

Can You Trust Your Credit Card's Travel Coverage?

Don't be caught off-guard by limited coverage when you need it most—in a travel emergency. See how your credit card's travel insurance stacks up and find the gaps now, to ensure you get the right coverage before your next trip:

| Emergency Medical Coverage | | | | | | | Emergency Assistance |
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| Provider Product | Level of Coverage | Max Trip Length | Max Amount | Age Restrictions | Pre-Existing Conditions | High-Risk Sports & Activities | |
| TuGo Traveller Emergency Medical Insurance | COMPREHENSIVE <ul style="list-style-type: none"> Emergency medical coverage and 24/7 emergency assistance anytime, anywhere COVID-19 sickness coverage is provided if, before your departure date, you've followed all Canadian federal vaccine requirements for entry and/or return to Canada, if there are any TuGo Telemedicine is included for convenient expert medical care by phone, when travelling in the US MyFlyt™ service included, providing instant access to cash payout or lounge access for flight delays 2+ hours | <ul style="list-style-type: none"> Single Trip: up to 365 days Multi Trip Annual: up to 60 consecutive days Extensions available | \$10 million | No age restrictions | <ul style="list-style-type: none"> Coverage available for all ages with stability requirements Optional Unstable Pre-existing Medical Condition Coverage also available, providing coverage for unstable pre-existing medical conditions, up to the policy limit. Pre-existing medical conditions must have been stable on or within the 7 days before departure date. | Yes Optional Sports & Activities Coverage available for extreme sports/activities | <ul style="list-style-type: none"> Travellers can choose where they wish to be treated and Claims at TuGo will coordinate for the best treatment No penalty if travellers don't contact TuGo within 48 hours of hospitalization |
| American Express Cobalt Card | LIMITED <ul style="list-style-type: none"> Age restrictions Service provider restrictions No emergency medical coverage until travel advisory limiting non-essential travel outside of Canada is lifted | <ul style="list-style-type: none"> Travellers under 65: up to 15 days Additional fees for extension | \$5 million | No coverage for travellers 65+ | Coverage available for travellers under 65 | No | Penalty of up to \$25,000 if provider not contacted prior to medical emergency |
| BMO Ascend World Elite MasterCard | LIMITED <ul style="list-style-type: none"> Age restrictions Restrictive coverage for pre-existing conditions Service provider restrictions | <ul style="list-style-type: none"> Travellers under 65: up to 21 days Additional fees for extension | \$2 million | No coverage for travellers 65+ | No coverage available for pre-existing conditions | No | Coverage may be limited or denied if provider not contacted within 24 hours of medical emergency |

| Emergency Medical Coverage | | | | | | | Emergency Assistance |
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| Provider Product | Level of Coverage | Max Trip Length | Max Amount | Age Restrictions | Pre-Existing Conditions | High-Risk Sports & Activities | |
| CIBC Aventura Visa Infinite Card | LIMITED <ul style="list-style-type: none"> Short trip duration for travellers 65+ Service provider restrictions | <ul style="list-style-type: none"> Travellers under 65: up to 15 days Travellers 65+: up to 3 days only Additional fees for extension | \$5 million | Limited coverage for travellers 65+ | Coverage available for all ages - with stability requirements | No | Coverage may be limited or denied if provider not contacted before medical emergency |
| PC Financial World Elite Mastercard | LIMITED <ul style="list-style-type: none"> Short trip duration Age restrictions Service provider restrictions | <ul style="list-style-type: none"> Travellers under 65: up to 10 days | \$1 million | No coverage for travellers 65+ | No coverage available for pre-existing condition | No | Coverage may be limited or denied if provider not contacted before medical emergency |
| RBC Avion Visa Infinite Card | LIMITED <ul style="list-style-type: none"> Short trip duration for travellers 65+ Service provider restrictions | <ul style="list-style-type: none"> Travellers under 65: up to 15 days Travellers 65+: up to 3 days only Additional fees for extension | Unlimited, unless otherwise noted within policy | Limited coverage for travellers 65+ | Coverage available for all ages, with strict stability requirements for travellers 75+ | No | Penalty of up to \$25,000 if provider not contacted before medical emergency |
| ScotiaBank Passport Visa Infinite Card | LIMITED <ul style="list-style-type: none"> Short trip duration for travellers 65+ Service provider restrictions | <ul style="list-style-type: none"> Travellers under 65: up to 25 days Travellers 65+: up to 3 days only Additional fees for extension | \$2 million | Limited coverage for travellers 65+ | Coverage available for travellers under 75 – with stability requirements | No | <p>Coverage limited to \$30,000 for non-surgical expenses, if provider not contacted immediately following medical emergency</p> <p>No coverage for surgery or invasive procedures without prior approval from provider, except in in a life-threatening medical crisis</p> |
| TD First Class Travel Visa Infinite Card | LIMITED <ul style="list-style-type: none"> Short trip duration for travellers 65+ Service provider restrictions | <ul style="list-style-type: none"> Travellers under 65: up to 21 days Travellers 65+: up to 4 days only | \$1 million | Limited coverage for travellers 65+ | Coverage available for all ages – with stability requirements | No | Coverage limited to \$30,000 if provider not contacted within 48 hours of medical emergency |

