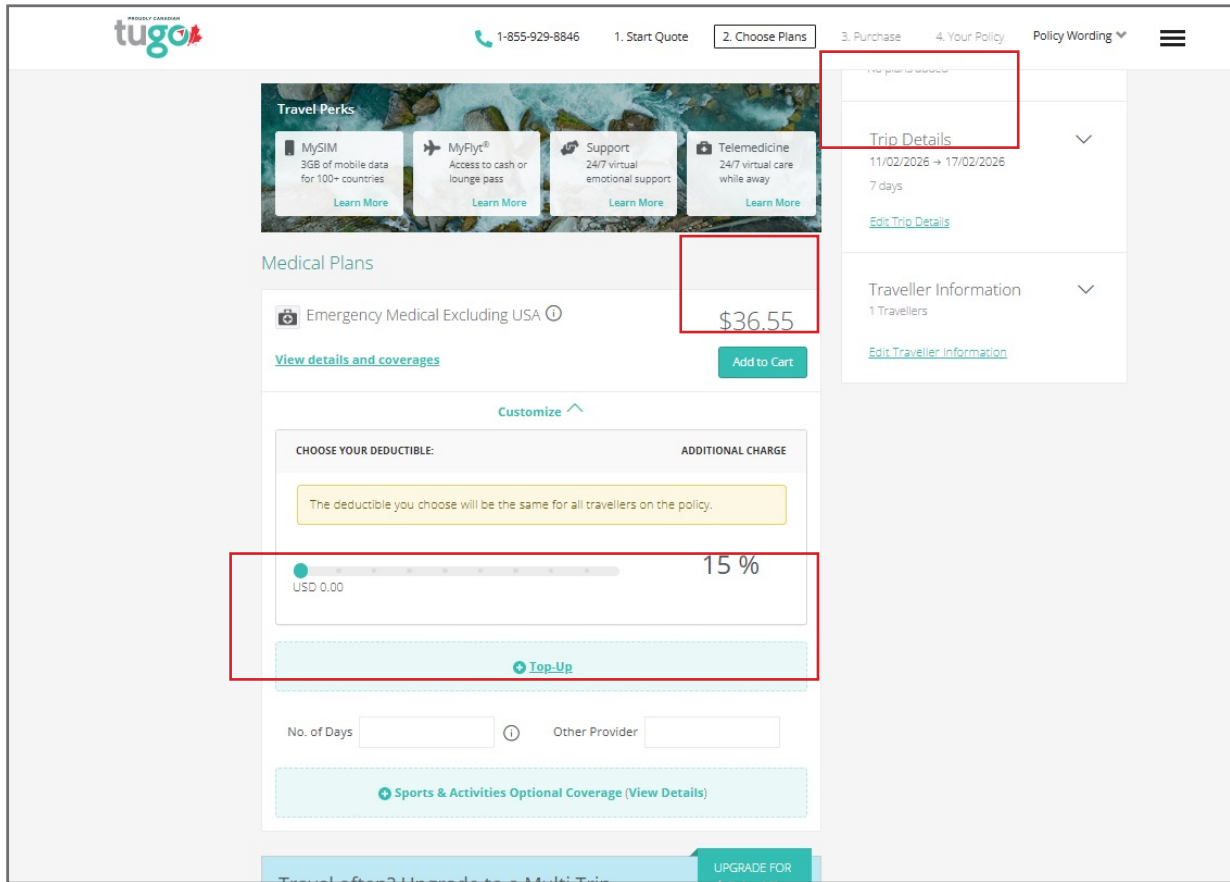
- Click **Get a Quote** button



- 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

The screenshot displays the Tugo website interface for a travel insurance quote. At the top, the Tugo logo is on the left, and a phone number (1-855-929-8846) and a progress bar with four steps (1. Start Quote, 2. Choose Plans, 3. Purchase, 4. Your Policy) are on the right. The main heading is "Leaving Canada". Below this is a yellow box with a note: "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." Below the note is a radio button selection for "Single Trip" (selected) and "Multi Trip Annual".

The "Travel Perks" section features four cards: "MySIM" (3GB of mobile data for 100+ countries), "MyFlyt" (Access to cash or lounge pass), "Support" (24/7 virtual emotional support), and "Telemedicine" (24/7 virtual care while away). Below this is the "Medical Plans" section, showing "Emergency Medical Excluding USA" for \$36.55. A "View details and coverages" link is present. A "Customize" section allows choosing a deductible, with a note: "The deductible you choose will be the same for all travellers on the policy." A slider is set to 15% (USD 0.00). A "Top-Up" button is also visible. At the bottom, "No. of Days" is set to 90 and "Other Provider" is set to afbs.

On the right side, a summary box highlights the "Total Premium" of \$36.55, including taxes, with buttons for "Purchase Your Policy" and "Email Quote". Below this, the "Selected plan(s)" section shows a price tag for \$36.55. The "Trip Details" section shows dates from 11/02/2026 to 17/02/2026 for a 7-day trip, with an "Edit Trip Details" link. The "Traveller Information" section shows 1 traveller and an "Edit Traveller Information" link.

- 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 Excluding USA | Medical Plan Benefit Limit | \$5,000,000.00 |
| | Deductible Edit | USD 0.00 |
| Traveller Premium | | \$36.55 |
| Final total | | |
| Subtotal | | \$36.55 |
| Tax | | \$0.00 |
| Total Premium | | \$36.55 |

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

Complete your purchase
Please complete all fields unless otherwise indicated.

Personal Information

First Name

Last Name

Birthdate

Gender Male Female

Email Address

Address Street address or PO box
 Apt, suite, unit #, building

City

Country Canada

Postal code XXX XXX

Province Ontario

Phone Number (000) XXX-XXXX

Terms & Agreements

If you are not covered by a provincial or territory government health care plan at the time of a claim, your Emergency Medical Insurance will be limited to a maximum of \$50,000.

At the time of application, you are eligible for coverage if:

1. You are a Canadian resident.
2. You are not travelling against a physician or any other registered medical practitioner's advice.
3. You have not been diagnosed with a terminal condition.
4. You are not receiving palliative care or palliative care has not been recommended.

I have read & agree to the [Terms & Conditions](#)

Are all travellers currently in their home province? Yes No

Payment details

Payment Method VISA Mastercard American Express

Cardholder Name (as it appears on the card)

Card Number (no spaces)

Expiry Date (MM/YYYY)

CVV (The security code on the card)

Quote Saved
QOT10848307

Total Premium
\$36.55
including taxes
[Complete Purchase](#)

Selected plan(s)
\$36.55

Trip Details
11/02/2026 → 17/02/2026
7 days

Traveller Information
1 Traveller

Total Premium
\$36.55
including taxes
[Complete Purchase](#)

- 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**