

ACCIDENT

USER GUIDE



WELCOME TO THE PETS PLUS US® COMMUNITY

For a pet owner, one of life's most trying events is when a beloved pet suffers an accident. In support of Canadian pet owner happiness, Pets Plus Us pet insurance provides comprehensive benefits towards medically necessary veterinary care due to accident(s), which is why we call this coverage:

ACCIDENT

(This is your User Guide. This document is also your "Policy Terms & Conditions")

For specific details about your Accident policy, please refer to the included *Summary of Coverage*, or your most recent *Summary of Coverage* that we have sent to you. This policy contains a clause which may limit the amount payable. This refers to things such as a "co-insurance" or a "deductible". Refer to your *Summary of Coverage* where you will find your policy effective date and information on "your share" or the "co-insurance" and "deductible" amount.

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

Pets Plus Us also offers Accident and Illness policies, More and Max, as well as flexible wellness options. Visit petsplusus.com, or call us at 1-800-364-8422 for more information.

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COVERAGE HIGHLIGHTS



Your Accident Benefits

Up to \$5,000 per year for medically necessary veterinary services to treat injuries to your pet caused by one or more accidents.

- Hospitalization
- Surgery
- Diagnostics
- Prescription medications
- Alternative therapies

The most we will pay is the benefit maximum shown on your *Summary of Coverage*.

Your co-insurance applies.

Your deductible applies.

Your Additional Benefits

- Boarding kennel or cattery fees—up to \$1,000 per incident if you're hospitalized and unable to care for your pet (see page 9)
- Holiday trip cancellation—up to \$1,000 per incident (if your pet has a medical emergency) (see page 9)
- Lost pet advertising and reward—up to \$1,000 per incident if your pet goes missing (see page 9)
- Euthanasia and cremation or burial—up to \$1,000 if your pet passes away (see page 10)
- \$50 tribute donation to a pet charity in honour of your pet if your pet passes away (see page 10)

No co-insurance or deductible applies to any of these *Additional Benefits*.

WHAT IS AN ACCIDENT?



This is important to understand, as this policy only covers conditions that are the direct result of an accident.

To be considered eligible for coverage the event that causes injury to your pet has to meet the following criteria:

- Unforeseen and unexpected
For example, your cat ventured out onto your balcony to watch a bird and slipped, falling to the ground below.
- Independent of all other causes; in other words, the injury is not secondary to another contributing condition.
For example, if your dog has arthritis and has difficulty climbing the stairs due to joint pain. On one occasion he slips and falls back a few steps injuring his leg. In this situation, the arthritis is a contributing factor that led to the slip and resulting injury.
- Involves an external force, impact or contact with an inanimate object.
Some examples:
 - *If your dog is hit by a car (inanimate object) and receives lacerations and abrasions (injury) as a result of the impact.*
 - *If your dog is running in the woods and catches his leg in a hole in the ground or between some logs (inanimate objects) resulting in a fractured leg (injury).*

Examples of injuries that are considered accidental and eligible for coverage;

- *Cuts and lacerations*
- *Fractured bones or nails that had no underlying pathology*
- *Poison or toxin ingestion*
- *Ingestion of a foreign body (e.g. ball or child's toy) which caused an obstruction and that required surgical or medical intervention to remove the obstruction*

Examples of events or conditions that are not considered an accident for coverage under this policy;

- Anaphylaxis
- Bloat
- Lameness
 - *If an owner returns home from work and notices their dog has a limp with no obvious evidence of a traumatic event occurring, it is quite possible that this would not be eligible as an accident under the terms of this policy.*
- **Cruciate Ligament & Patella Coverage Guidelines:**
The veterinary literature is unanimous in stating that although a partially torn or fully torn cruciate ligament can result from severe trauma, the vast majority of them are a result of chronic degenerative disease within the ligament itself. These degenerative changes can take place over many months and may not be evidenced by any prior clinical signs. Cruciate Ligament Disease is a progressive, degenerative condition. Conformational, developmental, hormonal, inflammatory, autoimmune and lifestyle factors may all play a role in the development of the condition. Clinical signs typically appear acutely, leading pet owners to conclude that an accident has occurred. In reality, the rupture of the cruciate ligament is the end result of an ongoing disease process.

