

# Policy Terms, Conditions and Benefits of Insurance

Written in Plain English!

Please Read Carefully and Attach to Your Document of Insurance

FORM CAATC2010



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Underwritten by Western  
Financial Insurance Company

## **I: INSURING AGREEMENT:**

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

## **II: WHAT WE WILL COVER: coverage and benefits:**

### **i: VETERINARY SERVICES:**

Insured Veterinary Services include veterinary care professional fees, hospitalization, surgery, diagnostics, medication, nursing care, prescription food, specialist referral, medical devices, alternative therapies and behavioural therapies, as specifically indicated on Your Coverage Plan.

#### **Compact Plan:**

Under this Plan, We will reimburse You for the costs of insured Veterinary Services Your Pet has received for any Accident. Each incident has a Maximum Payable limit shown on the Schedule of Maximum Benefit Amounts printed on the reverse side of Your Document of Insurance.

#### **Intermediate and Luxury Plans:**

Under these Plans, We will reimburse You for the costs of insured Veterinary Services Your Pet has received for any Illness or Accident. The Maximum Annual Payable limit shown on the Schedule of Maximum Benefit Amounts printed on the reverse side of Your Document of Insurance.

### **ii: SPECIAL COVERAGE BENEFITS:**

**1. Prescription Food - ALL PLANS:** We will cover prescription food prescribed by Your veterinarian to a Maximum Payable amount as shown in the Schedule of Maximum Benefit Amounts for all conditions combined. This limit is in addition to Your limit of Coverage for Veterinary Services as specified in the Schedule of Maximum Benefit Amounts. There is no Deductible applied to this Coverage however Co-Insurance is applied.

**2. Medical Devices - ALL PLANS:** Subject to Our prior approval, Coverage is limited to the Maximum Claimable amount as shown in the Schedule of Maximum Benefit Amounts. The Benefit limit renews each new Annual Policy period.

**3. Specialist Referral - ALL PLANS:** We will pay the cost of specialist services only if referred directly by Your veterinarian. Specialists must have proper accreditation in their field of expertise and may be required to show proof of this accreditation on Our request.

**4. Alternative Therapies - ALL PLANS:** We will pay for alternative therapies Your Pet has received for Treatment of an insured Accident or Illness. This Coverage includes acupuncture, chiropractic services, homeopathy, hydrotherapy, massage therapy and physiotherapy. Coverage is limited to the Maximum Claimable amount as shown in the Schedule of Maximum Benefit Amounts. The Benefit limit renews each new Annual Policy period.

**5. Behavioural Therapies - INTERMEDIATE AND LUXURY PLANS:** We will pay for veterinary consultations to diagnose and subsequently treat abnormal behavioural problems in Your Pet. If referred by Your veterinarian, We will pay the cost of Treatment by a certified animal behavioural therapist. Coverage is limited to the Maximum Claimable amount as shown in the Schedule of Maximum Benefit Amounts. The Benefit limit renews each new Annual Policy period.

**6. Dental Care - LUXURY PLAN:** We will cover the cost of any Treatment for dentistry involving tooth extractions or root canal procedures caused by an Illness or Accident. Coverage is limited to the Maximum Payable amount as shown on Your Schedule of Maximum Benefit Amounts printed on the reverse side of Your Document of Insurance.

### **iii: BOARDING KENNEL & CATTERY FEES - INTERMEDIATE AND LUXURY PLANS:**

We will pay the cost of boarding Your Pet at a licensed kennel or cattery, or with someone not living with You who looks after Your Pet. We will pay up to a maximum of \$25 per day. This Coverage is only available if You are hospitalized for at least two days, and only for the time period You are hospitalized. Excluded is any recovery time at home. Coverage is limited to the Maximum Payable amount as shown in the Schedule of Maximum Benefit Amounts. This Coverage has no Co-insurance or Deductible.

### **iv: ADVERTISING & REWARD - ALL PLANS:**

If Your Pet is stolen or goes missing, We will pay for the cost of advertising and reward money. You must report Your Pet missing with at least one appropriate agency in Your area (examples: local shelter, humane society or animal services). Coverage is limited to the Maximum Payable amount as shown in the Schedule of Maximum Benefit Amounts. This Coverage has no Co-insurance or Deductible.

### **v: HOLIDAY CANCELLATION - ALL PLANS:**

If You have to cancel or cut short a holiday because Your Pet is injured or becomes ill, We will pay any travel and accommodation expenses You cannot recover. Your Pet must require life-saving Treatment while You are away or up to 7 days before You leave. Coverage is limited to the Maximum Payable amount as shown in the Schedule of Maximum Benefit Amounts. This Coverage has no Co-insurance or Deductible.

