



Healthy coverage  
*fur* your family™

It's your **furkin**™ Policy  
PET INSURANCE

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

# Contents:

<b>Section 1: Your Policy</b>	<b>2</b>	<b>Section 5: Reimbursement</b>	<b>22</b>
How Your Furkin Pet Insurance Policy Works – Examples	4	A. Claims	23
<b>Section 2: What to Expect from Furkin</b>	<b>6</b>	B. Before You Claim	23
Direct, Ongoing Communication	7	C. Reimbursement Request (Claim) Forms	23
Getting Started	7	D. Before You Submit	23
E-mail Notification Preferred	7	E. Submitting Your Claim	24
Annual Renewal	8	F. Additional Forms for Other Types of Claims	24
At Renewal	8	G. Our Claims Process	24
Effective Date of Your Coverage	8	H. Eligibility of Claims	24
Policy Term	8	I. Claims Review/Reassessment	24
Termination of Policy	8	J. Ineligible Reimbursements	25
Your Responsibilities	9	K. Reimbursement at Par	25
Premiums and Fees	9	L. Insurance Fraud	25
Additional Fees	9	<b>Section 6: Legal Stuff</b>	<b>26</b>
Your Share and Deductible	9	A. Your Legal Rights and Responsibilities	27
Age Based Deductibles	10	B. Changes to Your Coverage	27
How Claims are Calculated	10	C. Cancellation	27
<b>Section 3: What's Covered</b>	<b>11</b>	D. Legal	27
A. Your Premium Requirement	12	<b>Section 7:</b>	
B. Lifetime Coverage	12	<b>Vocabulary Used in this Document</b>	<b>29</b>
C. Benefit Maximum	12	A. Glossary	30
D. Coverage Requirements	12		
E. Ongoing Coverage Requirements	12		
F. Eligible Conditions	12		
G. Coverage for Professional Services	13		
H. Specific Coverage Details	13		
I. Your Additional Benefits	14		
<b>Section 4: What's Not Covered</b>	<b>16</b>		
A. Exclusions	17		

# Read Your Furkin™ Policy

## Know Your Coverage Like You Know Your Pet

Be sure to read this entire Policy Document and explore the examples and tips provided.

That way You can be sure You understand the terms and conditions of this Policy, determine if this coverage is right for You and be prepared to make important – or even – critical decisions about Your Pet's health, overall wellbeing and crucial Veterinary medical treatments.

While the coverage provided by Your Furkin Pet Insurance Policy is comprehensive, there are still things that will not be covered, so it's important to know what those are. Please be sure to review pages 11 to 15 for **What's Covered** and pages 16 to 21 for **What's Not Covered**.

If You know or believe that any information in Your Policy Documents is incorrect, please contact Us immediately.

## Questions?



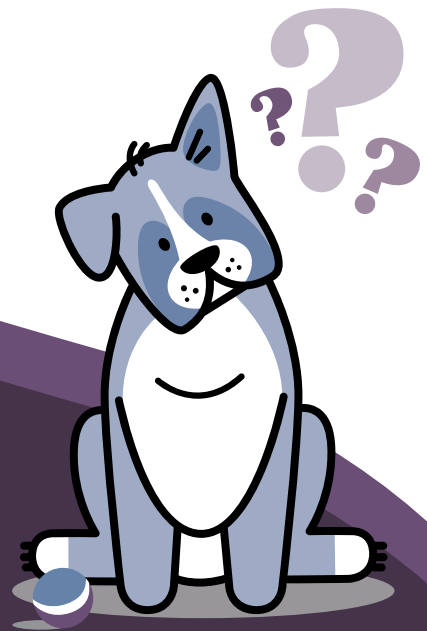
Chat with Us Online!

