



**INFORMATION
ABOUT THE OPTIONAL TRAVEL INSURANCE
COVERAGE PROVIDED IN YOUR EQUINE
ASSOCIATION MEMBERSHIP**

Term: The policy is in force from January 1 to January 1 each year. Your coverage begins and remains in force while you are deemed to be a member in good standing by the association.

Insurer: Travel Coverage is underwritten by TUGO Insurance and is administered by CapriCMW Insurance Services Ltd. as the insurance broker

Limit: \$10,000,000

Coverage Territory - Worldwide

SUMMARY DESCRIPTION / INTENT

This insurance provides \$10,000,000 out of province and country coverage for Medical treatments and/or Hospitalization.

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- Q** Who is the insuring company for the equine association travel insurance product?
A We are pleased to announce a partnership with TUGO, a long standing global travel insurance provider. TUGO is a highly rated group of trained professionals.
- Q** Are there any age restrictions on the new travel insurance program?
A No. TUGO has a solution for P.T.S.O. members of all ages.
- Q** Are there any restrictions on trip duration?
A No. TUGO can accommodate trips of any duration and frequency. You can now purchase a single trip policy or an annual policy to cover multiple trips at your discretion.
- Q** Does the travel policy cover my activities with horses?
A Yes. Our program was designed around typical member activities with horses. If you are involved in Rough Stock Rodeo or Pari-mutuel racing there are restrictions.
- Q** How do I purchase a custom travel insurance policy?
A The process has been streamlined and you can now purchase online. Please click on the following link to obtain a customized insurance quote unique to your needs <https://shop.tugo.com/store/INT001>
On the TUGO website you will find an abundance of information, answers to your questions (example-pre-existing medical conditions) features and a live chat area where you can interact in real time with a customer service individual. If you have any other questions, please contact your risk management and insurance partners at our office.

CAPRICMW INSURANCE SERVICES LTD.
15221 Yonge St. Aurora, ON L4G 1L8
Phone Toll Free 1-888-394-3330 Fax (905) 841-0030
Website: www.capricmw.ca/equine-association Email: forms@equicare.ca