

WELLNESS CARE

# USER GUIDE



**WELCOME  
TO THE  
PETS PLUS US<sup>®</sup>  
COMMUNITY**



“An ounce of prevention is worth a pound of cure” is timeless wisdom that applies to both people and their beloved pets. In support of Canadian pet owner happiness, Pets Plus Us pet insurance provides comprehensive benefits towards preventive care to help keep your pet in peak physical health, which is why we call this coverage:

## **WELLNESS CARE**

*(This is your User Guide. This document is also your “Policy Terms & Conditions”)*

For specific details about your *Wellness Care* policy, please refer to the included *Summary of Coverage* or your most recent *Summary of Coverage* that we have sent to you. Here you will find important information such as your policy effective date and your selected options.

Also, certain words have very specific meanings in this *User Guide*; please refer to the *Glossary* for the definitions.

We currently have other plans that provide coverage for illness, injuries, accidents, hospitalization, surgery, and much more. Consider *Pets Plus Us Accident & Illness* coverage. Visit us at [www.petsplusus.com](http://www.petsplusus.com) or call us at 1-800-364-8422 for more information.

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# COVERAGE HIGHLIGHTS



## **Your Wellness Care Benefits**

Your *Wellness Care* insurance has no lifetime maximum and includes:

- Examination
- Vaccinations
- Annual wellness blood profile
- Flea treatment and prevention
- Heartworm prevention (dogs only)
- Heartworm test
- Faecal test
- Deworming
- Urinalysis
- Nail trim
- Spaying or neutering
- Microchip
- Dental care

## **What's Not Covered**

- Illness
- Injuries & accidents
- Non-essential services & supplies
- Elective procedures

No deductible or co-insurance applies to any of the *Wellness Care* benefits.

# DETAILS ABOUT YOUR WELLNESS CARE BENEFITS



Here's where you'll find useful information about the details of the insurance benefits we provide for your pet. These benefits depend upon your pet's age while coverage is in effect.

See your Summary of Coverage for the options you have chosen and the maximum benefits.

## **Benefit Maximum**

All benefit maximums are per policy year and apply to after-tax amounts.

There is no deductible or co-insurance that applies to *Wellness Care*.

There are no lifetime limits that apply to your pet.

We pay a benefit when services are provided by any veterinarian licensed in Canada (or the United States when you and your pet are travelling there).

*Subject to these terms and conditions, we cover the following expenses while your policy is in effect:*

### **1. Annual veterinary exam**

Health exam performed by a licensed veterinarian

### **2. Vaccinations**

Recommended vaccines administered by or under the supervision of your veterinarian.

### **3. Annual wellness blood profile**

Diagnostic blood tests looking for early evidence of a disease process.

#### **4. Flea treatment and prevention**

Veterinary care to treat an existing flea infestation, as well as the dispensing of preventive medication against future infestation.

#### **5. Heartworm prevention (dogs only)**

Coverage for the dispensing of heartworm preventive medication by a licensed veterinarian.

#### **6. Heartworm test**

In those provinces where your veterinarian feels that a blood test to determine the status of the heartworm parasite in your dog is appropriate medical care, this benefit covers the cost of the diagnostic test and the blood collection fee.

#### **7. Faecal test**

Analysis of your pet's stool to determine if internal parasites exist.

#### **8. Deworming**

Routine treatment to remove internal parasites, if provided by a licensed veterinarian.

#### **9. Urinalysis including collection**

Taking urine samples from your pet and the subsequent detailed analysis of those samples.

#### **10. Nail trim**

Trimming of your pet's nails when done by a veterinary hospital team member.

#### **11. Spaying or neutering**

Services must be performed by a licensed veterinarian.

#### **12. Microchip option**

An ISO microchip that a veterinarian inserts under your pet's skin. An implanted microchip can help you quickly find your pet when lost or stolen.

### 13. Dental care option

Coverage for the cleaning and polishing of your pet's teeth if performed by a licensed veterinarian, or a registered veterinary technician in a veterinary hospital setting. This option includes coverage for all ancillary procedures directly related to the maintenance of a healthy mouth including the safe and thorough cleaning of the teeth, pre-operative blood work, fluid therapy, anaesthetic, hospitalization, x-rays and tooth extractions deemed necessary when having a cleaning and polishing performed.

## EXCLUSIONS— WHAT WE DON'T COVER



Knowing what charges aren't eligible under your coverage is important. This can help you make decisions on responsible care for your pet's health and well-being.