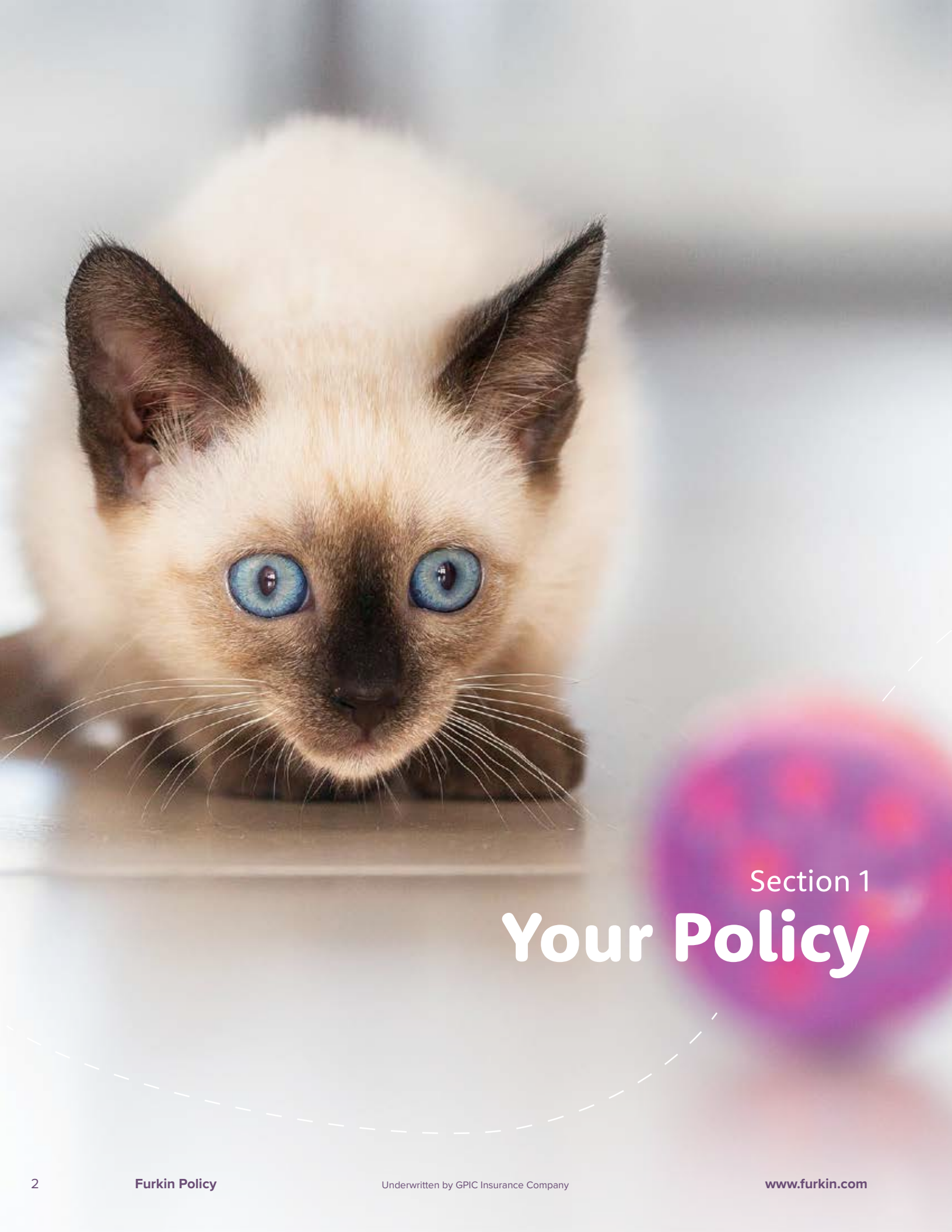


Call Us at 1-888-453-1088



Email Us at [care@furkin.com](mailto:care@furkin.com)





Section 1

# Your Policy

# YAY! You've got this!

Furkin is administered by a team of passionate pet parents and veterinary professionals. Our goal is to provide pet parents with  
**Healthy coverage *fur* your family™**



## Your Pet can bounce back...

With this coverage You can provide Your Pet with access to Treatment and healthcare similar to everyone else in Your family. Your Furkin Pet Insurance Policy helps put Your Pet in the best position to retrieve their health and wellbeing, should they have an Accident, become Injured or develop an Illness.

