

Voucher Terms, Conditions and Benefits of Insurance

I. INSURING AGREEMENT

We will provide Coverages and Benefits for Your Pet dog or cat for the number of days indicated on the front of this document. Insurance starts from the date and time:

- Your Pet departs from the Breeder for Breedsecure Vouchers.
- Your Pet is examined by a Veterinarian for Vetstart Vouchers.
- The Voucher is activated for Adoptsecure, Securestart and Vetsecure Vouchers.

This Voucher excludes Pets covered under any pet health insurance policy. Only one Voucher can be issued per Pet in its lifetime.

II. BENEFITS WE WILL COVER

Veterinary Services:

Eligible Veterinary Services include veterinary care professional fees, hospitalization, surgery, diagnostics, medication, nursing and specialist referral.

We will reimburse You for the costs of insured Veterinary Services Your Pet has received as a direct result of any Accident or Illness.

III. WHAT WE WILL NOT COVER

GENERAL LIMITATIONS (applicable to ALL types of Coverage):

We will not pay for:

1. More than Your Voucher's Maximum Benefit amount.
2. Any alternative or behavioral therapies.
3. Any dental costs, including accidental injury, Illness or preventive care.
4. 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.
5. Flea control other than for the Treatment of a diagnosed flea allergy dermatitis.
6. Any food including prescription or therapeutic.
7. Treating an Accident, Illness or Condition deliberately caused by You or anyone living with You.
8. 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.
9. Euthanizing Your Pet unless recommended by Your Veterinarian as the direct result of an Accident or Illness.
10. Any Illness or Accident resulting directly from Your Pet's usage for professional, occupational or business purposes unless We pre-approve Coverage.
11. 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.
12. Charges resulting from pregnancy, whelping or queening.
13. Medications that have neither a Drug Identification Number (D.I.N.) nor a Natural Health Product Number (N.H.P.).
14. Treatment for umbilical hernias.
15. 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.
16. 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. VOUCHER 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 is applied as specified on the front of this Voucher.

Waiting Periods: Claims resulting from an Accident or Illness are subject to a waiting period. For the length of your waiting period, please refer to coverage details on the front of this Voucher. The waiting period starts at the Voucher effective date and time.

Conditions that occur prior to or during the waiting period will be considered Pre-existing or Foreseeable and therefore are excluded from this Voucher.

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.

VI. CLAIMS

Before You submit a claim, please note the following.

1. We will only pay claims:
 - For costs incurred while the Voucher is in force.
 - Received within the first 60 days after the expiry of Your Voucher.
2. 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.

For more information on how to make a claim, please contact Our Customer Care Centre or visit Our website at www.spkanspetinsurance.ca to download a claim form.

For wording definitions, please contact Us or see Our full Policy Terms, Conditions and Benefits of Insurance document on Our website at www.spkanspetinsurance.ca.