This part of your *User Guide* describes what isn't included under your coverage. If you have any questions, please call us at 1-800-364-8422 and we'll be happy to explain in more detail.

Only treatments or services performed or prescribed by a licensed veterinarian are eligible for coverage.

We do not cover, and will not make payments for any loss or claim resulting in whole or in part from, or contributed to, by any of the following:

***Any care or service that results from, or is related to, an accident or an illness.***



## **Dental**

Endodontic and orthodontic care including the treatment of tooth structure irregularities, improper bites, tooth pulp or root problems.

## **Elective procedures**

Procedures considered to be medically unnecessary including, but not limited to: cosmetic surgery, debarking, declawing, ear cropping, grooming, nasal or skin folds, stenotic nares, and tail docking.

## **Epidemic/pandemic**

Expenses related to, or arising from an epidemic, or pandemic.

## **House calls**

Expenses related to making a house call, unless a veterinarian certifies that a visit is essential in an emergency.

## **Inappropriate care**

Costs resulting from neglect, abuse or intentional injury of your pet by you or any member of your household.

## **Medications**

Expenses related to medication that does not have, in Canada, a Drug Identification Number (DIN), a Natural Health Product (NHP) number, or an Interim Notification Program (INP) number.

## **Non-essential services and supplies**

Expenses related to grooming, mineral supplements, vitamins, any type of pet food and regular or medicated baths.

## **Nuclear incidents**

Expenses that result from a nuclear explosion, contamination by radioactive material or any nuclear incident as defined in the *Nuclear Liability Act*.

## **Post-mortems**

Post-mortem tests or procedures.

**Pregnancy, queening or whelping**

Expenses related to pregnancy, queening or whelping, including for aftercare of litter and other routine procedures.

**Risky activities**

We don't offer coverage, or pay for expenses that ensue from activities such as commercial guarding, organized fighting, the pursuit of prey, or racing. We do provide coverage for dogs used in the recreational hunting of upland birds or waterfowl.

**Time and travel expenses**

Travel costs to and from an animal hospital or the veterinarian's location.

**War activities**

Expenses for illness or injury caused by war activities such as acts of terrorism, bombardment, civil war, rebellion or any armed force action. This exclusion applies whether or not war has been declared.

## WHEN COVERAGE TAKES EFFECT



Coverage takes effect at 12:01am on your policy effective date.

# WHEN YOUR POLICY ENDS



**Your policy and all coverage ends on the earliest of:**

1. The date we terminate your contract in accordance with Section 5 (1) of the *Statutory Conditions*, because you have not paid your premium when due;
2. The date that your pet passes away, provided that you notify us within 60 days of such date and that you have not made any claims under your policy since the later of the policy effective date and the last renewal date;
3. The next month's payment withdrawal date following the date we receive your notice of cancellation, as long as your premium payments are up to date, you have not submitted any reimbursement requests since the later of the policy effective date and the last renewal date, and
4. The next month's premium due date following the date we receive your notice of cancellation, on the condition that the total of the premium that we have received from you since the later of the policy effective date and the last renewal date is equal to or exceeds the Minimum Retained Premium shown on your Summary of Coverage.

In the event of cancellation of this policy by you, no refund of premium is payable to you unless you have chosen to pay premium annually in advance. If you have paid premium annually in advance and the policy is terminated under sections 2 or 3 above, we will refund premium paid on a proportional basis based on the time elapsed since the later of the policy effective date and the last renewal date. We will not refund premium if the policy is terminated under section 4 above.

## **Renewal**

You may cancel your policy with effect on any policy anniversary date. We will advise you prior the policy anniversary date of the premium payable for the next 12 months. If you do not notify us of your intention to cancel prior to or within 30 days after any policy anniversary date, your policy will be renewed for a further one year term with premium payable at the new rate.

## **YOUR OBLIGATIONS**



Below we describe your responsibilities in paying for coverage.

### **The Cost**

The cost for your Pets Plus Us policy is the premium. You must pay the premium that applies to your policy to keep it in effect. The amount of the premium can be determined by reviewing your *Summary of Coverage*. Premiums are due monthly on your payment date.

Your premium and/or coverage features do not change more frequently than once in any 12-month period. We will give you advance notice of any changes.

### **Your Share**

This section explains the amount that we reimburse you, and how much you pay.