## You can bounce back...

When Your Pet becomes Ill or is Injured, it can throw a curve ball into Your finances. Furkin Pet Insurance helps You recover eligible costs of veterinary medical care. Our pet insurance coverage can be a win-win for Your Pet's health and Your budget.

## Your Coverage will bounce back...

**With Furkin, You get a healthy budget of up to \$20,000\* in coverage annually.**

That means that no matter how much You claim this year, those benefits will automatically renew for the next year and the year after that.

\* Subject to Exclusions, conditions and sub-limits

# Here are some examples to show You how Furkin Pet Insurance Policies Work

## Example# 1: Henry

Henry is a 12 year old Irish Water Spaniel and was noticed to be having difficulty breathing. His Veterinarian did an extensive workup of the problem, including X-rays, ultrasound and multiple blood tests. The underlying cause appeared to be a mass in his chest, so Henry was sent to a major referral centre for further work-up and possible surgery.

The referral practice repeated all of the tests the regular Veterinarian did, but they also did an MRI and some other imaging diagnostics, while Henry remained in hospital for over 10 days. They were suspicious of a primary lung tumour and because they could see no evidence of it yet spreading, recommended surgery followed by chemotherapy. The surgery successfully removed the mass and based upon the type of tumour, they recommended chemotherapy in about 3 weeks, once Henry recovered from the extensive surgery.

When Henry went home after the surgery, the bill between the two veterinary practices had reached just over \$25,000.

Henry's Furkin Pet Insurance Policy has an 80% Reimbursement, a 20% Co-insurance and an annual Deductible of \$200. Once the Co-insurance and Deductible were applied, his pet insurance Policy had now reached its maximum Annual Policy Limit of \$20,000.

However, in a month's time Henry's Furkin Pet Insurance Policy renewed for the subsequent Policy Year and so there was now a further \$20,000 Annual Policy Limit available to provide the chemotherapy recommended to treat Henry's cancer. The Premium for Henry's renewal was unaffected by this large claim.\*

\*Annual Premiums for Your Pet will not increase due to claims submitted for Reimbursement.





## Example #2: Cedar

Cedar was a young retriever who was more than just a little active. Her owners decided to get a Furkin Pet Insurance Policy because they were concerned what challenges may lay ahead. Three days after they took out the pet insurance Policy (72 hrs), coming home from the off leash park, Cedar broke free and dashed across the road and was clipped by a car.

Fortunately, Cedar was not seriously hurt, but the bill for veterinary Treatment was still over \$1,000. Because the Accident took place outside the 48 hour Waiting Period (see Waiting Periods on page 8), Cedar was fully covered by her Furkin Pet Insurance Policy.

One week later, though, Cedar started to cough. Her Veterinarian determined the cough was not related to the Accident, rather it was kennel cough, which she likely picked up from another dog in the park. Antibiotics were dispensed and a quick recovery was expected. Kennel Cough is considered an Illness and because it occurred within the 14 day Waiting Period for Illnesses, it was not eligible for insurance coverage. Additionally, a Temporary Exclusion was placed on Cedar's Policy against Kennel Cough for the rest of the Policy Year. As long as there were no further episodes of Kennel Cough for that Policy Year, and because it's considered a minor, short-term illness, the Exclusion for Kennel Cough would be eligible for review at the end of the Policy Year.

One week after the coughing incident, Cedar developed diarrhea and her appetite was poor. She was off to the veterinary hospital once again. Her Veterinarian took some x-rays and blood tests and determined that Cedar likely just ate something she shouldn't have in the park, dispensed a special diet and some anti-diarrhea drugs and Cedar was discharged. This time, the bill was \$600, but because the diarrhea took place after the 14 day Waiting Period for Illnesses, it was fully eligible for insurance coverage.

