

Policy Terms, Conditions & Benefits of Insurance

Written in Plain English!

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I. INSURING AGREEMENT

When You pay Your premium, We will provide insurance Coverage and Benefits for Your Pet dog or cat. Coverage and Benefits are shown on Your Document of Insurance and Schedule of Maximum Benefit Amounts. We will only process or pay Your claim if Your premium payments are up-to-date. You must satisfy any applicable Co-Insurance and Deductible for all Benefits, unless stated otherwise below.

II. BENEFITS WE WILL COVER

Insured Veterinary Services include veterinary care professional fees, hospitalization, surgery, diagnostics, medication, nursing, and specialist referral, as specifically indicated on Your Coverage Plan.

i) Veterinary Services

Accident Coverage – Petset Accident Only and Petset Accident/Illness:

We will reimburse You for the costs of insured Veterinary Services Your pet has received as a result of an Accident. The limit of Coverage as specified on Your Document of Insurance and Schedule of Maximum Benefit Amounts applies to each new incident with no Annual maximum limit.

Illness Coverage – Petset Accident/Illness Plan only:

We will reimburse You for the costs of insured Veterinary Services Your Pet has received for any Illness. The Annual limit of Coverage applies to all conditions combined and is specified on Your Document of Insurance and Schedule of Maximum Benefit Amounts.

Limit Where More Than One Policy Applies

You or other persons may have a right to claim from more than one insurance policy. If You have other insurance in force that would cover You for the damages described above, Our Policy will be considered excess or shared insurance. We will not pay any loss or claim until the amount of such other insurance is used up.

III. WHAT WE WILL NOT COVER

BENEFIT-SPECIFIC LIMITATIONS & CONDITIONS:

For the Petset Accident Only plan, We will not pay for:

1. Accidents arising from Your Pet's known behavioural problem.
2. Soft tissue or muscle inflammation developed through Your Pet's normal activities such as jumping, running, slipping, tripping or playing.
3. Treatment for arthritis and/or degenerative joint problems.
4. Illnesses developed by drinking contaminated/stagnant water.
5. Gastric dilation or torsion and associated Conditions.
6. Diarrhea or vomiting secondary to drug reactions when the drug is treating an Accident that is not covered by this Policy.
7. Digestive problems resulting from organ dysfunction or the gastro-intestinal tract (stomach, small intestine or large intestine) including intussusception and pancreatitis.
8. Any consequential damage as a result of any Accident (for example: future Treatment(s) for liver damage as a result of poisoning).

GENERAL LIMITATIONS:

For both plans, We will not pay for:

1. Any Treatment You choose to have carried out that is not directly related to an Accident or Illness covered by this Policy. This includes general health improvers or preventive Treatments such as nail trims and routine anal gland expression.
2. The cost of flea control.
3. Any food including prescription or therapeutic.
4. Any dentistry costs except those directly related, and not secondary to, an Accident.
5. The removal of deciduous teeth (baby teeth).
6. Costs associated with behavioural problems or training.
7. Alternative therapies such as acupuncture, chiropractic, physiotherapy, massage therapy and homeopathy.
8. We will not cover the cost of medical devices.
9. Treating an Accident or Illness deliberately caused by You or anyone living with You.
10. House calls that You choose to have Your Veterinarian make in lieu of an in-practice call; in this case We will pay only the cost of the regular examination fee.
11. Euthanizing Your Pet unless recommended by Your Veterinarian as the direct result of an insured Accident or Illness.
12. Charges resulting from an Accident, Illness or Condition specified as excluded in Your Document of Insurance or generally not covered under Your Pet's Policy.
13. Any Accident or Illness resulting directly from Your Pet's usage for professional, occupational or business purposes unless We pre-approve Coverage.
14. Any charges for illness Coverage for cats diagnosed with or showing Clinical Signs of FIP, FIV or FELV prior to enrollment or during the waiting period.
15. Charges resulting from pregnancy, whelping or queening.
16. Medications that have neither a Drug Identification Number (D.I.N.) or a Natural Health Product Number (N.H.P.).
17. Treatment for umbilical hernias.
18. Illness or injury caused by war activities. War activities include terrorist activities, bombardment, invasion, civil war, insurrection, rebellion, revolution, coup or actions of armed forces while engaged in a war whether declared or not.
19. Any claims caused by any nuclear incident as defined in the Nuclear Liability Act, nuclear explosion or contamination by radioactive material.