We reimburse you 100% up to the maximum claimable amount as shown on your *Summary of Coverage*.

Taxes are included in the amounts paid back to you under all Pets Plus Us coverage.

# REIMBURSEMENT REQUEST



Here's where you'll find information about how to submit your reimbursement request (also known as "making a claim") and what you need to do prior to making a request.

Your reimbursement is a priority at Pets Plus Us. 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.

## **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.

## **Reimbursement requests**

Visit our Member Centre: [Portal.PetsPlusUs.com](https://Portal.PetsPlusUs.com) to submit your reimbursement request online.

Please note that when submitting a paper request we have special reimbursement request forms for the Additional Benefits such as boarding kennel or cattery fees, cremation or burial, holiday trip cancellation or lost pet advertising and rewards. Find our paper claim forms on the Service & Claims section of our website.

## **How to request reimbursement**

Visit our Member Centre: [Portal.PetsPlusUs.com](https://Portal.PetsPlusUs.com) to submit your reimbursement request online, be sure to include your itemized receipts for the pertinent costs.

Contact one of our knowledgeable representatives at: 1-800-364-8422 for information on other reimbursement request options.

### **Before you submit**

To avoid processing delays, please ensure that the reimbursement request form includes all the following:

- Your name, correct mailing address, signature and policy number;
- The Wellness Care procedures performed by your veterinarian that are eligible for reimbursement; and
- All paid-in-full receipts (including an itemized breakdown of charges).

### **When reimbursement requests are eligible**

We only pay reimbursement requests that we receive no later than six months from the treatment date or within 60 days of the date your policy terminates, whichever occurs first. If your claim is submitted on your behalf by your veterinary clinic you are responsible to ensure it is submitted within the eligible time frame.

Costs must be incurred while your policy is in effect.

### **Claims review/reassessment**

If a claim is denied, You or the attending Veterinarian may request a review or reassessment. This Appeal must be received within six months from the date of claim denial notice. Additional information may be required to assist in the re-evaluation of the denied claim. This includes but is not limited to: Additional medical documentation, laboratory results, statement from your treating veterinarian.

### **Ineligible reimbursement charges**

We are unable to reimburse you or your veterinarian for administrative tasks like completing any forms, filing fees, prescription or dispensing fees, courier fees or charges for

sending medical records, even if your veterinarian chooses to bill you for this.

### **Other reimbursement rules**

We are unable to process reimbursement requests if your premium isn't up to date when you make the request. 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 premiums are paid with Canadian dollars and are set based on Canadian veterinary charges.

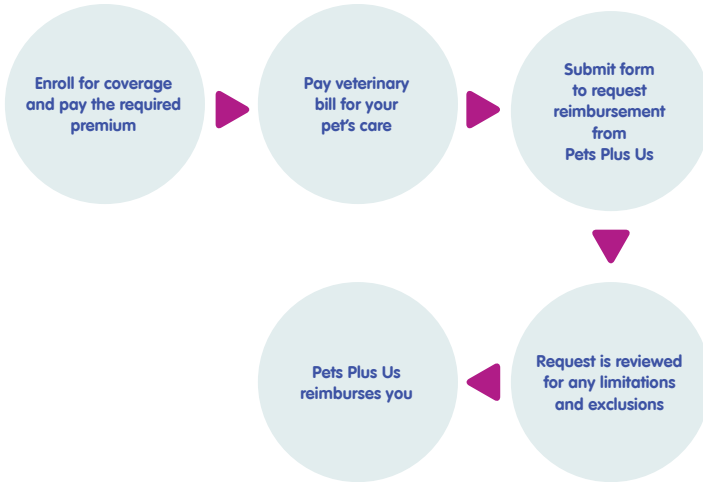
### **Insurance fraud hurts all pet owners!**

If we discover that you've made a false or exaggerated reimbursement request, your coverage will be voided immediately.

# HOW YOUR COVERAGE WORKS



The chart below gives an overview of your Pets Plus Us coverage procedures from your perspective.



# LEGAL STUFF



We understand that reading legal documents isn't fun. However, it's still vitally important that you understand your coverage, rights and legal responsibilities.

## Changes

Your premium and/or coverage features do not change more



frequently than once in any 12 month period. We will advise you of any changes at least 30 days in advance.

