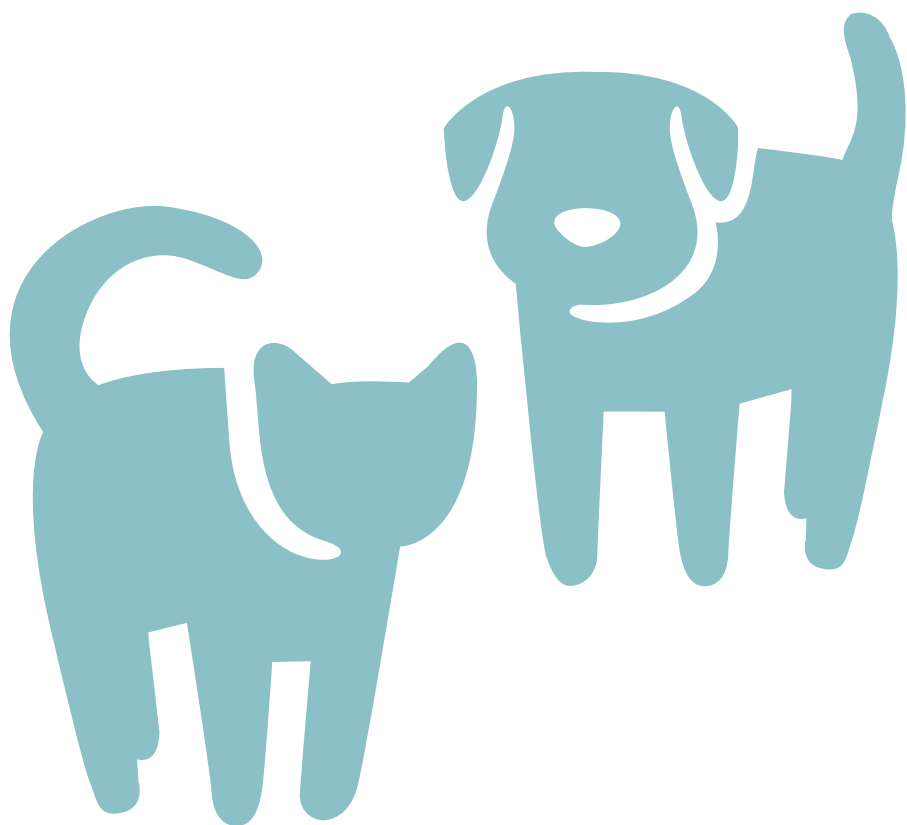


ACCIDENT & ILLNESS

# 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 has an accident or becomes ill. In support of Canadian pet owner happiness, Pets Plus Us pet insurance provides comprehensive benefits towards veterinary care, whether required due to accident(s), illness(es) or both, which is why we call this coverage:

## ACCIDENT & ILLNESS MORE AND ACCIDENT & ILLNESS MAX

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

For specific details about your *Accident & Illness* 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 selected options (including "your share" or the "co-insurance" and the age "deductible" amount).

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

We also offer flexible wellness options. Visit [petsplusus.com](https://petsplusus.com), or call us at 1-800-364-8422 for more information.

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# COVERAGE HIGHLIGHTS



## Your Accident & Illness Benefits

Up to \$7,500 or \$15,000 per year, depending on your selected level of coverage, for medically necessary veterinary services required to treat illness or injuries to your pet.

- Hospitalization
- Surgery
- Hereditary and Congenital conditions
- Diagnostics
- Prescription medications
- Alternative therapies
- Behavioural therapies

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

Your co-insurance applies.

Your deductible applies.

## Coverage Requirements

To be eligible for coverage all pets must be at least 7 weeks of age and are required to have had a licensed veterinarian perform a complete physical exam within 12 months of the coverage inception date. If this has not been done then we require a complete physical exam be completed within 30 days of your policy inception. We recommend that your pet is examined at least once a year by a licensed veterinarian and all vaccinations and other preventive treatments are carried out as recommended by the treating veterinarian; you are obligated to follow advised treatments for your pet to prevent accidents or illness.