GENERAL CONDITIONS (Applicable to All plans):

1. You agree that any Veterinarian has Your permission to release any information We ask for about Your Pet. If the Veterinarian charges for this, You will be responsible for the cost.
2. This Coverage is valid only in Canada, or while travelling on vacation in the continental United States of America. All claims that are received in U.S funds will be adjusted in Canadian funds with no exchange (example: \$500.00 US = \$500.00 CDN). This is due to the fact that policy premiums are calculated based on Canadian veterinary fees and are paid with Canadian dollars.

3. Your Pet must be kept up-to-date with appropriate vaccinations and other Treatments that Your Veterinarian recommends. You must arrange to have a yearly examination for Your Pet and follow any Treatment that Your Veterinarian recommends to prevent Illness or injury.
4. Insured Pets must be cared for in accordance with Federal, Provincial and Municipal laws relating to Pets (ex: leash laws).
5. If You have any legal rights against another person in relation to Your claim, We may take legal action against them in Your name at Our cost. You must provide all documents that We request.
6. Your Policy is subject to all applicable Canadian insurance laws.

IV. POLICY ADMINISTRATION

Co-Insurance & Deductible: You are required to participate in the cost of Your claims by paying any applicable Co-Insurance and Deductible. Co-Insurance is applied first, then a Deductible as specified on Your Document of Insurance and Schedule of Maximum Benefit Amounts.

Age-Based Deductible Adjustments: Under the Petset Accident/Illness Plan, a Deductible adjustment will apply to Your Policy as Your Pet ages to reflect the substantial increases in health care costs of aging Pets. Your premiums will not increase due to Your Pet's age. Your Deductible will be automatically increased on the Policy anniversary following Your Pet's birthday, as shown in the Deductible Table below.

<i>Dogs</i>		
Pet Age:	Petset Accident	Petset Accident/Illness
0-5 years	\$100/incident	\$100 annual
5-10 years	\$100/incident	\$300 annual
10+ years	\$100/incident	\$500 annual
<i>Cats</i>		
Pet Age:	Petset Accident	Petset Accident/Illness
0-5 years	\$100/incident	\$100 annual
5-10 years	\$100/incident	\$200 annual
10+ years	\$100/incident	\$300 annual

Applications for Older Pets: Under the Petset Accident/Illness Plan, if You apply for new Coverage for a Pet dog that has reached its 8th birthday or a Pet cat that has reached its 10th birthday, You must provide the following:

- Complete veterinary medical history for Your Pet.
- Results of a complete physical examination.
- Results of a complete urinalysis.
- Results for the following blood tests: Creatinine, B.U.N., ALT, Alkaline Phosphatase, Total Protein, Albumin, Complete Blood Count and T4.

The examination and tests must be done within the two months prior to Your application. You are responsible for any costs incurred to provide these diagnostic results.

Claims Risk Management: We share with You in managing the financial risk of providing for Your Pet's health. As with other forms of insurance, Coverage and premiums are subject to individual adjustments according to the level of risk demonstrated by ongoing claims activity. To monitor this, We conduct a semi-annual analysis of all policies as part of Our claims risk management process. Results are used to identify if Your insured Pet is in the top group of Our policyholders in terms of claims frequency and costs over the past 24 months. If so, there will be an adjustment to Your Co-insurance (the percentage of the claim You are responsible for) on future claims. The maximum Co-Insurance amount that You would be responsible for on any claim is 50%. This monitoring mechanism allows Us to protect the majority of policyholders with normal claims experience from having to off set the extra expense of policyholders with high claims activity. This process does not increase Your premiums, and is therefore only applicable if You have future claims. Adjustments are reassessed semi-annually and You may qualify to return to Your regular level of Co-insurance.