### **Other Coverage**

The coverage outlined in this policy is second payor. That means that if there are other insurance plans, or contracts, or any plan, providing you an indemnity in respect of your pet for veterinary or therapeutic expenses, we only pay for expenses incurred in excess of what is reimbursed under such other coverage. Total benefits paid to you under all plans cannot exceed your actual expenses.

### **E-mail notification**

You can agree to receive your policy documents and notices electronically. If so, we'll consider those items as received by you on the date they are sent to the last verified e-mail address we have on record in our system.

### **Governing laws**

In the event of a dispute not able to be resolved between You and Us all laws will be governed by the laws of Ontario and all lawsuits will attorn to the Region of Halton.

### **Insurance contract**

Your contract with us includes your application for insurance, this *User Guide*, your *Summary of Coverage*, as amended from time to time in accordance with the policy terms and conditions, any document attached to *User Guide* when issued, as well as any amendments agreed to or provided in writing after the policy is issued. The contract also includes any trial coverage or vouchers you may have held with us prior to our issuing of the policy.

### **Legal actions**

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* or other legislation applicable in your province.

**Rights of recovery**

You must fully comply with all terms and conditions of your contract. You may only start legal action against us within one year after you have provided us with written proof of loss. You also have up to one year from the date we require written proof of loss to take legal action in order to recover a reimbursement amount under this coverage.

**Recovery from Third Parties; Subrogation; Reimbursement; Setoff**

We will not make payments for claims for which You are entitled to recovery under any other insurance, except for any additional sum that is payable over and above such other insurance and any contribution that We are obliged to make by law. If We make a payment to You and You are also entitled to receive a payment from a third party, Our obligation is subrogated to that right. You will help Us recover any payments that were subject to subrogation and reimburse Us to the extent You recover from a third party (up to the amount of Our payments to You). Notwithstanding anything to the contrary in this agreement and without prejudice to any other right or remedy We may have, We may set off or recoup any liability owed to You pursuant to this policy against any amount We determine, in good faith, that You are liable for to Us, including, without limitation, any overpayments We may have made to You due to subrogation, error, or otherwise.

# GLOSSARY



Words are powerful. We understand that they sometimes can have different meanings to different people. That's why we prepared the following list of terms so you understand exactly what we mean.

## **contract (also called policy)**

Your insurance agreement with us which is evidenced by your application for insurance, this *User Guide*, your *Summary of Coverage*, as amended from time to time, the Statutory Conditions booklet and any document attached to this *User Guide* when issued, as well as any amendments agreed to or provided in writing after the policy is issued. The contract also includes any trial coverage or vouchers you may have held with us prior to our issuing of the policy. Please keep all policy documents together in a safe place.

## **coverage (also called policy, insurance)**

The protection for your pet under the terms and conditions of your coverage option as specified on your *Summary of Coverage*.

## **endodontic care (also known as root canal treatment)**

Professional dental treatment in which diseased or damaged tooth pulp is removed. The tooth canal is then filled and sealed.

## **illness**

Sickness, disease and any changes to your pet's normal healthy state that a veterinarian diagnoses.

## **immediate family**

Your spouse (legal or common law), and any of your children, parents, brothers or sisters.

## **insurance (see coverage)**

## **kitten**

A young cat aged seven weeks to one year.

## **member**

A participant in the Pets Plus Us Community who owns the pet protected under this policy.

## **member number**

This number identifies the member who holds one or more coverage options for one or more pets or multiple coverage options for one pet.

## **orthodontic care**

Professional dental treatment to make teeth line up correctly.

## **pet**

The dog or cat named in your *Summary of Coverage*.

## **Pets Plus Us Community**

A community of pet lovers who want to share experiences, improve their pets' quality of life and do everything possible to safeguard the health and welfare of their pets.

You, as a policyholder, are a member of the Pets Plus Us Community.

**policy, policy documents**  
(see contract)

**policy anniversary date**

The first anniversary of your policy effective date and each anniversary thereafter.

**policy effective date**

The date your contract with us comes into effect. The waiting period applies after the policy effective date. This date is set out on your *Summary of Coverage*.

**policy number**

The specific policy number we use to identify you and the coverage you have for your pet. Please note that we can have multiple policy numbers for you if you have more than one coverage option with us. The policy number appears on your *Summary of Coverage*.

**policy year**

Each 12-month period that ends on a policy anniversary date.

**puppy**

A young dog aged seven weeks to one year.

**reimbursement**

The portion of total covered charges that we pay.

**reimbursement request**  
(also called claim)

An application for reimbursement that you submit to us.