Three days after they took out the pet insurance Policy (72 hrs), coming home from the off leash park, Cedar broke free and dashed across the road and was clipped by a car.



Section 2

# What to Expect from Furkin

## Direct, Ongoing Communication

All of Our communication with You, including this Policy Document, will be written in plain, straightforward language.

We use important keywords, which You will find capitalized throughout Your Policy Document. To understand exactly what these words mean and how they relate to Your insurance coverage – please refer to the Glossary on pages 30 to 33 of this Document.

To simplify things further, this Document includes two different types of information:

- **Your Policy** – the legal wordings that detail the terms and conditions of Your actual pet insurance coverage.
- **Understanding Your Policy** – helpful information, examples and tips to help You understand what Your Pet is covered for, how Your coverage works, conditions, Exclusions and limitations, and how, when and whom to contact when You need support, or more information.

## Getting Started

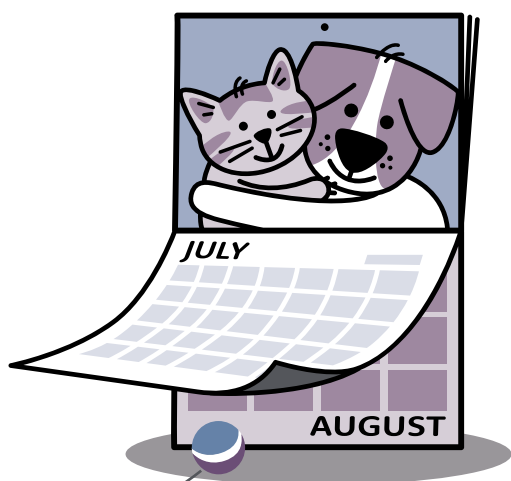
After You enrolled for coverage You will have received:

- This **Furkin Pet Insurance Policy Document**
- **A Declaration Page**, which includes a schedule of maximum amounts, and which also lists:
  - Your Pet's name, species, breed and age
  - Your Policy Number
  - Your mailing address and contact details, including Your email address
  - Your Policy Effective Date
  - The benefits amount/level of coverage You've selected for Your Pet
  - Your Premium and Co-insurance cost
  - Your annual Deductible amount
  - Your enrollment fee, payable in year one of Your Policy being in force
  - Any applicable taxes
  - Your Waiting Periods for Accidents, Illness and Cruciate Ligament Conditions
- **Statutory Conditions** describing the statutory responsibilities of the parties to the insurance Contract
- A copy of Our **Privacy Policy**

## E-mail Notification Preferred

You may choose Your preferred method of communication (email or post), but We encourage electronic communications (email) for the delivery of Policy Documents and claim notifications including Reimbursement.

If You have chosen electronic communications, We will consider any items emailed to You as received by You on the date they are sent to the last verified email address We have on record in Our system. Therefore, it is important that You notify Us of any changes to Your email address. Please note You may change Your preference any time by contacting Us at 1-888-453-1088 or via email at [care@furkin.com](mailto:care@furkin.com).



## Annual Renewal

Each year, a minimum of 30 days before Your Policy Anniversary Date – the date when Your coverage is set to renew – new versions of these Documents (as applicable) will be mailed or emailed to You (depending upon the method of communication You have chosen). It is important that You review these Documents as soon as You receive them, because each year Your coverage, Premiums, policyholder details and Deductible may have changed.

## At Renewal

Your Premiums may increase in accordance with changing costs of services provided in the area Your Pet receives veterinary Treatment, but do not change more frequently than once in any 12-month period. Rates may also change over time as Furkin receives more data from an increasing number of pets, which improves Our ability to accurately price.

