

# Spot Level 2, 3 and 4 Sample Plan

Our goal is to provide policies that are straightforward and easy to use. Most importantly, we want to meet the needs of you and your pet. Our policies are written in plain English so that you know exactly what to expect from us, and what we need from you!

## Deductible and your share

The deductible is applied annually (once per policy term) to eligible claims filed under the veterinary fees benefit. Once the deductible is satisfied **your share** will be applied to the remaining amount. Your deductible and **your share** is based on the age of your pet at the beginning of each policy term.

Age	Deductible	Your share
Under 2 years	\$100	10%
2-5 years	\$150	15%
5-8 years	\$200	20%
8-10 years	\$250	25%
Over 10 years	\$300	30%

# Contents

## 1. Your insurance policy

This section explains what your Summary of Coverage is, and where to find it. It also highlights some key definitions that you should know as you read through this policy.

## 2. Getting started – medical records

Here we talk about how we review your pet's medical history, identify **pre-existing conditions**, process claims, and how we interact with you and your veterinarian.

## 3. How your policy works

In this section, we explain how you can make a claim, make changes to your policy, cancel your policy, tell us if something is wrong, or contact us for anything else.

## 4. Your coverage

This section explains what we cover, and gives you details about special areas of coverage.

## 5. Coverage limits

This section tells you about your annual maximum reimbursement limit, as well as reimbursement limits for special categories of coverage.

## 6. What we can't cover

This section explains our 'general **exclusions**.' We think it's important to understand the kinds of **conditions** and treatments that we don't cover so that you are never disappointed in the future.

## 7. Glossary

This section provides plain English definitions for any technical language that we could not avoid using in this policy.

## 8. Legal information

This section provides information about our underwriter, our cancellation rights, applicable laws, anti-fraud measures and other legal stuff. We've tried to make this section as readable as possible by sniffing out all the legal jargon that we could.

# 1. Your insurance policy - Overview

Your Summary of Coverage page contains all of the important details about your policy, including your annual limits for coverage, your policy start date and renewal date, your premium, your deductible and **your share**. It also displays any **exclusions** or sublimits that exist on your policy. On this page, we list your pet's details, your contact information, your billing date, and your preferred payment and communication methods.

Your premium payment can be made monthly or annually. We only accept payment by direct debit using a valid chequing bank account or by credit card.

## 1.1 Key terms

This is the language that we think you need to know as you read this guide, and when you discuss your coverage with us. For a full list of definitions, please see our glossary.

- When we say **'accident'** we mean a sudden unexpected event caused by an identified external force that causes acute injury to your pet. For the purpose of this policy, cruciate ligaments, patellar luxation, elbow dysplasia, hip dysplasia, and lameness are specifically defined as illness medical conditions, and NOT coverable as an accident.
- When we say **'illness'** we mean a sickness or disease, or any change in your pet's normal health state that is not caused by an accident.
- When we say **'condition'** we mean an accident or illness or clinical signs/symptoms that are observed in your pet, even if a final diagnosis has not been reached.
- When we say **'pre-existing condition'** we mean any condition that existed before the end of your policy's waiting period, even if it was not yet formally diagnosed.
- When we say **'associated condition'** we mean any condition that developed because of the presence or treatment of another condition that appeared first. Some accidents and illnesses can make a pet more likely to develop another problem or condition. For example, a dislocated hip makes an animal more likely to develop arthritis. Diabetes makes a dog more likely to get cataracts.
- When we say **'onset'** we mean the date the signs and symptoms of a condition first appeared. In most cases, the onset date is different than the date the pet received treatment or even the date a diagnosis was made. In other words, onset is when you first notice something is wrong or different.

- When we say ‘**eligible**’ or ‘**covered**’ we mean something that meets the requirements for coverage described in this policy. It is a part of your pet’s care that we can reimburse you for.
- When we say ‘**exclusion**’ we mean a modification to this policy that eliminates or restricts coverage. In other words, an exclusion is a specific and named condition or treatment that is not covered, or not fully covered, by this policy.
- When we say ‘**your share**’ we mean the percentage of veterinary fees that you are responsible for paying. Our coverage will reimburse you at different percentages based on the age of your pet at each policy renewal. Reimbursement ranges from 70% to 90% of covered vet fees paid back to you! The remaining 10% to 30% of the veterinary costs is your share of the claim. Your share is also known as co-insurance.

## 2. Getting started – medical records

### 2.1 How we underwrite your policy

Knowing what to expect from your policy is important. This policy is designed to cover the cost of new and unexpected **conditions** that happen after your pet is insured with us with no gaps in coverage. No pet insurance policy can cover **accidents** or **illnesses** that began *before* the policy came into effect.

If your pet has not been to a veterinarian within the 6 months before starting the policy, and/or if no medical records can be retrieved for your pet, you must take your pet for a complete physical examination by a licensed veterinarian, at your cost, within the first 30 days of enrolling. If you do not complete this examination within 30 days, we may place **exclusions**, cancel coverage, or deny a claim based on the results of the next available examination.

**We do reserve the right to add exclusions to your policy whenever we receive new information about your pet’s health in the time before their coverage was effective.**

#### ***Health checklist***

We need to understand your pet’s health status when you first enrol with us. For your convenience we have posted a health checklist on our customer portal [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca) or can also be found online at [www.spotpetinsurance.ca](https://www.spotpetinsurance.ca). When you first enrol, we ask you to get your vet to complete the checklist. We are also counting on you to help us gather all of your pet’s medical records. These records should be sent to us from all facilities and veterinarians that have been involved in your pet’s health care. We use the

health checklist and your pet's medical records to understand your pet's history and to inform you of any **conditions** that we can't cover.

## 2.2 How we talk to your vet

When you start your policy with us, you agree to let your vet share medical records and insights about your pet's health and history with us. We may contact any facility that has treated your pet to discuss your pet's case. We may ask them to complete a health checklist, send us medical records, or provide clarification on your pet's health and treatment details.

## 2.3 How we process your claims

This is a reimbursement policy. That means that in the event of an **accident** or **illness**, you will take your pet to the vet, get them the treatment they need, pay your bill, and collect your invoice. We will then reimburse you for all eligible expenses. You can be reimbursed quickly by Electronic Funds Transfer (EFT). If you don't mind a wait, we can reimburse you by sending a cheque in the snail mail. We can even arrange to send a cheque directly to your veterinarian. Visit the FAQ section of our Customer Portal at [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca) to learn about this option. Be sure to select your preferred reimbursement method when you make your claim.

We want to process your claim as quickly and accurately as possible. To process a claim, we look at your pet's **condition**, the **onset** and treatment dates, and your closed invoices. Sometimes, we need your pet's updated medical records to understand the case better. When you help us collect this information, we can get your claim done faster. We will keep you up to date on what's happening with your claim, and you can check on your claim's status anytime on the Customer Portal at [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca). If we cannot pay part of your claim, we will explain why.

## 2.4 How your policy renews

Your policy will renew automatically every 12 months on your policy's anniversary date unless you call us to cancel. We will contact you before your policy renews with full details about next year's premium, deductible, **your share**, and any other changes to your policy.

## 3. How your policy works

### 3.1 How to make a claim

Submit your claim online 24/7 at [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca). We can process claims submitted within 180 days of the treatment date. You should submit claims for ongoing treatment as the treatment occurs.

#### ***Claim Checklist***

- ✓ You pay your vet first.
- ✓ Submit your claim within 180 days of your pet's treatment date. If your vet submits your claim for you, you must make sure they do it on time.
- ✓ Help us collect all the medical records that we need.
- ✓ Include all closed invoices or receipts. Make sure the entire page is legible, with no portions covered, crossed out, highlighted, or otherwise hidden.
  - ✓ A closed invoice includes an invoice number, your pet's name, an itemized list of products and services provided, associated costs, and all taxes and discounts.
  - ✗ Estimates, account summaries, transaction histories, packing slips, open invoices, and pharmacy receipts without prescription labels are not considered invoices.
- ✓ Be sure to send us your pet's full medical history within the first 30 days of starting your new policy. This will allow us to process your claim as quickly as possible.
- ✓ Claims submitted within the first 30 days of the policy must include detailed examination notes taken at the time of the appointment by the treating veterinarian
- ✗ Reimbursements are often delayed because of missing medical records or invoices.
  - ✗ Missing documents must be submitted within 30 days of the date that we request them.

#### ***Pre-approval***

If your pet needs a costly treatment and you want to confirm your coverage ahead of time, you can get a pre-approval form at [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca).

- ✓ You must submit an itemized treatment estimate, and your pet's medical records along with your pre-approval request.
- ✓ This service is available for treatments estimated over \$1000.
- ✓ Our agents can help guide you through the pre-approval process.
- ✗ Agents cannot guarantee coverage over the phone.

If you need help, visit our website at [www.spotpetinsurance.ca](https://www.spotpetinsurance.ca).

### 3.2 How to ask a question about a claim you have submitted

Our Customer Portal allows you to check the progress of your claims and the current processing times online at [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca).

### 3.3 How to have a temporary exclusion reviewed

If your policy has a temporary **exclusion**, don't panic! You can ask us to review it after your first renewal. You can visit [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca) to request an **exclusion** review. There are some things you should know about reviewing **exclusions**:

- ✓ Your pet's policy must have been in effect for at least 12 months (one policy term) before a temporary **exclusion** can be reviewed.
- ✓ Your pet must have no symptoms, treatments, or management related to the excluded **condition** for 12 consecutive months for a temporary **exclusion** to be removed.
- ✓ Your pet must be examined by your veterinarian within 30 days of requesting an **exclusion** review. Your pet's examination and laboratory results should confirm that the **condition** has been cured.
- ✓ Let's work together. We want to review your **exclusion** as quickly as we can. Submitting your updated medical records is a great first step. Sometimes we need to ask you or your vet for more details. We will let you know what additional information we require. We want you to know how much we appreciate your patience while we collect everything we need.
- ✗ Permanent **exclusions** cannot be reviewed.

Once we have what we need, we will review the temporary **exclusion**. If the excluded **condition** has been cured and your pet has been healthy throughout the policy term (12 months), the **exclusion** can be removed. You will have coverage for the **condition** moving forward. If the **condition** showed signs or required treatment or management during the policy term, or if lab results didn't return to normal, the **exclusion** may be extended for another 12 months, or it may become permanent.

### 3.4 How to tell us if something is wrong

We work hard to exceed your expectations at every opportunity. If something isn't working, please tell us right away so we can fix it. To make a complaint, call our Customer Success team toll free at 1-888-501-7768, or visit the Customer Portal at [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca) to send us an email. We will do our best to resolve problems as soon as we are aware of them. If things are a little complicated, additional time, information, and follow-ups may be needed. We want you to be happy and to feel confident in us. Your feedback will help make us better!

### 3.5 How to appeal a claims or underwriting decision

Our claims adjusters and underwriters are knowledgeable and fair. However, if we don't have the full medical details about your pet, we can sometimes get it wrong. If you have new or additional medical information you can appeal our decision. Appeals are reviewed by our claims and underwriting managers, their directors, and when needed, our veterinarian.

- To appeal a claims decision "Reassessment"
  - ✓ A reassessment can only be completed with the submission of new or additional medical documentation.
  - ✓ Complete a Reassessment Request Form, found on the Customer Portal at [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca)
  - ✓ Send your new or additional medical information to [medicals@spotpetinsurance.ca](mailto:medicals@spotpetinsurance.ca) attention to the Claims Department.
  - ✓ Claims appeals must be received within 90 days of the date of the claim denial notice.
- To appeal an **underwriting** decision "Records Review"
  - ✓ A records review can only be completed with the submission of new or additional medical documentation.
  - ✓ Complete an underwriting appeal form, found on the Customer Portal at [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca)
  - ✓ Send your new or additional medical information to [medicals@spotpetinsurance.ca](mailto:medicals@spotpetinsurance.ca) attention to the Underwriting Department.
  - ✓ Underwriting appeals should be received within 30 days of the underwriting of your pet's policy.

You may also submit your appeals by mail. We will share our decision with you by your preferred communication method, or you can review your completed claims on [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca).

### 3.6 How to cancel your policy

You can cancel your policy at any time by calling us at 1-888-501-7768. When you call, we will ask why you no longer wish to keep the policy. We do this because there may be solutions available that are a better fit for you and your pet. If you still want to cancel your coverage, we understand and we will honour your request. Once the cancellation is processed, you will receive a notice of cancellation within 10-14 business days. If you don't receive confirmation, please let us know right away.

You cannot make claims for **accidents, illnesses** or treatments that occur after the day your cancellation takes effect. If you have outstanding claims for things



that occurred while your policy was active, you have 90 days from your date of cancellation to send them in. Claim submission timeframes will apply.

We will issue a refund for any unearned premium. This means that if we have already collected premium for longer than you wish to remain insured, we will refund you the difference.

### 3.7 How to make a change to your policy

You can change this policy to meet your needs better, but timing is everything! For policy changes, there are rules and regulations that we must follow. We want you to be aware of them up front.

- Changes to the policy, including coverage limits, can only be made by you, the primary owner named on the Summary of Coverage. Please see NAMED INSURED in our glossary.
- You must call us at 1-888-501-7768 to make policy changes. We want to make sure you fully understand how the change will affect your pet's coverage. Changes to the policy cannot be made by email.
- The best time to make changes to your policy is during your renewal period: the 60 days before your policy anniversary and renewal date.

#### Upgrades:

Increasing your coverage limit during your policy renewal period:

- ✓ Your coverage limit will only increase for all **conditions** that are **onset after** the upgrade.
- ✓ All previous **exclusions** and restrictions will remain in effect in your upgraded policy.
- ✓ **Illness** waiting periods will apply when upgrading from **Accident** policies.
- ✗ We can't upgrade coverage for dogs older than 10 years old, or cats older than 12 years old.
- ✗ Your coverage limit will not increase for any **conditions** that were first **onset** before the upgrade.
  - For example: you increase your annual coverage limit from \$5,000 to \$10,000. If your pet developed ear infections while still at the \$5,000 limit, their coverage for ear infections will always be limited to a \$5,000 annual maximum. All new **conditions** will still benefit from the upgraded annual limit.

Increasing your coverage limit outside of your renewal period:

- ✓ We can only do this by cancelling your current policy and enrolling you in a new one.
- ✓ Coverage limits will increase for all **conditions** that are **onset after** the new policy starts.
- ✓ New waiting periods will apply.

- \* **Conditions** that were **onset** prior to the start of the new policy will be considered **pre-existing**.
- \* Previously covered **conditions** may no longer be covered.

### Downgrades:

Decreasing your coverage limit at your policy renewal period:

- ✓ Eligible **conditions** will be reimbursed at the lower coverage limit.
- ✓ No new restrictions will be applied to your policy.
- \* Your previous **exclusions** will remain in place.

