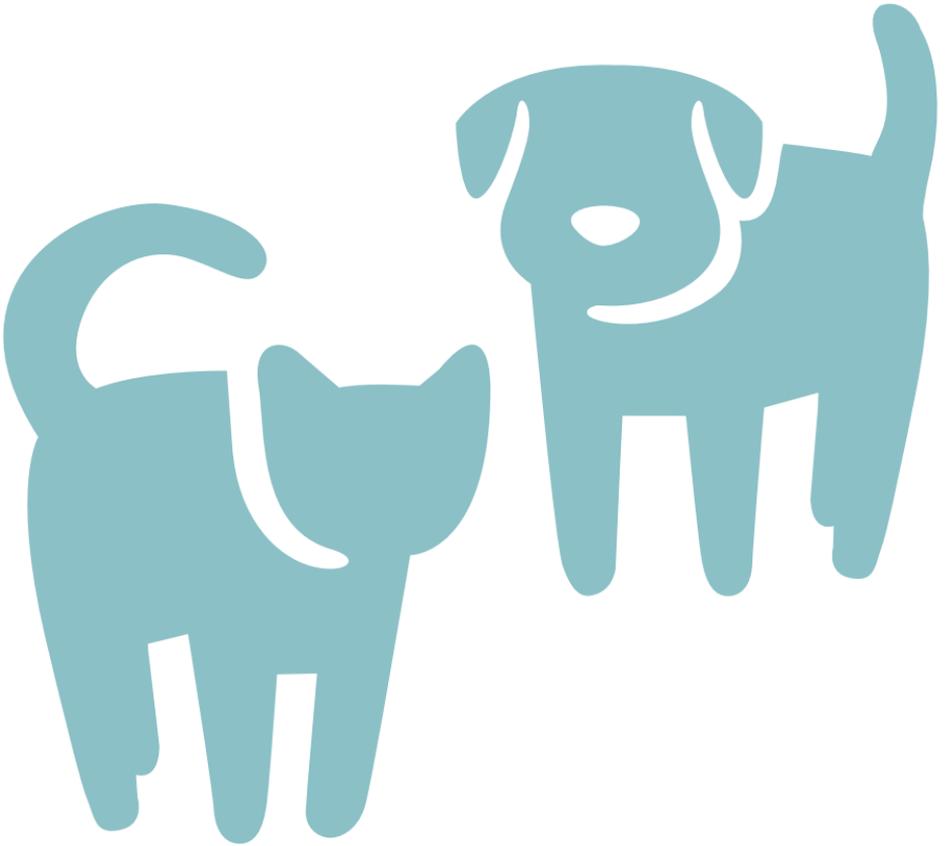


FLEX CARE

USER GUIDE



WELCOME TO THE PETS PLUS US COMMUNITY



“An ounce of prevention is worth a pound of cure” is timeless wisdom that applies to both people and their beloved pets. In support of Canadian pet owner happiness, Pets Plus Us pet insurance provides comprehensive benefits towards preventive care to help keep your pet in peak physical health, which is why we call this coverage:

FLEX CARE

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

For specific details about your *Flex Care* policy, please refer to the applicable *Summary of Coverage*. Here you will find important information such as your policy effective date and your selected benefit amounts.

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

If you have any questions regarding your Pets Plus Us pet insurance policies, our friendly and knowledgeable Advocates are only a phone call or email away at 1-800-364-8422 or info@petsplusus.com.

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COVERAGE HIGHLIGHTS



Your Flex Care Benefits

Your *Flex Care* insurance policy has an annual limit, as selected by you, and includes:

- Annual examination
- Vaccinations
- Annual wellness blood profile
- Flea treatment and prevention
- Heartworm test and/or prevention
- Faecal test
- Dental care
- Deworming
- Urinalysis
- Nail trim
- Spaying or neutering
- Microchip
- Treatments not eligible for reimbursement under your Pets Plus Us Accident & Illness Policy

What's Not Covered

- Non-Prescription Pet Foods, and Toys
- Grooming and Grooming Supplies
- Tail Docking, Ear Cropping and Declawing
- Accident and Illness Insurance Policy Co-Insurance and Deductible Amounts

Deductible and Co-insurance are not applied to *Flex Care* benefits.