**Secondary Owner/Joint Owner**

A person who is listed on the insurance policy but is not the Named Insured and primary

Policyholder.

**senior pet**

A dog or cat aged eight years and over.

**share, our share (see reimbursement)**  
**statutory conditions**

Conditions that by law in some provinces must be included in your contract. In other provinces, they are part of the contract, but this is not required by statute.

**Summary of Coverage**

The document that accompanies this *User Guide* setting out the policy effective date, your selected benefit options and other details of your coverage. This includes any *Summary of Coverage* we issue to you to replace an earlier version. The *Summary of Coverage* forms part of your contract.

**treatment**

Medical care that a veterinarian provides for your pet as the result of an accidental injury.

**User Guide (also called guide)**

This *User Guide* which also constitutes your policy terms and conditions.

**veterinarian**

A medical professional who is properly licensed in Canada to provide medical treatment for your pet and who is acting within the scope of their license.

**we, our, us**

Pets Plus Us, a division of PTZ Insurance Services Ltd.

**you, your**

The person named in the *Summary of Coverage* as the policyholder who is the party to the insurance contract with us.

# STATUTORY CONDITIONS



You might be alarmed by what follows. It may seem to be unusual language. That is because the following conditions are Statutory Conditions and they must be included in your policy under the laws of some provinces. In other provinces, they are included as part of the insurance contract you have with us.

We recognize that your pets are very important members of your family. However, pet insurance is considered within the class of property insurance for insurance law purposes. So, “property” refers to your pet in the following statutory conditions. We blame the lawyers. “Insured” refers to you, the policyholder.

## **Misrepresentation**

1. If a person applying for insurance falsely describes the property to the prejudice of the insurer, or misrepresents or fraudulently omits to communicate any circumstance that is material to be made known to the insurer in order to enable it to judge of the risk to be undertaken, the contract is void as to any property in relation to which the misrepresentation or omission is material.

## **Property of others**

2. Unless otherwise specifically stated in the contract, the insurer is not liable for loss or damage to property owned by any person other than the insured, unless the interest of the insured therein is stated in the contract.

## **Change of interest**

3. The insurer is liable for loss or damage occurring after an authorized assignment under the *Bankruptcy and Insolvency Act* (Canada) or change of title by succession, by operation of law, or by death.

## Material change

4. Any change material to the risk and within the control and knowledge of the insured avoids the contract as to the part affected thereby, unless the change is promptly notified in writing to the insurer or its local agent, and the insurer when so notified may return the unearned portion, if any, of the premium paid and cancel the contract, or may notify the insured in writing that, if the insured desires the contract to continue in force, the insured must, within fifteen days of the receipt of the notice, pay to the insurer an additional premium, and in default of such payment the contract is no longer in force and the insurer shall return the unearned portion, if any, of the premium paid.

## Termination

5. (1) This contract may be terminated,
  - (a) *by the insurer giving to the insured fifteen days' notice of termination by registered mail or five days' written notice of termination personally delivered;*

**Note:** On a day to be named by proclamation of the Lieutenant Governor, clause 5 (1) (a) of the Statutory Conditions set out in section 148 of the Act is repealed and the following substituted: (See: 2019, c. 7, Sched. 33, s. 5 (1))

  - (a) *by the insurer giving to the insured fifteen days notice of termination by registered mail or five days written notice of termination personally delivered or delivered by prepaid courier if there is a record by the person who delivered it that the notice has been sent;*
  - (b) *by the insured at any time on request.*
- (2) Where this contract is terminated by the insurer,
  - (a) *the insurer shall refund the excess of premium actually paid by the insured over the proportionate premium for the expired time, but, in no event, shall the proportionate premium for the expired time be deemed to be less than any minimum retained premium specified; and*
  - (b) *the refund shall accompany the notice unless the premium is subject to adjustment or determination as to amount, in which case the refund shall be made as soon as practicable.*
- (3) Where this contract is terminated by the insured, the

insurer shall refund as soon as practicable the excess of premium actually paid by the insured over the short rate premium for the expired time, but in no event shall the short rate premium for the expired time be deemed to be less than any minimum retained premium specified.

- (4) The refund may be made by money, postal or express company money order or cheque payable at par.
- (5) The fifteen days mentioned in clause (1) (a) of this condition commences to run on the day following the receipt of the registered letter at the post office to which it is addressed.

