

PETFIRST LIFETIME PET INSURANCE - POLICY TERMS AND CONDITIONS

For specific details about your Lifetime policy, please refer to the included Summary of Coverage or your most recent Summary of Coverage that we have since 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 selected options (including "your share" or the "co-pay" and the "deductible" amounts).

Also, certain words have very specific meanings in this Policy Terms and Conditions; please refer to the Glossary for the definitions.

1. COVERAGE HIGHLIGHTS

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: Up to \$5,000, \$10,000 or \$20,000 per year, depending on your selected coverage, for medically necessary veterinary services required to treat illnesses or injuries to your pet caused by one or more accidents or illnesses.

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 pay any co-insurance and deductible for all coverage.

Coverage Requirement: To be eligible for coverage all pets 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.

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 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.

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

- Veterinary services:** Consultations, exams, emergency care, hospitalization, drugs, surgery, anaesthesia, specialist referrals and other medical procedures performed by a licensed veterinarian;
- Alternative therapies:** Acupuncture, chiropractic services, hydrotherapy, massage therapy and physiotherapy are all eligible expenses, if provided by, or under the supervision of, a licensed veterinarian and related to an eligible accident or illness;
- Dental treatment:** We cover and pay for expenses required for the necessary extraction of traumatically fractured non-diseased teeth in an otherwise healthy mouth (this does not include deciduous teeth or non-erupted teeth).

2. 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 *Policy Terms and Conditions* describes what isn't included under your coverage. If you have any questions, then please call us at 1-855-886-7387 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:

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:

Expenses for conditions that are excluded under this policy or complications arising from, or related to, conditions or procedures excluded under this policy.

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.

Certain older 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 up will not be approved for coverage unless we receive within 30 days of coverage results proving that:

- 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 SDMA) and a complete urinalysis (including sediment) on your pet within the past two months; and
- Your pet is current with required vaccines.

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 we consider to be medically unnecessary including, but not limited to: cosmetic surgery, debarking, declawing, ear cropping, nail trims, nasal or skin folds, stenotic nares, 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, any type of pet food (generic or veterinary prescription) 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:

- For pregnancy, queening or whelping;
- For aftercare of litter and other routine procedures;
- For spaying or neutering or any sterilization procedure; or
- For illnesses related to prostate problems, perianal hernias, testicular tumours, mammary tumours, uterine and ovarian conditions.

Risky activities: Unless disclosed at time of application and only if we approve it for coverage, 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.
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 vaccinations and other preventive procedures including, but not limited to, routine anal gland expression.

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

3. 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

All waiting periods start at 12:01 A.M. on your policy effective date.

4. 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 payment due date following the date we receive your cancellation request; and
3. The date your pet passes away.

5. YOUR OBLIGATIONS

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

The Cost

The cost for your PetFirst Lifetime policy is the premium. You must pay the premium that applies to your policy to keep it in effect. The amount of the premium can be determined by reviewing your *Summary of Coverage*. Premiums are due monthly on each day of the month that corresponds to your policy effective date.

Your Share and Your Deductible

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

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:	We Reimburse:
10%	90%
20%	80%
30%	70%

Please bear in mind that:

- Your share is applied first, followed by your deductible.
- The deductible is a per incident amount on accidents and per condition amount on illnesses per policy term.
- The deductible will vary based on the option you choose, as well as your pet's age as shown below.
- Taxes are included in the amounts paid back to you under your coverage.
- As pets get older, we know the cost of their veterinary care increases. However, we don't want your premiums to rise dramatically—particularly if you haven't submitted a reimbursement request. We manage these costs by adjusting the deductible amount instead. You never pay the deductible unless your pet actually needs veterinary care and you have to make a reimbursement request.

Your Deductible

Age-based Deductible Options:

Pet's age	Option A	Option B	Option C
Under 5 years	\$50	\$100	\$250
5 to 10 years	\$100	\$250	\$500
Over 10 years	\$250	\$500	\$700

6. CLAIMS

Here is where you'll find information about how to submit your claim and what you need to do prior to making a request.