**vi: DEATH FROM ILLNESS - INTERMEDIATE AND LUXURY PLANS:**

We will pay the price You paid for Your Pet in the event of death or if Your Pet needs to be euthanized by a veterinarian to terminate suffering as a result of an incurable Illness. The limit of Coverage is shown on Your Document of Insurance and Schedule of Maximum Benefit Amounts. If You did not pay for Your Pet, or have no formal proof of how much You paid, We will pay \$100 for cats and \$150 for dogs. There is no Co-Insurance or Deductible applied to this Coverage.

**vii: DEATH FROM ACCIDENT - ALL PLANS:**

We will pay the price You paid for Your Pet in the event of death or if Your Pet needs to be euthanized by a veterinarian as a result of an Accident. The limit of Coverage is shown on Your Document of Insurance and Schedule of Maximum Benefit Amounts. If You did not pay for Your Pet, or have no formal proof of how much You paid, We will pay \$100 for cats and \$150 for dogs. There is no Co-Insurance or Deductible applied to this Coverage.

**Limit Where More Than One Policy Applies**

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

**III: WHAT WE WON'T COVER: conditions and limitations:**

Under the COMPACT PLAN, We will not pay for:

1. Accidents arising from the pet's known behavioural problem.
2. Any ligament or joint problems (example: cruciate ligament rupture or joint dislocation) except where the ligament or joint problem results directly from an Accident.
3. Soft tissue or muscle inflammation developed through a pet's normal activity such as jumping, running, slipping, tripping or playing.
4. Treatment for arthritis and/or degenerative joint problems.
5. Illness developed by drinking contaminated stagnant water.
6. Any consequential damage as a result of any Accident (Example: future Treatment(s) for liver damage as a result of poisoning).
7. Treatment of an allergic reaction to flea bites.

Under BEHAVIOURAL THERAPIES, We will not pay for:

1. Obedience or training classes, including puppy classes.
2. Training, correctional devices or preventive products.
3. The Treatment of coprophagia or other eating disorders.

Under BOARDING KENNEL & CATTERY FEES, We will not pay for any cost resulting from:

1. You having to be hospitalized for an Accident or Illness which first occurred or showed symptoms before Your Pet was insured or within the waiting period.
2. You being pregnant or giving birth.
3. You being hospitalized for Treatment of alcohol or drug abuse or addiction, attempted suicide, self-inflicted injuries or cosmetic surgery.

Under ADVERTISING & REWARD, We will not pay for any amount:

1. Not supported by a signed receipt from the person who found Your Pet.
2. Paid to a member of Your family, or a person living with You or employed by You.

Under HOLIDAY CANCELLATION, We will not pay:

1. If You booked Your holiday less than 28 days in advance.
2. If the Condition is not covered within the terms of Your Pet's Policy.
3. For cancellation insurance.

Under the DEATH BENEFITS, We will not pay for:

1. Any dog aged 8 years or over; any cat aged 10 years or over if the death is a result of an Illness.
2. Any amount if the death results from a Condition specified as excluded on Your Document of Insurance or which is generally not covered within the terms of Your policy.
3. Any amount if a veterinarian has not seen the pet, is not able to verify the death and therefore is unable to sign the death claim form.

General Conditions applicable to ALL types Coverage:

1. We will not pay for the cost of any Treatment You choose to have done that is not directly related to an Illness or injury. This includes general health improvers or preventive Treatments such as vaccinations, nail trims and routine anal gland expression.
2. We will not pay for the cost of flea control.
3. We will not pay for food used for weight control, growth, maintenance or dental health.
4. We will not pay for orthodontic or cosmetic dentistry costs.
5. We will not pay for the removal of deciduous teeth (baby teeth) regardless of the reason for removal.
6. We will not pay for the costs of treating an Illness, injury or Condition deliberately caused by You or anyone living with You.
7. If you choose to have Your veterinarian make a house call rather than an in-practice call, We will pay only the cost of a regular examination fee.
8. If Your Pet is euthanized, We will only pay the cost if it was recommended by Your veterinarian as the direct result of an Illness or injury. We will not pay for the cost of cremation or burial.
9. We will not pay for costs resulting from an Accident, Illness or Condition specified as excluded on Your Document of Insurance or generally not covered within these Terms and Conditions.
10. If Your Pet is used for professional, occupational or business purposes, We will not pay the cost of any Illness or injury resulting directly from these activities unless Coverage is pre-approved by Us.
11. We will not provide Illness Coverage for cats diagnosed with or showing Clinical Signs of FIP, FIV, or FELV prior to enrollment or during the waiting period.
12. We will not pay for costs resulting from pregnancy or whelping/queening for:
  - Routine procedures such as aftercare of litter.
  - Pets with hereditary defects or where a veterinarian has advised against breeding.
13. We will provide coverage for medications only if they have a Drug Identification Number (D.I.N.) or Natural Health Product Number (N.H.P.).
14. We will not pay for the cost of treating umbilical hernias.
15. We reserve the right to restrict Veterinary Service costs to an amount no greater than the amount specified by the fee guide applicable in Your province of residence. We will only pay for fees that are considered reasonable and customary.
16. You agree that any veterinarian has Your permission to release any information We ask for about Your Pet. If the veterinarian charges for this, You will be responsible for the cost.
17. This Coverage is only valid in Canada, and while travelling on vacation in the Continental United States of America. All claims that are received in U.S. funds will be adjusted in Canadian funds with no exchange. (For example: \$500.00 U.S. = \$500.00 CDN) This is due to the policy premiums being calculated based on Canadian veterinary fees and paid with Canadian dollars.
18. Your Pet must be kept up-to-date with appropriate vaccinations as recommended by Your veterinarian. You must arrange to have a yearly examination and any Treatment recommended by Your veterinarian to prevent Illness or injury.
19. Insured pets must be cared for in accordance with Federal, Provincial and Municipal laws relating to pets (e.g. leash laws).
20. If You have any legal rights against another person in relation to Your claim, We may take legal action against them in Your name at Our cost. You must provide all documents that We request.
21. We will not pay for Illness or injury caused by war activities. War activities include terrorist activities, bombardment, invasion, civil war, insurrection, rebellion, revolution, coup or actions of armed forces while engaged in a war whether declared or not. We will not pay for any claims caused by any nuclear incident as defined in the Nuclear Liability Act, nuclear explosion or contamination by radioactive material.
22. Your policy is subject to all applicable Canadian insurance laws.

#### IV: POLICY ADMINISTRATION:

**Waiting Periods:** Some Coverage is restricted to a waiting period. The waiting period starts at the policy effective date and time and is applicable as follows:

- 48-hour waiting period for Accidents or Benefits claimed as a result of an Accident and all tendon and ligament problems whether as a result of an Accident or Illness.
- 21-day waiting period for Illnesses or Benefits claimed as a result of an Illness including Behavioural Therapy.

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

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

- You can apply for change in Your Coverage Plan at any time by sending Us a written request.
- The new Coverage Plan will be effective on the 1st day of the following month and becomes the staof Your next annual period applicable to Coverage and Deductible amounts.
- Any exclusions will carry over to your New Coverage Plan.
- All changes in Plan are subject to prior approval by Us.

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

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

**Co-Insurance & Deductible:** You are required to participate in the cost of Your claims by paying any applicable Co-Insurance and Deductible. Co-Insurance is not applicable to Accidents under the COMPACT Plan. Co-Insurance is applied first, then there is a Deductible as specified in the Deductible table below.

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

Deductible Chart		
	Compact	Intermediate and Luxury
<b>DOGS</b>		
up to 5 yrs of age	\$50/incident	\$100 annual
5 to 7 yrs of age	\$50/incident	\$200 annual
7 to 10 yrs of age	\$50/incident	\$400 annual
over 10 yrs of age	\$50/incident	\$500 annual
<b>CATS</b>		
up to 7 yrs of age	\$50/incident	\$100 annual
7 to 10 yrs of age	\$50/incident	\$150 annual
over 10 yrs of age	\$50/incident	\$250 annual

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

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

#### **V: EXCLUSIONS:**

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

If Your Policy contains an Exclusion, You may request that We review the Exclusion with the possibility of removal from the Policy.

To request an Exclusion review, please contact Our office via phone, e-mail, mail or fax. Note the following:

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

#### **VI: CLAIMS:**

You are financially responsible to pay Your veterinary practice for all Veterinary Services and Treatments. We will reimburse You for eligible costs You have paid to Your Veterinarian as outlined in this document. A claim form for Veterinary Services will be provided to You. There are special claim forms required for Advertising & Reward, Boarding Kennel & Gattery Fees, Cremation or Burial Expense and Holiday Cancellation benefits. Special claim forms or additional Veterinary Services forms are available through Your Veterinarian's office or through Our Customer Care Center.

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

Before You submit a claim, please note the following.

