

# Credit Card Questionnaire

## How does your credit card stack up?

Most credit cards come with some sort of travel coverage. Whether you have a VISA, Mastercard, or American Express, travel insurance is an option—but does it really give you the coverage you need?

Take a few minutes and answer these 10 simple questions to find out. You may be surprised at how little travel coverage you have, and how well TuGo Travel Insurance can meet your needs.

	Credit Card			TuGo Travel Insurance	
What's your credit card's maximum amount of travel insurance coverage?	\$ _____			Maximum coverage is \$10 million	
Are the other people travelling with you receiving the same coverage amount as you or do you need to purchase additional insurance?	Yes	No	Unsure	Family plans available	
Will the coverage of the people travelling with you be the same as yours?	Yes	No	Unsure	Same coverage for immediate family members	
What's your maximum number of days for any one trip?	No. of days _____			59 years & under	Only pay what you need — up to 365 days
				60 years & older	Only pay what you need — up to 182 days*
Are you without coverage if you plan to stay longer than expected or does your plan allow you to extend it?	Yes	No	Unsure	Extensions to existing coverage are available	
Are you covered by your plan if you parasail, scuba dive, bungee jump, etc. while on vacation?	Yes	No	Unsure	All covered except if injured while scuba diving when not certified, any motorized speed contests or while playing as a professional athlete	
Will you be penalized if you don't call the claims company right after emergency or prior to visiting the hospital?	Yes	No	Unsure	No penalty or co-insurance for non-notification	
Must you pay for your trip in full with your credit card in order to benefit from its coverage?	Yes	No	Unsure	No	
Have you read your "Insurance Certificate" and do you know where it is?	Yes	No	Unsure	Every policy comes with a detailed travel policy booklet	
Do you know if you're covered for a pre-existing condition and is it based on age?	Yes	No	Unsure	59 years & under	Trips 35 days or less = covered** Trips over 35 days = 90 day stability
				60 years & older	Any trip = 180 day stability
				75 years & over	Any trip = 365 day stability

\*212 days where applicable  
\*\*Subject to Terms & Conditions

If you said 'No' or 'Unsure' to 2 or more questions, consider buying TuGo Travel Insurance or adding it to your existing coverage.

### Why not get a quote?

For as little as \$2 to \$3 a day, TuGo Travel Insurance protects you and your family when you're away from home.



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