In other words, a dog doesn't have to be lame while this degenerative process is taking place. Once the ligament structure has been compromised, it takes very little to cause it to finally rupture causing a "sudden" lameness (e.g. falling while playing). Consequently, unless under exceptional circumstances, we consider a torn cruciate ligament to be an illness, not an accident. A torn cruciate ligament typically does not have coverage under our accident plan. In order to be considered for coverage, the injury must result from a documented external force that can be identified as the sole cause of the injury, independent of any other contributing factor, and is subject to our approval

A luxating patella is an extremely common problem, primarily in small dog breeds under 30 lbs. Half of the affected dogs have both knees involved; half only one knee. In the veterinary literature, it is considered a congenital disorder (illness) which produces multiple skeletal abnormalities in young dogs that predispose to patella

luxation at a later time, sometimes after a minor fall. For the purpose of eligible coverage under this policy, we consider luxating patellas to be an illness, not an accident.

DETAILS ABOUT YOUR ACCIDENT BENEFITS



Here's where you'll find useful information about the details of the insurance benefits we provide for your pet, as a direct result of an accident.

Benefit Maximum

\$5,000 is the maximum we will pay per policy year in *Accident Benefits* for your pet.

There is no lifetime limit or cap that applies 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 in the United States).

You must satisfy any applicable co-insurance and deductible for all coverage, unless stated otherwise below.

Subject to these terms and conditions, we cover the following medically necessary expenses required to treat an injury to your pet that is caused by one or more accidents. The accident must occur after the expiry of the waiting period and while your policy is in effect.

1. Veterinary services

Consultations, exams, emergency care, hospitalization, drugs, surgery, anaesthesia, specialist referrals and other medical procedures performed by a licensed veterinarian.

2. Alternative therapies

Acupuncture, chiropractic services, naturopathy, hydrotherapy, massage therapy, physiotherapy, and laser treatments are all eligible expenses, if provided by, or under the supervision of, a licensed veterinarian and related to an eligible accident.

3. Dental treatment

We cover and pay for expenses required for the necessary extraction of non-diseased teeth fractured due to a known and documented external trauma, in an otherwise healthy mouth (this does not include deciduous teeth, resorptive lesions, non-erupted teeth, stomatitis, periodontitis, incidental findings of fractured teeth, or teeth fractured due to chewing behaviours).

4. Medical devices

Up to \$1,000 for the cost of medical devices supporting independent mobility (for example, a canine wheelchair, prosthesis, harness, sling) as well as diagnostic devices prescribed by your veterinarian and subject to our prior approval.

ADDITIONAL BENEFITS



Here's where you'll find useful information about the details of the *Additional Benefits* (these are in addition to the *Accident Benefits*) we provide for your pet.

Benefit Maximum

There is no policy year or lifetime maximum for the *Additional Benefits*. There are specific limits that apply per incident as further described below.

Subject to these terms and conditions, we cover the following

if the incident occurs after the waiting period and while your policy is in effect:

1. Boarding kennel or cattery fees

Boarding fees if you are hospitalized as a result of an accident or illness for at least 48 hours, and only for the time period you are hospitalized. (Recovery time at home is not eligible for coverage). The period of your, or your immediate family member's, hospitalization and the period of stay in a commercial kennel or cattery must occur while this policy is in effect, after expiry of the applicable waiting period. Limit is \$1,000 per incident, and up to a maximum of \$30 per day.

2. Holiday trip cancellation

We reimburse travel and accommodation costs when your pet receives life-saving emergency treatment required because of injury due to an accident that requires you to cancel a trip within seven days before leaving, or to cut short a holiday. The accident causing injury and the emergency treatment must occur after expiry of the applicable waiting period and while your policy is in effect. Limit is \$1,000 per incident.

To be eligible for trip cancellation benefits:

1. You must not have recovered travel and accommodation costs from other sources.
2. You must have booked your holiday 28 days or more in advance.
3. Any injury due to an accident suffered by your pet necessitating the emergency treatment must not be excluded from coverage.
4. Any accident and injury necessitating such emergency treatment must occur after expiry of the applicable waiting period and while your policy is in effect.