Decreasing your coverage limit outside of your policy renewal period if you **HAVE NOT made claims** during this term:

- ✓ Your downgrade will take effect immediately.
- ✓ Eligible **conditions** will be reimbursed at the lower coverage limit.
- ✓ No new restrictions will apply.

Decreasing your coverage limit outside of your policy renewal period if you **HAVE made claims** during this term:

- ✓ We must cancel your current policy and enroll you in a new one.
- ✓ New waiting periods will apply.
- \* **Conditions** that were onset before the end of the new waiting periods will be considered **pre-existing**.
- \* Previously covered **conditions** may no longer have coverage.

## 3.8 How to transfer ownership of your pet

If your pet goes to live with a different owner, continuous coverage may be available. We call this 'Ownership Transfer'. There are rules that we must follow when transferring your insurance policy to another owner, and certain restrictions may apply.

- ✓ Please call us at 1-888-501-7768 to get this process started.
- ✓ You and the new owner may make a request in writing within 30 days of the ownership transfer.
- \* Changes of address may affect coverage and fees.

## 4. Your coverage

Unfortunately, even the healthiest, most pampered pets can get sick or injured. There's never a good time to face a large, unexpected bill from the vet. Our coverage helps you give your pet the best medical care by assisting you with these bills. Any **conditions** that first occur after your waiting period will qualify for coverage unless they are specifically excluded in this guide. We will reimburse

you for costs related to treating **eligible conditions** for as long as you keep your coverage.

As part of this coverage, you have a duty to take proper care of your pet. You must:

- ✓ Take your pet for annual check-ups.
- ✓ Follow your vet's standard advice about vaccination, parasite control, grooming, spay/neuter, and nutrition.
- ✓ Follow all laws that apply to pet ownership in your area.
- ✓ Arrange for a veterinarian to examine and treat your pet as soon as possible when you notice something is wrong.

The costs of preventative care, grooming and nutrition are not covered by this policy. These are the normal costs and responsibilities that you can expect with pet ownership. Optional wellness care plans can be purchased and added to this policy to assist with these fees.

This policy covers one pet only. You cannot transfer this policy between pets. Each pet requires individual enrolment and underwriting.

## 4.1 Your deductible and your share

### Deductible

You need to satisfy your deductible before claims can be paid. If you don't submit a claim, you don't need to satisfy a deductible. Your deductible will change at renewal when your pet reaches certain age milestones. We show you how your deductible changes in your Summary of Coverage.

### Your share (Co-insurance)

You need to pay **your share**: **Your share** will change at renewal when your pet reaches certain age milestones. We show you how **your share** changes in your Summary of Coverage.

## Expenses we will reimburse you for

### 4.2 Coverage if your pet needs veterinary care

- ✓ If a vet recommends tests or treatments for a **covered accident or illness**, we will pay our share for the cost of that care. You satisfy your deductible once a year and pay **your share** of the bill.
- ✓ The treatment must be performed by a vet or a veterinary technician, or by someone under their direct supervision.

## 4.3 Alternative therapy

- ✓ We know a lot of people want the added benefit of alternative therapies in their pets' veterinary care. We do too! If a vet prescribes an alternative therapy to help treat a diagnosed and **covered condition**, you may use up to \$1000 per year of your annual coverage towards the cost of these treatments.
- ✓ Alternative therapy includes things like acupuncture, chiropractic care, herbal therapy, supplements, laser therapy, and others. For more details on alternative therapy, check out the glossary found later in this guide.
- ✓ We recommend getting a pre-approval for alternative therapies.
- ✗ We can't pay for alternative therapies used for wellness or preventative care.
- ✗ We can't pay for experimental therapies.
- ✗ We can't pay for alternative therapies used to treat **conditions** that we don't cover, or alternative therapies not prescribed by your vet.

## 4.4 Behavioural therapy

- ✓ We will pay for behavioural therapy if it is conducted by a licensed veterinarian or if your pet was referred to a certified animal behavioural specialist by your vet. These claims are paid under the 'alternative therapy' portion of your policy. Alternative and behavioural claims are subject to combined maximum \$1000 annual limit.
- ✓ A referral letter or medical record that confirms your pet's referral will be required.
- ✗ We can't pay for regular training, socialization, or obedience services under this policy.

## 4.5 Medical devices

- ✓ We will pay for medical and diagnostic devices prescribed by your veterinarian to manage your pet's **covered condition**.
  - Examples of medical devices are slings, prosthetics, braces, wheelchairs, and glucometers.
- ✗ We can't pay for non-medical grooming and restraint devices such as collars, muzzles, strollers, carriers, and crates, or for equipment not typically intended for home use.

## 4.6 Prescription food

- ✓ Nutrition can be a big part of your pet's treatment!
- ✓ We will pay 50% of the cost of prescription food recommended by your vet to treat a **covered condition**.

- You may use up to \$500 of your annual limit for prescription food. You must satisfy your annual deductible and pay **your share** of the cost.
- Please include a detailed closed invoice including item descriptions and cost.
- If you make your purchase online, please include a copy of your prescription slip or medical records.
- ✖ We can't pay for non-prescription foods or treats, raw diets, home-cooked diets, and weight management foods.
- ✖ We can't pay for prescription food if no **illness** has been diagnosed in your pet.

## 4.7 Complications

- ✓ If your pet suffers a complication during treatment of a **covered condition**, we will pay for treatment needed to manage that complication.
- ✓ We will pay for treatment of Feline Vaccine-Associated Sarcoma if your pet was last vaccinated with non-adjuvanted feline vaccines. The diagnosis must be confirmed by histopathology.
- ✖ We can't pay for any complications of treatments that were not specifically recommended by your vet, as recorded in your pet's medical records.
- ✖ We can't pay for any complications that happen because of a treatment or **condition** that is excluded by this policy.
- ✖ We can't pay for treatment of a **condition** that occurs because of an exposure that could have been avoided based on your pet's medical history and behaviours.
  - For example, repeated adverse vaccine reactions, repeated flea allergy dermatitis.

## 4.8 Emergencies

- ✓ We will pay for after-hours or emergency fees if your pet requires urgent treatment for an eligible condition.
- ✖ We can't pay for house call or mileage fees.

## 4.9 Accidental dental fractures

This policy doesn't offer dental coverage. However, we know **accidents** can happen. When they do, this part of the guide helps you understand how we can help.

- ✓ We will pay for the cost of extracting a tooth that is broken or damaged because of a **covered accident**. An accidental dental fracture

means a sudden and unintended event, seen by you, and caused by an external force.

- For example, if your cat is involved in a fight with another cat and fractures a tooth in the process, we will pay for extraction of the damaged tooth because the injury happened during a covered **accident** and was independent of all other causes.
- ✖ We can't pay for routine or preventative dental care such as scaling and polishing teeth.
- ✖ We can't pay for any dental treatments related to deciduous (baby teeth), resorptive lesions, non-erupted teeth, stomatitis, periodontitis, and tooth root abscesses.
- ✖ We can't pay for incidental findings of fractured teeth, or teeth fractured due to chewing behaviours.
  - For example, if a dog is examined by a veterinarian because he is not eating normally, and the veterinarian discovers a broken tooth, treatment of the tooth would not be **covered**.
  - If a pet is a naughty gnawer, and breaks his tooth chewing on a stick, treatment of the tooth would not be **covered**.

## 4.10 Musculoskeletal conditions

Cruciate ligaments, hip dysplasia, elbow dysplasia, patella luxation, and lameness, regardless of cause, are considered to be bilateral **illness conditions**. They are subject to **illness** waiting periods, and if **eligible**, are **covered** under the **illness** benefits of this policy. For additional resources about specific conditions, please see the Frequently Asked Questions section of our Customer Portal.

*A word about lameness and other musculoskeletal conditions:*

*Lameness and limping:*

*Although many people think of lameness as being caused by a fall or other accident, many types of lameness are caused by degenerative illness conditions. If a policy holder notices their dog has a limp with no obvious evidence of a traumatic event occurring, coverage is not available under our Accident plan. We process lameness claims according to illness coverage criteria.*

*Cruciate ligaments:*

*The veterinary literature concludes that most cruciate ligament strains and tears result from a progressive degenerative disease within the ligament and surrounding structures. These degenerative changes can take place over many months and may not display obvious clinical signs. Conformational, developmental, hormonal,*

*inflammatory, autoimmune and lifestyle factors may all play a role in the development of the condition. Clinical signs typically appear suddenly, leading pet owners to conclude that an accident has occurred. Pain and rupture of the cruciate ligament is the end result of an ongoing disease process. A dog is often not lame while the process takes place. A diseased cruciate ligament is like a fraying rope. Once the ligament structure has been compromised, normal activities like running, jumping, playing, and minor falls can cause a partial or complete tear, producing sudden lameness. Unless the circumstances are exceptional, and a documented external force can be identified as the sole cause of the injury independent of all other factors, we consider a torn cruciate ligament to be an illness, not an accident. Eligibility for coverage is subject to illness waiting periods, and coverage is not available under our Accident plan.*

#### *Patellar luxation:*

*Luxating patellae (loose kneecaps) are a common problem in small dogs under 30 lbs., and some large breeds. About half of all affected dogs have the abnormality in both knees. Veterinary research has shown that this is a congenital illness involving multiple abnormalities in the shape and function of the knee joint. The abnormal development of the knee predisposes the patella to slip out of place (luxate) as the pet gets older, sometimes after exercise or a minor fall. Unless the circumstances are exceptional, this policy treats patellar luxation as an illness, not an accident. Eligibility for coverage is subject to illness waiting periods, and coverage is not available under our Accident plan.*

## **4.11 Optional wellness coverage**

You may choose to purchase additional coverage that will reimburse you for expenses related to wellness and preventative care. You do not have coverage for these services unless you choose this option. It will appear on your Summary of Coverage if selected, along with a coverage chart listing the items **covered** and the benefit amounts. This benefit covers items like annual physical exams, vaccinations, flea and heartworm prevention, and annual wellness bloodwork. This coverage can only be purchased at the beginning of each policy term, at enrolment and renewal. You cannot cancel optional wellness coverage if a claim has been paid in the current term unless you also cancel your core insurance coverage for **accidents** and **illnesses**.

## 4.12 Coverage if you are travelling with your pet

- ✓ We will pay for **eligible** veterinary treatment of your pet within Canada.
- ✓ We will pay for **eligible** veterinary treatment of your pet for up to 182 days if you are travelling within the continental United States of America (including Hawaii, Alaska, and Puerto Rico) and your pet becomes sick, injured, or lost.
- ✗ We can't pay for currency conversion. For example, \$800 in U.S. charges will be considered as \$800 in Canadian funds. This is because your premium is paid in Canadian dollars and is calculated based on Canadian fees.
- ✗ We can't pay the costs for any travel to receive treatment, transportation while receiving treatment, or for any medical treatments provided outside of Canada or the United States.

## Additional benefits

### 4.13 Cancelling or interrupting a trip

We call these your 'Trip Cancellation' costs.

- ✓ We will pay the portion of your pre-paid travel costs that are not refundable if you are on a trip and must come home early because your pet needs urgent and life-saving treatment for an **eligible condition**. We will pay up to a limit of \$500 per incident.
- ✓ We will pay the portion of your pre-paid travel costs that are not refundable if your pet gets sick or injured with an **eligible condition** within the 7 days before you leave for a trip and you must cancel because they require urgent and lifesaving treatment. We will pay up to a limit of \$500 per incident.
- ✓ To qualify for Trip Cancellation costs,
  - Your trip must have defined start and end dates.
  - You must keep your documents showing the details of your pet's medical treatments, and proof of the trip cancellation costs that you were not able to get refunded.
- ✓ You do not need to pay **your share** or a deductible to receive this reimbursement.
- ✗ We can't pay for trips that are delayed or cancelled by something that is unrelated to your pet or for non-urgent or non-life-saving treatments.
- ✗ We can't pay cancellation costs for trips longer than 180 days.
- ✗ We can't pay cancellation costs for your trip if your pet's emergency is excluded by your policy.
- ✗ We can't pay the costs for rebooking or changing travel plans, or for return trip fare.



## 4.14 Coverage for missing or stolen pets

We call these your 'Recovery Costs'.

Despite the best efforts of families, pets can become lost or even stolen. We want to support you through a stressful time by offering coverage for some of the costs associated with getting your pet home safely.

- ✓ We will pay the cost to advertise (notices, flyers) for the safe return of your pet if they are lost or stolen.
  - Keep your closed invoices or receipts for printing and other advertising.
- ✓ We will pay for the reward you offer for the safe return of your pet if they are lost or stolen.
  - If you pay a reward for the safe return of your pet, you must get a receipt that includes the name, address, and phone number of the person you paid the reward to.
- ✓ We will pay up to a total of \$500 per incident for all claims related to pet loss.
  - For example, if you claim \$200 for advertising costs, we cannot pay more than \$300 for reward costs.
- ✓ Let us know as soon as possible after your pet goes missing.
- ✓ You do not need to pay your share or a deductible to receive this reimbursement.
- ✗ We can't pay any rewards to your family, anyone who lives with you, or anyone who is employed by you.

## 4.15 Coverage if you have a medical emergency and can't take care of your pet

We call this part of your coverage the 'Emergency Boarding Kennel or Cattery Fees'. It applies if you are hospitalized unexpectedly and need assistance caring for your pet.

- ✓ We will pay the costs for pet sitting or pet boarding if you are hospitalized unexpectedly for 48 hours or longer.
- ✓ We will pay up to \$25 per day for boarding or pet sitting to a maximum limit of \$500 per incident.
- ✓ Your pet sitting must be provided by someone who does not live in your home.
- ✓ You must provide proof of your hospitalization including reasons and dates of your visit, and all paid receipts for your pet's boarding or care. We need these documents to pay your claim.
- ✓ You do not need to pay **your share** or a deductible to receive this reimbursement.
- ✗ We can't pay for any pre-planned admissions.

- ✖ We can't pay for boarding fees while you are recovering at home or outside of hospital.
- ✖ We can't pay if you are going to the hospital for pregnancy or birth.
- ✖ We can't pay if you are going to the hospital for elective or cosmetic surgery.
- ✖ We can't pay if you are going to the hospital for treatment of an injury or an illness that you consulted a health provider, took tests, or received treatment for before your policy started.

## 4.16 Coverage if your home is damaged and your pet needs to be looked after

We call these 'Additional Living Expenses'. If your home is damaged and unfit for you to live in, we provide coverage if your pet cannot stay with you in your temporary home.

