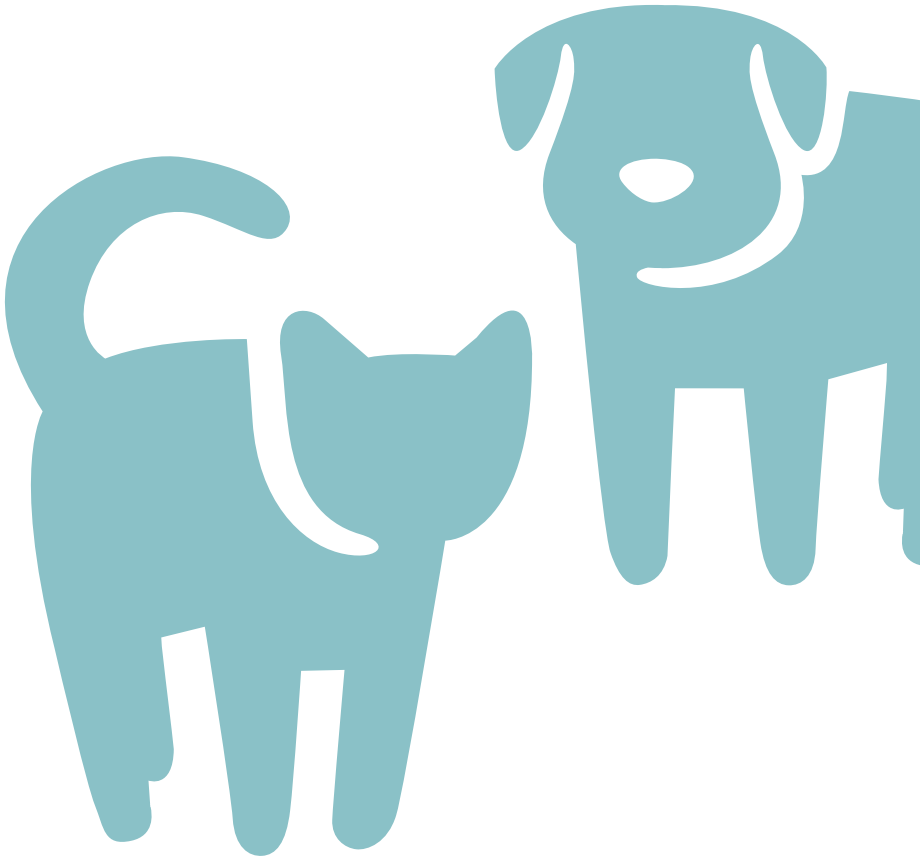


30-DAY SAFESTART TRIAL COVERAGE

USER GUIDE



WELCOME TO THE PETS PLUS US[®] COMMUNITY



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For a pet owner, one of life's most trying events is when a beloved pet suffers 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. This is your complimentary:

30-DAY ACCIDENT & ILLNESS TRIAL COVERAGE

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

For specific details about your *30-day SafeStart Trial Coverage* 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-pay" 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-pay" and the "deductible" amount.

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

We currently have another plan that provides coverage for services such as dental care, vaccines, and other routine and seasonal care that help keep your pet in peak physical health. Consider Pets Plus Us Wellness Care coverage. Visit www.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 \$500 for medically necessary veterinary services required to treat illnesses or injuries to your pet.

- Hospitalization
- Surgery
- Hereditary conditions
- Diagnosis
- Prescription medications

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

Your co-pay applies

Your deductible applies

Coverage Requirement

To be eligible for coverage all pets must be at least 7 weeks of age and under 8 years old.

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 48-hour 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.

What's Not Covered

- Pre-existing conditions
- Non-essential services & supplies
- Any reproductive system expenses, including spaying and neutering
- Vaccinations & routine procedures
- Elective procedures
- House call fees

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 \$500 during the 30-day Trial Coverage period.