3. Lost pet advertising and reward

We reimburse the cost of advertising and reward money paid, if your pet goes missing for longer than 48 hours and you've reported your loss to a local shelter, humane society or animal services agency. Benefit limit is up to \$1,000 per incident. Pets

lost within the initial 48 hours of the policy effective date are not entitled to this benefit.

To be eligible for reimbursement the person you are rewarding can't be your immediate family, or a person you employ or with which you live. For any reward amount, we need a signed receipt from the person who (thankfully) found your pet.

4. Euthanasia and cremation or burial costs for your pet

Euthanasia and cremation or burial costs, if your pet passes as the direct result of an accident. Any injury due to an accident suffered by your pet causing death must not be excluded from coverage. Any accident causing the death of your pet must occur after expiry of the applicable waiting period while your policy is in effect. Limit is \$1,000.

5. Pet tribute

We'll donate \$50 as a tribute in honour of your pet to one of our Pets Plus Us tribute charities in your pet's name should your pet pass away due to injury caused by an accident occurring after expiry of the applicable waiting period and while your coverage is in effect.

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.

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 illness or routine care.

Expenses for conditions or expenses arising due to complications from conditions or procedures excluded under this policy.

Pre-existing Conditions

A pre-existing condition refers to any 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 *Summary of Coverage*, or during an applicable waiting period.

When referring to exclusions or policy limits, bilateral conditions are considered as one condition (for example: cruciate ligaments, hip dysplasia, ear or eye problems).

Other excluded items

Anal glands

Expenses related to routine anal gland expression or impaction/abnormal fluid consistent with a minor infection (Sacculitis).

Behavioural problems

Expenses related to an accident arising from your pet's known behavioural problem.

- **Repetitive/Compulsive behaviour**

Any medical condition that arises due to repetitive activity, throughout the life of your pet, that results in your pet requiring repeated medical treatment. After (3) three separate but similar incidents the condition will be considered preventable and will be excluded from coverage, (no longer eligible for reimbursement) including, but not limited to the following conditions: foreign body ingestions, porcupine quill impalement and/or lacerations, fight/bite wounds/lacerations, motor vehicle injuries and poison ingestions.

Behavioural training

- Classes or non-therapeutic training; or
- Correctional devices (e.g. prong collars, haltis, muzzles, shock collars) or preventive products.

Boarding or cattery costs related to you being:

- Hospitalized for an accident or illness that first happened or showed symptoms prior to your pet's policy effective date or within any applicable waiting period;
- Pregnant or giving birth; or
- Hospitalized for treatment of alcohol or drug abuse or addiction or cosmetic surgery.

Contaminated water

Expenses related to illnesses developed by drinking contaminated/stagnant water.

Dental

- Teeth cleaning or polishing;
- Treatment of tooth structure irregularities, improper bites, tooth pulp or root problems and removal of deciduous teeth, non-erupted teeth or teeth affected by tooth resorption; or
- Endodontic and orthodontic care;
- Treatment of the teeth and gums (e.g. stomatitis, periodontitis); or
- Treatment of tooth fractures identified as an incidental finding, or arising from chewing behaviours, or fractured by an unknown or unobserved cause.

Dietary indiscretion

Expenses related to eating something that should not be eaten leading to gastroenteritis (symptoms include diarrhea, vomiting, lethargy) that does not create an obstruction requiring intervention as outlined under foreign body ingestion below.

Elective procedures

Procedures considered to be medically unnecessary including but not limited to: cosmetic surgery, debarking, declawing,

dewclaw removal, ear cropping, nail trims, grooming, nasal or skin folds, stenotic nares or tail docking.

Epidemic/pandemic

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

Euthanasia and cremation or burial of your pet

We do not pay this benefit if your pet's death results from an excluded pre-existing condition or any other condition that is excluded. Coverage for burial costs does not extend to a memorial paw print.

Foreign body ingestion

Treatment related to foreign body ingestion or suspect foreign body ingestion that does not require resolution either from drug induced vomiting, endoscopy, or surgical intervention. If resolution of the foreign body is achieved without any of these forms of intervention, coverage would not apply.