- ✓ We will pay for boarding kennel or cattery costs if your pet is unable to stay with you outside your home.
- ✓ We will pay up to \$25 per day for boarding or pet sitting up to a maximum of \$500 per incident.
- ✓ You must be receiving Additional Living Expenses benefits under your homeowner's or tenant's insurance to qualify for this coverage.
- ✓ You must keep all the paid receipts for necessary boarding costs, and proof that Additional Living Expense benefits are being received under your homeowners or tenants' insurance. We need this information to process your claim!
- ✓ You do not need to pay **your share** or a deductible to receive this reimbursement.
- ✖ We can't pay for boarding kennel or cattery costs if your home is not damaged or if you do not qualify for your homeowner's tenant's Additional Living Expenses.

## 4.17 Coverage if your pet passes away unexpectedly

This is the 'Accidental Death' part of your policy. It provides coverage if your pet dies suddenly and unexpectedly, and no treatment could be given.

- ✓ We will pay you the amount you first paid for your pet, up to a limit of \$500, if your pet passes away suddenly and did not receive treatment. If you paid nothing for your pet, or if you cannot prove how much you paid, we will pay you the current adoption fee from a shelter in your area, up to a limit of \$500.
- ✓ You do not have to pay **your share** or a deductible to receive this reimbursement.
- ✖ If your pet was given treatment for the **condition** that caused their death, we will not pay under this part of your policy.

## 4.18 End of life coverage

We know that saying goodbye to your pet is a painful experience. If your pet passes away due to a **covered illness** or **accident**, or if your vet recommends euthanasia, this part of the policy can help with the costs of 'Euthanasia, Cremation and/or Burial'.

- ✓ We will pay the euthanasia, cremation and/or burial costs, up to a total limit of \$200, if your pet dies, or a vet recommends that they be put to sleep because of a **covered medical condition**.
- ✓ You do not have to pay **your share** or satisfy a deductible to receive reimbursement for costs related to the death of your pet.
- ✓ We will cancel your policy to the date of your pet's passing as soon as you notify us.
- \* We can't pay for the euthanasia, burial and/or cremation of a pet euthanized because of dangerous or aggressive behaviours, or due to financial reasons.
- \* We can't pay for additional memorial items like caskets, urns, paw prints, memorial stones, or for equipment needed for private burials.
- \* We can't pay for euthanasia, cremation or burial costs when performed within the 14-day waiting period for this coverage.

## 5. Coverage limits

### 5.1 Annual limits

- ✓ We will pay up to your selected policy limits for **covered** vet fees in each policy year. You can submit as many or as few claims as you need to, up to your annual limit.
- ✓ When your policy renews each year, so does your annual limit. This means that we will pay up to your selected policy limits for **covered** veterinary fees each policy year, no matter how much you claimed last year. There is no lifetime cap on reimbursement.
- \* Some **covered** items have sublimits. This means that you can only use a portion of your annual limit towards these items. Sublimited items include alternative therapy and behavioural therapy, prescription food, and additional benefits.

## 5.2 Alternative therapy

- ✓ We will pay up to a combined total of \$1000 per policy year for eligible alternative therapy and behavioural therapy prescribed by your vet for treatment of a **covered condition**.

## 5.3 Prescription pet food

- ✓ We will pay 50% of the cost of prescription food when it is recommended by your vet to treat a **covered condition**.
- ✓ We will pay up to a maximum limit of \$500 per policy year for prescription food.

# 6. What we can't cover

This section lists our most important general **exclusions**. They tell you what your policy is not meant to cover. These **conditions** and **exclusions** apply for as long as you have your policy.

## 6.1 Waiting periods when you first buy

Waiting periods help to create a clear separation between **accidents** and **illnesses** that happen before the policy starts, and those that happen after your pet is insured.

- ✗ We can't pay a claim for any **accident** that is **onset** or treated before 12:01 am on the day the policy is effective (the day after you enroll).
- ✗ We can't pay claims for an **illness** that was onset before day 15 of the policy.
- ✗ We can't pay a euthanasia, cremation, or burial claim if your pet passes away before day 15 of the policy.
- ✓ The waiting periods above do not apply if you are renewing your existing Spot policy.

## 6.2 Pre-existing conditions

A **pre-existing condition** is any **condition** that shows its first clinical signs before the end of your waiting period, or any diagnosed or undiagnosed **condition** that has the same clinical signs as those observed before the end of your waiting period.

- ✗ We can't pay claims for **conditions** that are **pre-existing**.
  - For example, a pet is enrolled in insurance at three years of age. Their medical records indicate that they have experienced itchy skin each spring since they were about one year of age.

Illnesses related to seasonal itchiness would be excluded from coverage.

- For example, a pet experiences vomiting and diarrhea a month before they are enrolled in insurance. They are treated with supportive medication and get better, but the cause of the **illness** was never determined. A month after enrolment, that pet experiences vomiting and diarrhea again. This time, some tests are performed, and the cause is determined to be a giardia infection. In this case, the giardia can't be **covered** because it has the same clinical signs as those recorded before enrolment.

### **Understanding exclusions.**

An **exclusion** is a **condition** or treatment that is not **covered** by the policy. Temporary or permanent **exclusions** may be placed on a policy if a pet's medical history shows that signs of a **condition** appeared before the end of the policy's waiting period.

#### **Temporary exclusions**

A temporary **exclusion** is just that. Temporary. If your pet has a **pre-existing condition** that is curable and has no lasting health impacts, the **exclusion** for that **condition** may only be temporary. We review temporary **exclusions** only when you ask us to. If your pet has gone 12 months without showing signs or needing treatment related to a temporary **exclusion**, the **exclusion** may be removed.

#### **Permanent exclusions.**

A permanent **exclusion** is...well, permanent! Some **illnesses** and injuries have lasting health impacts, re-occur, or need ongoing treatment. If a **condition** like this starts before your pet is insured, we will never be able to offer coverage to treat that **condition**. The exclusion for that **condition**, and any **associated conditions** that develop because of it, will be permanent. But don't worry, your insurance plan still covers **eligible** new and unrelated **accidents** and **illnesses**.

#### **Restricted coverage exclusions**

We will place a coverage restriction **exclusion** on your pet's policy when you have made a change and increased your policy coverage limits. These **exclusions** identify symptoms or **conditions** that were onset prior to the upgrade of your policy. Ongoing coverage for these **conditions** is still available however the reimbursement amount is restricted to the original coverage limit in place at the time of onset.

## 6.3 Bilateral conditions

A bilateral **condition** is a **condition** that is likely to affect both sides of the body.

- ✖ We can't pay for treatment of a bilateral **condition** affecting a limb, joint, or organ if that **condition** was already **pre-existing** on the opposite side of the body.
  - For example, if your pet has **pre-existing** glaucoma in their right eye, they will not be **covered** for treatment if they develop glaucoma later in their left eye.

## 6.4 Fertility, pregnancy, and reproductive system claims

- ✖ We can't pay costs related to fertility, breeding, pregnancy, birth, or nursing.
- ✖ We can't pay for complications or **conditions** related to reproduction, including pyometra and mastitis.
- ✖ We can't pay for costs related to **conditions** that can be prevented by spaying or neutering your pet. This includes prostate problems, testicular problems, perianal tumours, mammary tumours, and uterine and/or ovarian **conditions** that occur in an unsterilized pet.

## 6.5 Wellness, preventative, and elective treatments

- ✖ We can't pay for routine, preventative, or wellness care. This includes annual physicals, vaccines, spay/neuter, grooming, anal gland expression for any reason, and parasite testing and prevention (including fleas, ticks, heartworm, intestinal worms). Wellness coverage can be added to your plan at an additional cost to help with these items. If selected, wellness coverage will appear on your Summary of Coverage.
- ✖ We can't pay for any treatments you choose that have not been prescribed by a vet.
- ✖ We can't pay for non-essential or non-medical boarding or hospitalization.
- ✖ We can't pay for any elective or cosmetic procedures, or any complications related to them.
- ✖ We can't pay for shipping, transportation, travel, or mileage expenses related to veterinary care of any kind.

## 6.6 Claims for dental treatment

- ✖ We can't pay for claims related to dental and orthodontic care or treatment of diseases of the teeth and gums. This includes (but is not limited to) treatment of dental caries, gingivitis, periodontitis, retained deciduous teeth, malocclusion, periodontal disease, root canals, caps, crowns, or abscessed teeth.

## 6.7 Accidents or illnesses caused by you

We know all our policy holders handle their pets with care; however, it is important to know that we will not cover injuries or **illnesses** that are caused by you:

- ✖ We can't pay for treatment if you, your household member, or your employee intentionally injures, mistreats, or neglects the health and safety of your pet.
- ✖ We can't pay for any claims for preventable **conditions**. This means that if you did not follow your veterinarian's advice about preventative care, spay/neuter, nutrition, hygiene, and safety, we will not pay for the treatment of **illnesses** and injuries that could have been avoided with these measures. Preventative care includes (but is not limited to) the accepted veterinary standards for vaccination, flea control, parasite prevention, dental care, nutrition, and grooming. Homeopathic vaccinations are not considered an alternative to conventional vaccines.
- ✖ We can't pay for any claims for **accident** or **illness conditions** or complications that occurred after you did not follow the advice of your veterinarian regarding the diagnosis or treatment of a **covered condition**.

## 6.8 Claims caused by repetitive and preventable behaviours or activities

**Accidents** happen, sometimes more than once! Some pets never learn that porcupines are not friends, and socks are not food. Fortunately, your vet can give you advice and tools to prevent repeat incidents of some avoidable **accidents** and **illnesses**. You must take measures to prevent or avoid situations that can hurt your pet, especially when it comes to the risky behaviours you know they tend to repeat.

- ✖ We can't pay for more than three separate but similar incidents that happen because of a preventable activity or behaviour. Examples include (but are not limited to) porcupine quills, fight and bite wounds, poisoning, foreign body ingestions, and motor vehicle injuries.
  - For example, we will pay to treat your pet's injuries related to porcupine quills three times. If they get quills a fourth time, this policy will not provide further coverage.

## 6.9 Claims for experimental or innovative treatments

We stay on top of trends and advances in medicine, technology, and nutrition. This allows us to cover tests and treatments that are broadly accepted and used in the veterinary profession.

- ✖ We can't pay for the costs of tests or treatments that are not yet supported by strong scientific evidence, or not commonly used in veterinary species.
- ✖ We can't pay for the cost of treating complications that happen because of the use of experimental or innovative tests or treatments.

## 6.10 Animals we can't cover

If your pet's details change, it may affect your coverage.

- ✖ We can't cover pets that do not belong to you or are not under your care and in your possession.
- ✖ We can't start a new policy for pets younger than 8 weeks of age.
- ✖ We can't start a new policy or for dogs older than 10 years of age, or cats older than 12 years of age.
- ✖ We can't cover **illnesses** or **accidents** that affect your pet because they were used for occupational, professional, or business purposes, breeding, for-profit racing and agility activities, organized fighting, law enforcement, or guarding.
- ✖ Some serious **illness conditions** negatively affect a pet's whole body, making them prone to many secondary or **associated illnesses**. Examples of **illnesses** like this are congestive heart failure, advanced kidney failure, feline infectious peritonitis, feline immunodeficiency virus, feline leukemia virus, and systemic autoimmune diseases like lupus. If a pet has a **pre-existing condition** of this nature, many **illness conditions** can be excluded from coverage because they develop as a result of the **pre-existing condition**. We will communicate this to you. To best meet our clients' expectations in this case, we may recommend an **Accident** policy.

## 6.11 Submitting claims too late

If your veterinarian or anyone else submits your claim for you, you are responsible for making sure it is submitted on time. You can review your account on [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca) to check that the claim was received. We will also notify you by email when a claim is received

- ✖ We can't pay for claims submitted more than 180 days after the treatment date.

## 6.12 Claims covered by other insurance policies

Based on our policy structure, we question the value of having multiple insurance policies for your pet. The coverage outlined in this policy is not meant to be combined with any other **Accident** and/or **Illness** coverage. This means that if there are other insurance plans, contracts, or benefits providing you with



assistance for your pet's veterinary or therapeutic expenses, this policy will be cancelled. If we have not reimbursed a claim, we will refund any premium collected in the current term when our policy overlaps with another insurance policy. If we have reimbursed a claim, we will cancel the policy immediately.

## 6.13 Exclusions in detail

It isn't practical to give you a list of all the **illnesses**, **accident**, tests, and treatments that we can help you pay for. Instead, it's easier to plainly tell you what we cannot pay for. We have provided a complete list below. Please read through this section carefully. If you need more information about anything you read below, please get in touch with our Customer Success team!

This policy will not pay for:

1. Dogs and cats under eight weeks of age.
2. Dogs enrolled after their 10<sup>th</sup> birthday, or cats enrolled after their 12<sup>th</sup> birthday.
3. Any and all **pre-existing** clinical symptoms/clinical signs, medical **conditions**, diseases, **illnesses**, and/or **accidents**.
4. Any and all **illness conditions** that are present or **onset** within the **illness** waiting period.
5. Any treatment related to a temporary **exclusion** or permanent **exclusion**.
6. Any treatment for a bilateral **condition** in which that **condition** was already **pre-existing** on one side of the body.
7. Any treatment for an **accident** or **illness** for which you were advised by a veterinarian to take preventative measures, and you did not follow their advice.
8. Any treatment for an **accident** or **illness condition** resulting directly from your pet's usage for occupational, professional, or business purposes, breeding, for-profit racing, organized fighting, law enforcement, or guarding.
9. Any treatment for an **accident** or **illness** caused by you, any member of your household, or anyone employed or contracted by you, including mistreatment, injury, or neglect..
10. Routine, preventative, or wellness care intended for the maintenance of good health of your pet. This includes annual physical examinations, vaccinations, vaccine titres, spay/neuter (including for false pregnancy, pyometra, cryptorchidism and hormone related illnesses), grooming, anal gland expression (for any reason), and parasite testing and prevention. Some of these services may be **covered** by our optional wellness fees coverage, if selected, as indicated by your Summary of Coverage.
11. Elective procedures and cosmetic procedures and any related **associated conditions** or complications. This includes but is not limited

to tail docking, ear cropping, ear hair plucking, gastropexy, declawing or tenectomy, dew claw removal, nail trims, grooming, anal gland expressions, debarking, treats and supplements.