## Effective Date of Your Coverage

Your Policy Effective Date is the date Your Policy comes into effect. However, with pet insurance, there are several Waiting Periods in place that dictate when Your coverage becomes available. Under this Policy, there is no coverage available unless Your Pet's Accident, onset of Illness or other event occurs after the expiry of the Waiting Periods indicated below:

**For Accidents** – 48 hours

**For Illnesses** – 14 days

**For Cruciate Ligament Conditions** – 180 days

**All Waiting Periods begin at 12:00 a.m. on Your Policy Effective Date.**

*Note that if Your Pet first had an Accident or Injury within 48 hours; or showed any clinical signs of an Illness or was diagnosed with a Condition within the first 14 days; or developed a cruciate ligament injury within the first 180 days after the Policy Effective Date, We reserve the right to apply an Exclusion to Your Policy in respect of this clinical sign, Accident, Injury, Illness or Condition.*

## Policy Term

This pet insurance Policy is an annual Policy for which You pay the applicable Premium on a monthly basis.

This Policy offers insurance coverage under the terms and conditions outlined in this Policy, as long as Your Pet is initially enrolled before reaching 14 years of age. Your Policy is then automatically renewed each year thereafter, providing You continue to pay Your Premiums.

## Termination of Policy

The situations under which Your Policy and all coverage would end are:

- The date We terminate Your Contract in accordance with the Statutory Conditions, Section 5 - because You have not paid Your Premium when due;
- The date We terminate Your Contract in accordance with the Statutory Conditions due to Fraud, misrepresentation or material change;
- The date We receive Your cancellation request; or
- The date Your Pet passes away.

# Your Responsibilities

Below We describe Your obligations in paying for coverage and sharing costs associated with this Policy.

## Premiums and Fees

The monthly cost for Your Furkin Pet Insurance Policy is referred to as the Premium.

You must pay the Premium that applies to Your Policy to keep the coverage in effect. The amount of the Premium and any applicable government taxes can be found in Your Declaration Page. Premiums are due monthly on Your payment date.

Your Premium and/or coverage features may change on Your Policy Anniversary Date, but do not change more frequently than once in any 12-month period. We will give You at least 30 days advanced notice of any changes.

## Additional Fees

Furkin charges a one-time enrollment fee per family at the time of enrollment, due to the up-front costs associated with processing Your Policy. We have chosen to transparently charge these costs at the time of enrollment, rather than spread them out over the entire term of Your Pet's coverage.

## Your Share and Deductible

Co-insurance (Your Share) is the amount (20%) of any eligible claim for which You are responsible. You are also responsible for any costs directly excluded by this Policy.

You will also be responsible for paying a once-per-annum Deductible against any/all claims that You make that Policy Year. If You have no claims in a given year, You will then have no Co-insurance amount, and no Deductible to pay within that year. Once You have fully paid Your once-per-annum Deductible amount, You will not have to pay any further Deductibles on any claims You make for the remainder of Your Policy Year.

Furkin Pet Insurance Policies have a once-a-year Deductible and the amount of the Deductible is chosen by You. The choices available are outlined in the following chart. The greater the Deductible You choose for Your Pet's Policy, then the lower Your monthly Premium will be, as You are participating in a greater Share of any potential claim.

As Your Pet ages and reaches certain milestones, then the applicable Deductible which You chose will increase, as outlined in the following chart. ***This is referred to as an aging Deductible.***

**Example:** *If You enrolled Your dog with a Furkin Pet Insurance Policy when he was 2 years of age and chose Option A, You would be responsible for an annual Deductible of \$100. This same Deductible would be applied in the following years when Your Pet reached 3 and then 4 years of age. At 5 years of age the annual Deductible would automatically be increased to \$300 for the next 5 years, unless you chose another option.*

The reason there is an aging Deductible is to keep Your Premiums as low as possible. As pets age, the risk factors causing various illnesses increase. One solution to offset the increased risk and increased likelihood of larger claims with age is to simply raise the Premium. However, You are paying the Premium monthly regardless of whether or not there are any claims and simply raising the Premium may not reflect Your Pet's experience. Hence, as an alternative to offset the increasing risks that occur with age, the Deductible is increased at certain age increments. **This means that a slightly larger Share of the claim is incurred by You only if there is a claim.**



## Age Based Deductibles

When calculating Your Reimbursement, the Co-insurance is applied first to all eligible expenses, followed by the annual Deductible. We do not reimburse for any ineligible expenses.