## Your Additional Benefits

- Boarding kennel or cattery fees—up to \$1,000 per incident if you're hospitalized and can't care for your pet (see page 8)
- Holiday trip cancellation—up to \$1,000 per incident (if your pet has a medical emergency) (see page 8)
- Lost pet advertising and reward—up to \$1,000 per incident (if your pet goes missing) (see page 8)
- Euthanasia and cremation or burial—up to \$1,000 if your pet passes away (see page 9)
- \$50 tribute donation to a pet charity in honour of your pet (if your pet passes away) (see page 9)

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

## DETAILS ABOUT YOUR ACCIDENT & ILLNESS 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 eligible accident or illness.

### **Benefit Maximum**

We do not pay more than (i) \$7,500 per policy year for *Accident & Illness MORE* policies; or (ii) \$15,000 per policy year for *Accident & Illness MAX* policies.

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 illness, or injury to your pet. The accident or illness 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 or illness.

### **3. Behavioural therapy**

Veterinary consultations to diagnose and treat your pet's abnormal behaviour, or for behavioural problems due to an underlying medical condition, are all eligible expenses. When conducted or referred by a licensed Veterinarian or by a Certified Animal Behavioural Therapist. If behavioural therapy is being offered by someone other than a veterinarian, we recommend requesting a pre-approval before therapy begins.

### **4. 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).

### **5. 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*.

## **6. Prescription diet foods**

We will cover and pay for the cost of prescription food for up to a two months' supply per policy year, if prescribed and dispensed by your veterinarian as a necessary therapy to treat a covered illness. Limit of \$50 per cat and \$200 per dog, per policy year.

## **7. Congenital conditions**

We do not exclude breed-specific ailments. Hereditary and congenital conditions may be available for coverage, provided the condition was not manifested, first occurred, displayed signs and/or symptoms, was noted, treated, diagnosed or has been known by You and/or Your Veterinarian prior to the Coverage Effective Date of the Policy and/or during Your Policy's Waiting Period.

# ADDITIONAL BENEFITS



Here's where you'll find useful information about the details of the *Additional Benefits* (these are in addition to the *Accident & Illness 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 that requires you, to cancel within seven days before leaving, or to cut short a holiday. 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 accident or illness suffered by your pet necessitating the emergency treatment must not be excluded from coverage.
4. Any accident or illness 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 will 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 whom 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 or illness. Any illness suffered by your pet causing death must not be excluded from coverage. In all cases, the accident/illness, or the death of your pet, must occur after expiry of the applicable waiting period and 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, 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:

***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).

We request your pet's existing veterinary records upfront, and we let you know if there are any exclusions for pre-existing conditions. These appear on your *Summary of Coverage*.

We do this because we want you to be happy with your coverage, be secure in your level of protection and know beforehand whether your pet's medical condition is excluded – rather than being the bearers of bad news later during an already stressful time.

All permanent and temporary exclusions (based upon pre-existing conditions) that apply are set out on your *Summary of Coverage*. Your *Summary of Coverage* will include the details on any temporary or permanent pre-existing conditions exclusions.

## **Temporary or permanent pre-existing conditions exclusions**

Some conditions may be permanently excluded from coverage while others may be temporarily excluded. If a condition is permanently excluded (this is due to the life-long nature of the particular condition), your pet will never be eligible for coverage from us for any such condition, or associated condition, whether under this or any other Pets Plus Us coverage. Other types of medical conditions are temporary in nature, and we exclude these only for a temporary period.

If the exclusion is temporary, a review request can be submitted after a 12 month initial exclusion period.

Visit the Member Centre to submit an exclusion review request Portal.PetsPlusUs.com. When submitting your request please note the following:

- Throughout the duration of the temporary exclusion period, your pet must go symptom free, without the aid of preventive treatments, including but not limited to; prescription diet, supplements or medications, for the excluded condition.
- We require that your pet has had an up to date physical exam within 30 days of the exclusion review request.
- If your pet has an abnormal laboratory result (including, but not limited to, skin scraping, cytology, histopathology, fecal, blood and/or urine test) we require a repeat test within 30 days of the exclusion review request.
- In order to complete the review, you must provide us with your pet's complete medical history for the 12 months prior to the exclusion review date.

