

- Q Who can purchase this coverage?  
A **Individuals who are members in good standing of their Provincial/Territory Equine Association.**
- Q Is this policy only for Equine related trips?  
A No. This policy covers the insured person for any trips no longer than 90 days in duration and taken during the term of the policy. Coverage applies while you are travelling outside of your Province/Territory of residence.
- Q What if I have a pre-existing health condition?  
A Pre-existing health conditions are excluded as per the policy wording. This is a common exclusion.
- Q Will this policy cover me for rodeo and/or racing events?  
A No. This policy does not cover claims arising from participation in Rough Stock Rodeo or Pari-Mutuel Racing Events.
- Q What if I travel while I am pregnant?  
A Pregnancy, miscarriage, voluntary termination of pregnancy, childbirth or their complications are excluded, except that in the case of an unexpected pregnancy complication that occurs before the end of the 7<sup>th</sup> month are covered.
- Q I am aware that this policy covers trips for up to 90 days. Can this be increased?  
A No. Trips are only covered up to 90 days in length. You can, however, take as many trips per year as you like as long as they are under the 90 day limit per trip.
- Q Does this cover me while I am riding my horse outside of my Province/Territory of residence?  
A Yes. This is what makes this program stand out from the basic Out of Province/Country Travel Medical program as most companies exclude any claims resulting from riding. Remember, claims resulting from Rough Stock Rodeo or Racing Activities are excluded.
- Q What if I need to make a claim while outside of my Province/Territory of residence or Canada?  
A Make sure you carry the wallet card that contains phone numbers that will connect you with a SRIM Claims Representative. If in the United States or Canada, there is a 1-800 number and anywhere else in the world a phone number is provided where you may call collect. They will assist you with any medical needs or questions and provide direction on how to proceed.
- Q Is there a maximum age limit for coverage eligibility?  
A Yes. You must be under the age of **75** to be eligible for coverage.
- Q What if I am 74 on January 1<sup>st</sup> and I turn 75 during the term of the policy. Does coverage automatically cease when I turn 75?  
A Yes. At 12:01 A.M. on the date of your 75<sup>th</sup> birthday, all coverage as provided by this policy ceases.
- Q I have an annual plan already through my employer that covers me for trips up to 60 days. Can this PSO coverage be used as excess of my employer plan or as a 'top up'?  
A No. Days start counting the moment you leave your Province/Territory of residence.
- Q What happens if I purchase this coverage through my Provincial Association but I also have coverage under a Credit Card or through my employer?  
A You need to review the coverage under all the plans to determine which provides the best coverage and limits. If you have an incident while out of Province/Country, the first card that is presented is the primary coverage so it is recommended that this is the card that is provided. Travel Medical coverage is not stackable.
- Q What if I am already out of the Province/Country when the coverage takes effect – will I be covered?  
A No. You must be in your Province of residence when the coverage takes effect.
- Q If I purchase the 2018 Travel Medical option and I leave December 15, 2018 on a 60 day trip, am I still covered?  
A Yes, trips are covered up to a MAXIMUM of 90 days from the date of departure, from your Province/Territory of residence.