12. Any treatment for medical **conditions** arising from lack of use and/or failure to follow a preventative health care plan generally accepted by veterinary standards or recommended by your veterinarian.  
Preventative health care includes but is not limited to vaccinations, flea control, heartworm medication, de-worming, dental care, and grooming.
13. Any treatment related to breeding, whelping, fertility treatment and care related to pregnancy including false pregnancy, giving birth and nursing and any/all related issues, **conditions** and complications including pyometra and mastitis.
14. Any treatment for medical **conditions** that would be preventable with sterilization (spaying or neutering the pet) such as prostate problems, testicular problems, perianal tumours, mammary tumours, uterine and/or ovarian **conditions** that occur in an unsterilized pet.
15. Non-essential and/or non-medical related boarding and/or hospitalization.
16. Shipping, transportation, travel, and/or mileage expenses.
17. Any treatment you choose to have carried out that is not directly related to a **covered accident or illness**.
18. Any/all training not related to an eligible behavioural problem.
19. Therapeutic/prescription food specifically prescribed by a veterinarian, with the exception of 50% of the cost, to treat for a **covered medical condition** up to the maximum benefit amount of \$500 per year.
20. Dental and orthodontic health care, dental treatment, dental procedures and/or dental diseases including but not limited to treatment of the teeth and gums, dental caries (cavities), gingivitis, periodontitis, retained deciduous (baby) teeth, malocclusion, periodontal disease, root canals, caps, crowns, or abscessed teeth, incidental findings of fractured teeth, and teeth fractured due to chewing behaviours
21. Experimental or investigational medical procedure, treatment, or service, including behaviour modification techniques considered experimental.
22. Euthanasia or destruction of a pet deemed "dangerous".
23. Euthanasia or destruction of a pet due to financial reasons.
24. Euthanasia, cremation, or burial treatments provided before day 15 of the policy.
25. Additional memorial options elected by you at the time of cremation including but not limited to urns, caskets, paw prints, and memorial stones, and equipment required for private burial.
26. Any repeated occurrence of a **condition(s)** that happens because of a specific exposure that is now considered avoidable or preventable (examples: vaccine reactions, fleas, and flea allergy dermatitis).
27. Any medical **condition** that happens because of a repetitive activity that results in your pet requiring repeated medical treatment. After (3) three separate but similar incidents of such claims, these medical

**conditions** would be considered preventable. They include but are not limited to foreign body ingestions, porcupine quills, fight/bite wounds/lacerations, motor vehicle injuries, and poison ingestions.

28. Any claims for monies over and above the maximum benefit amount stated in the policy and/or Summary of Coverage.
29. Any claim submitted more than 180 days after the treatment date, or more than 90 days after the cancellation of the policy.
30. Any fees related to obtaining or submitting medical records to us.
31. Any loss claimed because of:
  - a. Earthquake, hurricane, windstorm, flood (including overland water), wildfire;
  - b. Invasion, war or civil war, insurrection, rebellion, revolution, military, or usurped power, or by operation of armed forces while engaged in hostilities, whether war be declared or not;
  - c. Any nuclear incident or radioactive contamination;
  - d. Epidemic or pandemic;
  - e. Illegal acts.

## 7. Glossary

These words are used throughout the guide. Wherever the following words or expressions appear in your policy guide, product coverage chart or Summary of Coverage, they have the meaning that we explain here in the glossary.

### **ACCIDENT**

A sudden and unexpected event brought about by an external influence resulting in an acute injury to your pet, identified and unintended. (For the purposes of this policy, cruciate ligaments, patella luxation, elbow dysplasia, hip dysplasia, and lameness are specifically defined as an illness medical condition).

### **ACCIDENT WAITING PERIOD**

The period of time from the policy effective date during which there is no coverage for accident conditions. Any accident that appears, occurs, displays signs or symptoms, causes laboratory changes, was treated, diagnosed or has been known by you, your veterinarian, or another keeper during this period will be excluded from coverage. In other words, the accident waiting period is the length of time after you enrol your pet in the policy that must pass before an accident qualifies for coverage

### **ACCIDENTAL DEATH**

When a pet dies suddenly and unexpectedly and was not able to receive treatment.

### **ALTERNATIVE THERAPY**

A system of practices and treatments, performed under the direction of a licensed veterinarian, that are not generally considered part of conventional

veterinary medicine. They include but are not limited to acupuncture, chiropractic services, naturopathy, hydrotherapy, prolotherapy, osteopathy, cryotherapy, massage therapy, stem-cell therapy, laser treatments, hyperbaric oxygen therapy, physiotherapy, and veterinary orthopedic manipulation (VOM).

### **ASSOCIATED CONDITION**

An associated condition is any condition that develops because of the presence or treatment of another primary condition.

### **BEHAVIOURAL THERAPY**

The consultations, treatments, and medications required to manage abnormal behaviour or behavioural problems in a pet.

### **BENEFIT**

A payment that we owe you after you experience a covered pet-related expense.

### **BILATERAL CONDITION**

Any condition that may affect both the right and left sides of the body (example: cruciate ligaments, joints, eyes, ears, kidneys, limbs, and lameness). All conditions are considered to be bilateral unless otherwise noted.

### **BREED**

Groups of closely related and visibly similar domestic cats or dogs. Your pet's breed is shown on your Summary of Coverage.

### **CHRONIC CONDITION**

Any medical condition that is persistent and long lasting in its effects.

### **CLAIM**

A request that you make to us for payment of veterinary expenses covered by this policy.

### **CLINICAL SYMPTOMS/ CLINICAL SIGNS**

Any changes in your pet's normal healthy state, its functions, or behaviour.

### **CLOSED INVOICE**

A closed invoice is what you get from your veterinarian after a visit is complete. It includes an invoice number, your pet's name, and an itemized list of products, services, and discounts provided. It is a summary of treatment costs associated with your claim.

### **CONDITION**

Any illness, disease, injury, sign, symptom or change to your pet's health, function, or behaviour, whether or not a formal diagnosis has been made. A

single condition can have multiple incidents and may affect multiple areas of the body. Example: Arthritis in your pet's legs, back and neck are considered one condition. Also referred to as medical condition.

### **COVERAGE**

The insurance protection for the pet that is named on your Summary of Coverage.

### **COVERAGE EFFECTIVE DATE**

The date the coverage goes into effect as stated on your Summary of Coverage. Accidents are available for coverage after 12:01 am on the day after enrolment. Illnesses are available for coverage on or after day 15 of the policy.

### **CURE**

The complete recovery and resolution of an illness or injury, with no lasting health impacts and no influence on future disease risk.

### **DAYS**

Days shall mean calendar days whether capitalized or not.

### **DEDUCTIBLE**

The dollar amount you must pay for a payable and covered claim before we become liable for benefits listed on the policy. In other words, the amount for covered veterinary bills that you must pay at the beginning of each policy year before your insurance starts to pay.

### **DENTAL**

Pertaining to the teeth.

### **DIAGNOSTIC TEST**

Tests provided by a licensed veterinarian to detect, diagnose, or monitor diseases, disease processes, susceptibility, and determine a course of treatment.

### **ENROLMENT**

The steps that you take to initiate your policy with us, including sharing information about you and your pet, agreeing to these terms and conditions, and paying your premium.

### **EXCLUSION**

A provision within this insurance policy that eliminates or restricts coverage. In other words, an exclusion is a specific test, treatment, or condition that we will not pay for.

### **HOSPITALIZATION**

For a human being, medically necessary confinement in a legally constituted and accredited hospital in North America which provides 24-hour nursing care by registered nurses, has organized facilities for diagnosis and major

surgical procedures, and operates primarily for the care and treatment of sick and injured persons. For your pet, "hospitalization" means a medically necessary confinement in an animal hospital that is operated under the supervision of one or more licensed veterinarians.

### **ILLNESS**

A sickness or disease, or any change to your pet's normal health state, that is not caused by an accident.

### **ILLNESS WAITING PERIOD**

The period of time from the policy effective date during which there is no coverage for illness medical conditions. Any illness that appears, occurs, displays signs or symptoms, causes laboratory changes, was treated, diagnosed or has been known by you, your veterinarian, or another keeper during this period will be excluded from coverage. In other words, the illness waiting period is the length of time after you enroll your pet in the policy that must pass before an illness qualifies for coverage.

### **INCIDENT**

An identifiable accident, illness, or medical condition affecting your pet. Also, an identifiable occasion that triggers the additional benefits. Onset and recovery dates can distinguish one incident from another.

### **INSURER**

Northbridge General Insurance Corporation - as named on the Summary of Coverage.

### **MATERIAL MEDICAL CONDITION**

A medical condition of a serious nature that would have either resulted in a declined claim or resulted in an exclusion to your coverage.

### **MAXIMUM BENEFIT AMOUNT**

The most we can pay as stated in your Summary of Coverage.

### **MEDICAL CONDITION**

See "condition," above.

### **MEDICAL RECORDS**

Your pet's history including examination notes, imaging, lab reports, and all communications between you and your pet's care providers indicating the overall condition of your pet. Medical records may be recorded by a licensed veterinarian, a care provider working under the supervision of a vet, or any veterinary staff member.

### **NAMED INSURED, YOU, YOUR**

The primary owner of the insured pet, as named on the Summary of Coverage. Secondary owners can be listed on the policy and submit or ask about claims. If you consider more than one person an owner of the pet, the

owners must select one person to be the primary owner and policy holder. Only the primary owner can make changes to coverage.

### **ONSET DATE**

The date the signs and symptoms of a condition first appeared. In most cases, the onset date is different from the date the pet received treatment or the date a diagnosis was made. Onset is when you first notice something is wrong or different.

### **PERMANENT EXCLUSION**

A condition or treatment that we will not pay for, as long as this policy is in effect.

### **PET**

The insured pet, a domestic cat or dog owned for companionship by you, whose name and details are given on the Summary of Coverage.

### **POLICY**

The terms and conditions explained in this guide, the most recent Summary of Coverage, Product Coverage Chart, and any additional forms that apply.

### **POLICY EFFECTIVE DATE**

The date the policy is activated, and all applicable waiting periods begin. Also, the date that the terms and conditions come into force.

### **POLICY EXPIRATION DATE**

Our policies are intended to offer one (1) year of coverage. Please review Your Summary of Coverage for policy effective and expiry dates. You will be offered renewals annually. Your annual limits will renew with your policy.

### **POLICY TERM**

Policy term is a one (1) year period specified on the Summary of Coverage, beginning on the policy effective date, and ending on the expiration date.

### **PRE-EXISTING CONDITION**

Any condition that first occurred, showed signs or symptoms, was treated, or diagnosed, or was known or suspected by you, your vet, or a previous keeper before the end of your policy's waiting period. This also includes any complication or associated condition that is caused by a pre-existing condition.

### **PREMIUM**

The monthly or annual cost for your pet's insurance coverage. The amount of the premium is shown on your payment summary.

### **PRESCRIPTION FOOD**

Food designed and proven to treat a particular condition, prescribed by a licensed veterinarian. Also known as therapeutic food.

## **PRESCRIPTION MEDICATIONS**

Any medicine that is dispensed legally when ordered with a written prescription from a licensed veterinarian.

## **RECOVERY COSTS**

Actual costs related to finding a lost pet, via advertising and reward.

## **RECURRING CONDITION**

A medical condition or group of signs and symptoms that occur repeatedly or ongoing over time. There may be periods of remission in between occurrences of the medical condition. A definitive diagnosis or cause may not be known at the time of onset.

## **REIMBURSEMENT**

The amount of money that we pay you after you experience an eligible veterinary expense.

## **SECONDARY OWNER**

A secondary owner is a person who lives with the pet and may make or inquire about claims. A secondary owner cannot make changes to coverage.

## **SUMMARY OF COVERAGE**

A contract of insurance between the Insured and the Insurer, subject in all respects to the policy documents listed below. In consideration of the payment of the premium and of the information provided during enrollment, this Summary of Coverage provides insurance to the limits of coverage stated under the Product Coverage Chart and maximum benefit amounts. This policy shall renew automatically until cancelled by the Insured, or the Insurer in the event of non-payment of premium.

## **SUPPLEMENT**

A dietary supplement, vitamin, probiotic, or nutraceutical used for the treatment of a diagnosed medical condition.

## **TEMPORARY EXCLUSION**

A condition that we can't cover if it is onset during a specified period of time.

## **TREATMENT**

The examination, consultation, tests, imaging, prescribed medication, hospitalization, surgery, and nursing provided or prescribed by your pet's licensed veterinarian. This includes alternative therapy and prescription food.

## **TREATMENT DATE**

The date treatment is provided by a licensed veterinarian.

## **US, WE, OUR:**

PTZ Insurance Services Ltd. on behalf of the Insurer.



**VETERINARIAN**

A licensed and registered veterinarian in active practice in the area where your pet is treated or examined.

**VETERINARY BEHAVIOUR CONSULTS/TREATMENT**

Veterinary consultations to diagnose and treat your pet's abnormal behaviour, or for behavioural problems due to an underlying medical condition.

**VETERINARY FEES**

The actual cost (or fees) a veterinarian charged for the treatment of a medical condition(s).

**VETERINARY FEES COVERAGE**

The insurance coverage for the actual cost (or fees) a veterinarian charged for the treatment of a medical condition(s).

**WELLNESS CARE**

Any treatment intended for the prevention of an illness or medical condition. Wellness care is also known as preventative care.

**YOUR SHARE (CO-INSURANCE)**

The percentage amount of each covered and payable veterinary bill (or loss) that you are responsible for paying, after you satisfy your deductible.

## 8. Legal information

Spot is underwritten by Northbridge General Insurance Corporation.

### 8.1 Settling claims

Once we receive your completed claim form and all required supporting documentation, we will communicate our claim decision with you within 60 days, unless state or provincial law provides for a shorter period. For up-to-date claim processing times, please visit our Customer Portal [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca)

### 8.2 Your privacy

We may record phone calls to train our staff, avoid misunderstandings, and give protection to the caller. This helps us maintain the quality of our service to you. We may share information about you with other insurance companies, directly or through a database. This allows us to check information you give us and helps us to prevent fraud. We will give your information to a regulatory body if they make an official request. Please refer to our website, [www.spotpetinsurance.ca](https://www.spotpetinsurance.ca) for our complete Privacy Statement.

## **8.3 Fraud**

You must give us true and complete information about yourself, your pet, and all claims you make. If you provide information that you know is false, dishonest, altered, misleading or purposely incomplete, we may cancel your insurance. You will then have to pay back any money we have given you under this policy.

## **8.4 Additional coverage**

You must tell us the name and address of any other insurance company that provides coverage for your pet, and the applicable policy number.

## **8.5 Policy provisions**

When this policy's provisions conflict with the statutes, laws, and regulations of the province in which this policy is issued, the provisions are amended to conform to such statutes.

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.

## **8.6 Cancellation by us**

We may cancel your policy if you do not pay your premium. Insufficient funds, declined payments, and cancelled or expired credit cards can result in failed payments. Policy cancellation will affect your coverage and claims reimbursement. Please keep your payment method up to date with us. Requests to change your billing date or frequency can be made by phone at 1-888-501-7768, or in writing, and are subject to our approval.