### **Example: Temporary exclusion**

Mila's dog Barney had been having bouts of diarrhea for several months that required repeated visits to Barney's veterinarian. Mila decided that getting Pets Plus Us Accident & Illness insurance was a good idea, especially since she was worried Barney might develop other medical issues.

*Barney would receive full coverage – except for his Gastrointestinal issues. This would be considered a temporary exclusion. Mila was informed by us, when she enrolled Barney in a policy that this exclusion could be revisited after 12 months. If his diarrhea didn't come back during that time and he was no longer on preventive medication, prescription food, or supplements the exclusion would be removed.*

### **Example: Permanent exclusion**

Donna had a kitten named Oscar who was constantly getting into trouble. One day Oscar chased a toy down the hall, slid and unfortunately fell down half a flight of stairs, banging his elbow hard on the way down. Donna immediately took Oscar to the veterinarian for an exam, where he was treated for minor bruising and gradually recovered from the ordeal.

Two years later, Oscar began to show signs of tenderness around the joint in the same leg he had bruised in his fall. Around this same time, Donna decided to get Pets Plus Us Accident & Illness insurance for Oscar. Due to his previous fall, the veterinarian had recently noted signs of Oscar developing arthritis in his previously injured joint. Because we gather veterinary records prior to confirming coverage, Donna was informed that

Oscar's coverage would have a permanent exclusion for arthritis.

Donna liked the fact that she knew upfront what her coverage would and would not cover. Since Oscar was so playful and mischievous, Donna felt good knowing she'd be covered for whatever else happened throughout Oscar's entire lifetime.

## What's Not Eligible for Coverage

We are unable to provide illness coverage for pets diagnosed with, tentatively diagnosed with, or showing clinical signs of certain critical illnesses or diseases prior to the coverage effective date, or within the fourteen-day waiting period for illness coverage. Chronic uninsurable conditions include, but are not limited to, Congestive Heart Failure, Feline Immunodeficiency Virus (FIV), Feline Leukemia Virus (FELV), Feline Infectious Peritonitis (FIP), Advanced Kidney Failure and Systemic Autoimmune Disease (e.g. Lupus). Localized Immune Mediated Diseases (e.g. IBD, or IMHA affected pets) are still eligible for coverage.

## Other excluded items

### **Anal glands**

Expenses related to routine anal gland expression or impaction/abnormal fluid consistent with 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 kennel or cattery fees related to you being:**

- Hospitalized for an accident or illness that first happened or showed symptoms within the waiting period or before the policy effective date;
- Pregnant or giving birth; or
- Hospitalized for treatment of alcohol or drug abuse or addiction or cosmetic surgery.

### **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;
- Endodontic and orthodontic care;
- Treatment of the teeth and gums (eg. 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.

### **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 cremation or burial costs does not

extend to a memorial paw print.

### **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.
- Accidents and/or Illnesses 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, non-prescription pet food (although we do cover certain prescription foods for a period of up to two months), regular or medicated baths and/or products, supplements, vitamins or 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. Pregnancy, queening or whelping;
2. Aftercare of a litter and other routine procedures; or
3. 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 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.

## **Senior Pets**

Any pet dog aged eight years and older (six years and older for dogs of giant breeds), or any pet cat aged eight years and older is required to submit senior requirements as outlined below within 30 days of signing up for coverage.

