

**24PETWATCH PET INSURANCE PROGRAMS
PRODUCT COVERAGE CHART**

PetCare Policies	Maximum Benefit Amount <i>(per Policy Term)</i>			
	Level 1 Accident Only†	Level 2	Level 3	Level 4
Veterinary Fees: Costs associated with treating eligible Accidents and/or Illness †(Accident Only level does not have coverage for Illnesses)	\$20,000	\$5,000	\$10,000	\$ Unlimited
Additional Benefits <i>(Deductible & Co-insurance not applied)</i>			Maximum Benefit Amount <i>(Per-incident coverage)</i>	
Boarding Kennel or Cattery Fees			align="center">\$500	
Euthanasia, Cremation or Burial*			align="center">\$200	
Holiday Trip Cancellation			align="center">\$500	
Additional Living Expenses			align="center">\$500	
Lost Pet Recovery Costs			align="center">\$500	
Accidental Death			align="center">\$500	

Refer to Your Document of Insurance for Your selected Coverage Level

DEDUCTIBLE and CO-INSURANCE

The Deductible is applied annually (once per Policy Term) to eligible claims filed under the Veterinary Fees Benefit. Once the Deductible is satisfied Your Co-insurance will be applied to the remaining amount. Your Deductible and Co-Insurance amounts are based on the age of your pet at the beginning of each Policy Term and can be found on Your Document of Insurance.

Age	Deductible	Co-Insurance
Under 2 Years	\$100	10%
2-5 Years	\$200	15%
5-8 Years	\$300	20%
8-10 Years	\$400	25%
Over 10 Years	\$500	30%

WAITING PERIODS

This Policy contains the following waiting periods:

- Accidents are eligible after 12:01 am on the Effective Date of the Policy.
- **Levels 2 – 4 Only.** Illness Conditions have the Waiting Period specific to the Coverage Level, unless modified in writing:

<u>Coverage Level</u>	<u>Illness Waiting Period</u>
Levels 2 – 4	14 days *Applicable to Euthanasia, Cremation or Burial Additional Benefit.

- **Levels 2 – 4 Only.** A 2 (two) day waiting period for the (Named Peril) Conditions listed below. Coverage for these Conditions begins on the 3rd (third) day of the Policy. Coverage for these Conditions is limited to a maximum benefit of \$750 and subject to the applicable Co-insurance, Deductible.

<u>Condition</u>	<u>Description</u>
Ear Illness	Pet requires Treatment for an Illness affecting all or part of the ears or ear area.
Eye Illness	Pet requires Treatment for an Illness affecting all or part of the eyes or eye area.
Flea Allergy Dermatitis	Pet requires Treatment for the newly diagnosed flea allergy dermatitis.
Intestinal Parasites	Pet requires Treatment for positively diagnosed fecal for intestinal parasites include Roundworms, Hookworms, Whipworms, Tapeworms, Coccidia, Giardia, Toxoplasma.
Upper Respiratory Infection	Pet requires Treatment for an Upper Respiratory Tract Infection.
Urinary Tract Infection	Pet requires Treatment for a Urinary Tract Infection.
Mange/Mites/Ringworm	Pet requires Treatment for definitively diagnosed sarcoptic and demodectic mange / mite and ringworm infection.
Parvovirus/Feline Panleukopenia	Pet requires Treatment for definitively diagnosed parvovirus / feline panleukopenia.
Tick Borne Diseases	Pet requires Treatment for definitively diagnosed tick borne disease of Lyme Disease, Ehrlichiosis and Coccidiomycosis (Valley Fever).
Heartworm Disease	Pet requires Treatment for definitively diagnosed heartworm disease.

Eligible conditions claimed under this portion of the policy are limited to the \$750 maximum benefit and as noted within the Policy Illness Waiting period, Pre-Existing to Coverage available under the Policy Annual Maximum Benefit. Ongoing coverage, beyond the \$750 maximum benefit, is not available.

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SAMPLE

INSURANCE POLICY TERMS AND CONDITIONS

Underwritten by the Northbridge General Insurance Corporation and administered by PTZ Insurance Services, Ltd.

Important Note: These Terms and Conditions describe available Benefits. Some will not apply to Your Policy. Please refer to Your Document of Insurance and/or Product Coverage Chart to identify which Benefits apply to Your Policy.

Section 1 – INTRODUCTION

These Policy Terms and Conditions, Document of Insurance and Product Coverage Chart form part of Your insurance contract. To understand exactly what Your insurance contract covers, You need to read Your Product Coverage Chart and these Policy Terms and Conditions.

During any period of insurance, We will insure the Pet named on the Document of Insurance for those sections listed on Your Document of Insurance and/ or Product Coverage Chart under the conditions set out in the Policy. Any special Deductibles, Co-insurance, Maximum Benefit Amounts or Exclusions shown on the Document of Insurance and/ or Product Coverage Chart also form part of the contract.

We may record phone calls to train Our staff, avoid misunderstandings and give protection to the caller. This helps Us to maintain the quality of Our service to You. We may share information about You with other insurance companies, directly or through a number of databases. This allows Us to check information You give Us and also helps Us to prevent fraud. We will give Your information to a regulatory body if they make an official request. Please refer to Our Privacy Statement included with Your original Policy documents.

Section 2 – DEFINITIONS

These words are used throughout the Policy. Wherever the following words or expressions appear in Your Policy, Product Coverage Chart or Document of Insurance, they will have the meaning given here unless otherwise specified.

ACCIDENT

A sudden and unexpected event brought about by an external influence resulting in an acute injury to Your Pet, identifiable and unintended.

(For the purposes of this Policy, Cruciate Ligaments, Patella Luxation, Elbow Dysplasia, Hip Dysplasia, and Lameness are specifically defined as an Illness Medical Condition and NOT resulting from an accident.)

ACCIDENTAL DEATH

Pet dies due to an Accident, not requiring Treatment. Certain restrictions apply to this Benefit when covered. Refer to Coverage Section of these Terms and Conditions.

ACUPUNCTURE

An Alternative Therapy which involves the stimulation of points on the body using a variety of techniques including inserting needles in the skin and then manipulating them manually or by electrical stimulation under the direction of a licensed Veterinarian.