Can You Trust Your Credit Card's Travel Coverage?

Your credit card's travel insurance may not be as reliable as you think. Consider these common coverage issues and learn how TuGo can be your safeguard:



When coverage is limited, out-of-pocket costs can soar

Medical bills can add up quickly, especially in the US, where an average night in a hospital costs about \$16,000. Without the right coverage, you could pay thousands out-of-pocket.



One-size-fits-all does not look good on everyone

Every trip is unique, and your insurance should be too. With TripMate, you can customize coverage to suit all of your needs: deductible amount, trip length and optional add-on coverages.



Don't be penalized for seeking immediate help

Unlike other providers, TuGo lets you seek the emergency treatment you prefer, then coordinates care with that hospital or clinic.



Did you book the entire trip on your credit card?

If not, your insurance may be void. Confirm how much of your trip needs to be booked on your card before you travel, so you aren't left without enough protection while away.



What about your travel companion?

If you encounter a medical emergency and you have to cut your trip short, they're covered with TripMate. Not many credit card providers offer this same benefit.



Trip length restrictions? You should travel as long as you like

Don't let your credit card coverage determine how long your vacation should be! With TripMate, you choose the trip length, and our coverage will flex to your need.



Your medical history could sink your card's coverage

If you have a pre-existing medical condition, you typically won't be covered by a credit card if you're 65+, or you'll have to meet strict requirements if you're under 65. But we consider your age, trip length and the stability of your condition to determine if coverage is available.



Don't miss out on extreme sports and adventures

If you're planning on anything more than snorkeling, your card's travel coverage won't cut it. With TripMate, coverage for many sports/activities is already included with Emergency Medical Insurance. For more extreme sports/activities like backcountry skiing, mountaineering, or skydiving, Optional Sports & Activities Coverage can be added on!



Let's talk upgrades

Credit cards that provide lounge access are great, but annual fees, interest and premiums add up. With our complementary MyFlyt™ service, we give you instant access to spending money or lounge access when your flight is delayed 2+ hours.

Sources (current as of December 31, 2021):

- American Express Cobalt Card, [Certificates of Insurance](#), Out of Province/Country Emergency Medical Insurance
- BMO World Elite Mastercard, [Certificate/Policy of Insurance](#), Your Out-of-Province/Out-of-Country Emergency Medical Benefits for Cardholders Under Age 65
- CIBC Aventura Visa Infinite Card, [Certificates of Insurance](#), Out-of-Province Emergency Travel Medical Insurance Certificate
- PC Financial World Elite Mastercard, [Certificate of Insurance](#)

- RBC Avion Visa Infinite, [Certificate of Insurance](#), Out of Province/Country Emergency Medical Insurance
- Scotiabank Passport Visa Infinite Card, [Certificate of Insurance and Terms and Conditions](#), Travel Emergency Medical Insurance
- TD First Class Travel Visa Infinite, [Cardholder Agreement and Benefit Coverages Guide](#), Travel Medical Insurance
- "Understand travel insurance on every credit card," travelandcards.com

