



## THOMPSON RIVERS UNIVERSITY

### Insurance Coverage for your TRU Course

#### What we offer:

**Trip Cancellation/Interruption Insurance:** This coverage will insure the amount that you have paid to take this course. This can include any travel cost to get to the destination, as well as the cost of the course itself. The cancellation portion will cover any claims made prior to the trip date, and the interruption portion will reimburse any unused amounts if you need to leave prior to the end of the course.

**Emergency Medical Coverage for Canadians & Emergency Medical for Visitors to Canada:** This coverage provides emergency air evacuation, and will cover any hospital fees should they come up while in BC. Unfortunately, this coverage is only offered to non-residents of BC, be it Canadians or Visitors to Canada. Under the BC Medical Act, we are unable to cover BC Residents.

**What is the Cost?** The cost is based on two things: Age of the applicant, and the amount covered. The premium is within the range of 5-10% of your total trip cost.

**Why do you need it?** Most courses you pay for are non-refundable, or will only refund a portion of the cost. With this coverage, you are insuring that any out-of-pocket costs will be covered, in the unfortunate event that a claim has to be made. No one expects to have a need to cancel, and that is where we come in; to assist you in those rare and unexpected moments.

#### How to receive a quote:

This link will take you to our request for quote site, as well as a secure credit card link, should you wish to proceed:

<http://www.lifestylefinancial.ca/index.php/travelinsurance/thompson-rivers-university>

The information we require from you on the quote includes:

Full name,

Birthdate

Trip length (date you arrive, date you return home)

Full trip cost (any amount paid out of pocket you wish to insure, i.e.. flight costs, etc.)

Phone number to contact for any further required information.

If you have any questions or concerns about this coverage, and wish to know more before proceeding with a quote or policy, you are encouraged to phone our office at 250-542-8577 and talk to one of our agents. We make it our priority to know the conditions you will be facing, and to know the answers to any possible claim scenarios you are concerned about.