ALTERNATIVE THERAPY

Any practices and Treatments that are not generally considered part of conventional veterinary medicine, under the direction of a licensed Veterinarian, including but not limited to Acupuncture, Chiropractic Services, Naturopathy, Hydrotherapy, Prolotherapy, Osteopathy, Cryotherapy, Massage Therapy, Stem-cell Therapy, Laser Treatments, Hyperbaric Oxygen Therapy, Physiotherapy, Veterinary Orthopedic Manipulation (VOM), and Behavioural Therapy.

APPLICATION

The enrolment of Your Pet by You, including statements made by You as well as Your Pet's complete medical records.

ASSOCIATED CONDITION

Any Medical Condition or complication that is directly related to, caused by, as a result of, or occurred due to a primary Medical Condition and the Treatment of the primary Medical Condition. Any Medical Condition resulting from any Treatments for the Associated Conditions are also included as associated to the primary Medical Condition.

BENEFIT

The entitlement for a specified loss as described on Your Document of Insurance or Product Coverage Chart.

BREED

Groups of closely related and visibly similar domestic cats or dogs. Your Pet's Breed is shown on Your Document of Insurance.

BILATERAL CONDITION

Any Condition, which may affect both sides of the body, relating to both the right and left sides of the body or of the body system (example: cruciate ligaments, eyes, ears, limbs, and lameness). All Conditions are considered to be Bilateral unless otherwise noted.

CHIROPRACTIC

An Alternative Therapy which involves the manual and manipulative therapy of vertebral subluxation to aid in the Treatment and prevention of neuromuscular disorders and the effects on general health, under the direction of a licensed Veterinarian.

CHRONIC CONDITION

Any Medical Condition that is persistent and long lasting in its effects.

CLAIM

A request for reimbursement of Veterinary expenses submitted by You to Us.
See **Section 8 – How to Claim**, for requirements and information on the claims submission process.

CLINICAL SYMPTOMS/ CLINICAL SIGNS

Any changes in Your Pet's normal healthy state, its functions, or behaviour.

CO-INSURANCE

The percentage amount You must pay towards each payable and covered claim for which You are liable for after meeting the Deductible. Details and the percentage amount of this can be found on Your Document of Insurance or in Your Policy Product Coverage Chart if applicable.

CONDITION

Any manifestation of Clinical Symptoms regardless of a definitive diagnosis, regardless of the number of Incidents or areas of the body affected. Also referred to as Medical Condition.
Example: Arthritis in your pets legs, back and neck are considered one condition.

COVERAGE

The insurance protection, for the Pet that is named on Your Document of Insurance, as described on Your Document of Insurance, Product Coverage Chart and Your Policy Terms and Conditions.

COVERAGE EFFECTIVE DATE

The date the Policy goes into effect as stated on Your Document of Insurance. Accidents are available for coverage after 12:01 am on the effective date. Named Peril Illness Coverage is available on the 3rd (third) day of the policy and Annual Benefit Illness Coverage is after the applicable Illness Waiting Period, 14 days, as stated on Your Product Coverage Chart.

CRYOTHERAPY

An Alternative Therapy which involves the use of extreme cold under the direction of a licensed Veterinarian.

DAYS

Days shall mean calendar days whether capitalized or not.

DEDUCTIBLE

The stated dollar amount You must pay for a payable and covered claim before We become liable for Benefits listed on the Policy. The Amount and Frequency of the Deductible is shown on Your Document of Insurance and/or Product Coverage Chart.

DENTAL

Pertaining to the teeth.

DIAGNOSTIC TEST

Tests provided by a licensed veterinarian to detect, diagnose, or monitor diseases, disease processes, susceptibility, and determine a course of treatment.

DOCUMENT OF INSURANCE

A written document provided to You by Us confirming Your Policy effective date, Coverage, product type and other details of the contract of insurance.

EXCLUSION

A provision within this insurance Policy that eliminates or restricts Coverage.

HERBAL THERAPY

An Alternative Therapy which involves the use of medicinal properties of plants under the direction of a licensed Veterinarian.

HOMEOPATHY

An Alternative Therapy which involves the use of highly diluted substances aimed at triggering the body's natural system of healing to treat disorders under the direction of a licensed Veterinarian.

HOSPITALIZATION

For a human being, medically necessary confinement in a legally constituted and accredited hospital in North America which provides 24-hour nursing care by registered nurses, has organized facilities for diagnosis and major surgical procedures, and operates primarily for the care and treatment of sick and injured persons.

For Your Pet, "hospitalization" means: medically necessary confinement in an animal hospital that is operated under the supervision of one or more licensed veterinarians.

HYDROTHERAPY

An Alternative Therapy which involves the use of water for pain relief and Treatment under the direction of a licensed Veterinarian.

HYPERBARIC OXYGEN THERAPY

An Alternative Therapy which involves the administration in a sealed chamber of pure oxygen at a greater than normal atmospheric pressure under the direction of a licensed Veterinarian.

ILLNESS

A sickness or disease, or any change to Your Pet's normal health state, which is not caused by an Accident.

ILLNESS WAITING PERIOD

The period of time from the Coverage Effective Date during which there is no Coverage for Illness Medical Conditions. Any Illness that manifests itself, occurred, displayed signs and/or symptoms of, was treated, diagnosed or has been known by You, and/or Your Veterinarian during this period will be excluded from Coverage. The Illness Waiting Period is specified on Your Product Coverage Chart.

INCIDENT

An identifiable Accident, Illness, Medical Condition pertaining to Your Pet based on Onset Date. Also, an identifiable occasion that triggers the Additional Benefits.

INSURER

Northbridge General Insurance Corporation, - as named on the Document of Insurance.

LASER THERAPY

An Alternative Therapy which involves the use of light amplification by the stimulated emission of radiation under the direction of a licensed Veterinarian.

MASSAGE THERAPY

Therapy which involves the manual manipulation of soft tissues to treat disorders under the direction of a licensed Veterinarian.

