

Travel insurance

Travel insurance plans are designed to help protect you and your family wherever your travels take you.

In partnership with TuGo*

[Get a quote and apply online](#)

What is travel insurance?

Whether you're headed outside your home province or to the other side of the world, travelling can be stressful. Travel insurance can help protect you from the difficulties that come from unexpected medical expenses.

Why do I need travel insurance?

If you're planning to travel, there are many reasons why travel insurance may be right for you:

- **For the peace of mind.** You'll know you're protected in case of an accident or sudden illness.
- **To cover unexpectedly high bills.** The cost of medical care can be much higher abroad than in Canada.
- **To be supported by a team of professionals.** They'll make sure that you have access to medical care and arrange for you to come home if needed.
- **For unexpected hospital visits.** Some hospitals require that uninsured patients pay a deposit of several thousands of dollars before providing the necessary care. With travel insurance, you'll save money on any potential hospital charges.

What does travel insurance cover?

When you're traveling outside your home province, territory, or country, unexpected emergencies can cost thousands of dollars. Your government health care plans have limits on how much they'll cover. Travel insurance can help you manage your way through difficult situations.

Travel insurance from TuGo offers:



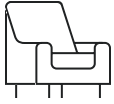
Emergency medical care

For help if you need it while traveling.



Trip interruption coverage

To help you get home if you need to.



Help for flight delays

MyFlyt™ offers a lounge pass or payout if you're delayed 2+ hours.



Sports & Activities Coverage

Optional coverage for extreme sports.



Insurance for visitors to Canada

Visitors to Canada Emergency Medical Insurance for visiting family members.

[More about super visa insurance](#) 



Flexible payment plans

Spread the cost of your policy over a longer period if your premiums are over \$1,000.

Keep in mind that your coverage may not include any pre-existing health conditions. Check the terms and conditions of your policy for more details.



How to buy travel insurance from TuGo

Get the travel insurance that's right for you in just a few easy steps!

1. Select **Get travel insurance**.*
2. Provide trip details and get a quote
3. Select your customized plan
4. Provide payment information and confirm.
5. Enjoy your trip!

[Get travel insurance](#) 

Need to speak to an advisor?

Prospr by Sun Life can help. Call us at **1-888-444-9983** (8 a.m. – 8 p.m. ET Monday – Friday).



Why TuGo is our trusted travel partner

We've partnered with TuGo to give you access to their coverage and support to help make your travels worry-free. Since 1964, TuGo has been proudly Canadian-owned and operated. They specialize in travel insurance products and services, including 24/7 emergency medical assistance, claim administration and customer service, with support in 27 different languages.

Sun Life doesn't offer travel insurance directly. As part of our partnership with TuGo, when you purchase travel insurance, Sun Life receives a commission for the referral.

Related resources

[How to submit a travel insurance claim](#) 

* The link will take you to a third-party website, owned and operated by TuGo over which Sun Life has no control. Any use of the TuGo website and any information you provide will be governed by the terms and conditions of the TuGo website, including those relating to confidentiality, data privacy and security.

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Life's brighter under the sun

We acknowledge that Sun Life operates in many Territories and Treaties across Canada. Our Canadian headquarters in Waterloo are on the traditional territory of the Anishnaabeg, Haudenosaunee Confederacy and the Mississaugas of the Credit First Nations.

Today, Canada is still the home to many Indigenous, First Nations, Inuit, and Metis peoples from all across Turtle Island. We are grateful to have the opportunity to work in this territory. We offer this acknowledgment as a stepping stone towards honouring the original occupants, as a testimony to the oppression faced by Indigenous peoples, and our commitment to Indigenous communities and employees of Sun Life.

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