



Dear partners,

As we all know, COVID-19 has brought unprecedented changes to personal and professional livelihoods; it's also brought with it an unprecedented number of refund requests. Please know that the TuGo team is doing our best to respond as quickly as possible.

In response to all of these requests, we have some good news to share—customers will now be given the option of a **Travel Insurance Voucher with bonus**, in place of a partial or full refund!

Which voucher or refund applies to my customer?

- For a **partial** refund or voucher to apply, travellers have already travelled and returned home early, with days remaining on their policy.
- For a **full** refund or voucher to apply, travellers must have cancelled their trips and their Emergency Medical policies haven't gone into effect.
- To be eligible, customers:
 1. Must be covered under a Single Trip policy or an extension on a Multi Trip Annual policy.
 2. Haven't made a claim or intend to make one.
 3. Are requesting a voucher under the same terms & conditions that a refund can be applied for (details found under "Refunds" in the policy wording).

The value of choosing the voucher over a refund

By choosing to apply for vouchers instead of refunds, your customers will benefit from:

- **An added minimum of 10% more days to their future policy!** Bonus days are based on the number of days the traveller has remaining on their Single Trip policy or Multi Trip Annual extension. We'll round up the bonus day, offering your customer at least 1 extra day free of charge.
 - **Any applicable administration fees will be waived.**
 - **Less paperwork involved compared to refunds:** travellers won't have to
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provide proof of return documentation, like they would for a refund.

- **Customer retention:** Although refunds are available, opting for vouchers would not only benefit travellers, but also help retain them as your customers. Lock them in with pre-COVID-19 pricing—and retain the associated compensation, too. It's a win-win!

How to apply

For a voucher:

Direct your customers to the [Travel Insurance Voucher page](https://travellers.tugo.com/voucher) (<https://travellers.tugo.com/voucher>) to read about the benefits of the voucher, eligibility requirements, and other important information.

For a refund:

- To proceed with a **partial** refund, travellers must:
 1. Download, save and complete [TuGo's Refund Application](#)
 2. Submit proof of return home
 3. Email both documents to refunds@tugo.com
- To proceed with a **full** refund, travellers must download, save and complete [TuGo's Refund Application](#) and email to refunds@tugo.com

We know it's not easy in these challenging times, so we thank you for your continued support.

Wishing you all the best in health and business,
TuGo



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