MATERIAL MEDICAL CONDITION

A medical Condition of a serious nature that would have either resulted in a declination or resulted in an Exclusion to Your Coverage. Examples of such Conditions that result in a declination include but are not limited to cancer, diabetes, and Cushing's disease. Please refer to **Section 6 - Exclusions**.

MAXIMUM BENEFIT AMOUNT

The most We will pay as stated in Your Policy.

MEDICAL CONDITION

Any manifestations of Clinical Symptoms consistent with a diagnosis, regardless of the number of Incidents or areas of the body affected.

MEDICAL RECORDS

Patient history including detailed examination notes and lab reports indicating the overall condition of your pet by a licensed veterinarian.

NAMED INSURED, YOU, YOUR

The owner of the insured Pet. Your name on the Document of Insurance. Joint Policyholders are not permitted. If You consider more than one person owns the Pet, the owners must select which one of them will be the Primary Owner and policyholder.

NATUROPATHY

An Alternative Therapy which is based on vitalism (vital energy) believed to guide bodily processes and encourage healing and Treatment, under the direction of a licensed Veterinarian.

ONSET DATE

The date of the start and/or first appearance of the Clinical Symptoms/Clinical Signs of an Accident or Illness Medical Condition as known by You. This is not the date of diagnosis.

OSTEOPATHY

An Alternative Therapy which involves the manual manipulation of bones, joints, and/or tissues aimed at restoring balance and triggering the body's natural system of healing to treat disorders under the direction of a licensed Veterinarian.

PERMANENT EXCLUSION

Refer to Section 6 - Exclusions.

PET

The insured Pet, a domestic cat or dog owned for companionship by You, whose name and details are given on the Document of Insurance.

PHYSICAL THERAPY

An Alternative Therapy which involves the Treatment of physical impairments and disabilities to promote mobility, and functional ability through examination, evaluation, diagnosis and physical intervention under the direction of a licensed Veterinarian.

POLICY

The Terms and Conditions, the most recent Document of Insurance, Product Coverage Chart and any additional forms that apply.

POLICY TERM

Policy Term is a one (1) year period specified on the Document of Insurance; beginning on the Coverage Effective Date and ending on the Expiration Date.

PRE-EXISTING CONDITION

Any Condition or complication directly resulting from a Condition which first occurred, manifested, displayed signs and/or symptoms of, was treated, diagnosed or has been known by You, and/or Your Veterinarian prior to Your Pet's Coverage Effective Date, as stated on Your Document of Insurance, or during an applicable waiting period, and any subsequent time period during which a lapse of Coverage occurs. Some conditions may be permanently excluded from coverage while others may be temporarily excluded.

PREMIUM

The monthly or annual cost for Your Pet's insurance coverage. The amount of the premium can be determined by reviewing your *Payment Summary*.

PRESCRIPTION MEDICATIONS

Any medicine that is dispensed legally when ordered with a written prescription from a licensed Veterinarian.

PREVENTATIVE CARE

Any Treatment intended for the prevention of an Illness or Medical Condition.

PROLOTHERAPY

An Alternative Therapy which involves injection into a joint, tendon, or ligament for pain relief and the treatment of chronic musculoskeletal conditions under the direction of a licensed Veterinarian.

RECOVERY COSTS

Actual costs related to finding a lost Pet, via advertising and reward.

RECURRING CONDITION

Any Medical Condition that occurs or manifests signs and symptoms repeatedly or ongoing over time. There may be a period of remission in between occurrences of the medical condition.

REIMBURSEMENT

The portion of total covered charges that We pay.

REHABILITATIVE THERAPY

An Alternative Therapy which involves treatment of impairments and disabilities of mind and body which are a result of disease or trauma through examination, evaluation, diagnosis and physical intervention under the direction of a licensed Veterinarian.

STEM CELL THERAPY

An Alternative Therapy which involves use of stem cells to treat or prevent a disease or condition.

TEMPORARY EXCLUSION

Refer to Section 6 - Exclusions.

THERAPEUTIC FOOD

Food designed for a specific nutritional purpose prescribed by a licensed Veterinarian.

TREATMENT

The examination, consultation, tests, radiographs, prescribed medication, hospitalization, surgery, and nursing provided or prescribed by Your Pet's licensed Veterinarian. This includes Alternative Therapy and Therapeutic Food.

TREATMENT DATE

The date Treatment is provided by a licensed Veterinarian.

US, WE, OUR:

PTZ Insurance Services Ltd. on behalf of the Insurer.

VETERINARIAN

A properly licensed and registered Veterinarian in active practice in the area where Your Pet is treated or examined.

VETERINARY BEHAVIOUR CONSULTS/TREATMENT

Veterinary consultations to diagnose and treat Your Pet's abnormal behaviour, or for behavioural problems due to an underlying medical condition, are eligible expenses, paid under 'Alternative Therapies' portion of Your Policy, when conducted or referred by a licensed Veterinarian by a Certified Animal Behavioural Therapist.

VETERINARY FEES

The actual cost (or fees) a Veterinarian charged for the Treatment of a Medical Condition(s).

VETERINARY FEES COVERAGE

The insurance coverage for the actual cost (or fees) a Veterinarian charged for the Treatment of a Medical Condition(s).

VETERINARY ORTHOPEDIC MANIPULATION (VOM)

An Alternative Therapy which involves the use of an activator device to identify and treat neurological subluxations to re-establish neuronal communication and induce healing under the direction of a licensed Veterinarian.

Section 3 – INSURING AGREEMENT

We provide the insurance protection described in the Policy in consideration of the payment of premium by You and in reliance upon information provided by You during the Application process, subject to the Terms and Conditions set forth in this Policy.

This Policy is a reimbursement Policy. We will reimburse You for eligible covered Benefits falling within and subject to the Terms and Conditions and Limits of this Policy.

This Policy insures You for the Pet which is named and described on Your Document of Insurance. This Policy only applies to covered costs, expenses, and other reimbursable amounts incurred during the Policy Term. All claims are to be submitted to Us as soon as practicable, and in accordance with the Terms and Conditions as outlined in this Policy. The most We shall pay for a covered claim shall not exceed the Maximum Benefit Amount.

YOUR DUTIES:

You, as the Policyholder, have certain responsibilities towards Your Pet and towards Us. If You do not meet Your responsibilities, We may not pay for some fees or costs.

