



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

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**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.**  
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