House calls

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

Illnesses

All illnesses, including accidents resultant of degenerative conditions.

Inappropriate care

Costs resulting from:

- Neglect, abuse or intentional injury of your pet by you or any member of your household.
- Accidents in which you did not follow the recommended advice of the veterinarian.

Innovative therapies

Any practices and treatments that are not generally considered part of conventional veterinary medicine, including but not limited to; Regenerative Therapy, Stem Cell Therapy, Prolotherapy, Platelet Rich Plasma Therapy, Hyperbaric Oxygen Therapy, Veterinary Orthopedic Manipulation (VOM), Osteopathy, and Cryotherapy.

Medications

Expenses related to medications, vitamins, supplements and/or non-prescription drugs that do 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 and grooming supplies, restraint devices including but not limited to; collars, muzzles and crates, Carrying devices including but not limited to; strollers and pet carriers, prescription and non-prescription pet food, regular or medicated baths and/or products, supplements, vitamins or prescription and non-prescription drugs that have not been purchased from a licensed veterinary hospital or pharmacy.

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.

Reproduction and the reproductive system

Expenses related to, or complications that arise from, any illness involving reproduction or the reproductive system, including:

1. For pregnancy, queening or whelping;
2. For aftercare of a litter and other routine procedures; or
3. For spaying or neutering or any sterilization procedure.

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.

Underage pet

Costs for a pet less than 7 weeks old.

Vaccines and routine procedures

Expenses related to, or expenses arising from, complications due to vaccination-associated exams and other preventive procedures, including but not limited to routine anal gland expression.

War activities

Expenses for 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



This section shows the waiting period that applies to each of your benefits. There is no coverage unless the accident and injury occurs after expiry of the waiting period.

Coverage type	Waiting period
Accident	48 hours
Additional Benefits	48 hours

All waiting periods start 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 next month's policy anniversary date following the date we receive your cancellation request; and
3. The date your pet passes away.

YOUR OBLIGATIONS



Below we describe your responsibilities in paying for coverage and sharing costs.

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 and Your Deductible

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

By contributing your share, everyone benefits. Because of your contribution, we're able to keep our cost for coverage competitive, while providing you with additional services that can help make being a pet owner a lot easier.

Championing pet owner happiness is what we, at Pets Plus Us, do best.

As a member, you participate in coverage costs by paying a percentage of the cost of care (your "Share"). In insurance speak, this is called "co-insurance."

You also pay a deductible. Both your share and your deductible are shown on your *Summary of Coverage*.

YOUR SHARE:

Your share is:

20%

We reimburse:

80%

Please bear in mind that:

- Your share is applied first, followed by your deductible.
- The deductible is an annual amount so once you've paid it, it won't be applied again in that policy year.
- You never pay the deductible unless your pet actually needs veterinary care and you have to make a reimbursement request.
- We will not reimburse claims where you did not follow the recommended advice of a veterinarian. This includes medical conditions preventable by vaccination, prophylactic medication, or sterilization (spaying and neutering), unless covered with a rider specific to these treatments.
- Taxes are included in the amounts paid back to you under all Pets Plus Us coverage.

Annual deductible for dogs and cats

\$100

When the deductible is applied

The deductible is applied annually based on the policy anniversary date.

Sample calculation

Penny had an energetic beagle named Lloyd. One day, Penny had to leave suddenly for a rush work assignment and forgot to secure the outside gate. Lloyd darted into traffic on the nearby street and was struck by a motorist who wasn't able to stop in time. Lloyd had to be rushed to the vet for emergency treatment.

Penny's Pets Plus Us Accident insurance provided for reimbursement of 80 percent of the \$2,000 incurred veterinary costs, less Penny's \$100 deductible.

Example: Penny's reimbursement request

Veterinary bill	\$2,000 (including taxes)
Less Penny's share (20%)	- \$400
Less Penny's selected annual deductible	- \$100
Pets Plus Us reimburses Penny	\$1,500

A few months later, Lloyd had another accident when the front porch steps collapsed. This time Penny's bills totaled \$1,000. Because Penny had already paid an annual deductible, there was no deductible so her share was \$200 (20%) and Pets Plus Us paid the \$800 (80%) balance.