DETAILS ABOUT YOUR FLEX CARE BENEFITS



Here's where you'll find useful information about the details of the insurance benefits we provide for your pet. These benefits depend upon the coverage amount you have selected for your pet.

See your *Summary of Coverage* for the maximum benefit you have chosen.

Benefit Maximum

All benefit maximums are per policy year and apply to after-tax amounts.

There is no deductible or co-insurance that applies to *Flex Care*.

There are no lifetime limits that apply to your pet.

We pay a benefit when services are provided (or, for the purposes of this policy, prescribed and/or recommended) by any veterinarian licensed in Canada (or the United States when you and your pet are travelling there).

Subject to these terms and conditions, we cover the following expenses while your policy is in effect:

You may use your *Flex Care* benefits towards items such as: Annual Wellness Exams, Vaccinations, Blood Profiles and Dental Cleanings or for treatments over and above the coverage amount of your selected Pets Plus Us Accident & Illness policy.

Great Member experiences are a priority at Pets Plus Us. With the *Flex Care* policy, you tell us how you want it to work!

You can submit specific wellness claims or advise us to process any ineligible claims amounts from your Pets Plus Us Accident & Illness policy under your *Flex Care* Policy benefit.

This provides you with a reimbursement option for wellness treatments, preventative medications, dental treatments and even pre-existing conditions or conditions excluded from coverage on your pet insurance policy.

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.

Only treatments or services performed or prescribed by a licensed veterinarian are eligible for coverage.

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:

Accident and Illness Insurance Policy Co-Insurance and Deductible Amounts

Pets Plus Us *Flex Care* Policy will not issue reimbursement for members' Co-insurance and Deductible amounts, related to claims submission on Max or More Policies.

Grooming and Grooming Supplies

Elective, unprescribed grooming and grooming supplies, (not including veterinarian prescribed or recommended medicated baths).

Inappropriate care

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

Non-Prescription Pet Food, and Toys

Non-prescription pet food, and toys, whether purchased at a veterinarian office or retail.

Nuclear incidents

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

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.

Tail Docking, Ear Cropping, and Declawing

Stated, elective procedures are not eligible for reimbursement.

Time and travel expenses

Travel costs to and from an animal hospital or the veterinarian's location.

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



Coverage takes effect 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 date that your pet passes away, provided that you notify us within 60 days of such date and that you have not made any claims under your policy since the later of the policy effective date and the last renewal date;
3. The next month's payment withdrawal date following the date we receive your notice of cancellation, as long as your premium payments are up to date, you have not submitted any reimbursement requests since the later of the policy effective date and the last renewal date, and
4. The next month's premium due date following the date we receive your notice of cancellation, on the condition that the total of the premium that we have received from you since the later of the policy effective date and the last renewal date is

equal to or exceeds the Minimum Retained Premium shown on your *Summary of Coverage*.

In the event of cancellation of this policy by you, no refund of premium is payable to you unless you have chosen to pay premium annually in advance. If you have paid premium annually in advance and the policy is terminated under sections 2 or 3 above, we will refund premium paid on a proportional basis based on the time elapsed since the later of the policy effective date and the last renewal date. We will not refund premium if the policy is terminated under section 4 above.

Renewal

You may cancel your policy with effect on any policy anniversary date. We will advise you prior to the policy anniversary date of the premium payable for the next 12 months. If you do not notify us of your intention to cancel prior to or within 30 days after any policy anniversary date, your policy will be renewed for a further one year term.

YOUR OBLIGATIONS



Below we describe your responsibilities in paying for coverage.

The Cost

The cost for your Pets Plus Us policy is the premium. You must pay the premium that applies to your policy to keep it in effect. The amount of the premium can be determined by reviewing your *Summary of Coverage*. Premiums are due monthly on your payment date.

Your Flex Care policy includes a non-refundable annual administration fee of \$25.00.

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

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

We reimburse you 100% up to the maximum claimable amount as shown on your *Summary of Coverage*.

Taxes are included in the amounts paid back to you under all Pets Plus Us coverage.