We may cancel your policy if we discover fraud or material misrepresentation, as described in 8.3 above. If we cancel your policy, we will provide advanced notice of the cancellation and the cancellation reason in writing at least forty-five (45) days before the cancellation is effective. If the notice is mailed, proof of mailing will be considered sufficient proof of notice.

If you have had your policy for longer than one month, we will issue a refund for any unearned premium. This means that if we have collected premium for longer than you remain insured, we will refund you the difference as soon as reasonably possible. Refunds will be processed back to the method of payment you have selected for your premium collections.

The statutes, laws, and regulations regarding cancellation within the province in which this policy is issued will prevail, and the provisions in this policy are amended to conform to such statutes.

You cannot make claims for **accidents, illnesses** or treatments that occur after the day your cancellation takes effect. If you have outstanding claims for things that occurred while your policy was active, you have 90 days from your date of cancellation to send them in. Submission time frames still apply.

## 8.7 Notice of change

We reserve the right to make any changes to this policy upon notice. Changes can include (but are not limited to) rates, fees, premiums, coverage, **exclusions**, maximum benefit amounts, deductibles and/or **your share** (co-insurance). Changes to your premium will happen at the time of renewal. We will notify you in writing 60 days before the effective date of the change. If we make any other change to your policy, we will send you written notice of our intent 60 days before the effective date of the change. Notice will be emailed or delivered to your last known address.

## 8.8 Notice by you

If you want to make a change to your policy, or if there are changes to your address, your other details, or your pet's details, you must notify us. If you are absent or unable to give us notice. Your authorized agent or representative can give the notice.

Any written notice to us may be delivered at, or sent by proof of mailing to, the chief agency or head office.

C/O: PTZ Insurance Services, Ltd.,  
710 Dorval Drive, Suite 400  
Oakville, Ontario L6K 3V7

# Spot Level 1 Accident Sample Plan

Our goal is to provide policies that are straightforward and easy to use. Most importantly, we want to meet the needs of you and your pet. Our policies are written in plain English so that you know exactly what to expect from us, and what we need from you!

## Deductible and your share

The deductible is applied annually (once per policy term) to eligible claims filed under the veterinary fees benefit. Once the deductible is satisfied **your share** will be applied to the remaining amount. Your deductible and **your share** is based on the age of your pet at the beginning of each policy term.

Level 1 – Accident	
Deductible	Your share
\$100	20%

# Contents

## 9. Your insurance policy

This section explains what your Summary of Coverage is, and where to find it. It also highlights some key definitions that you should know as you read through this policy.

## 10. Getting started

Here we talk about how we review your pet's medical history, identify **pre-existing conditions**, process claims, and how we interact with you and your veterinarian.

## 11. How your policy works

In this section, we explain how you can make a claim, make changes to your policy, cancel your policy, tell us if something is wrong, or contact us for anything else.

## 12. Your coverage

This section explains what we cover, and gives you details about special areas of coverage.

## 13. Coverage limits

This section tells you about your annual maximum reimbursement limit, as well as reimbursement limits for special categories of coverage.

## 14. What we can't cover

This section explains our 'general **exclusions**.' We think it's important to understand the kinds of **conditions** and treatments that we don't cover so that you are never disappointed in the future.

## 15. Glossary

This section provides plain English definitions for any technical language that we could not avoid using in this policy.

## 16. Legal information

This section provides information about our underwriter, our cancellation rights, applicable laws, anti-fraud measures and other legal stuff. We've tried to make this section as readable as possible by sniffing out all the legal jargon that we could.

# 1. Your insurance policy- Overview

Your Summary of Coverage page contains all of the important details about your policy, including your annual limits for coverage, your policy start date and renewal date, your premium, your deductible and **your share**. It also displays any **exclusions** or sublimits that exist on your policy. On this page, we list your pet's details, your contact information, your billing date, and your preferred payment and communication methods.

Your premium payment can be made monthly or annually. We only accept payment by direct debit using a valid chequing bank account or by credit card.

## 1.2 Key terms

This is the language that we think you need to know as you read this guide, and when you discuss your coverage with us. For a full list of definitions, please see our glossary.

- When we say **'accident'** we mean a sudden unexpected event caused by an identified external force that causes acute injury to your pet. For the purpose of this policy, cruciate ligaments, patellar luxation, elbow dysplasia, hip dysplasia, and lameness are specifically defined as illness medical conditions, and NOT coverable as an accident.
- When we say **'illness'** we mean a sickness or disease, or any change in your pet's normal health state that is not caused by an accident.
- When we say **'condition'** we mean an accident or illness or clinical signs/symptoms that are observed in your pet, even if a final diagnosis has not been reached.
- When we say **'pre-existing condition'** we mean any condition that existed before the end of your policy's waiting period, even if it was not yet formally diagnosed.
- When we say **'associated condition'** we mean any condition that developed because of the presence or treatment of another condition that appeared first. Some accidents and illnesses can make a pet more likely to develop another problem or condition. For example, a dislocated hip makes an animal more likely to develop arthritis. Diabetes makes a dog more likely to get cataracts.
- When we say **'onset'** we mean the date the signs and symptoms of a condition first appeared. In most cases, the onset date is different than the date the pet received treatment or even the date a diagnosis was made. In other words, onset is when you first notice something is wrong or different.

- When we say **‘eligible’** or **‘covered’** we mean something that meets the requirements for coverage described in this policy. It is a part of your pet’s care that we can reimburse you for.
- When we say **‘exclusion’** we mean a modification to this policy that eliminates or restricts coverage. In other words, an exclusion is a specific and named condition or treatment that is not covered, or not fully covered, by this policy.
- When we say **‘your share’** we mean the percentage of veterinary fees that you are responsible for paying. Your share is also known as co-insurance.

## 2. Getting started – medical records

### 2.1 How we underwrite your policy

Knowing what to expect from your policy is important. This policy is designed to cover the cost of new and unexpected **accidents** that happen after your pet is insured with us with no gaps in coverage. No pet insurance policy can cover a **condition** or **accident** that began *before* the policy came into effect.

If you make a claim, we may request medical records from your veterinarian in order to understand the nature of your pet’s **accident**, and to determine when it first occurred. We are counting on you to help us gather all of your pet’s medical records. These records should be sent to us from all facilities and veterinarians that have been involved in your pet’s health care.

**We do reserve the right to add exclusions to your policy whenever we receive new information about your pet’s health in the time before their coverage was effective.**

### 2.3 How we talk to your vet

When you start your policy with us, you agree to let your vet share medical records and insights about your pet’s health and history with us. We may contact any facility that has treated your pet to discuss your pet’s case. We may ask them to complete a health checklist, send us medical records, or provide clarification on your pet’s health and treatment details.

### 2.4 How we process your claims

This is a reimbursement policy. That means that in the event of an **accident**, you will take your pet to the vet, get them the treatment they need, pay your bill, and collect your invoice. We will then reimburse you for all **eligible** expenses. You can be reimbursed quickly by Electronic Funds Transfer (EFT). If you don’t mind a wait, we can reimburse you by sending a cheque in the snail mail. We can even arrange to send a cheque directly to your veterinarian. Visit the FAQ section of our Customer Portal at [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca) to learn about

this option. Be sure to select your preferred reimbursement method when you make your claim.

We want to process your claim as quickly and accurately as possible. To process a claim, we look at your pet's **condition**, the **onset** and treatment dates, and your closed invoices. Sometimes, we need your pet's updated medical records to understand the case better. When you help us collect this information, we can get your claim done faster. We will keep you up to date on what's happening with your claim, and you can check on your claim's status anytime on the Customer Portal at [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca). If we cannot pay part of your claim, we will explain why.

## 2.5 How your policy renews

Your policy will renew automatically every 12 months on your policy's anniversary date unless you call us to cancel. We will contact you before your policy renews with full details about next year's premium, deductible, **your share**, and any other changes to your policy.

## 3. How your policy works

### 3.1 How to make a claim

Submit your claim online 24/7 at [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca). We can process claims submitted within 180 days of the treatment date. You should submit claims for ongoing treatment as the treatment occurs

#### ***Claim checklist***

- ✓ You pay your vet first.
- ✓ Submit your claim within 180 days of your pet's treatment date. If your vet submits your claim for you, you must make sure they do it on time.
- ✓ Help us collect all the medical records that we need.
- ✓ Include all closed invoices or receipts. Make sure the entire page is legible, with no portions covered, crossed out, highlighted, or otherwise hidden.
  - ✓ A closed invoice includes an invoice number, your pet's name, an itemized list of products and services provided, associated costs, and all taxes and discounts.
  - ✗ Estimates, account summaries, transaction histories, packing slips, open invoices, and pharmacy receipts without prescription labels are not considered invoices.
- ✓ Be sure to send us your pet's full medical history within the first 30 days of starting your new policy. This will allow us to process your claim as quickly as possible.



- ✓ Claims submitted within the first 30 days of the policy must include detailed examination notes taken at the time of the appointment by the treating veterinarian
- \* Reimbursements are often delayed because of missing medical records or invoices.
  - \* Missing documents must be submitted within 30 days of the date that we request them.

### ***Pre-approval***

If your pet needs a costly treatment and you want to confirm your coverage ahead of time, you can get a pre-approval form at [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca).

- ✓ You must submit an itemized treatment estimate, and your pet's medical records along with your pre-approval request.
- ✓ This service is available for treatments estimated over \$1000.
- ✓ Our agents can help guide you through the pre-approval process.
- \* Agents cannot guarantee coverage over the phone.

If you need help, visit our website at [www.spotpetinsurance.ca](https://www.spotpetinsurance.ca)

## **3.2 How to ask a question about a claim you have submitted**

Our Customer Portal allows you to check the progress of your claims and the current processing times online at [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca).

## **3.3 How to tell us if something is wrong**

We work hard to exceed your expectations at every opportunity. If something isn't working, please tell us right away so we can fix it. To make a complaint, call our Customer Success team toll free at 1-888-501-7768 or visit the Customer Portal at [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca) to send us an email. We will do our best to resolve problems as soon as we are aware of them. If things are a little complicated, additional time, information, and follow-ups may be needed. We want you to be happy and to feel confident in us. Your feedback will help make us better!

## **3.4 How to appeal a claims or underwriting decision**

Our claims adjusters and underwriters are knowledgeable and fair. However, if we don't have the full medical details about your pet, we can sometimes get it wrong. If you have new or additional medical information you can appeal our decision. Appeals are reviewed by our claims and underwriting managers, their directors, and when needed, our veterinarian.

- To appeal a claims decision "Reassessment"
  - ✓ A reassessment can only be completed with the submission of new or additional medical documentation.

- ✓ Complete a claims appeal form, found on the Customer Portal at [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca).
- ✓ Send your new or additional medical information to [medicals@spotpetinsurance.ca](mailto:medicals@spotpetinsurance.ca) attention to the Claims Department.
- ✓ Claims appeals must be received within 90 days of the date of the claim denial notice.
- To appeal an underwriting decision "Records Review"
  - ✓ A records review can only be completed with the submission of new or additional medical documentation.
  - ✓ Complete an underwriting appeal form, found on the Customer Portal at [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca)
  - ✓ Send your new or additional medical information to [medicals@spotpetinsurance.ca](mailto:medicals@spotpetinsurance.ca) attention to the Underwriting Department.
  - ✓ Underwriting appeals should be received within 30 days of the underwriting of your pet's policy.

You may also submit your appeals by mail. We will share our decision with you by your preferred communication method, or you can review your completed claims on [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca).

### 3.5 How to cancel your policy

You can cancel your policy at any time by calling us at 1-888-501-7768

When you call, we will ask why you no longer wish to keep the policy. We do this because there may be solutions available that are a better fit for you and your pet. If you still want to cancel your coverage, we understand and we will honour your request. Once we do that, you will receive a notice of cancellation within 10-14 business days. If you don't receive confirmation, please let us know right away.

You cannot make claims for **accidents** or treatments that occur after the day your cancellation takes effect. If you have outstanding claims for things that occurred while your policy was active, you have 90 days from your date of cancellation to send them in. Claim submission timeframes will apply.

We will issue a refund for any unearned premium. This means that if we have already collected premium for longer than you wish to remain insured, we will refund you the difference.

## 3.6 How to make a change to your policy

You can change this policy to meet your needs better, but timing is everything! For policy changes, there are rules and regulations that we must follow. We want you to be aware of them up front.

- Changes to the policy, including coverage limits, can only be made by you, the primary owner named on the Summary of Coverage. Please see NAMED INSURED in our glossary.
- You must call us at 1-888-501-7768 to make policy changes. We want to make sure you fully understand how the change will affect your pet's coverage. Changes to the policy cannot be made by email.
- The best time to make changes to your policy is during your renewal period: the 60 days leading up to your policy anniversary and renewal date.

### Upgrades:

Increasing your coverage limit during your policy renewal period:

- ✓ Your coverage limit will increase for new **conditions** that are **onset after** the upgrade.
- ✓ All previous **exclusions** and restrictions will remain in effect in your upgraded policy.
- ✓ **Illness** waiting periods will apply when upgrading from **Accident** policies.
- \* We can't upgrade coverage for dogs older than 10 years old, or cats older than 12 years old.
- \* Your coverage limit will not increase for any **conditions** that were first onset before the upgrade.
  - For example: You increase your annual coverage limit from \$5,000 to \$10,000. If your pet developed ear infections while still at the \$5,000 limit, their coverage for ear infections will always be limited to a \$5,000 annual maximum. All new **conditions** will still benefit from the upgraded annual limit.
  - For example: You upgrade your **Accident** policy to an **Accident and Illness** policy. Your pet developed urinary stones before the upgrade. Bladder stones will not be **covered** by the upgraded policy; however, all new **conditions** will benefit from the upgrade.

Increasing your coverage limit outside of your renewal period:

- ✓ We can only do this by cancelling your current policy and enrolling you in a new one.
- ✓ Coverage limits will increase for all **conditions** that are **onset after** the new policy starts.
- ✓ New waiting periods will apply.
- \* **Conditions** that were **onset** prior to the start of the new policy will be considered **pre-existing**.
- \* Previously covered **conditions** may no longer be covered.

### 3.7 How to transfer ownership of your pet

If your pet goes to live with a different owner, continuous coverage may be available. We call this 'Ownership Transfer'. There are rules that we must follow when transferring your insurance policy to another owner, and certain restrictions may apply.

- ✓ Please call us at 1-888-501-7768 to get this process started.
- ✓ You and the new owner may make a request in writing within 30 days of the ownership transfer.
- ✗ Changes of address may affect coverage and fees.