Insurance Contract: The entire contract includes Your application for insurance, this Policy, any document attached to this Policy when issued, and any amendment to the contract agreed on in writing after the Policy is issued. No person has authority to change the contract or waive any of its provisions other than, in the case of the Insurer, a waiver is clearly expressed in writing and signed by the Insurer.

Policy Cancellation: You must make Your request for Policy cancellation in writing by mail, fax or e-mail. Cancellation will take effect when Your Policy renews on the first day of the next month following the date We receive Your request.

Policy Changes: We reserve the right to make changes to Your Policy by advising You 30 days in advance. Such changes can involve but are not limited to Premiums, Exclusions, Coverage, Co-Insurance, Deductibles and limits under this Policy. Any change to Your premium will be settled on Your account. You will be advised of any adjustments.

- You can apply for a change in Your Coverage Plan at anytime. The change will take effect when Your Policy renews on the first day of the next month or on Your Policy's Annual anniversary date. This becomes the start of Your next Annual period. Any Exclusions will carry over to Your new Coverage Plan.
- When increasing coverage, We may apply coverage Exclusions or restrictions on Conditions for which You have previously claimed. Restrictions are limited to the Maximum Payable amount of the lower coverage Plan for that condition.
- All changes in Plan are subject to Our prior approval.

Renewal: This Policy is continuous until cancelled. As long as We continue to receive premiums from You when due, We will renew this Policy automatically at the beginning of each month (except in Quebec).

Waiting Periods: Some Coverage is subject to a waiting period. The waiting period starts at the Policy effective date and time, and has the following duration:

- 48 hours for Accidents.
- 14 days for Illness.

Conditions that occur during the waiting period may be excluded from Your Policy as Pre-existing or Foreseeable.

V. EXCLUSIONS

Pre-existing or Foreseeable Conditions are excluded from Coverage. This includes any Condition that starts or shows symptoms within any applicable waiting period. When referring to Exclusions or Policy limits, Bi-Lateral Conditions are considered as one Condition (examples: Cruciate ligaments, ear and eye problems).

If Your Policy contains an Exclusion, You may request that We review the Exclusion with the possibility of removal from the Policy. To request an Exclusion review, please contact Our office via phone, e-mail, mail or fax. Note the following:

- At the time of the review, Your Pet must be symptom free of the initial problem.
- Depending on the nature of the initial problem, the length of symptom-free time required to remove an Exclusion is a minimum of 6 months to a year.
- To complete the review, You may be asked to provide medical history from Your Veterinarian.
- Our review decision will be communicated to You in writing.

VI. CLAIMS

You are financially responsible to pay Your veterinary practice for all Veterinary Services and Treatments. We will reimburse You for eligible costs You have paid to Your Veterinarian as outlined in this document. A claim form for Veterinary Services will be provided to You. Additional Veterinary Services forms are available through Your Veterinarian's office, Our website (www.petsecure.com), or through Our Customer Care Center.

To make a claim, You and Your Veterinarian simply fill in the claim form. Forward Us the form together with the itemized invoices for the costs involved. You can submit these by mail to Petsecure Pet Health Insurance, 200 - 1200 Portage Avenue, Winnipeg, MB R3G 0T5 or by fax to 1-866-322-5246.

Before You submit a claim, please note the following.