### **Requirements After Loss**

6. (1) Upon the occurrence of any loss of or damage to the insured property, the insured shall, if the loss or damage is covered by the contract, in addition to observing the requirements of conditions 9, 10 and 11,
  - (a) *forthwith give notice thereof in writing to the insurer;*
  - (b) *deliver as soon as practicable to the insurer a proof of loss verified by a statutory declaration,*
    - (i) *giving a complete inventory of the destroyed and damaged property and showing in detail quantities, costs, actual cash value and particulars of amount of loss claimed,*
    - (ii) *stating when and how the loss occurred, and if caused by fire or explosion due to ignition, how the fire or explosion originated, so far as the insured knows or believes,*
    - (iii) *stating that the loss did not occur through any wilful act or neglect or the procurement, means or connivance of the insured,*
    - (iv) *showing the amount of other insurances and the names of other insurers,*
    - (v) *showing the interest of the insured and of all others in the property with particulars of all liens, encumbrances and other charges upon the property,*
    - (vi) *showing any changes in title, use, occupation, location, possession or exposures of the property since the issue of the contract,*
    - (vii) *showing the place where the property insured was at*

the time of loss;

- (c) if required, give a complete inventory of undamaged property and showing in detail quantities, cost, actual cash value;
  - (d) if required and if practicable, produce books of account, warehouse receipts and stock lists, and furnish invoices and other vouchers verified by statutory declaration, and furnish a copy of the written portion of any other contract.
- (2) The evidence furnished under clauses (1) (c) and (d) of this condition shall not be considered proofs of loss within the meaning of conditions 12 and 13.

### **Fraud**

7. Any fraud or wilfully false statement in a statutory declaration in relation to any of the above particulars, vitiates the claim of the person making the declaration.

### **Who may give notice and proof**

8. Notice of loss may be given and proof of loss may be made by the agent of the insured named in the contract in case of absence or inability of the insured to give the notice or make the proof, and absence or inability being satisfactorily accounted for, or in the like case, or if the insured refuses to do so, by a person to whom any part of the insurance money is payable.

### **Salvage**

9. (1) The insured, in the event of any loss or damage to any property insured under the contract, shall take all reasonable steps to prevent further damage to such property so damaged and to prevent damage to other property insured hereunder including, if necessary, its removal to prevent damage or further damage thereto.
- (2) The insurer shall contribute proportionately towards any reasonable and proper expenses in connection with steps taken by the insured and required under subcondition (1) of this condition according to the respective interests of the parties.

### **Entry, control, abandonment**

10. After loss or damage to insured property, the insurer has an immediate right of access and entry by accredited agents sufficient to enable them to survey and examine the property, and to make an estimate of the loss or



damage, and, after the insured has secured the property, a further right of access and entry sufficient to enable them to make appraisal or particular estimate of the loss or damage, but the insurer is not entitled to the control or possession of the insured property, and without the consent of the insurer there can be no abandonment to it of insured property.

### **Appraisal**

11. In the event of disagreement as to the value of the property insured, the property saved or the amount of the loss, those questions shall be determined by appraisal as provided under the Insurance Act before there can be any recovery under this contract whether the right to recover on the contract is disputed or not, and independently of all other questions. There shall be no right to an appraisal until a specific demand therefor is made in writing and until after proof of loss has been delivered.

### **When loss payable**

12. The loss is payable within sixty days after completion of the proof of loss, unless the contract provides for a shorter period

### **Replacement**

- 13.(1) The insurer, instead of making payment, may repair, rebuild, or replace the property damaged or lost, giving written notice of its intention so to do within thirty days after receipt of the proofs of loss.
  - (2) In that event the insurer shall commence to so repair, rebuild, or replace the property within forty-five days after receipt of the proofs of loss, and shall thereafter proceed with all due diligence to the completion thereof.

### **Action**

14. Every action or proceeding against the insurer for the recovery of a claim under or by virtue of this contract is absolutely barred unless commenced within one year next after the loss or damage occurs.

### **Notice**

15. Any written notice to the insurer may be delivered at, or sent by registered mail to, the chief agency or head office of the insurer in the Province. Written notice may

be given to the insured named in the contract by letter personally delivered to the insured or by registered mail addressed to the insured at the insured's latest post office address as notified to the insurer. In this condition, the expression "registered" means registered in or outside Canada.