- A veterinarian has performed a complete physical exam of all body systems with appropriate documentation in the medical records, geriatric blood profile (including T4) and a complete urinalysis (including sediment) on your pet within the past 2 months; and
- Your pet is current with required vaccines.
- Based on the results of the above senior requirements we reserve the right to place coverage exclusions within the first 30 days of your policy. Some conditions may be permanently excluded from coverage while others may be temporarily excluded. If a condition is permanently excluded (this is due to the life-long nature of the particular condition), your pet will never be eligible for coverage from us for any such condition, or associated condition, whether under this or any other Pets Plus Us coverage. Other types of medical conditions are temporary in nature, and we exclude these only for a temporary period.
- All permanent and temporary exclusions (based upon pre-existing conditions and/or medical conditions noted in the results of the senior requirements) that apply are set out on your Summary of Coverage. Your Summary of Coverage will include the details on any temporary or permanent pre-existing conditions exclusions.
- Coverage will be cancelled if complete senior requirements are not received within 30 days of binding coverage.



## WHEN COVERAGE TAKES EFFECT



This section shows the waiting period that applies to each of your benefits. There is no coverage unless the accident, onset of illness, or other triggering event, occurs after expiry of the waiting period.

Coverage type	Waiting period
Accident	48 hours
Illness	14 days
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; or
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 the coverage 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 that is based on your pet's age. Both your share and your deductible depend on the levels that you selected when you enrolled, as shown on your *Summary of Coverage*.

## YOUR SHARE:

Your share is:	We reimburse:
10%	90%
20%	80%
30%	70%

## Please bear in mind that:

- Your share is applied first, followed by your selected deductible.
- The deductible is an annual amount so, once you've paid it, it won't be applied again in that policy year.
- The deductible will vary based on the option you choose, as well as your pet's age as shown below.
- 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.

## AGE-BASED ANNUAL DEDUCTIBLE OPTIONS FOR DOGS:

Pet's age	Option A	Option B	Option C
Under 5 years	\$100	\$200	\$300
5 to 10 years	\$300	\$400	\$500
Over 10 years	\$500	\$600	\$700

## AGE-BASED ANNUAL DEDUCTIBLE OPTIONS FOR CATS:

Pet's age	Option A	Option B	Option C
Under 5 years	\$100	\$200	\$300
5 to 10 years	\$200	\$300	\$400
Over 10 years	\$300	\$400	\$500

## When the deductible is applied

The deductible is applied annually based on the policy anniversary date and not on your pet's actual birthday. So, if your pet turns five in the middle of a policy year, your deductible won't go up until your policy anniversary date.

### Sample calculation

Dave had an inquisitive chocolate lab named Winston. One day, Dave had to travel out of town, and his wife forgot to lock the cupboard where five bags of dry dog treats were stored. Winston devoured all the treats and had to be rushed to the vet for emergency treatment.

Dave chose 20% as his "Share" option. He had also selected Option B—a \$200 annual deductible because Winston was four at the last policy anniversary. When Winston got sick, there was \$2,000 in veterinary expenses and Dave made his first claim of the year. Pets Plus Us reimbursed Dave \$1,400 which represented 80% of the vet bill, less the deductible.

### Example: Dave's reimbursement request

Veterinary bill	\$2,000 (including taxes)
Less Dave's share (20%)	-\$400
Less Dave's selected annual deductible	-\$200
Pets Plus Us reimburses Dave	\$1,400

A few months later, Winston had a minor accident that required overnight hospitalization. This time Dave's bills totaled \$1,500. Because Dave had already paid an annual deductible, this time there was no deductible. So his share was \$300 and Pets Plus Us paid him \$1,200.

### Example: Dave's reimbursement request

Veterinary bill	\$1,500 (including taxes)
Less Dave's share (20%)	- \$300
Less Dave's selected annual deductible	- \$0
Pets Plus Us reimburses Dave	\$1,200

# 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 requests**

Visit our Member Centre: [Portal.PetsPlusUs.com](http://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, signature, and policy number;
- The name of the illness or 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 is set based on Canadian veterinary fees.