YOUR DUTIES REGARDING YOUR POLICY

1) MEDICAL RECORDS and PET INFORMATION

You agree to:

- Give Us true and complete information about Your Pet.
- Obtain or release all medical records to Us upon enrolment. If no medical records exist for Your Pet, or Your Pet has not been to a Veterinarian within the past twelve months, You agree to have Your Pet undergo a complete physical examination by a licensed Veterinarian, at Your cost, within the first 30 days of Your Policy effective date. You then will forward those examination notes to Us. If You fail to meet this obligation and a Material Medical Condition is subsequently discovered, it may result in a rescission of coverage, additional coverage Permanent and/ or Temporary Exclusions, or denial of a claim.
- Authorize Us to obtain any and all medical records for Your Pet as needed for the processing and support of Your Policy and claim files.
- Pay the costs for obtaining and submitting the Pets medical records to Us.
- Submit an authentic claim form signed by You and Your Veterinarian along with the paid itemized receipts and medical records with each claim. Please refer to **Section 8 – How To Claim** for further details.
- Submit true and complete claims. If You provide information You know is false or dishonest, We may cancel Your insurance. You will then have to pay back any money We have given You under this Policy.
- Tell Us the name and address of any other insurance company under which You are entitled to payments, including the applicable Policy number.

2) YOUR INFORMATION

You agree to:

- Give Us true and complete information about You.
- Notify Us within 30 days if the permanent address of Your Pet changes. A permanent address change may impact the Coverage available under Your Policy and may require Us to re-rate with a new premium.

YOUR DUTIES REGARDING TAKING CARE OF YOUR PET

You agree to:

- Take proper care of Your Pet. This includes but is not limited to taking it for regular vaccinations as recommended by Your Veterinarian deworming, proper grooming, spay and neuter at Your own cost unless covered by Wellness Fees coverage as indicated on Your Document of Insurance, specific to these Treatments. Homeopathic vaccines are not acceptable.
- Follow the Preventative Care regime recommended by Your Veterinarian and applicable to Your State, Provincial, Municipal or City By Laws.
- You must arrange for a Veterinarian to examine and treat Your Pet as soon as possible after it has shown any signs or symptoms of an Accident or Illness.

We will not be liable for claimed losses in which You did not take proper care of Your Pet. We will not be liable for claimed losses in which You did not follow the recommended advice of the Veterinarian. This includes Medical Conditions preventable by vaccination, prophylactic medication, or sterilization (spaying and neutering).

Section 4 – COVERAGE AND BENEFITS

Please refer to Your Document of Insurance and/or Your Product Coverage Chart for the level of Coverage provided. Benefits are subject to the terms, conditions, limitations, Exclusions of this Policy and to Your responsibility for the Co-insurance and Deductible. Coverage is in effect at the date and time shown on Your Document of Insurance, subject to applicable waiting periods as stated on Your Product Coverage Chart and per **Section 5 - Coverage Restrictions** and **Section 7 - General Conditions**.

A. VETERINARY FEES

We will reimburse You for the actual cost of required and eligible veterinary Treatment for Accidents and/or Illnesses that are covered by the Policy to the Maximum Benefit Amount stated in the Product Coverage Chart, subject to the applicable Co-insurance and Deductible.

There are certain Exclusions to the coverage described above, so We may not pay claims for some fees or costs. These Exclusions are explained in the parts of this Policy to which they apply and in **Section 6 - Exclusions**.

There are certain restrictions and/or sub-limitations for some veterinary Treatment fees. These are outlined in **Section 5 - Coverage Restrictions**. There is also a schedule of these Benefits available on Your Product Coverage Chart.

B. OPTIONAL WELLNESS FEES COVERAGE

If selected by You and included on Your Document of Insurance, Wellness Fees Coverage provides reimbursement up to the lesser of actual Treatment costs or the allowable Maximum Benefit amount listed below for the following procedures/ Treatments per Policy Term. Reimbursement is not subject to a Deductible, Co-insurance, or waiting period.

OPTIONAL WELLNESS FEE COVERAGE CHART

Exams, Medications, Procedures, Screens

Dental Cleaning	N/A
Fecal Screen	N/A
Heartworm/ Flea Prevention	N/A
Heartworm Test or FELV Screen	N/A
Microchip Procedure and/or Urinalysis	N/A
Spay / Neuter Procedure and/or Wellness Blood Test	N/A
Wellness Exam	N/A

Vaccinations

Canine Bordetella Vaccine/Titer or Feline FELV Vaccine/Titer	N/A
Canine DHLPP Vaccine/Titer or Feline FVRCP Vaccine/Titer	N/A
Rabies Vaccine/Titer and/or Lyme Vaccine/Titer, or FIP Vaccine/Titer	N/A

During the Policy Term, If reimbursement has been issued on Your optional Wellness Coverage You will not be able to cancel this Coverage unless the underlying Coverage is also cancelled.

This Coverage can only be purchased at the beginning of each Policy Term, (enrollment and renewal).

C. ADDITIONAL BENEFITS

There are certain Exclusions to the Coverage described below, so We may not pay claims for some fees or costs. These Exclusions are explained in the parts of this Policy to which they apply and in **Section 6 - Exclusions**. Coverage Restrictions also apply. See **Section 5 – Coverage Restrictions** for details.

1) BOARDING KENNEL FEES DUE TO YOUR HOSPITALIZATION

We will reimburse You for the actual costs of boarding Your Pet at a licensed kennel or cattery, or with someone not living with You who looks after Your Pet. This Coverage is only available if You are hospitalized for at least 48 hours, and only for the time period You are hospitalized. Excluded is any recovery time at home. We will pay a maximum of **\$25 per day** up to the Maximum Benefit Amount for Boarding Kennel Fees stated in the Product Coverage Chart. We shall not be liable for boarding kennel fees where You are hospitalized directly or indirectly related to being pregnant or giving birth, elective or cosmetic surgery, Treatment of alcohol or drug abuse or addiction, or results from injury or Illness with respect to which You visited or consulted a physician or practitioner, took tests or received Treatment for prior to the Coverage Effective Date of this Policy.