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 a 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 (or appropriate provider) 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 requests

Visit our Member Centre: Portal.PetsPlusUs.com to submit your reimbursement request online.

How to request reimbursement

Visit our Member Centre: Portal.PetsPlusUs.com to submit your reimbursement request online, be sure to include your itemized receipts for the pertinent costs.

Contact one of our knowledgeable representatives at: 1-800-364-8422 for information on other reimbursement request options.

Before you submit

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

- Your name, signature and policy number;
- The procedure, item, or care provided that you are seeking reimbursement for; 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.

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 premiums are paid with Canadian dollars and are set based on Canadian veterinary charges.

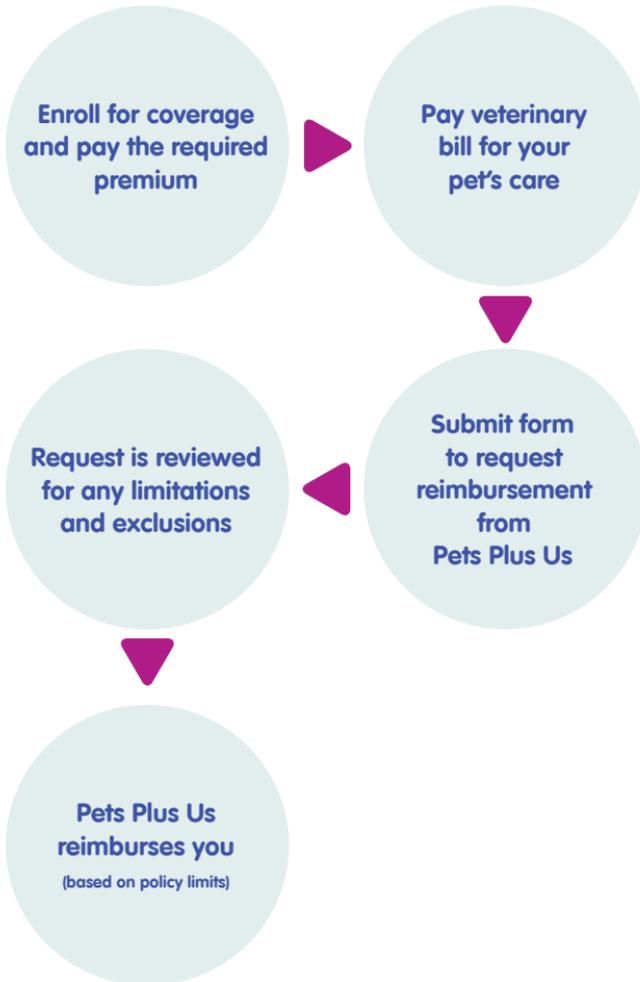
Insurance fraud hurts all pet owners!

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

HOW YOUR COVERAGE WORKS



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



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.

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

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 attached to *User Guide* when issued, as well as any amendments agreed to or provided in writing after the policy is issued. The contract also includes any trial coverage or vouchers you may have held with us prior to our issuing of the policy.

Legal actions

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.

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 booklet and any document attached to this *User Guide* when issued, as well as any amendments agreed to or provided in writing after the policy is issued. The contract also includes any trial coverage or vouchers you may have held with us prior to our issuing of the policy. Please keep all policy documents together in a safe place.

coverage (also called policy, insurance)

The protection for your pet under the terms and conditions of your coverage option as specified on your *Summary of Coverage*.

insurance (see coverage)

member

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

member number

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

pet

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

Pets Plus Us Community

A community of pet lovers who want to share experiences, improve their pets' quality of life and do everything possible to safeguard the

health and welfare of their pets. You, as a policyholder, are a member of the Pets Plus Us Community.

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 on a policy anniversary date.

reimbursement

The portion of total covered charges that we pay.

reimbursement request (also called claim)

An application for reimbursement that you submit to us.

secondary owner/joint owner

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

share, our share (see reimbursement)

statutory conditions

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

Summary of Coverage

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

trauma

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

treatment

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

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 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: petsplusus.com

Pets Plus Us pet insurance policies are underwritten by Northbridge General Insurance Corporation.

105 Adelaide Street, West
Toronto, ON M5H 1P9

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