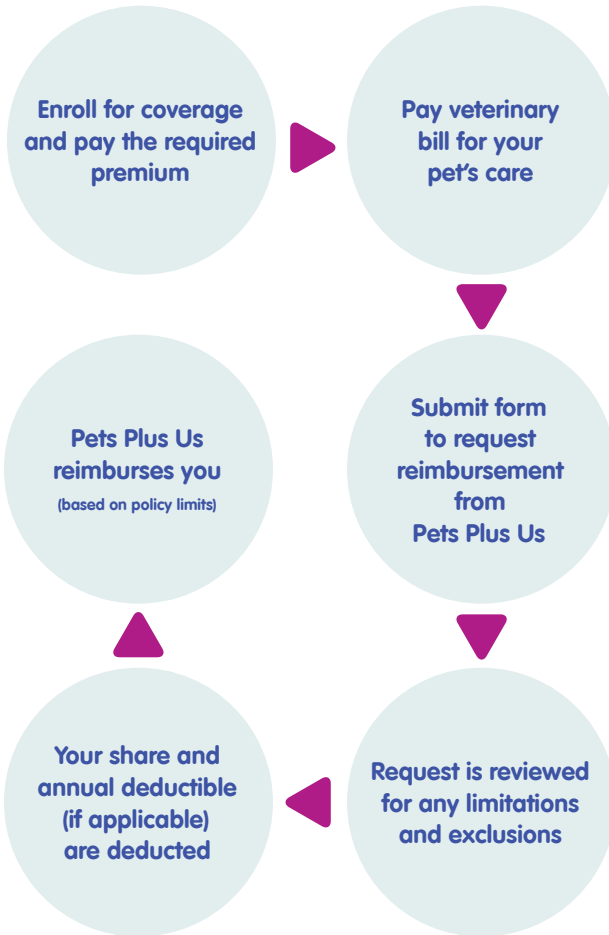
### **Insurance fraud hurts all pet owners!**

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 policy anniversary date following the date we receive your change request. We will send you a new *Summary of Coverage*.

Changes also include upgrading or downgrading to a different coverage option and where there is a change in your address that affects your premium.

## **Downgrading and Upgrading coverage**

You can change to one of our available plans with a higher or lower limit for your *Accident & Illness Benefits*.

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 and Illness 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*.

## **Cancellation**

You must ask to cancel this coverage in writing by mail, fax or e-mail. Cancellation will take effect on your policy anniversary date following the date we received 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 another Accident and/or Illness coverage. This means that if there are other insurance plans, contracts, or benefits providing you indemnity in respect of your pet for veterinary or therapeutic expenses, this policy will 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 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 or illness 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 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.

### **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.

### **behaviourist**

An individual who holds certification for behavioural training, behavioural modification.

### **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*.

**condition**

All manifestations of clinical signs resulting from the same diagnostic classification or disease process, regardless of the number of incidents or areas of the body affected. For example, arthritis in your pet's legs, back and neck is all considered one condition.

**congenital**

Any manifestation of a particular trait from birth.

**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 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*.

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

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

**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 that 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)****kitten**

A young cat aged seven weeks to one year.

**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 coverage option.

**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.

**permanent exclusion**

An abnormal health state or other limitation ineligible under this policy regardless of subsequent treatment.

**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 conducted after the death of a pet.

**pre-existing condition**

Any condition a veterinarian provided medical advice, the pet received treatment for, a veterinarian determines began prior to, 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. A diagnosis is not necessary.

**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.

**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*.

**senior pet**

A dog or cat aged eight years and over (giant dog breeds are considered senior at 6 years and over).

**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.

**temporary exclusion**

An abnormal health state or other limitation that may become eligible under this policy provided that a veterinarian certifies that your pet has completely recovered.

**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 illness or 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.

**veterinary vaccines**

Immunizations against vaccine-preventable disease, as set out and recognized by the Canadian Veterinary Medical Association.

**waiting period**

The period of time after your policy effective date that must elapse before there is coverage for an accident, illness or other event. There is no coverage for an accident or other event that occurs before the expiry of the applicable waiting period. There is no coverage for an illness if the onset of the illness is before the expiry of the applicable waiting period, or shows clinical signs or symptoms during those durations even if the treatment for the accident or illness 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.



# 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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