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 the 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.

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

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 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, signature and policy number;
- The name of the injury eligible for reimbursement, completed by you and/or your veterinarian; 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, and after the waiting period has expired.

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 premium is paid in Canadian dollars and are set based on Canadian veterinary charges.

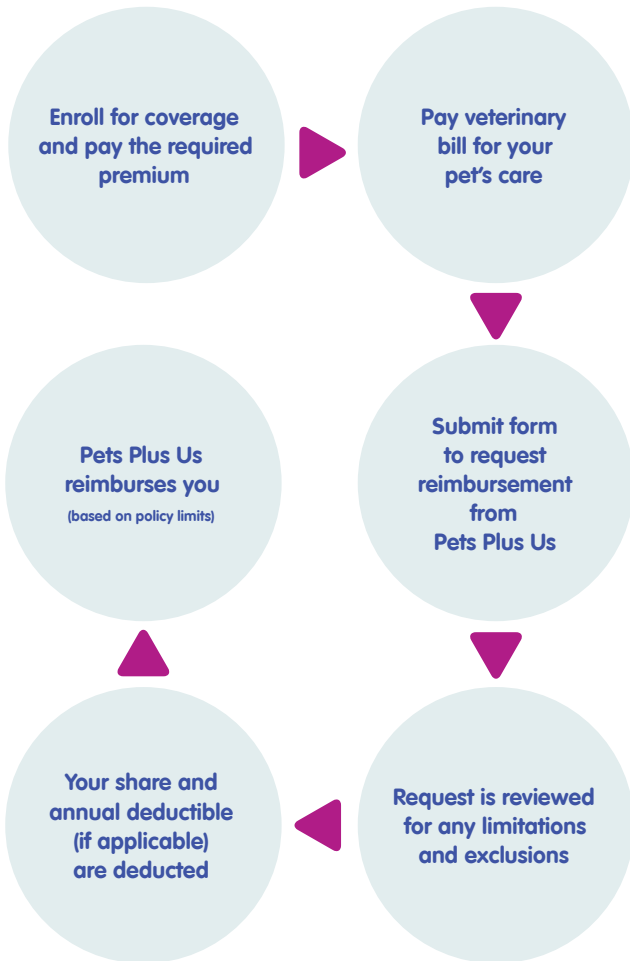
Insurance fraud hurts all pet owners!

If we discover that you've made a false or exaggerated reimbursement request, your coverage will be voided. Any discovered fraud permits Us the right to terminate your coverage.

HOW YOUR COVERAGE WORKS



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



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.

You can also apply for changes to your coverage at any time. If approved, these changes will take effect on the next month's payment due date following the date we receive your change request.

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 Accident Benefits will be sub-limited 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. We will send you a new *Summary of Coverage*.

Changes also include where there is a change in your address that affects your premium.

Cancellation

You must ask to cancel this coverage in writing by mail, fax or e-mail. Cancellation will take effect on your next month's policy anniversary date following the date we receive your cancellation request. If your pet passes, we'll automatically backdate your cancellation to the date on which they passed.

We know we have a great product but if for some reason you decide to cancel your coverage, you have 30 days from the date you complete and submit your application to cancel without any financial obligation. In the event that you notify us to cancel within that period, we will refund any part of the premium that you have paid and your policy shall be void, as long as we have not reimbursed you for any claims.

Other coverage

The coverage outlined in this policy cannot be combined with other Accident 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 not respond. We will refund any premium collected in the current term, provided no claims have been reimbursed, where our policy overlaps with another insurance policy and coverage will be voided.

E-mail notification

We encourage electronic communications for the delivery of policy documents and claim notifications including reimbursement. We will consider those items as received by you on the date they are sent to the last verified email 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 accompanying the *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

We have the right to subrogate. This means that if someone else is found to be responsible for an accident for which we pay an amount, we have the right to legally pursue them, in your name, and recover any incurred amounts that we paid. You must help us if we ask you, by executing such documents as are necessary and by cooperating with us.

Every legal 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.

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.

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.

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.