A completed claim form, proof of Your hospitalization providing reason and dates, as well as all paid receipts for Your Pets boarding are required with Your claim submission.

2) RECOVERY COSTS

We will reimburse You for the actual costs of advertising and reward paid if Your Pet is lost or stolen up to the Maximum Benefit Amount for Lost Pet Recovery Costs stated in the Product Coverage Chart.

A completed claim form indicating reimbursement for Recovery Costs, all paid receipts for advertising and reward, including the name, address and telephone number of the person(s) to whom the reward is paid, are required with Your claim submission.

3) TRIP CANCELLATION COSTS

We will reimburse You for travel and accommodation expenses You are not able to recover if while You are on a business or pleasure trip with a defined start and end dates not to exceed 180 days, outside Your city of residence or up to seven (7) days before You leave for such a trip and Your Pet requires urgent, lifesaving covered and eligible medical Treatment. Subject to the Maximum Benefit Amount for Trip Cancellation stated in the Product Coverage Chart.

A completed claim form and the details surrounding the Pet's medical Treatment, and proof of loss of the Trip Cancellation are required with Your claim submission.

4) ADDITIONAL LIVING EXPENSES

We will reimburse You for Your Pet's need for Boarding Kennel Fees should Your home be damaged and rendered unfit for occupancy during the Policy Term and You are receiving benefits for additional living expenses under Your homeowners or tenants insurance. We will pay a maximum of **\$25 per day** up to the Maximum Benefit Amount for Additional Living Expenses stated in the Product Coverage Chart for absolutely necessary boarding or kennel costs associated with the related relocation of the Pet due to the damage of Your residence.

A completed claim form along with the paid receipts for necessary boarding or kennel costs and evidence that additional living expense benefits are being received under Your homeowners or tenants insurance Policy are required to process a claim.

5) EUTHANASIA, CREMATION and/or BURIAL

A 14 day wait period applies to this Benefit, Coverage is available on the 15th day of Coverage. We will reimburse You for the actual cost for euthanasia and cremation of Your Pet if due to an Accident or Illness Condition. We will not pay more than the Maximum Benefit Amount for Euthanasia and Cremation as stated in the Product Coverage Chart. Any additional memorial options are not eligible for reimbursement.

A completed claim form and the detailed paid receipts for euthanasia and cremation are required with Your claim submission.

6) ACCIDENTAL DEATH

We will reimburse You for the original purchase price of Your insured Pet in the event of a sudden and Accidental Death, not requiring Treatment, to the Maximum Benefit Amount for Accidental Death stated in the Product Coverage Chart.

A completed claim form indicating Accidental Death signed from the Veterinarian and the original paid receipts for the original purchase price of Your Pet are required with Your claim submission. If You do not provide an original receipt or there is no original proof of purchase price, We will pay You the current local humane society or animal welfare organization adoption fee for a dog or cat, in Your region.

Section 5 – COVERAGE RESTRICTIONS

A. PRE-EXISTING CONDITIONS

We do not cover:

1. Injuries from an **ACCIDENT** that first occurred, displayed signs and/or symptoms, was noted, treated, diagnosed or has been known by You and/or Your Veterinarian prior to the Coverage Effective Date of the Policy.
2. Any **ILLNESS** Medical Condition or Illness complication directly resulting from a Condition that manifested, first occurred, displayed signs and/or symptoms, was noted, treated, diagnosed or has been known by You and/or Your Veterinarian prior to the Coverage Effective Date of the Policy and/or during Your Policy's Waiting Period.

In all cases, this includes any Associated Condition or complication directly resulting from a Condition that manifested, first occurred, displayed signs and/or symptoms, was noted, treated, diagnosed or has been known by You and/or Your Veterinarian prior to the Coverage Effective Date of the Policy or in respect of Illness Medical Conditions during the Illness Waiting Period.

If Your Pet has NOT shown Clinical Symptoms or Clinical Signs of a Chronic and/ or Recurrent Condition(s) for a period of **24 months** prior to the Policy Coverage Effective Date, We **may** consider this Condition **NOT pre-existing** by definition and allow the Medical Condition to be eligible for Benefits.

B. LIMITATIONS

- 1) The following limitations apply to the Veterinary Fees benefits: **Cruciate Ligaments, Hip Dysplasia, Elbow Dysplasia, Patella Luxation, and Lameness**, regardless of cause, are considered to be Bilateral Musculoskeletal Illness Conditions (affecting both sides of the body). If eligible, claims will be reimbursed as a Veterinary Fees – Illness Benefit. Please refer to Your Product Specific Coverage Chart to determine if this Coverage is available.
- 2) **Feline Vaccine-Associated Sarcoma (FVS)**
We will reimburse You for the actual cost of required veterinary Treatment for feline vaccine-associated sarcoma. The diagnosis must be confirmed via histopathology. The claim will be paid to the Maximum Benefit Amount for Veterinary Fees, provided that Your Pet has received exclusively non-adjuvanted feline vaccination. Vaccine exclusivity means that the last series of feline vaccines was non-adjuvanted and given prior to the diagnosis of feline vaccine-associated sarcoma. A completed claim form accompanied by the pathology laboratory report and the detailed paid receipts are required to process Your claim.
- 3) **Therapeutic Food**
We will reimburse You for **fifty percent (50%)** of the actual cost of required and eligible veterinary prescribed Therapeutic Food for the Treatment of a definitively diagnosed covered and eligible Medical

Condition subject to the Maximum Benefit Amount of **\$500 per year**, subject to the applicable Co-insurance, Deductible, and applicable Maximum Benefit Amount for Veterinary Fees stated in the Product Coverage Chart.

4) Alternative Therapy

We will reimburse You for the actual cost of required and eligible veterinary prescribed Alternative Therapy for the Treatment of a definitively diagnosed covered and eligible Medical Condition subject to the Maximum Benefit Amount of **\$1000.00 per year**, subject to the applicable Co-insurance, Deductible, and applicable Maximum Benefit Amount for Veterinary Fees stated in the Product Coverage Chart. Alternative Therapy includes but is not limited to: Acupuncture, Veterinary Behaviour Consults and related Prescription Medications, Chiropractic, Herbal Therapy, Homeopathy, Hydrotherapy, Laser Therapy, Naturopathy, Physical Therapy, Rehabilitative Therapy, and Stem Cell Therapy. Please refer to **Section 2 – Definitions** for more details.