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 share 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 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. **Dental treatment**

We cover and pay for expenses required for the necessary extraction of traumatically fractured, non-diseased teeth in an otherwise healthy mouth (does not include deciduous teeth or non-erupted teeth).

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 for which

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. 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 training

- Classes or non-therapeutic training; or
- Correctional devices or preventive products.

Cremation or burial of your pet

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 cervical neck lesions; or
- Endodontic and orthodontic care.

Elective procedures

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

House calls

Expenses related to making a house call unless a veterinarian

certifies that a visit is essential in an emergency.

Inappropriate care

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

Medications

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

Non-essential services and supplies

Expenses related to grooming, mineral supplements, vitamins, prescription or non-prescription pet food and regular or medicated baths.

Nuclear incidents

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

Post-mortems

Post-mortem tests or procedures.

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 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.

Unrelated Medical Expenses

Veterinary services, including diagnostic procedures or tests, unrelated to the medical condition being claimed.

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.

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	48 hours

All waiting periods start at 12:01 a.m on the day following the activation of your trial coverage.

WHEN YOUR POLICY ENDS



Your policy coverage is valid for a period of 30-days from 12:01 a.m the day following the activation of your trial coverage on the phone.

YOUR OBLIGATIONS



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 often called 'co-pay or '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 a per-incident amount.
- You never pay the deductible unless your pet actually needs veterinary care and you have to make a reimbursement request.
- Taxes are included in the amounts paid back to you under all Pets Plus Us coverage.

Deductible for dogs and cats

\$100

When the deductible is applied

The deductible is applied on a per-incident basis.

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.

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

- Forgetting to get your veterinarian's signature and practice information on the reimbursement request form; and
- Failing to provide all eligible receipts.

Financial responsibility

You must pay your veterinarian first for all services and treatments, and then submit a reimbursement request to us. We'll reimburse you for all eligible costs based on the specified amounts and coverage outlined in this document.

Reimbursement request forms

These are typically available from your veterinary clinic, on our website, or by calling one of our Pets Plus Us representatives at 1-800-364-8422.

How to request reimbursement

You and your veterinarian must fill out and sign our Pets Plus Us reimbursement request form. Forward the completed form together with itemized receipts for the

pertinent costs. You may submit reimbursement request forms by mail, fax, or email to the address below:

- Mailing address: 2-1115 N Service Road W., Oakville, Ontario L6M 2V9
- Toll-free phone #: 1-800-364-8422 (general)
- Toll-free fax #: 1-855-456-7387 (claims/reimbursement requests)
- Email: submissions@petsplusus.com

Before you submit

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

- Your name, signature, and policy number;
- Your veterinarian's signature and practice stamp;
- The name of the illness or injury eligible for reimbursement, completed by 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.

Costs must be incurred while your policy is in effect, and after the waiting period has expired.

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

Reimbursement for charges that you pay in U.S. currency will be adjusted to be in 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 premiums are paid with Canadian dollars and are set based on Canadian veterinary fees.