### AGE-BASED ANNUAL DEDUCTIBLE OPTIONS FOR DOGS:

Pet's Age	Option A	Option B	Option C
Under 5 years	\$ 100	\$ 300	\$ 750
5 to 10 years	\$ 300	\$ 500	\$ 950
Over 10 years	\$ 500	\$ 700	\$ 1,150

### AGE-BASED ANNUAL DEDUCTIBLE OPTIONS FOR CATS

Pet's Age	Option A	Option B	Option C
Under 5 years	\$ 100	\$ 300	\$ 750
5 to 10 years	\$ 200	\$ 400	\$ 850
Over 10 years	\$ 300	\$ 500	\$ 950

For any claims submitted in US Dollars, We will reimburse You at par in Canadian dollars and You will be responsible for any currency exchange differences (please see page 25, item K for additional information).

## How Claims are Calculated

$$\begin{array}{|c|} \hline \text{Your Claim} \\ \hline \text{Eligible Costs} \\ \text{Including Taxes} \\ \hline \end{array} \times \begin{array}{|c|} \hline \text{We Cover 80\%} \\ \hline \text{Your Co-insurance Share is} \\ \text{the remaining 20\%} \\ \hline \end{array} - \begin{array}{|c|} \hline \text{Deductible} \\ \text{\$XXX.XX*} \\ \text{Annual Amount**} \\ \hline \end{array} = \begin{array}{|c|} \hline \text{Your} \\ \text{Reimbursement} \\ \hline \end{array}$$

**Example #1 :** You are making Your **FIRST CLAIM OF THE YEAR** and Your eligible veterinary costs are: **\$850**

$$\begin{array}{|c|} \hline \text{\$850.00} \\ \hline \text{Eligible Costs} \\ \text{Including Taxes} \\ \hline \end{array} \times \begin{array}{|c|} \hline \text{We Cover \$680.00} \\ \hline \text{Your Co-insurance Share is} \\ \text{\$170.00} \\ \hline \end{array} - \begin{array}{|c|} \hline \text{Deductible} \\ \text{\$100.00*} \\ \text{Annual Amount**} \\ \hline \end{array} = \begin{array}{|c|} \hline \text{\$580.00} \\ \hline \text{is Reimbursed to You} \\ \hline \end{array}$$

**Example #2 :** You have previously **satisfied Your annual Deductible\*\*** with an earlier claim in same Policy Year.

$$\begin{array}{|c|} \hline \text{\$850.00} \\ \hline \text{Eligible Costs} \\ \text{Including Taxes} \\ \hline \end{array} \times \begin{array}{|c|} \hline \text{We Cover \$680.00} \\ \hline \text{Your Co-insurance Share is} \\ \text{\$170.00} \\ \hline \end{array} = \begin{array}{|c|} \hline \text{\$680.00} \\ \hline \text{is Reimbursed to You} \\ \hline \end{array}$$

\* Deductible amount as per Your selected Policy options.

\*\* Once You have fully paid Your once-per-annum Deductible amount, You will not have to pay any further Deductibles on any claims You make for the remainder of Your Policy Year.

A close-up photograph of a beagle dog's face, looking directly at the camera. A human hand is holding a purple, spiky, heart-shaped toy in front of the dog's mouth. The background is a blurred green field with small yellow flowers. A dashed white line curves from the left side of the image, passing behind the dog's head and under the toy.

Section 3

# What's Covered

A pet insurance Policy is a legal Contract between You and Us. In addition to providing the details of **Your coverage**, Your Policy outlines Your obligations and responsibilities – things You must do to ensure Your Pet's coverage is maintained.

## A. Your Premium Requirement

As long as You pay Your Premium and comply with the **Statutory Conditions**, We will provide insurance coverage for Your Pet up to a maximum of \$20,000 per year (Your Annual Policy Limit). Your level of coverage is also shown on Your **Declaration Page**. You must satisfy any applicable Co-insurance and Deductible amounts for all coverage.