Note: On a day to be named by proclamation of the Lieutenant Governor, section 15 of the Statutory Conditions set out in section 148 of the Act is repealed and the following substituted: (See: 2020, c. 36, Sched. 22, s. 3)

### **Notice**

- 15.(1) Written notice may be given to the insurer in the following ways:
1. *It may be personally delivered at the chief agency or head office of the insurer in the Province.*
  2. *It may be sent by registered mail to the chief agency or head office of the insurer in the Province.*
  3. *It may be delivered by electronic means.* 2020, c. 36, Sched. 22, s. 3.
- (2) Written notice may be given to the insured named in the contract in the following ways:
1. *It may be personally delivered.*
  2. *It may be delivered by prepaid courier to the latest address of the insured on the records of the insurer if there is a record by the person who has delivered it that the notice has been sent.*
  3. *It may be sent by registered mail to the latest address of the insured on the records of the insurer.*
  4. *It may be delivered by electronic means, if the insured consents to delivery by electronic means.* 2020, c. 36, Sched. 22, s. 3.
- (3) In this condition, the expression "registered" means registered in or outside Canada.
- R.S.O. 1990, c. I.8, s. 148; 2016, c. 5, Sched. 14, s. 3.

# NORTHBRIDGE FINANCIAL CORPORATION PRIVACY POLICY



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## Introduction

Northbridge Financial Corporation is committed to protecting your personal information, and has created this Privacy Policy to provide you with information about its privacy practices. This Privacy Policy applies to all of the member companies of Northbridge Financial Corporation, which includes Lombard General Insurance Company of Canada, Lombard Insurance Company, Markel Insurance Company of Canada, Commonwealth Insurance Company, Federated Insurance Company of Canada, and Zenith Insurance Company (“Northbridge”).

## Collection, Use and Disclosure of Personal Information

At Northbridge, we collect, use and disclose your personal information for the following purposes:

- offering and providing products and services to meet your needs;
- establishing and maintaining communications with you;
- verifying personal information, you provide in your application;
- assessing and underwriting risks on a prudent basis;
- performing safety assessments;
- determining insurance product prices
- investigating and settling claims;
- detecting and preventing fraud or other illegal activities;

- analyzing business results and compiling statistics;
- conducting market research;
- reporting to regulatory or industry entities;
- acting as required or authorized by law

These are our “Identified Purposes”. We only collect, use and disclose your personal information for our Identified Purposes. When we collect your personal information, we are doing so not just for any one of the Identified Purposes, but for all of the Identified Purposes. For example, personal information we initially use for the purpose of underwriting your policy may subsequently be used for the purpose of investigating and settling your claim. Similarly, personal information we initially use for the purpose of investigating and settling your claim may subsequently be used for the purpose of underwriting your policy renewal. Should we wish to collect, use or disclose your personal information for a new purpose, we will explain the new purpose to you and obtain your consent before the information is collected, used or shared. We will only collect your personal information by fair and lawful means, and will not collect, use, disclose or retain your personal information without a valid reason for doing so.

### **Types of Personal Information Collected**

Personal information is information about an identifiable individual. The type of personal information that we collect and use depends upon the nature of your relationship with us, and may include:

- name, address, e-mail address, and telephone number;
- date of birth, gender, family and marital status;
- education, employment, lifestyle, and income information;
- banking, credit, and financial information;
- previous insurance and claims experience;
- driver’s license number and driving record;
- vehicle identification number (VIN) and vehicle information;

- medical and health information;
- employment and income information;
- policy type and number.

### **Consent**

Your knowledge and consent are required before we may collect, use or disclose your personal information, except in situations permitted by the law, such as during a fraud investigation, or where we are required to disclose information by court order.

You may provide your consent in a variety of ways. By dealing with us on insurance related matters, you provide us with your implied consent for the collection, use, and disclosure of personal information necessary for the Identified Purposes. For example, you provide your implied consent when you request a quote or apply for insurance with us, or when you voluntarily provide personal information to us through your broker or agent.

Consent can also be given by one individual on behalf of another individual. For example, where an individual applies for auto insurance for themselves and their family, the applicant is giving consent for the collection, use, and disclosure of personal information both for themselves and their family members even though the family members are not present during the application process.

While we may rely on implied consent in certain circumstances, we will not collect, use or disclose your medical and health information, your employment and income information, or your banking, credit or financial information, without your express written or verbal consent.