## 4. Your Coverage

Unfortunately, even the healthiest, most pampered pets can be the victim of an **accident**. There's never a good time to face a large, unexpected bill from the vet. Our coverage helps you give your pet the best medical care for **accidents** by assisting you with these bills. Any **accidents** that first occur after your waiting period will qualify for coverage unless they are specifically excluded in this guide. We will reimburse you for costs related to treating **eligible accidents** for as long as you keep your coverage.

As part of this coverage, you have a duty to take proper care of your pet. You must:

- ✓ Take your pet for annual check-ups.
- ✓ Follow your vet's standard advice about vaccination, parasite control, grooming, spay/neuter, and nutrition.
- ✓ Follow all laws that apply to pet ownership in your area.
- ✓ Arrange for a veterinarian to examine and treat your pet as soon as possible when you notice something is wrong.

The costs of preventative care, grooming and nutrition are not covered by this policy. These are the normal costs and responsibilities that you can expect with pet ownership.

The costs of treating **illness conditions** are not covered by this policy. An **illness** is any sickness or disease or any changes to your pet's normal healthy state and behaviour that are not caused by an **accident** or external force.

This policy covers one pet only. You cannot transfer this policy between pets. Each pet requires individual enrolment and underwriting.

### 4.1 Your deductible and your share

#### Deductible

You need to satisfy your deductible before claims can be paid. If you don't submit a claim, you don't need to satisfy a deductible.

## Your share (co-insurance)

You need to pay **your share**: 20% of your bill for covered treatments and services.

## Expenses we will reimburse you for

### 4.2 Coverage if your pet needs veterinary care for an accident

- ✓ If a vet recommends tests or treatments for a **covered accident**, we will pay our share for the cost of that care. You satisfy your deductible once a year and pay **your share** of the bill.
- ✓ The treatment must be performed by a vet or a veterinary technician, or by someone under their direct supervision.

### 4.3 Alternative therapy

- ✓ We know a lot of people want the added benefit of alternative therapies in their pets' veterinary care. We do too! If a vet prescribes an alternative therapy to help treat a diagnosed and **covered accident**, you may use up to \$1000 per year of your annual coverage towards the cost of these treatments.
- ✓ Alternative therapy includes things like acupuncture, chiropractic care, herbal therapy, supplements, laser therapy, and others. For more details on alternative therapies, check out the glossary found later in this guide.
- ✓ We recommend getting a pre-approval for alternative therapies.
- ✗ We can't pay for alternative therapies used for wellness or preventative care, or to treat an illness condition.
- ✗ We can't pay for experimental therapies.
- ✗ We can't pay for alternative therapies used to treat **conditions** that we don't cover, or alternative therapies not prescribed by your vet.

### 4.4 Medical devices

- ✓ We will pay for medical and diagnostic devices prescribed by your veterinarian to manage your pet's **accident**.
  - Examples of medical devices are slings, prosthetics, braces, and wheelchairs.
- ✗ We can't pay for non-medical grooming and restraint devices such as collars, muzzles, strollers, carriers, and crates, or for equipment not typically intended for home use.

### 4.5 Prescription food

- ✓ Nutrition can be a big part of your pet's treatment!
- ✓ We will pay 50% of the cost of prescription food recommended by your vet to treat a **covered accident**.

- You may use up to \$500 of your annual limit for prescription food. You must satisfy your annual deductible and pay **your share** of the cost.
- Please include a detailed closed invoice including item descriptions and cost.
- If you make your purchase online, please include a copy of your prescription slip or medical records.
- ✖ We can't pay for non-prescription foods or treats, raw diets, home-cooked diets, and weight management foods.
- ✖ We can't pay for prescription food that was not prescribed to treat an **eligible accident**.

## 4.6 Complications

- ✓ If your pet suffers a complication during treatment of a **covered accident**, we will pay for treatment needed to manage that complication.
- ✖ We can't pay for any complications of treatments that were not specifically recommended by your vet, as recorded in your pet's medical records.
- ✖ We can't pay for any complications that happen because of a treatment or **condition** that is excluded by this policy.
- ✖ We can't pay for treatment of a **condition** that occurs because of an exposure that could have been avoided based on your pet's medical history and behaviours.
  - For example, repeated adverse vaccine reactions, repeated flea allergy dermatitis.

## 4.7 Emergencies

- ✓ We will pay for after-hours or emergency fees if your pet requires urgent treatment for an **eligible accident**.
- ✖ We can't pay for house call or mileage fees.

## 4.8 Accidental dental fractures

This policy doesn't offer dental coverage. However, we know **accidents** can happen. When they do, this part of the guide helps you understand how we can help.

- ✓ We will pay for the cost of extracting a tooth that is broken or damaged because of a **covered accident**. An accidental dental fracture means a sudden and unintended event, seen by you, and caused by an external force.
  - For example, if your cat is involved in a fight with another cat and fractures a tooth in the process, we will pay for extraction

of the damaged tooth because the injury happened during a covered **accident** and was independent of all other causes.

- ✖ We can't pay for routine or preventative dental care such as scaling and polishing teeth.
- ✖ We can't pay for any dental treatments related to deciduous (baby) teeth, resorptive lesions, non-erupted teeth, stomatitis, periodontitis, and tooth root abscesses.
- ✖ We can't pay for incidental findings of fractured teeth, or teeth fractured due to chewing behaviours.
  - For example, if a dog is examined by a veterinarian because he is not eating normally, and the veterinarian discovers a broken tooth, treatment of the tooth would not be **covered**.
  - If a pet is a naughty gnawer, and breaks his tooth chewing on a stick, treatment of the tooth would not be **covered**.

## 4.9 Coverage if you are travelling with your pet

- ✓ We will pay for **eligible accident** veterinary treatment of your pet within Canada.
- ✓ We will pay for **eligible accident** veterinary treatment of your pet for up to 182 days if you are travelling within the continental United States of America (including Hawaii, Alaska, and Puerto Rico) and your pet becomes sick, injured, or lost.
- ✖ We can't pay for currency conversion. For example, \$800 in U.S. charges will be considered as \$800 in Canadian funds. This is because your premium is paid in Canadian dollars and is calculated based on Canadian fees.
- ✖ We can't pay the costs for any travel to receive treatment, transportation while receiving treatment, or for any medical treatments provided outside of Canada or the United States.

## Additional benefits

### 4.10 Cancelling or interrupting a trip

We call these your 'Trip Cancellation' costs.

- ✓ We will pay the portion of your pre-paid travel costs that are not refundable if you are on a trip and must come home early because your pet needs urgent and life-saving treatment for an **eligible accident**. We will pay up to a limit of \$500 per incident.
- ✓ We will pay the portion of your pre-paid travel costs that are not refundable if your pet suffers an **eligible accident** within the 7 days before you leave for a trip and you must cancel because they require urgent and lifesaving treatment. We will pay up to a limit of \$500 per incident.
- ✓ To qualify for Trip Cancellation costs,
  - Your trip must have defined start and end dates.

- You must keep your documents showing the details of your pet's medical treatments, and proof of the trip cancellation costs that you were not able to get refunded.
- ✓ You do not need to pay **your share** or a deductible to receive this reimbursement.
- ✗ We can't pay for trips that are delayed or cancelled by something that is unrelated to your pet or for non-urgent or non-life-saving treatments.
- ✗ We can't pay cancellation costs for trips longer than 180 days.
- ✗ We can't pay cancellation costs for your trip if your pet's emergency is excluded by your policy.
- ✗ We can't pay the costs for rebooking or changing travel plans, or for return trip fare.

## 4.11 Coverage for missing or stolen pets

We call these your 'Recovery Costs'.

Despite the best efforts of families, pets can become lost or even stolen. We want to support you through a stressful time by offering coverage for some of the costs associated with getting your pet home safely.

- ✓ We will pay the cost to advertise (notices, flyers) for the safe return of your pet if they are lost or stolen.
  - Keep your closed invoices or receipts for printing and other advertising.
- ✓ We will pay for the reward you offer for the safe return of your pet if they are lost or stolen.
  - If you pay a reward for the safe return of your pet, you must get a receipt that includes the name, address, and phone number of the person you paid the reward to.
- ✓ We will pay up to a total of \$500 per incident for all claims related to pet loss.
  - For example, if you claim \$200 for advertising costs, we cannot pay more than \$300 for reward costs.
- ✓ Let us know as soon as possible after your pet goes missing.
- ✓ You do not need to pay your share or a deductible to receive this reimbursement.
- ✗ We can't pay any rewards to your family, anyone who lives with you, or anyone who is employed by you.

## 4.12 Coverage if you have a medical emergency and can't take care of your pet

We call this part of your coverage the 'Emergency Boarding Kennel or Cattery Fees'. It applies if you are hospitalized unexpectedly and need assistance caring for your pet.



- ✓ We will pay the costs for pet sitting or pet boarding if you are hospitalized unexpectedly for 48 hours or longer.
- ✓ We will pay up to \$25 per day for boarding or pet sitting to a maximum limit of \$500 per incident.
- ✓ Your pet sitting must be provided by someone who does not live in your home.
- ✓ You must provide proof of your hospitalization including reasons and dates of your visit, and all paid receipts for your pet's boarding or care. We need these documents to pay your claim.
- ✓ You do not need to pay **your share** or a deductible to receive this reimbursement.
- \* We can't pay for any pre-planned admissions.
- \* We can't pay for boarding fees while you are recovering at home or outside of hospital.
- \* We can't pay if you are going to the hospital for pregnancy or birth.
- \* We can't pay if you are going to the hospital for elective or cosmetic surgery.
- \* We can't pay if you are going to the hospital for treatment of an injury or an illness that you consulted a health provider, took tests, or received treatment for before your policy started.

#### **4.13 Coverage if your home is damaged and your pet needs to be looked after**

We call these 'Additional Living Expenses'. If your home is damaged and unfit for you to live in, we provide coverage if your pet cannot stay with you in your temporary home.

- ✓ We will pay for boarding kennel or cattery costs if your pet is unable to stay with you outside your home.
- ✓ We will pay up to \$25 per day for boarding or pet sitting up to a maximum of \$500 per incident.
- ✓ You must be receiving Additional Living Expenses benefits under your homeowner's or tenant's insurance to qualify for this coverage.
- ✓ You must keep all the paid receipts for necessary boarding costs, and proof that Additional Living Expense benefits are being received under your homeowners or tenants' insurance. We need this information to process your claim!
- ✓ You do not need to pay **your share** or a deductible to receive this reimbursement.
- \* We can't pay for boarding kennel or cattery costs if your home is not damaged or if you do not qualify for your homeowner's or tenant's Additional Living Expenses.

#### **4.14 Coverage if your pet passes away unexpectedly**

This is the 'Accidental Death' part of your policy. It provides coverage if your pet dies suddenly and unexpectedly, and no treatment could be given.

- ✓ We will pay you the amount you first paid for your pet, up to a limit of \$500, if your pet passes away suddenly and did not receive treatment, **or**
- ✓ We will pay you the current adoption fee from a shelter in your area, up to a limit of \$500, if you paid nothing for your pet, or if you cannot prove how much you paid.
- ✓ You do not have to pay **your share** or a deductible to receive this reimbursement.
- ✗ If your pet was given treatment for the **condition** that caused their death, we will not pay under this part of your policy.

## 4.15 End of life coverage

We know that saying goodbye to your pet is a painful experience. If your pet passes away due to a **covered accident**, or if your vet recommends euthanasia, this part of the policy can help with the costs of 'Euthanasia, Cremation and/or Burial'.

- ✓ We will pay the euthanasia, cremation and/or burial costs, up to a total limit of \$200, if your pet dies, or a vet recommends that they be put to sleep because of a **covered medical condition**.
- ✓ You do not have to pay **your share** or satisfy a deductible to receive reimbursement for costs related to the death of your pet.
- ✓ We will cancel your policy to the date of your pet's passing as soon as you notify us.
- ✗ We can't pay for the euthanasia, burial and/or cremation of a pet euthanized because of dangerous or aggressive behaviours, or due to financial reasons.
- ✗ We can't pay for additional memorial items like caskets, urns, paw prints, memorial stones, or for equipment needed for private burials.
- ✗ We can't pay for euthanasia, cremation or burial costs when performed within the 14-day waiting period for this coverage.

## 5. Coverage limits

### 5.1 Annual limits

- ✓ We will pay up to \$20,000 for **covered** vet fees in each policy year. You can submit as many or as few claims as you need to, up to your annual limit.
- ✓ When your policy renews each year, so does your annual limit. This means that we will pay up to \$20,000 for **covered** veterinary fees each policy year, no matter how much you claimed last year. There is no lifetime cap on reimbursement.
- ✗ Some **covered** items have sublimits. This means that you can only use a portion of your annual limit towards these items. Sublimited items include alternative therapy, prescription food, and additional benefits.

## 5.2 Alternative therapy

- ✓ We will pay up to a combined \$1000 per policy year for alternative therapy prescribed by your vet for treatment of a **covered accident**.

## 5.3 Prescription pet food

- ✓ We will pay 50% of the cost of prescription food when it is recommended by your vet to treat a **covered accident**.
- ✓ We will pay up to a maximum limit of \$500 per policy year for prescription food.

# 6. What we can't cover

This section explains our most important general **exclusions**. They tell you what your policy is not meant to cover. A complete list of **exclusions** is found at the end of this section. These **conditions** and **exclusions** apply for as long as you have your policy.

## 6.1 Waiting periods when you first buy

Waiting periods help to create a clear separation between **accidents** that happen before the policy starts, and those that happen after your pet is insured.

- ✗ We can't pay a claim for any **accident** that is **onset** or treated before 12:01 am on the day the policy is effective (the day after you enrol).
- ✗ We can't pay a euthanasia, cremation or burial claim if your pet passes away before day 15 of the policy.
- ✓ The waiting periods above do not apply if you are renewing your existing Spot policy.

## 6.2 Illness conditions

**Illnesses** are any sickness, disease, abnormal behaviour, or changes to your pet's normal, healthy state that are not caused entirely by an **accident** or external force. **Illnesses** include the injuries that happen partly or entirely due to degenerative conditions.

- ✗ We can't pay for treatment of any **illnesses**, or complications of illnesses, under this **Accident** policy.
- ✗ For the purpose of this policy, bloat, anaphylaxis, cruciate ligament injuries, patellar luxation, and lameness are considered **illnesses**, not **accidents**.

## 6.3 Musculoskeletal conditions

Cruciate ligaments, hip dysplasia, elbow dysplasia, patella luxation, and lameness, regardless of cause, are considered to be bilateral **illness**

**conditions.** We can't pay for treatment of these **conditions** under **Accident** policies. For additional resources about specific conditions, please see the Frequently Asked Questions section of our Customer Portal.