1. In order for Us to process Your claim as quickly as possible, the following information must be included with Your claim:

- Your name, address and signature.
- Your Veterinarian's signature.
- The name of the Illness or injury You are claiming for (this must be filled out by Your Veterinarian).
- All applicable receipts including an itemized breakdown of the fees incurred.
- Please keep a copy of each claim submission for Your records.

Failure to provide complete information may delay the processing of Your claim. We may return the unprocessed claim to You so that You may add the missing information.

2. We cannot guarantee Coverage of a claim over the phone. To ask about Treatment not yet performed, please contact Us for a preauthorization form.

If the Treatment has been performed, please send Us a completed claim form with applicable documentation. We will then contact You with the results.

3. We will only pay claims:

- Received by Us no later than 6 months from the date of Treatment.
- Received by Us no later than 60 days after the date of cancellation of Your Policy.
- For costs incurred while the Policy is in force.

4. We will not reimburse Your Veterinarian for completing any form, nor will We reimburse You for any fees Your Veterinarian may charge to complete a form.

5. If Your premium payments are not up-to-date when You make a claim, We will not process or pay Your claim.

6. If You make a false or exaggerated claim, this Policy will end and We will not make any further payments.

7. Any action or proceeding against Us for the recovery of a claim under this Policy must commence no later than two years after the date the insurance money became payable or would have become payable for a valid claim.

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

## **VII: DEFINITIONS:**

**Accident** - An unexpected, unintended event causing injury.

**Annual** - Periods of one year, or part of a year, starting with the date this Policy was first issued, or starting with the effective date of a change in Coverage Plan.

**Benefit or Coverage** - The insurance protection described in this Policy.

**Bi-lateral Condition** - Any Condition affecting body parts of which Your Pet has two, one on each side of the body (examples: cruciate ligaments, ears, eyes).

**Clinical Signs** - Changes in a pet's normal healthy state, bodily function or behaviour.

**Co-Insurance** - The percentage of Your claim that You must pay for before any applicable Deductible is applied.

**Condition** - All manifestations of Clinical Signs resulting from the same diagnostic classification or disease process, regardless of the number of incidents or areas of the body affected (e.g.: all cancer is considered one Condition).

**Coverage Plan or Plan** - The Coverage and Benefits as specified and defined in the Policy.

**Deductible** - A fixed amount that You must satisfy prior to receiving claim reimbursement.

**Document of Insurance** - The Policy page which identifies the Policy number, the insured, the insured Pet, the Coverage Plan and the Period of Insurance.

**Exclusion** - A restriction from Coverage placed on a Policy.

**Illness** - Sickness, disease and any changes to a pet's normal healthy state.

**Insurer** - Western Financial Insurance Company.

**Maximum Claimable** - The most You can claim for, as set out and explained in the Document of Insurance and the Schedule of Maximum Benefit Amounts. Any applicable Co-Insurance and Deductible may be applied to this amount.

**Maximum Payable** - The most We will pay, as set out and explained in the Document of Insurance and the Schedule of Maximum Benefit Amounts.

**Pre-existing or Foreseeable Condition** - A Condition which first occurred or showed Clinical Signs before Your Pet's Coverage started or within the Policy waiting period.

**Policy** - Our legal agreement with You, comprised of Your application, the Document of Insurance, Schedule of Maximum Benefit Amounts, the Policy Terms, Conditions and Benefits of Insurance document, plus any vouchers, riders, endorsements or other written notification from Us of changes to Your Coverage. Please keep all policy documents together in a safe place.

**Schedule of Maximum Benefit Amounts** - The defined Coverages, Benefits, and limits applicable under the Policy, printed on the Document of Insurance's reverse side.

**Treatment** - Veterinary care, hospitalization, surgery, diagnostics, medication, nursing, specialist referral, medical devices, alternative therapies and behavioural therapies performed by a veterinarian.

**Veterinary Services** - Veterinary care professional fees, hospitalization, surgery, diagnostics, medication, nursing, prescription food, specialist referral, medical devices, alternative therapies and behavioral therapies performed by a veterinarian.

**You, Your** - The person(s) named in the Document of Insurance.

**Your Pet** - The dog or cat named in the Document of Insurance.

**We, Us, Our,** - CAA Pet Health Insurance on behalf of the Insurer.



Should You have any questions or concerns about Your Pet's insurance  
Policy, please contact Our Customer Care Centre at:

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

**Toll Free Phone:** 1.866.757.2922 **Toll Free Fax:** 1.866.322.5246

[www.caapets.com](http://www.caapets.com)