You may withdraw your consent, subject to legal or contractual obligations and on reasonable notice, but this may limit our ability to provide you with the requested product or service. In the event that you wish to withdraw your consent, you should contact our Privacy Officer for information regarding the implications of such withdrawal,

and then if you choose to proceed, give the requisite notice.

### **Maintaining Accurate Information**

Northbridge will ensure that your personal information is as accurate, complete and up-to-date as is necessary for our Identified Purposes.

### **Protecting Your Privacy**

We are committed to protecting your privacy. We maintain physical, electronic and procedural safeguards to protect your personal information from unauthorized access. We review our policies and practices, monitor our computer networks, test the strength of our security, and monitor our compliance with relevant laws in order to help us ensure the safety of your personal information. We restrict access to your personal information to those employees whom we have determined need to know that information to provide products or services to you. All employees of Northbridge are required to comply with this Privacy Policy. Employees who violate this Privacy Policy are subject to disciplinary measures.

There are situations where we will disclose personal information in accordance with our Identified Purposes. For example, as part of the underwriting handling process, we may transfer personal information to other insurance companies including reinsurance companies which share in the risk. Additionally, personal information may be disclosed to government agencies, brokers or agents, other insurers or insurance reporting agencies for underwriting, claims, classification and rating purposes. We may also disclose personal information to businesses that provide goods and services to insurance companies and their customers, such as claims adjusters, appraisers and repair shops. As well, we may disclose personal information to government and regulatory agencies as required by law. Only the information necessary for these services will be provided by us to these service providers, and it is done on the basis that they will maintain the confidentiality of the information. If we discover that third parties are improperly handling your personal

information, we will take appropriate action to protect your personal information.

In the event that we transfer your personal information to a third party in Canada or outside of Canada for processing, we will contractually require such third party to employ the appropriate security safeguards to protect your personal information, subject to the law in the third-party jurisdiction.

If you conclude your relationship with us, we will continue to safeguard the privacy of your personal information in accordance with this policy and as required by law. Your personal information will be retained by us only as long as it is needed, or to meet any legal, regulatory or tax requirements.

### **Accessing your Personal Information**

You have the right to access your personal information that in our possession or under our control in order to verify the accuracy and completeness of the personal information. To request access, please send your written request to Northbridge's Privacy Officer. We will respond to your request within thirty days or advise you if additional time is required to respond to your request. There may be situations in which we are legally prohibited from allowing you access to your personal information. If this is the case, we will advise you of why, subject to any legal restrictions.

We may charge you for providing access to your personal information; however, we will only do so after first advising you of the approximate cost.

If you believe that any of your personal information is incorrect, you can request that it be amended. We will amend personal information that is demonstrated to be inaccurate or incomplete and will make reasonable efforts to advise other parties to whom we have supplied your personal information of corrections that are needed. There is no charge for verifying and correcting information.

## **Contacting Us**

If you have a question or complaint regarding our Privacy Policy or procedures, please contact our Privacy Officer:

### **Privacy Officer**

Northbridge Financial Corporation  
105 Adelaide Street West, 3rd Floor  
Toronto, Ontario M5H 1P9

Phone: 416.350.4445

Toll Free: 1.800.268.9680 Ex. 4445

Fax: 416.350.4417

If we do not resolve your questions or complaint to your satisfaction, you may address your concerns to:

### **The Privacy Commissioner of Canada**

112 Kent Street  
Ottawa, Ontario K1A 1H3

Phone: 613.995.8210

Toll Free: 1.800.282.1376

Fax: 613.947.6850

E-mail: [info@privcom.gc.ca](mailto:info@privcom.gc.ca)

Website: [www.priv.gc.ca/index\\_e.cfm](http://www.priv.gc.ca/index_e.cfm)

This Privacy Policy may be amended from time to time. Please check our website for any amendments and for the current version of this Privacy Policy.









## CONTACT INFORMATION

Please stay in touch! Below is some important contact information if you have more questions about your coverage, or need to change your personal information.

**Call us toll-free at: 1-800-364-8422**

**Email us at: [info@petsplusus.com](mailto:info@petsplusus.com)**

**Visit us at: [petsplusus.com](https://petsplusus.com)**

Pets Plus Us pet insurance policies are underwritten by Northbridge General Insurance Corporation.

105 Adelaide Street, West  
Toronto, ON M5H 1P9

Phone : 1.855.620.6262 | Email : [info@nbfc.com](mailto:info@nbfc.com)

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