C. UNDERWRITING

We reserve the right to place Temporary or Permanent Exclusions on Your Policy with respect to any Accident(s) or Illness(es) that manifested, first occurred, displayed signs and/or symptoms, was noted, treated, diagnosed or has been known by You and/ or Your Veterinarian prior to the Coverage Effective Date, or within the applicable Illness Waiting Period and is therefore defined as Pre-existing to Your Coverage.

Refer to Your Product Coverage Chart for the applicable Illness Waiting Period.

We reserve the right to place Temporary or Permanent Exclusions on Your Policy with respect to any Accident, Illness, or Benefit stated within **Section 6 - Exclusions**.

Once You have been reimbursed the Maximum Benefit Amount for an eligible Benefit, Coverage will no longer be available and a Coverage Restriction for this will be added to Your Policy as no further claims can be paid.

Section 6 – EXCLUSIONS

PERMANENT EXCLUSION

A type of Exclusion for specific Illnesses, Accidents, Conditions or events which are normally covered by this Policy, but for which We will not pay a claim, or be held liable for the lifetime of Your Pet.

TEMPORARY EXCLUSION

A type of Exclusion for specific Illnesses, injuries, Conditions or events which are normally covered by this Policy, but for which We will not pay a claim, or be held liable for no less than twelve (12) months from the Coverage Effective Date of the Policy or the Onset Date of the Medical Condition, whichever is the latest. If the exclusion is temporary, a request to review the exclusion after the predetermined period of time may be submitted with documentation from your Pets veterinarian certifying that your pet has completely recovered.

We will not reimburse and pay for any costs or charges related to:

1. Dogs and Cats under eight weeks of age.
2. Any and all pre-existing Clinical Symptoms/Clinical Signs, Medical Conditions, diseases, Illnesses, and/or Accidents. Refer to **Section 5 - Coverage Restrictions - Pre-existing Conditions** for details.
3. Any and all Illness Conditions within the Illness Waiting Period. Refer to Your Product Coverage Chart for the applicable Illness Waiting Period.
4. Any Treatment related to a Temporary Exclusion or Permanent Exclusion.

5. Any Treatment for a Bilateral Condition in which that Condition was already pre-existing on one side of the body.
6. Any Treatment for an Accident, Illness or procedure with respect to which You were advised by a Veterinarian to take preventative measures, and You did not comply.
7. Any Treatment for an Accident or Illness Condition resulting directly from Your Pet's usage for occupational, professional, or business purposes, breeding, racing, organized fighting, law enforcement, or guarding.
8. Any Treatment for an Accident or Illness including mistreatment, injury or neglect caused by You, any member of Your household, or anyone employed or contracted by You.
9. Preventative Care and Routine Treatment intended for the maintenance of good health of Your Pet. This includes but is not limited to vaccinations (including Vaccine Titrers), prophylactic medications (such as heartworm, lice, internal parasites and fleas), spaying (including for false pregnancy or pyometra), and neutering (including cryptorchid neuters), unless otherwise specifically covered by Our Wellness Fees Coverage and Coverage is in force under the Wellness Fees Coverage as indicated by Your Document of Insurance.
10. Elective procedures and cosmetic procedures and any related Associated Conditions due to these procedures. This includes but is not limited to: tail docking, ear cropping, ear hair plucking, declawing or tenectomy, dew claw removal, nail trims, grooming, anal gland expressions, debarking, treats and supplements.
11. Any Treatment for Medical Conditions arising from lack of use and/or failure to follow a preventative health care plan generally accepted by veterinary standards or recommended by Your Veterinarian. Preventative health care plan includes but is not limited to; vaccinations, flea control, heartworm medication, de-worming, Dental care, and grooming.
12. Any Treatment related to breeding, whelping, fertility Treatment and care related to pregnancy including false pregnancy, giving birth and nursing and any and all related issues, Conditions and complications including pyometra and mastitis.
13. Any Treatment for Medical Conditions that would be preventable with sterilization (spaying or neutering the Pet) such as prostate problems, testicular problems, perianal tumours, mammary tumours, uterine and/or ovarian Conditions that occur in an unsterilized Pet.
14. Non-essential and/or non-medical related boarding and/or hospitalization.
15. Shipping, transportation, travel, and/or mileage expenses.
16. Any Treatment You choose to have carried out that is not directly related to a covered Accident or Illness.
17. Any and all training, and any other behavioural modification techniques considered experimental.
18. Therapeutic Food specifically prescribed by a Veterinarian, with the **exception** of 50% of the cost, for a covered Medical Condition up to the Maximum Benefit Amount of \$500 per year as stated in **Section 5 - Coverage Restrictions**.
19. Dental and orthodontic health care, Dental Treatment, Dental procedures and/or Dental diseases including but not limited to Treatment of the teeth and gums, Dental caries (cavities), gingivitis, periodontitis, retained deciduous teeth, malocclusion, periodontal disease, root canals, caps, crowns, or abscessed teeth.
20. Experimental or investigational medical procedure, Treatment or service.
21. Euthanasia or destruction of a Pet deemed "dangerous".
22. Euthanasia or destruction of a Pet due to financial reasons.
23. Additional memorial options elected by You at the time of cremation including but not limited to urns, caskets, paw prints, and memorial stones.
24. Any Medical Condition(s) that arise due to specific exposure that results in subsequent occurrences of what is now determined to be a preventable Medical Condition (examples. vaccine reactions and flea allergy dermatitis) for which You can take preventative measures.