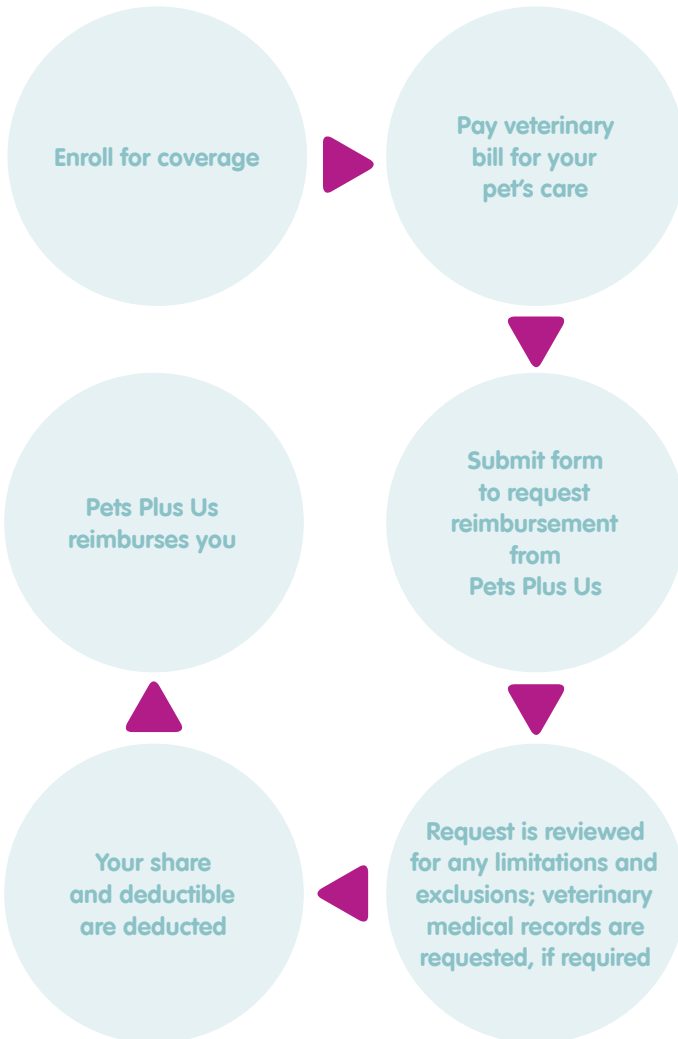
Insurance fraud hurts all pet owners!

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

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.

Downgrading and upgrading coverage

You can roll-over to one of our available plans such as *Accident & Illness More or Max*. One of our representatives would be happy to explain these options to you.

Other coverage

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

Coverage restrictions

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 48 hour 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), kidney failure, and autoimmune diseases.

E-mail notification

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

Governing laws

Your Pets Plus Us coverage is subject to all applicable Canadian laws.

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.

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

An unforeseen and unplanned traumatic event that:

- Results in injury to your pet independent of all other causes; and
- Involves an external force, impact or contact with an inanimate object.

Examples of an accident are falling from a balcony or cutting a paw on glass.

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.

bi-lateral condition

Any condition affecting body parts of which your pet has two, one on each side of the body (examples:

cruciate ligaments, hip dysplasia, ears and eyes).

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.

contract (also called policy)

Your insurance agreement with us which is evidenced by your application for insurance, this *User Guide*, your *Summary of Coverage* as amended from time to time, the *Statutory Conditions* booklet and any document attached to this *User Guide* when issued, as well as any amendments agreed or provided in writing after the policy is issued. Please keep all policy documents together in a safe place.

co-pay (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*.

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 (see also co-pay)

The per incident 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 process in which a veterinarian ends a pet's life.

hospitalization

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.

insurance (see coverage)

kitten

A young cat aged 7 weeks up to 1 year.

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 Number (NHP) or an Interim Notification Program (INP) number.

member

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

member number

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

orthodontic care

Professional dental treatment to make teeth line up correctly.

pet

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

Pets Plus Us Community

A community of pet lovers who want to share experiences, improve their pet's quality of life and do everything possible to safeguard the health and welfare of their pets. You, as a policyholder, are a member of the Pets Plus Us Community.

policy, policy documents (see contract)

policy effective date

The date your contract with us comes into effect. In the case of the 8-week Trial Coverage, coverage is valid for a period of 8 weeks from 12:01am the day after the activation of your trial coverage. 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 or more than one pet insured with us. The policy number appears on your *Summary of Coverage*.

policy-year

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

post-mortem

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

pre-existing condition

Any condition for which 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.

puppy

A young dog aged 7 weeks up to 1 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.

share, our share (see reimbursement)

share, your share (see co-pay)

statutory conditions

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

Summary of Coverage

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

treatment

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

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.

CONTACTS

Please stay in touch! Below are contact details 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 on the web at: www.petsplusus.com