

Emergency Medical Canadians Travelling Outside of Canada

Horse-back riding accident would've cost family over \$191,000 without travel insurance



Destination: West Palm Beach, Florida

9-year-old Kate had an unfortunate horseback riding accident, while vacationing in Florida. Her parents rushed her to the hospital, where doctors performed several scans; the x-rays showed a fracture on the upper portion of her right arm, which she landed on, during the fall.

Due to the fracture type, surgery was required to realign the bone, including the need for external pins. Kate was kept in hospital overnight and discharged the next day. A follow-up appointment was scheduled, as well as several x-rays to ensure she was healing correctly.

Even one night in an American hospital is costly; luckily, Kate's parents purchased travel insurance for the whole family, covering their daughter's medical expenses and care.

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| Hospital fees | \$169,147.85 |
| Doctors' fees | \$23,341.69 |
| Radiology | \$3,998.01 |
| Fracture benefit | \$348.55 |
| Provincial healthcare | -\$3,739.83 |
| Amount paid by TuGo | \$191,833.14 |

These examples are based on actual claims with specific traveller details changed to protect privacy.



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