*A word about lameness and other musculoskeletal conditions:*

*Lameness and limping:*

*Although many people think of lameness as being caused by a fall or other accident, many types of lameness are caused by degenerative illness conditions. If a policy holder notices their dog has a limp with no obvious evidence of a traumatic event occurring, coverage is not available under our Accident plan. We process lameness claims according to illness coverage criteria.*

*Cruciate ligaments:*

*The veterinary literature concludes that most cruciate ligament strains and tears result from a progressive degenerative disease within the ligament and surrounding structures. These degenerative changes can take place over many months and may not display obvious clinical signs. Conformational, developmental, hormonal, inflammatory, autoimmune and lifestyle factors may all play a role in the development of the condition. Clinical signs typically appear suddenly, leading pet owners to conclude that an accident has occurred. Pain and rupture of the cruciate ligament is the end result of an ongoing disease process. A dog is often not lame while the process takes place. A diseased cruciate ligament is like a fraying rope. Once the ligament structure has been compromised, normal activities like running, jumping, playing, and minor falls can cause a partial or complete tear, producing sudden lameness. Unless the circumstances are exceptional, and a documented external force can be identified as the sole cause of the injury independent of all other factors, we consider a torn cruciate ligament to be an illness, not an accident. Eligibility for coverage is subject to illness waiting periods, and coverage is not available under our Accident plan.*

*Patellar luxation:*

*Luxating patellae (loose kneecaps) are a common problem in small dogs under 30 lbs., and some large breeds. About half of all affected dogs have the abnormality in both knees. Veterinary research has shown that this is a congenital illness involving multiple abnormalities in the shape and function of the knee joint. The abnormal development of the knee predisposes the patella to slip out of place (luxate) as the pet gets older, sometimes after exercise or a minor fall. Unless the circumstances are exceptional, this policy treats patellar luxation as an illness, not an accident. Eligibility for*

*coverage is subject to illness waiting periods, and coverage is not available under our Accident plan.*

## 6.4 Pre-existing conditions

A **pre-existing condition** is any **condition** that shows its first clinical signs before the end of your waiting period, or any diagnosed or undiagnosed **condition** that has the same clinical signs as those observed before the end of your waiting period.

- ✱ We can't pay claims for **conditions** that are **pre-existing**.
  - For example, a pet is enrolled in insurance at three years of age. Their medical records indicate that they have experienced itchy skin each spring since they were about one year of age. **Illnesses** related to seasonal itchiness would be excluded from coverage.
  - For example, a pet suffers a broken leg a week before being enrolled in insurance and the next month begins a course of physical therapy to help regain strength in the damaged leg. The physical therapy treatment would not be **covered** because the **accident** that injured the leg occurred before the coverage was in effect.

### ***Understanding exclusions.***

*An **exclusion** is a **condition** or treatment that is not **covered** by the policy. Temporary or permanent **exclusions** may be placed on a policy if a pet's medical history shows that signs of a **condition** appeared before the end of the policy's waiting period.*

## 6.5 Bilateral conditions

A bilateral **condition** is a **condition** that is likely to affect both sides of the body.

- ✱ We can't pay for treatment of a bilateral **condition** affecting a limb, joint, or organ if that **condition** was already **pre-existing** on the opposite side of the body.

## 6.6 Fertility, pregnancy, and reproductive system claims

- ✱ We can't pay costs related to fertility, breeding, pregnancy, birth, or nursing.
- ✱ We can't pay for complications or **conditions** related to reproduction, including pyometra and mastitis.
- ✱ We can't pay for costs related to **conditions** that can be prevented by spaying or neutering your pet. This includes prostate problems, testicular problems, perianal tumours, mammary tumours, and uterine and/or ovarian **conditions** that occur in an unsterilized pet.

## 6.7 Wellness, preventative, and elective treatments

- ✖ We can't pay for routine, preventative, or wellness care. This includes annual physicals, vaccines, spay/neuter, grooming, anal gland expression for any reason, and parasite testing and prevention (including fleas, ticks, heartworm, intestinal worms).
- ✖ We can't pay for any treatments you choose that have not been prescribed by a vet.
- ✖ We can't pay for non-essential or non-medical boarding or hospitalization.
- ✖ We can't pay for any elective or cosmetic procedures, or any complications related to them.
- ✖ We can't pay for shipping, transportation, travel, or mileage expenses related to veterinary care of any kind.

## 6.8 Claims for dental treatment

- ✖ We can't pay for claims related to dental and orthodontic care or treatment of diseases of the teeth and gums. This includes (but is not limited to) treatment of dental caries, gingivitis, periodontitis, retained deciduous teeth, malocclusion, periodontal disease, root canals, caps, crowns, or abscessed teeth.

## 6.9 Dietary indiscretion and contaminated water

- ✖ We can't pay for **illnesses** that occur because of dietary indiscretion. Dietary indiscretion means your pet has eaten something they should not have, causing vomiting, diarrhea, and other **illness**. Dietary indiscretion does not include the ingestion of poison, or objects that cause an obstruction and need to be removed by medically induced vomiting, surgery, or endoscopy.
- ✖ We can't pay for **illnesses** that occur because your pet drank stagnant or contaminated water.

## 6.10 Non-surgical foreign body ingestion

- ✖ We can't pay for treatment of foreign body ingestion (or suspected ingestion) if your pet did not require surgery, endoscopy, or medically induced vomiting to remove the object.

## 6.11 Accidents caused by you

We know all our policy holders handle their pets with care; however, it is important to know that we will not cover treatment for **accidents** that are caused by you:

- ✖ We can't pay for treatment if you, your household member, or your employee intentionally injures, mistreats, or neglects the health and safety of your pet.

- ✖ We can't pay for any claims for preventable **conditions**. This means that if you did not follow your veterinarian's advice about preventative care, spay/neuter, nutrition, hygiene, and safety, we will not pay for the treatment of **illnesses** and injuries that could have been avoided with these measures. Preventative care includes (but is not limited to) the accepted veterinary standards for vaccination, flea control, parasite prevention, dental care, nutrition, and grooming. Homeopathic vaccinations are not considered an alternative to conventional vaccines.
- ✖ We can't pay for any claims for **accidents** or complications that occurred after you did not follow the advice of your veterinarian regarding the diagnosis or treatment of a **covered condition**.

## 6.12 Claims caused by repetitive and preventable behaviours or activities

**Accidents** happen, sometimes more than once! Some pets never learn that porcupines are not friends, and socks are not food. Fortunately, your vet can give you advice and tools to prevent repeat incidents of some avoidable **accidents** and **illnesses**. You must take measures to prevent or avoid situations that can hurt your pet, especially when it comes to the risky behaviours you know they tend to repeat.

- ✖ We can't pay for more than three separate but similar incidents that happen because of a preventable activity or behaviour. Examples include (but are not limited to) porcupine quills, fight and bite wounds, poisoning, foreign body ingestions, and motor vehicle injuries.
  - For example, we will pay to treat your pet's injuries related to porcupine quills three times. If they get quills a fourth time, this policy will not provide further coverage.

## 6.13 Claims for experimental or innovative treatments

We stay on top of trends and advances in medicine, technology, and nutrition. This allows us to cover tests and treatments that are broadly accepted and used in the veterinary profession.

- ✖ We can't pay for the costs of tests or treatments that are not yet supported by strong scientific evidence, or not commonly used in veterinary species.
- ✖ We can't pay for the cost of treating complications that happen because of the use of experimental or innovative tests or treatments.

## 6.14 Animals we can't cover

If your pet's details change, it may affect your coverage.

- ✖ We can't cover pets that do not belong to you or are not under your care and in your possession.

- ✖ We can't start a new policy for pets younger than 8 weeks of age.
- ✖ We can't cover **accidents** that affect your pet because they were used for occupational, professional, or business purposes, breeding, for-profit racing and agility activities, organized fighting, law enforcement, or guarding.

## 6.15 Submitting claims too late

If your veterinarian or anyone else submits your claim for you, you are responsible for making sure it is submitted on time. You can review your account on [members.spotpetinsurance.ca](https://members.spotpetinsurance.ca) to check that the claim was received. We will also notify you by email when a claim is received.

- ✖ We can't pay for claims submitted more than 180 days after the treatment date.

## 6.16 Claims covered by other insurance policies

Based on our policy structure, we question the value of having multiple insurance policies for your pet. The coverage outlined in this policy is not meant to be combined with any other **Accident and/or Illness** coverage. This means that if there are other insurance plans, contracts, or benefits providing you with assistance for your pet's veterinary or therapeutic expenses, this policy will be cancelled. If we have not reimbursed a claim, we will refund any premium collected in the current term when our policy overlaps with another insurance policy. If we have reimbursed a claim, we will cancel the policy immediately.

## 6.17 Exclusions in detail

It isn't practical to give you a list of all the **accidents**, tests, and treatments that we can help you pay for. Instead, it's easier to plainly tell you what we cannot pay for. We have provided a complete list below. Please read through this section carefully. If you need more information about any of these **exclusions**, please get in touch with our Customer Success team!

This policy will not pay for:

32. Dogs and cats under eight weeks of age.
33. Any and all **pre-existing** clinical symptoms/clinical signs, medical **conditions**, diseases, **illnesses**, and/or **accidents**.
34. Any and all treatment related to **illness conditions** including lameness, cruciate ligament disease, patellar luxation, anaphylaxis, bloat and dietary indiscretion.
35. Any treatment related to an **exclusion**.
36. Any treatment for a bilateral **condition** in which that **condition** was already **pre-existing** on one side of the body.
37. Any treatment for an **accident** or **illness** for which you were advised by a veterinarian to take preventative measures, and you did not follow their advice.



38. Any treatment for an **accident** or **illness condition** resulting directly from your pet's usage for occupational, professional, or business purposes, breeding, for-profit racing, organized fighting, law enforcement, or guarding.
39. Any treatment for an **accident** or **illness** caused by you, any member of your household, or anyone employed or contracted by you, including mistreatment, injury, or neglect.
40. Routine, preventative, or wellness care intended for the maintenance of good health of your pet. This includes annual physical examinations, vaccinations, vaccine titres, spay/neuter (including for false pregnancy, pyometra, cryptorchidism and hormone related illnesses), grooming, anal gland expression (for any reason), and parasite testing and prevention.
41. Elective procedures and cosmetic procedures and any related **associated conditions** or complications. This includes but is not limited to tail docking, ear cropping, ear hair plucking, gastropexy, declawing or tenectomy, dew claw removal, nail trims, grooming, anal gland expressions, debarking, treats and supplements.
11. Any treatment for medical **conditions** arising from lack of use and/or failure to follow a preventative health care plan generally accepted by veterinary standards or recommended by your veterinarian. Preventative health care includes but is not limited to vaccinations, flea control, heartworm medication, de-worming, dental care, and grooming.
12. Any treatment related to breeding, whelping, fertility treatment and care related to pregnancy including false pregnancy, giving birth and nursing and any/all related issues, **conditions** and complications including pyometra and mastitis.
13. Any treatment for medical **conditions** that would be preventable with sterilization (spaying or neutering the pet) such as prostate problems, testicular problems, perianal tumours, mammary tumours, uterine and/or ovarian **conditions** that occur in an unsterilized pet.
14. Expenses related to **illness** that occurs because your pet drank contaminated or stagnant water.
15. Expenses related to **illness** that occurs because your pet ate something new or inappropriate, not including foreign body ingestion.
16. Expenses related to treating a foreign body ingestion that did not cause an obstruction and/or did not resolve by means of surgery, endoscopy, or medically induced vomiting.
17. Non-essential and/or non-medical related boarding and/or hospitalization.
18. Any boarding or cattery costs related to you being hospitalized for an **accident** or **illness** that first happened or showed symptoms prior to your policy's effective date or within the waiting period.
19. Therapeutic/prescription food specifically prescribed by a veterinarian, with the exception of 50% of the cost, to treat for a **covered** medical **condition** up to the maximum benefit amount of \$500 per year.
20. Shipping, transportation, travel, and/or mileage expenses.

21. Any treatment you choose to have carried out that is not directly related to a **covered accident**.
22. Any/all training and treatment related to behaviour or behavioural problems.
23. Expenses related to grooming, grooming supplies, restraint devices (collars, crates, muzzles), carrying devices (carriers, strollers), medicated and non-medicated baths.
24. Dental and orthodontic health care, dental treatment, dental procedures and/or dental diseases including but not limited to treatment of the teeth and gums, dental caries (cavities), gingivitis, periodontitis, retained deciduous (baby) teeth, malocclusion, periodontal disease, root canals, caps, crowns, or abscessed teeth, incidental findings of fractured teeth, and teeth fractured due to chewing behaviours.
25. Experimental or investigational medical procedure, treatment, or service, including behaviour modification techniques considered experimental.
26. Euthanasia or destruction of a pet deemed "dangerous".
27. Euthanasia or destruction of a pet due to financial reasons.
28. Euthanasia, cremation, or burial treatments provided before day 15 of the policy.
29. Additional memorial options elected by You at the time of cremation including but not limited to urns, caskets, paw prints, and memorial stones, and equipment required for private burial.
30. Any repeated occurrence of a medical condition(s) that happens because of a specific exposure that is now considered avoidable or preventable (example, vaccine reactions, fleas, and flea allergy dermatitis).
31. Any medical **condition** that happens because of a repetitive activity that results in your pet requiring repeated medical treatment. After (3) three separate but similar incidents of such claims, these medical **conditions** would be considered preventable. They include but are not limited to foreign body ingestions, porcupine quills, fight/bite wounds/lacerations, motor vehicle injuries, and poison ingestions
32. Any claims for monies over and above the maximum benefit amount stated in the policy and/or Summary of Coverage.
33. Any claim submitted more than 180 days after the treatment date, or more than 90 days after the cancellation of the policy.
34. Any fees related to obtaining or submitting medical records to Us.
35. Any loss claimed because of:
  - f. Earthquake, hurricane, windstorm, flood (including overland water), wildfire;
  - g. Invasion, war or civil war, insurrection, rebellion, revolution, military, or usurped power, or by operation of armed forces while engaged in hostilities, whether war be declared or not;
  - h. Any nuclear incident or radioactive contamination;
  - i. Epidemic or pandemic;
  - j. Illegal acts.

## 7. Glossary

These words are used throughout the guide. Wherever the following words or expressions appear in your policy guide, product coverage chart or Summary of Coverage, they have the meaning that we explain here in the glossary.

### **ACCIDENT**

A sudden and unexpected event brought about by an external influence resulting in an acute injury to your pet, identified and unintended. (For the purposes of this policy, cruciate ligaments, patella luxation, elbow dysplasia, hip dysplasia, and lameness are specifically defined as an illness medical condition).