1. In order for Us to process Your claim as quickly as possible, the following information must be included with Your claim:
 - Your name, address, and signature.
 - Your Veterinarian's signature.
 - The name of the Illness or injury You are claiming for (this must be filled out by Your Veterinarian).
 - All applicable receipts including an itemized breakdown of the fees incurred.
 - Please keep a copy of each claim submission for Your records.Failure to provide complete information may delay the processing of Your claim. We may return the unprocessed claim to You so that You may add the missing information.
2. We cannot guarantee Coverage of a claim over the phone. To ask about Treatment not yet performed, please contact Us for a preauthorization form. If the Treatment has been performed, please send Us a completed claim form with applicable documentation. We will then contact You with the results.
3. We will only pay claims:
 - Received by Us no later than 6 months from the date of Treatment.
 - Received by Us no later than 60 days after the date of cancellation of Your Policy.
 - For costs incurred while the Policy is in force.
4. We will not reimburse Your Veterinarian for completing any form, nor will We reimburse You for any fees Your Veterinarian may charge to complete a form.
5. If Your premium payments are not up-to-date when You make a claim, We will not process or pay Your claim.
6. If You make a false or exaggerated claim, this Policy will end and We will not make any further payments.
7. Any action or proceeding against Us for the recovery of a claim under this Policy must commence no later than two years after the date the insurance money became payable or would have become payable for a valid claim.

Occasionally, extenuating circumstances such as emergency situations or high-expense veterinary care may necessitate special claim payment arrangements. If You require special arrangements please call to notify Us, so We may advise You of other claim payment options that may be available.

VII. DEFINITIONS

Here is a list of definitions for some terms used in the Policy. Throughout this document, defined terms are capitalized where they appear.

Accident	An unexpected, unintended event causing injury.
Annual	Periods of one year, or part of a year, starting with the date this Policy was first issued, or starting with the effective date of a change in Coverage Plan.
Benefit or Coverage	The insurance protection described in this Policy.
Bi-Lateral Condition	Any Condition affecting body parts of which Your Pet has two, one on each side of the body (examples: cruciate ligaments, ears and eyes).
Clinical Signs	Changes in a Pet's normal healthy state, bodily function or behaviour.
Co-Insurance	The percentage of Your claim that You must pay before any applicable Deductible applies.
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 (example: all cancer is considered one Condition).
Coverage Plan or Plan	The Coverage and Benefits as specified and defined in the Policy.
Deductible	A fixed amount that You must pay prior to receiving claim reimbursement.
Document of Insurance	The Policy page which identifies the Policy number, the insured, the insured Pet, the Coverage Plan and the period of insurance.

Exclusion	A restriction from Coverage placed on a Policy.
Illness	Sickness, disease and any changes to a Pet's normal healthy state.
Insurer	Western Financial Insurance Company.
Maximum Payable	The most We will pay, as set out and explained in the Document of Insurance and the Schedule of Maximum Benefit Amounts.
Policy	Our legal agreement with You, comprised of Your application, the Document of Insurance, Schedule of Maximum Benefit Amounts, the Policy Terms, Conditions and Benefits of Insurance document, plus any vouchers, riders, endorsements or other written notification from Us of changes to Your Coverage. Please keep all policy documents together in a safe place.
Pre-existing or Foreseeable Condition	A Condition which first occurred or showed Clinical Signs before Your Pet's Coverage started or within the Policy waiting period.
Schedule of Maximum Benefit Amounts	The defined Coverages, benefits and limits applicable under the Policy, printed on the Document of Insurance's reverse side.
Treatment	Veterinary care, hospitalization, surgery, diagnostics, medication, nursing and specialist referral, performed by a Veterinarian.
Veterinarian	An individual who is licensed to practice Veterinarian medicine in the province or territory in which they practice.
Veterinary Services	Veterinary care professional fees, hospitalization, surgery, diagnostics, medication, nursing and specialist referral, performed by a Veterinarian.
We, Us, Our	Petsecure Pet Health Insurance on behalf of the Insurer.
You, Your	The person(s) named in the Document of Insurance.
Your Pet	The dog or cat named in the Document of Insurance.



Call us toll free at **1-800-268-1169**

or visit **www.petsecure.com**

Underwritten by:



200-1200 Portage Avenue, Winnipeg, MB. R3G 0T5

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