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 eligible for coverage, except when resultant of a true Accident and free from any associated, contributing, or pre-existing condition. (For more information refer to the section entitled, "What is an Accident".)

associated condition

Any medical condition or complication arising from another condition for which your pet showed signs or symptoms that are directly related to and caused by the primary medical condition. This includes any medical condition resulting from any treatments for the associated conditions such as alternative therapies, diagnostic testing, medication and prescription diets.

bilateral condition

Any condition affecting body parts of which your pet has two, one on each side of the body (examples: cruciate ligaments, hip dysplasia, ear or eye problems).

co-insurance (also called share, your share)

The share of your claim that you must pay before your deductible is applied. Your share is set out on your *Summary of Coverage*.

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 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*.

deductible

The annual amount that you pay before we make reimbursement under your policy. Your deductible is set out on your *Summary of Coverage*.

euthanasia

The humane medical procedure in which a veterinarian ends a pet's life.

fraud

Intentional deception with fraudulent statements or conduct in connection with a loss or damage for which reimbursement is sought by You. Any discovered fraud voids the policy and permits us to cancel your coverage.

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 which is operated under the supervision of one or more licensed veterinarians.

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.

innovative therapies

Any practices and treatments that are not generally considered part of conventional veterinary medicine, including but not limited to; Regenerative Therapy, Stem Cell Therapy, Prolotherapy, Platelet Rich Plasma Therapy, Hyperbaric Oxygen Therapy, Veterinary Orthopedic Manipulation (VOM), Osteopathy, and Cryotherapy.

insurance (see coverage)**medical device**

A device necessary for the treatment or monitoring of a covered medical condition, or an orthopaedic device to support independent ambulation where it is impeded by a covered medical condition. A medical device must be prescribed or explicitly recommended by a veterinarian. Examples of medical devices are glucometers, slings, braces or wheelchairs. Restraint devices are not considered medical devices.

medical emergency

An accident or illness that requires immediate life-saving treatment prescribed by a licensed veterinarian.

medically necessary

Required care that a veterinarian prescribes and performs that is directly related to the resolution or control of the medical condition being treated.

medication

A drug or medicine that a veterinarian recommends for the care of your pet, that the Veterinary Drug Directorate (VDD) approves for veterinary use and has a valid Drug Identification Number (DIN), a Natural Health Product (NHP) Number, a Veterinary Health Product (VHP) Number or an Interim Notification Program (INP) number. When administered by a licensed veterinarian, licensed and released Monoclonal Antibody Therapy may also be eligible for coverage.

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.

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.

poison

A chemical substance that when ingested in inappropriate amounts can cause injury or death. For the purposes of this coverage it does not include the ingestion of human food, rotting food, garbage or illicit drugs. Examples of a poison include warfarin, strychnine, metaldehyde, prescription drugs as well as specific plants that are identified and known to be toxic (e.g. lilies, japanese yew).

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 1 day before the policy anniversary date.

post-mortem

Relating to a medical examination occurring or done after the death of a pet.

pre-existing condition

Any condition for which a veterinarian provided medical advice, the pet received treatment for, or the pet displayed signs or symptoms consistent with, or associated with, the stated condition prior to the effective date of the policy or during any waiting period.

reimbursement

The portion of total covered charges that we pay.

reimbursement request (also called claim)

An application for reimbursement that you submit to us.

reproductive system

For the purposes of eligibility for coverage for this insurance policy the reproductive system in either female dogs or cats is viewed to include the ovaries, uterus, uterine tubes, cervix, vagina and mammary glands. In male dogs or cats, the reproductive system includes the testicles, prostate gland, vas deferens and penis.

secondary owner/joint owner

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

share, our share (see reimbursement)**share, your share (see co-insurance)****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.

trauma

Injury caused to the body, either by Blunt force trauma—when an object or force strikes the body, often causing concussions, contusions, deep cuts, or broken bones, or Penetrating trauma—when an object pierces the skin or body, usually creating an open wound.

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 licence.

waiting period

The period of time after your policy effective date that must elapse before there is coverage for an accident. There is no coverage for an accident or other event that occurs before the expiry of the applicable waiting period even if the treatment for the accident occurs after the expiry of the applicable waiting period.

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

Website: 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

Visit us at: 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

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