

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

Term:	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.

- **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. 100 – 1500 HARDY STREET, KELOWNA, BC V1Y 8H2 Phone Toll Free 1-800-670-1877 Fax (250) 860-1213 Website: www.capricmw.ca/equine-association Email: agri@capricmw.ca