### **ACCIDENT WAITING PERIOD**

The period of time from the policy effective date during which there is no coverage for accident conditions. Any accident that appears, occurs, displays signs or symptoms, causes laboratory changes, was treated, diagnosed or has been known by you, your veterinarian, or another keeper during this period will be excluded from coverage. In other words, the accident waiting period is the length of time after you enrol your pet in the policy that must pass before an accident qualifies for coverage.

### **ACCIDENTAL DEATH**

When a pet dies suddenly and unexpectedly and was not able to receive treatment.

### **ALTERNATIVE THERAPY**

A system of practices and treatments, performed under the direction of a licensed veterinarian, that are not generally considered part of conventional veterinary medicine. They include but are not limited to acupuncture, chiropractic services, naturopathy, hydrotherapy, prolotherapy, osteopathy, cryotherapy, massage therapy, stem-cell therapy, laser treatments, hyperbaric oxygen therapy, physiotherapy, and veterinary orthopedic manipulation (VOM).

### **ASSOCIATED CONDITION**

An associated condition is any condition that develops because of the presence or treatment of another primary condition.

### **BEHAVIOURAL THERAPY**

The consultations, treatments, and medications required to manage abnormal behaviour or behavioural problems in a pet.

### **BENEFIT**

A payment that we owe you after you experience a covered pet-related expense.

### **BILATERAL CONDITION**

Any condition that may affect both the right and left side of the body (example: cruciate ligaments, joints, eyes, ears, kidneys, limbs, and lameness). All conditions are considered to be bilateral unless otherwise noted.

**BREED**

Groups of closely related and visibly similar domestic cats or dogs. Your pet's breed is shown on your Summary of Coverage.

**CHRONIC CONDITION**

Any medical condition that is persistent and long lasting in its effects.

**CLAIM**

A request that you make to us for payment of veterinary expenses covered by this policy.

**CLINICAL SYMPTOMS/ CLINICAL SIGNS**

Any changes in your pet's normal healthy state, its functions, or behaviour.

**CLOSED INVOICE**

A closed invoice is what you get from your veterinarian after a visit is complete. It includes an invoice number, your pet's name, and an itemized list of products, services, and discounts provided. It is a summary of treatment costs associated with your claim.

**CONDITION**

Any illness, disease, injury, sign, symptom or change to your pet's health, function, or behaviour, whether or not a formal diagnosis has been made. A single condition can have multiple incidents and may affect multiple areas of the body. Example: Arthritis in your pet's legs, back and neck are considered one condition. Also referred to as medical condition.

**COVERAGE**

The insurance protection for the pet that is named on your Summary of Coverage.

**COVERAGE EFFECTIVE DATE**

The date the coverage goes into effect as stated on your Summary of Coverage. Accidents are available for coverage after 12:01 am on the day after enrolment.

**CURE**

The complete recovery and resolution of an illness or injury, with no lasting health impacts and no influence on future disease risk.

**DAYS**

Days shall mean calendar days whether capitalized or not.

**DEDUCTIBLE**

The dollar amount you must pay for a payable and covered claim before we become liable for benefits listed on the policy. In other words, the amount for covered veterinary bills that you must pay at the beginning of each policy year before your insurance starts to pay.

## **DENTAL**

Pertaining to the teeth.

## **DIAGNOSTIC TEST**

Tests provided by a licensed veterinarian to detect, diagnose, or monitor diseases, disease processes, susceptibility, and determine a course of treatment.

## **ENROLMENT**

The steps that you take to initiate your policy with us, including sharing information about you and your pet, agreeing to these terms and conditions, and paying your premium.

## **EXCLUSION**

A provision within this insurance policy that eliminates or restricts coverage. In other words, an exclusion is a specific test, treatment, or condition that we will not pay for.

## **HOSPITALIZATION**

For a human being, medically necessary confinement in a legally constituted and accredited hospital in North America which provides 24-hour nursing care by registered nurses, has organized facilities for diagnosis and major surgical procedures, and operates primarily for the care and treatment of sick and injured persons.

For your pet, "hospitalization" means a medically necessary confinement in an animal hospital that is operated under the supervision of one or more licensed veterinarians.

## **ILLNESS**

A sickness or disease, or any change to your pet's normal health state, that is not caused by an accident.

## **INCIDENT**

An identifiable accident, illness, or medical condition affecting your pet. Also, an identifiable occasion that triggers the additional benefits. Onset and recovery dates can distinguish one incident from another.

## **INSURER**

Northbridge General Insurance Corporation - as named on the Summary of Coverage.

## **MATERIAL MEDICAL CONDITION**

A medical condition of a serious nature that would have either resulted in a declined claim or resulted in an exclusion to your coverage.

## **MAXIMUM BENEFIT AMOUNT**

The most we can pay as stated in your Summary of Coverage.

## **MEDICAL CONDITION**

See "condition," above.

## **MEDICAL RECORDS**

Your pet's history including examination notes, imaging, lab reports, and all communications between you and your pet's care providers indicating the overall condition of your pet. Medical records may be recorded by a licensed veterinarian, a care provider working under the supervision of a vet, or any veterinary staff member.

## **NAMED INSURED, YOU, YOUR**

The primary owner of the insured pet, as named on the Summary of Coverage. Secondary owners can be listed on the policy and submit or ask about claims. If you consider more than one person an owner of the pet, the owners must select one person to be the primary owner and policy holder. Only the primary owner can make changes to coverage.

## **ONSET DATE**

The date the signs and symptoms of a condition first appeared. In most cases, the onset date is different from the date the pet received treatment or the date a diagnosis was made. Onset is when you first notice something is wrong or different.

## **PERMANENT EXCLUSION**

A condition or treatment that we will not pay for, as long as this policy is in effect.

## **PET**

The insured pet, a domestic cat or dog owned for companionship by you, whose name and details are given on the Summary of Coverage.

## **POLICY**

The terms and conditions explained in this guide, the most recent Summary of Coverage, Product Coverage Chart, and any additional forms that apply.

## **POLICY EFFECTIVE DATE**

The date the policy is activated, and all applicable waiting periods begin. Also, the date that the terms and conditions come into force.

## **POLICY EXPIRATION DATE**

Our policies are intended to offer one (1) year of coverage. Please review Your Summary of Coverage for policy effective and expiry dates. You will be offered renewals annually. Your annual limits will renew with your policy.

## **POLICY TERM**

Policy term is a one (1) year period specified on the Summary of Coverage, beginning on the policy effective Date, and ending on the expiration date.

## **PRE-EXISTING CONDITION**

Any condition that first occurred, showed signs or symptoms, was treated, or diagnosed, or was known or suspected by you, your vet, or a previous keeper before the end of your policy's waiting period. This also includes any

complication or associated condition that is caused by a pre-existing condition.

### **PREMIUM**

The monthly or annual cost for your pet's insurance coverage. The amount of the premium is shown on your payment summary.

### **PRESCRIPTION FOOD**

Food designed and proven to treat a particular condition, prescribed by a licensed veterinarian. Also known as therapeutic food.

### **PRESCRIPTION MEDICATIONS**

Any medicine that is dispensed legally when ordered with a written prescription from a licensed veterinarian.

### **RECOVERY COSTS**

Actual costs related to finding a lost pet, via advertising and reward.

### **RECURRING CONDITION**

A medical condition or group of signs and symptoms that occur repeatedly or ongoing over time. There may be periods of remission in between occurrences of the medical condition. A definitive diagnosis or cause may not be known at the time of onset.

### **REIMBURSEMENT**

The amount of money that we pay you after you experience an eligible veterinary expense.

### **SECONDARY OWNER**

A secondary owner is a person who lives with the pet and may make or inquire about claims. A secondary owner cannot make changes to coverage.

### **SUMMARY OF COVERAGE**

A contract of insurance between the Insured and the Insurer, subject in all respects to the policy documents listed below. In consideration of the payment of the premium and of the information provided during enrollment, this Summary of Coverage provides insurance to the limits of coverage stated under the Product Coverage Chart and maximum benefit amounts. This policy shall renew automatically until cancelled by the Insured, or the Insurer in the event of non-payment of premium.

### **SUPPLEMENT**

A dietary supplement, vitamin, probiotic, or nutraceutical used for the treatment of a diagnosed medical condition.

### **TEMPORARY EXCLUSION**

A condition that we can't cover if it is onset during a specified period of time.

### **TREATMENT**

The examination, consultation, tests, imaging, prescribed medication, hospitalization, surgery, and nursing provided or prescribed by your pet's

licensed veterinarian. This includes alternative therapy and prescription food.

#### **TREATMENT DATE**

The date treatment is provided by a licensed veterinarian.

#### **US, WE, OUR:**

PTZ Insurance Services Ltd. on behalf of the Insurer.

#### **VETERINARIAN**

A licensed and registered veterinarian in active practice in the area where your pet is treated or examined.

#### **VETERINARY BEHAVIOUR CONSULTS/TREATMENT**

Veterinary consultations to diagnose and treat your pet's abnormal behaviour, or for behavioural problems due to an underlying medical condition.

#### **VETERINARY FEES**

The actual cost (or fees) a veterinarian charged for the treatment of a medical condition(s).

#### **VETERINARY FEES COVERAGE**

The insurance coverage for the actual cost (or fees) a veterinarian charged for the treatment of a medical condition(s).

#### **WELLNESS CARE**

Any treatment intended for the prevention of an illness or medical condition. Wellness care is also known as preventative care.

#### **YOUR SHARE (CO-INSURANCE)**

The percentage amount of each covered and payable veterinary bill (or loss) that you are responsible for paying, after you satisfy your deductible.

## **8. Legal information**

Spot is underwritten by Northbridge General Insurance Corporation.

### **8.1 Settling claims**

Once we receive your completed claim form and all required supporting documentation, we will communicate our claim decision with you within 60 days, unless state or provincial law provides for a shorter period. For up-to-date claim processing times, please visit our customer portal.

### **8.2 Your privacy**

We may record phone calls to train our staff, avoid misunderstandings, and give protection to the caller. This helps us maintain the quality of our service to you.



We may share information about you with other insurance companies, directly or through a database. This allows us to check information you give us and helps us to prevent fraud. We will give your information to a regulatory body if they make an official request. Please refer to our website, [www.spotpetinsurance.ca](http://www.spotpetinsurance.ca) for our complete Privacy Statement.

### **8.3 Fraud**

You must give us true and complete information about yourself, your pet, and all claims you make. If you provide information that you know is false, dishonest, altered, misleading or purposely incomplete, we may cancel your insurance. You will then have to pay back and money we have given you under this policy.

### **8.4 Additional coverage**

You must tell us the name and address of any other insurance company that provides coverage for your pet, and the applicable policy number.

### **8.5 Policy provisions**

When this policy's provisions conflict with the statutes, laws, and regulations of the province in which this policy is issued, the provisions are amended to conform to such statutes.

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.

### **8.6 Cancellation by us**

We may cancel your policy if you do not pay your premium. Insufficient funds, declined payments, and cancelled or expired credit cards can result in failed payments. Policy cancellation will affect your coverage and claims reimbursement. Please keep your payment method up to date with us. Requests to change your billing date or frequency can be made by phone at 1-888-501-7768, or in writing, and are subject to our approval.

We may cancel your policy if we discover fraud or material misrepresentation, as described in 8.3 above.

If we cancel your policy, we will provide advanced notice of the cancellation and the cancellation reason in writing at least forty-five (45) days before the cancellation is effective. If the notice is mailed, proof of mailing will be considered sufficient proof of notice.

If you have had your policy for longer than one month, we will issue a refund for any unearned premium. This means that if we have collected premium for longer than you remain insured, we will refund you the difference as soon as reasonably

possible. Refunds will be processed back to the method of payment you have selected for your premium collections.

The statutes, laws, and regulations regarding cancellation within the province in which this policy is issued will prevail, and the provisions in this policy are amended to conform to such statutes.

You cannot make claims for **accidents, illnesses** or treatments that occur after the day your cancellation takes effect. If you have outstanding claims for things that occurred while your policy was active, you have 90 days from your date of cancellation to send them in. Submission time frames still apply.

## 8.7 Notice of change

We reserve the right to make any changes to this policy upon notice. Changes can include (but are not limited to) rates, fees, premiums, coverage, **exclusions**, maximum benefit amounts, deductibles and/or **your share** (co-insurance). Changes to your premium will happen at the time of renewal. We will notify you in writing 60 days before the effective date of the change. If we make any other change to your policy, we will send you written notice of our intent 60 days before the effective date of the change. Notice will be emailed or delivered to your last known address.

## 8.8 Notice by you

If you want to make a change to your policy, or if there are changes to your address, your other details, or your pet's details, you must notify us. If you are absent or unable to give us notice. Your authorized agent or representative can give the notice.

Any written notice to us may be delivered at, or sent by proof of mailing to, the chief agency or head office.

C/O: PTZ Insurance Services, Ltd.,  
710 Dorval Drive, Suite 400  
Oakville, Ontario L6K 3V7

The following  
Endorsement is available  
to new policies only

## Named Peril Illness Endorsement

### **This endorsement changes the policy. Please read it carefully.**

This endorsement is attached to and forms a part of policy number 000000

**Waiting period:** This endorsement is subject to a 2-day waiting period. It will become effective on the 3<sup>rd</sup> day after the policy effective date listed on your Summary of Coverage.

### **Insuring agreement**

This endorsement modifies your **illness** coverage. It allows coverage for certain **illnesses** not otherwise covered before the end of the 14-day full **illness** waiting period.

We will pay up to \$750 for the following specified **illnesses**:

- ✓ We will pay when your pet requires treatment for ear illness, eye illness, newly diagnosed flea allergy dermatitis, upper respiratory tract infection and urinary tract infection
- ✓ We will pay when your pet requires treatment for intestinal parasites including roundworms, hookworms, whipworms, tapeworms, coccidia, giardia, and toxoplasma when positively diagnosed with a fecal test.
- ✓ We will pay when your pet requires treatment for sarcoptic or demodectic mange/mite infestation, ringworm infection, canine parvovirus, feline panleukopenia, lyme disease, ehrlichiosis, coccidiomycosis (valley fever), and heartworm disease, if your pet's illness has been definitively diagnosed with laboratory tests.
- ✗ We cannot pay for any of the above-named illnesses that are not positively or definitively diagnosed
- ✗ We cannot pay for any of the above-named illnesses that are onset during or before the 2-day waiting period
- ✗ We cannot pay for any costs beyond the \$750 maximum benefit for the lifetime of your pet. Any claims paid under this coverage are paid from your «itemname» annual coverage limits.
- ✗ The deductible and your share as stated in the Summary of Coverage for «policyno» apply to any claims eligible under this coverage.

This is a veterinary reimbursement policy. Please read it carefully.

**Refer to your policy Terms and Conditions and Summary of Coverage for details and definitions.**