25. Any Medical Condition that arises due to repetitive activity that results in Your Pet requiring repeated medical Treatment. After (3) three separate but similar incidents of such claims coverage these Medical Conditions would be considered or diagnosed preventable or behavioural, such as but not limited to Foreign Body Ingestions, Porcupine Quills, Fight/Bite Wounds/Lacerations, Motor Vehicle Injuries and Poison Ingestions.
26. Any claims for monies over and above the Maximum Benefit Amount stated in the Policy and/or Product Coverage Chart.
27. Any claimed loss as a result of:
 - i. Earthquake;
 - ii. Hurricane, windstorm, flood; including overland water;
 - iii. Wildfire;
 - iv. Invasion, war or civil war, insurrection, rebellion, revolution, military or Usurped;
 - v. Power or by operation of armed forces while engaged in hostilities, whether war be declared or not;
 - vi. Any nuclear incident or radioactive contamination;
 - vii. Viral epidemic, viral pandemic;
 - viii. Illegal acts

Section 7 – GENERAL CONDITIONS

A. ENROLLMENT

Dogs 8 weeks to 10 years of age, and cats 8 weeks to 12 years of age.

B. TIMING

Accident Coverage will be effective at 12:01 a.m. on the day following enrolment. Illness Coverage will begin after the applicable waiting period. Refer to Your Document of Insurance for Your Coverage Effective Date and Your Product Coverage Chart for details.

All Applications are subject to review and approval prior to enrolment. In order to receive benefits for a Medical Condition which occurred during the first 72 hours of coverage, proof of time of occurrence and onset will be required with your claim submission.

C. PRODUCT CHANGES

If You wish to make changes to Your Coverage, please contact Us. Any change is subject to underwriting and Our approval. Certain changes may result in a new enrollment, which would terminate Your existing Policy and the availability of ongoing Coverage. Policy upgrades are subject to meeting all enrollment requirements.

Upgrades/Downgrades

In the event of You opting to upgrade Your Pet to a policy with higher Coverage limits, the Maximum Benefit Amount payable with respect to Veterinary Fees for Accidents and Illnesses will be restricted to the lowest Maximum Benefit Amount payable under the policy(ies) that applied during the period in which said medical condition was first noted, symptomatic, diagnosed, or treated and the current policy. If the level of coverage is lowered, the lower Maximum Benefit Amount shall apply.

D. DUPLICATE COVERAGE

The coverage outlined in this policy cannot be combined with another Accident and/or Illness coverage. This means that if there are other insurance plans, contracts, or benefits providing you indemnity in respect of your pet for veterinary or therapeutic expenses, this policy will be void. We will refund any premium collected in the current term where our policy overlaps with another insurance policy and coverage will be voided.

E. TERRITORIAL LIMITS

This Coverage is valid within Canada and for a period of up to 182 days while travelling within the continental United States of America including Hawaii, Alaska, and Puerto Rico.

Reimbursement for charges that you pay in U.S. currency will be adjusted to Canadian dollars without applying any currency conversion exchange. For example, \$800 in U.S. charges will be considered as \$800 in Canadian funds. We do this because your premium is paid in Canadian dollars and is set based on Canadian veterinary fees.

F. POLICY TRANSFER

A Policy cannot be transferred between different Pets. Each Pet must undergo an individual application process and underwriting review. We are happy to arrange continued coverage if the insured Pet is transferred between Pet owners. All premium owed must be paid and the request made in writing by both involved parties using the Ownership Transfer form within 30 days of transferring the Pet.

G. JOINT POLICYHOLDERS

Joint Policyholders are not permitted. There can only be one Named Insured listed as the Pet owner. If more than one person owns the Pet, the owners must select which one of them will be the Named Insured and primary Policyholder. Secondary Owners may be added to the policy but will not be listed on the documents of insurance.

H. POLICY PROVISIONS

When this Policy's provisions are in conflict with the statutes, laws, and regulations of the state in which this Policy is issued, the provisions are amended to conform to such statutes.

I. APPEAL PROCESS

In the event of any disagreement between You and Us in regards to the underwriting of Your Policy or a Claim submission, You may appeal to either the Underwriting or Claims Manager and if not resolved to the Director of Administration and finally to Our Veterinary Advisor, Doctor of Veterinary Medicine. This request must be submitted in writing using the Appeal Process Form and include new or additional medical information supporting your claim. Submissions can be made via mail to PTZ Insurance Services, Ltd., 710 Dorval Drive, Suite 400 Oakville, Ontario L6K 3V7 or email to medicals@pethealthinc.com attention to the Underwriting or Claims Manager. This Appeal must be received within 90 days from the date of claim denial notice. We will write to You with Our decision.

Section 8 – HOW TO CLAIM

A. GENERAL

Please refer to:

- **Section 4 – Coverage and Benefits** for further details on how to claim for specific benefits.
- Your Document of Insurance and/or Your Product Coverage Chart to see which benefits and Maximum Benefit levels apply to Your Policy. ***Not all benefits are available on every Policy. We cannot guarantee, authorize or pre-approve any claims over the telephone.***

Please remember You must arrange for a Veterinarian to examine and treat Your Pet as soon as possible after it has shown any signs or symptoms of an Accident or Illness. We will not be liable for claimed losses in which You did not take proper care of Your Pet. We will not be liable for claimed losses in which You did not follow the recommended advice of the Veterinarian.

Submit Your claim quickly and easily online at www.MyPethealth.com

We will process all reimbursement requests – whether simple or complex – as quickly as possible once We have received all of the required documentation. You'll hear from Us if there's any delay, such as needing to contact Your Veterinarian directly for more information.

Two of the most common problems that can delay reimbursement requests are:

- Forgetting to include all required medical documentation for Your Pet
- Failing to provide all eligible receipts.

Financial responsibility

You must pay Your Veterinarian first for all services and treatments, and then submit a reimbursement request to Us. We'll reimburse You for all eligible costs based on the specified amounts and Coverage outlined in this document.

For more expensive procedures We can make special arrangements with Your Veterinarian for direct payment. Talk to one of our representatives to request this arrangement.

Reimbursement request forms

Call and speak to one of our 24PetWatch Pet Insurance representatives at:

Phone: 1-866-597-2424.

B. ONGOING TREATMENT

Ongoing Treatment for a Medical Condition should be sent in as Treatment occurs. A new claim form will be required to verify the Medical Conditions claimed with every claim submission. With the claims submission of subsequent Treatment and upon further diagnosis of a Condition We reserve the right to make changes to the Coverage of previously processed claims.

