



Policy Terms, Conditions, and Benefits of Insurance

FORM HbcTC2008

Please Read Carefully and Attach to Your Document of Insurance

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I. INSURING AGREEMENT

When You pay Your premium, We will provide insurance Coverage and Benefits for Your Pet. 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 Co-Insurance and Deductible for all Benefits, unless stated otherwise below.

II. BENEFITS WE WILL COVER

We will pay for the Veterinary Services indicated on Your Document of Insurance.

i) Veterinary Services

We will reimburse You for the costs of covered Veterinary Services Your Pet has received for any insured Accident or Illness. For the Maximum Payable limit, see the Schedule of Maximum Benefit Amounts. The Benefit limit renews each new Annual Policy period.

ii) Alternative Therapies

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 Payable amount as shown in the Schedule of Maximum Benefit Amounts. This Coverage has no Deductible, however Co-Insurance applies.

iii) Medical Devices

Subject to Our prior approval, We will pay for medical devices used to treat an insured Accident or Illness. Coverage is limited to the Maximum Payable amount as shown in the Schedule of Maximum Benefit Amounts. This Coverage has no Deductible, however Co-Insurance applies.

III. GENERAL LIMITATIONS (applicable to ALL types of Coverage):

We will not pay for:

1. Any Treatment You choose to have carried out that is not directly related to an Accident or Illness. This includes general health improvers or preventive Treatments such as nail trims and routine anal gland expression.
2. Flea control or for the Treatment of a diagnosed flea allergy dermatitis.

3. Any food including prescription or therapeutic.
4. Any dental costs, including costs arising from Accident, Illness or preventive care.
5. Treating an Accident or Illness deliberately caused by You or anyone living with You.
6. House calls that You choose to have Your Veterinarian make in lieu of an in-practice call; in this case We will pay only the cost of the regular examination fee.
7. Euthanizing Your Pet unless recommended by Your Veterinarian as the direct result of an Accident or Illness.
8. Charges resulting from an Accident, Illness or Condition specified as excluded in Your Document of Insurance or generally not covered under Your Pet's Policy.
9. Any Accident or Illness resulting directly from Your Pet's usage for professional, occupational or business purposes unless We pre-approve Coverage.
10. Any Illness Coverage charges for cats diagnosed with or showing Clinical Signs of FIP, FIV or FELV prior to enrollment or during the waiting period.
11. Charges resulting from pregnancy, whelping or queening for:
 - Routine procedures such as aftercare of litter.
 - Pets with hereditary defects or where a Veterinarian has advised against breeding.
12. Medications that have neither a Drug Identification Number (D.I.N.) nor a Natural Health Product Number (N.H.P.).
13. Treatment for umbilical hernias.
14. 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.
15. Any claims caused by any nuclear incident as defined in the Nuclear Liability Act, nuclear explosion or contamination by radioactive material.

General Conditions (applicable to ALL types of Coverage):

1. 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 pay only for fees that are considered reasonable and customary.
2. 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.
3. This Coverage is valid only in Canada, or 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 (example: \$500.00 US = \$500.00 CDN). This is due to the calculation of Policy premiums based on Canadian veterinary fees and paid with Canadian dollars.
4. Your Pet must be kept up-to-date with appropriate vaccinations and other Treatments that Your Veterinarian recommends. You must arrange to have a yearly examination for Your Pet and follow any Treatment that Your Veterinarian recommends to prevent Illness or injury.
5. Insured Pets must be cared for in accordance with Federal, Provincial and Municipal laws relating to Pets (example: leash laws).
6. 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.
7. Your Policy is subject to all applicable Canadian insurance laws.

IV. POLICY ADMINISTRATION

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 applied first, then a Deductible.

Age-Based Deductible Adjustments: An annual 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.

Pet's Age	Dog	Cat
Up to 5 years	\$150	\$150
5 - 7 years	\$300	\$250
7 - 10 years	\$400	\$300
10+ years	\$500	\$350

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 offset 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.

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.

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 a change in Your Coverage Plan at any time. The change will take effect when Your Policy renews on the first day of the next month or on Your Policy's Annual anniversary date. This becomes the start of Your next Annual period with new Annual Deductible and Coverage amounts.
- Any Exclusions will carry over to Your new Coverage Plan.
- When upgrading a Coverage Plan, We may apply Coverage Restrictions to Conditions You have previously claimed by applying the Maximum Payable Limit of the lower Coverage Plan to that Condition.
- All changes in Plan are subject to Our prior approval.

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 (except in Quebec).

Waiting Periods: Coverage is subject to a waiting period. The waiting period starts at the Policy effective date and time, and has the following durations:

- 48 hours for Accidents or Benefits claimed as a result of an Accident.
- 14 days for Illnesses or Benefits claimed as a result of an Illness.

A Condition that may occur during the waiting period may be excluded from Your Policy as a Pre-existing or Foreseeable Condition.

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 and will then only pay Our equal share.

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 an 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.

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 HBC Pet Insurance, 200-1200 Portage Avenue, Winnipeg, Manitoba R3G 0T5 or by fax to 1-800-322-5246.

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:
 - Claim Form indicating:
 - 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.

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

Here is a list of definitions for some terms used in the Policy. Throughout this document, defined terms are capitalized where they appear.

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 and 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 before any applicable Deductible applies.
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 (example: 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 pay 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 Payable	The most We will pay, as set out and explained in the Document of Insurance and the Schedule of Maximum Benefit Amounts.
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.
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.
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 performed by a Veterinarian.
Veterinarian	A physician or surgeon who is licensed to practice Veterinarian medicine where that practice is located.
Veterinary Services	Veterinary care professional fees, hospitalization, surgery, diagnostics, medication, nursing, specialist referral, medical devices, alternative therapies performed by a Veterinarian.
We, Us, Our	Western Financial Insurance Company
You, Your	The person(s) named in the Document of Insurance.
Your Pet	The dog or cat named in the Document of Insurance.

Should you have any questions or concerns about your pet's insurance Policy, please contact Hbc Pet Insurance at:

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

Toll Free Phone: 1-800-664-9204

Customer Care Centre:

Monday to Thursday (7 am to 10 pm CST)

Friday (7 am to 8 pm CST)

Saturday (8 am to 7 pm CST)

Toll Free Fax: 1-866-322-5246

E-mail: contactus@petinsurancehbc.com

Web: www.petinsurancehbc.com



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