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 claim 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 claim form to us. We'll reimburse you for all eligible costs based on the specified amounts and coverage outlined in this document.

Claim forms: These are typically available from your veterinary clinic, on our website or by calling one of our representatives at 1-855-886-7387.

How to submit a claim: You and your veterinarian must fill out and sign our claim form. Forward the completed form together with itemized receipts for the pertinent costs. You may submit claim forms by mail, fax or email to the address below:

- Mailing address: 2-1115 North Service Road W. Oakville, Ontario L6M 2V9
- Toll-free Phone #: 1-855-886-7387 (general and claims information)
- Toll-free Fax #: 1-855-366-1212 (claims/reimbursement requests)
- Email: info@petfirstinsurance.ca

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

- Your name, correct mailing address, signature and policy number;
- Your veterinarian's signature and practice stamp;
- The name of the injury eligible for reimbursement, completed by your veterinarian; and
- Is accompanied by all paid-in-full receipts (including an itemized breakdown of charges).

When claim submissions 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 claim 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 claim rules: We are unable to process claim 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 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 charges.

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.

7. 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: We will advise you of any changes at least 30 days in advance.

You can also apply for changes to your coverage at any time. If approved, these changes will take effect on the next month's payment due date following the date we receive your change request. 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 on your policy anniversary. In the event that you opt to transfer your insured pet to a program with higher benefits, the maximum benefit payable with respect to an illness or injury will be restricted to the maximum benefit payable under the policy that applied during the period in which such illness(es) or injury was first noted; diagnosed; or treated. If the level of coverage is lowered, the lower maximum benefits will apply.

There are some limitations and exclusions that apply to these requests. One of our representatives would be happy to explain these options to you.

Cancellation: You must ask to cancel this coverage in writing by mail, fax or e-mail. Cancellation will take effect on the next month's payment due 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, and 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 is second payor. That means that if there are other insurance plans, or contracts, or any plan, providing you an indemnity in respect of your pet for veterinary or therapeutic expenses, we only pay for expenses incurred in excess of what is reimbursed under such other coverage. Total benefits paid to you under all plans cannot exceed your actual expenses.

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

Governing laws: Your PetFirst Lifetime policy is subject to all applicable Canadian laws.

Insurance contract: Your contract with us includes your application for insurance, these *Policy Terms and Conditions*, your *Summary of Coverage*, as amended from time to time in accordance with the policy terms and conditions, any document attached to the *Policy Terms and Conditions*, 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 issuing the policy.

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

Every 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.

8. 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, 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, these *Policy Terms and Conditions*, your *Summary of Coverage*, as amended from time to time, the Statutory Conditions booklet and any document attached to these *Policy Terms and Conditions* 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.

co-pay or 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*.

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*.

customer number

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

deductible

The 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 are then filled and sealed.

euthanasia

The humane medical procedure 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.

incident

An identifiable Accident, Illness, Medical Condition based on onset.

injury

Physical harm resulting from an accident that a veterinarian diagnoses.

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

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*.

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 pet 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

A condition which first manifested or showed itself through symptoms or a change in health, bodily functions or behaviour before the policy effective date, or was determined by your Veterinarian to have started before the expiry of the waiting period. A diagnosis is not necessary.

puppy

A young dog aged 7 weeks up to 1 year.

reimbursement

The portion of total covered charges that we pay.

senior pet

A dog or cat aged 8 years and over (giant dog breeds are considered senior at 6 years and over).

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 these terms and conditions 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 in the future under this policy provided that a veterinarian certifies that your pet has completely recovered.

treatment

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

veterinarian

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

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 injury occurs after the expiry of the applicable waiting period.

we, our, us

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.

10. CONTACTS

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 1-855-886-7387

Email us at: info@petfirstinsurance.ca

Visit on the web at: www.petfirstinsurance.ca

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