C. OTHER CLAIM PROCEDURES

- 1) All claims for an active Policy must be submitted within 90 days of Treatment being given, unless state or provincial law provides for a shorter or longer period.
- 2) We will be able to reimburse on Your payable claim:
 - If the claim form is correct and complete.
 - When We have all the information needed to support the claim including detailed paid invoices and supporting medical records.
 - When We are sure that the claim is valid.
- 3) We will communicate Our decision with You within 60 days after submission of a completed claim form and supporting documentation, unless state or provincial law provides for a shorter period.
- 4) You may have your **claims paid electronically** via Electronic Funds Transfer (EFT) direct to the treating Veterinarian and/or direct to You via Direct Debit (DD) to Your bank account if indicated to do so and authorized on Your Claim Form. Otherwise a cheque will be issued and mailed to You at the last address provided on file the day following claim approval.

D. CLAIMS REVIEW/ REASSESSMENT

If a claim is denied, You or the attending Veterinarian may request a review or reassessment. Please follow the Appeal Process in **Section 7- General Conditions**.

Section 9 – OUR SERVICE TO YOU

A. PREMIUMS

Premiums are paid monthly or annually. If Premiums are unpaid, We may cancel this Policy by mailing or delivering advance written notice of cancellation to You, the Named Insured on the Document of Insurance at the mailing address shown in the Policy, stating the reason for cancellation as Non Payment of Premium. This notice will be sent at least 45 days before the effective date of cancellation.

B. PAYMENT TERMS

Insurance Premiums may be paid by direct debit using a valid chequing bank account or by credit card only. Payment can be made annually or in monthly installments.

Where We agree that You may pay Your premium on a monthly basis, You are required to continue to make monthly installment payments until the full premium has been paid to Us. Failure to pay Your premium, including but not limited to, insufficient funds, declined payments and expired credit card can result in the cancellation of Your Policy which may affect Your claims reimbursement. Please keep Your payment method up to date with Us so Your Coverage remains in force.

Payment of the Premium due on the renewal of Your Policy will be outlined in Your Renewal Notice and is payable in accordance with Your existing method of payment and frequency as set out in the Policy unless contrary advice is received from You to Us in writing and We agree, prior to the Renewal Date of the Policy.

C. POLICY RENEWAL

Upon each anniversary date of the Policy Term, the Policy and payment method will be extended for a further Term, subject to and in consideration of the receipt of premium, unless We are advised otherwise by You, in writing. We will write to You before Your Policy expires with full details of Your next year's Policy premium, Deductible and Co-insurance and any other changes to the Policy for Your renewed term. Refer to **Section 11 – Notice** for more information.

D. NOTICE OF CHANGE

We reserve the right to make any changes to the Policy upon notice, including but not limited to Rates, Premiums, Fees, Coverage, Exclusions, Maximum Benefit Amounts, Deductibles, and/or Co-insurance. If We increase Your renewal premium, or make a change to Your Policy We will mail or deliver to You written notice of Our intent 60 days before the effective date of the change. Notice will be mailed or delivered to Your last known address.

E. CUSTOMER SERVICE CALL CENTER

Our Customer Service Agents are available by toll free phone to answer questions and concerns regarding Your Policy contract, Your billing, and Your claim file.

F. CONTACT US

 Mail:

PTZ Insurance Services, Ltd.,
710 Dorval Drive, Suite 400
Oakville, Ontario L6K 3V7

 Toll Free Phone: 1-866-597-2424

 Toll Free Fax: 1-866-369-7387 (PETS)

 Online (Live Chat): www.24PetWatch.com

Section 10 – YOUR RIGHT TO CANCEL

A. CANCELLATION

If Your Coverage does not meet Your requirements, please contact Our Customer Service Department by Toll Free Phone: 1-866-597-2424. Alternatively write to Us at the address provided below (in the Section 10, A, 1) and mail Your request.

Please note the following with respect to cancelling Your Policy;

1. You may cancel Your Policy at any time provided You are the Named Insured shown on the Document of Insurance. Cancellation must be in writing and sent via mail or email to Mail: PTZ Insurance Services, Ltd., 710 Dorval Drive, Suite 400 Oakville, Ontario L6K 3V7, or Email: Customer_Care@pethealthinc.com.
2. If You cancel Your Policy, We will refund You any unearned premium paid subject to the retention of a minimum of one month premium plus 100% of any paid fees, as soon as practicable.
3. We may cancel Your Policy for;
 - Non-payment of premium; or
 - Discovery of fraud or material misrepresentationby mailing or delivering advance written notice of cancellation to the Named Insured on the Document of Insurance at the mailing address shown in the Policy, stating the reason for cancellation at least **forty-five (45)** days before the effective date of cancellation. Our Notice of Cancellation to You will state the effective date of cancellation. The Policy will end on that date. We shall refund the excess of premium as soon as reasonably practicable. The refund will be what was actually paid by You over the pro rata premium for the expired time on risk, but, in no event shall the pro rata premium for the expired time be deemed to be less than any minimum retained premium specified.
4. Refunds will be processed by method of payment including credit card or direct debit. In some cases We will issue refunds by check or money order.
5. If notice is mailed, proof of mailing will be sufficient proof of notice.
6. The statutes, laws, and regulations regarding Cancellation within the state in which this Policy is issued prevail and the provisions in this Policy are amended to conform to such statutes.

B. CLAIMING AFTER THE CANCELLATION OF YOUR POLICY

No losses that occur after the effective date of cancellation shall be payable under this Policy. In the event You or We terminate the Policy, any paid receipts for open or new claims that did occur during the Term and prior to the effective date of cancellation must be sent in within 90 days of the effective date of cancellation. **After such time, We will then deem all claims closed and not payable.**

Section 11 – NOTICE

Notice to Us may be given by You. In the case of Your absence or Your inability to give notice Your authorized agent or representative can give the notice.

Any written notice to Us may be delivered at, or sent by proof of mailing to, the chief agency or head office.

C/O PTZ Insurance Services, Ltd.,
710 Dorval Drive, Suite 400
Oakville, Ontario L6K 3V7

Written notice may be given to You, the Named Insured by letter mailed to You at Your last post office address on file.