## B. Lifetime Coverage.

This Policy provides coverage for Accidents and Illness Conditions for Your Pet for the life of Your Pet as long as Your Pet is initially enrolled before reaching 14 years of age and Your Policy is continually renewed.

## C. Benefit Maximum

Your Furkin Pet Insurance Policy provides You with an Annual Policy Limit of \$20,000 CDN payable for Medically Necessary Veterinary services required to treat Your Pet's Illnesses or Injuries and other coverages as described in this Section 3. Your benefit maximum is shown on Your Declaration Page.

## D. Coverage Requirements

To be eligible for insurance coverage, Your Pet:

- i. Must be at least 7 weeks of age and under 14 years of age at time of Your initial enrollment, **and**
- ii. Must have had a complete Physical Exam performed by a Veterinarian in the 12 months prior to Your Policy Effective Date. If Your Pet has not received a Physical Exam within that time, We may cancel Your Policy because We need those records, in addition to any other medical records of Your Pet, in order to process any claims that You may submit. If We cancel Your Policy, We will refund any Premium payments made to Us, except for the enrollment fee. We will not offer a Premium refund when We have already paid a claim submitted by You. If We cancel Your Policy because Your Pet has not been seen by a Veterinarian in the 12 months prior to Your Policy Effective Date, You may apply for a new policy after Your Pet has a Physical Exam by a Veterinarian and We receive the records from the visit. However, any Conditions noted by the Veterinarian at that visit will be considered a Pre-existing Condition and be ineligible for coverage under the Policy.

## E. Ongoing Coverage Requirements

It is recommended, that You have Your Pet examined at least once a year by a licensed Veterinarian. For Your Pet to remain eligible for coverage, You must:

- i. Have all vaccinations and other Preventive Treatments for Your Pet as recommended by Your Veterinarian.
- ii. Follow advised Treatments for Your Pet to prevent Accidents or Illness.

***Failure to follow the advice of Your Veterinarian, as documented in their medical records, may disqualify Your Pet from this coverage.***

## F. Eligible Conditions

- i. Coverage is provided for all costs for the medical Treatment of Your Pet by a licensed Veterinarian, for any eligible Accident or Illness Condition up to the maximum Annual Policy Limit.
- ii. The coverage for each Condition (a specific Illness or Accident) will begin when symptoms are first noted by You or Your Veterinarian.
- iii. Other than procedures listed in Section 4(A)(8) (see page 18), Hereditary and Congenital Conditions are covered as long as such Conditions would not have been evident during a comprehensive exam

prior to the inception date of Your Policy, or during the Waiting Periods, whether noted or not.

- iv. The coverage for eligible Condition(s) will end when the Annual Policy Limit of \$20,000 as specified in Your Policy has been reached. The Condition will, however, be eligible for coverage again upon renewal of Your Policy, as Your Annual Policy Limit is once again \$20,000.
- v. Claims can be submitted for one individual Condition, or in combination for any number of eligible Conditions, Associated Conditions and Bilateral Conditions which occurred during Your Policy Year, up to the amount of the Annual Policy Limit.

## G. Coverage for Professional Services

Your Furkin Pet Insurance coverage includes, but is not limited to, the following professional veterinary services:

- |                            |  |                                  |
|----------------------------|--|----------------------------------|
| i. Alternative Therapies   | v. Emergency Care                        | ix. Medical Procedures           |
| ii. Anesthesia and Surgery | vi. Exam Fees                            | x. Prescription Medications      |
| iii. Applicable Taxes      | vii. Hospitalization                     | xi. Referral and Specialist Fees |
| iv. Diagnostics            | viii. Imaging (CT scans, MRI and X-Rays) |                                  |

## H. Specific Coverage Details

### 1. Alternative Therapies

Alternative Therapies include acupuncture, chiropractic services, veterinary orthopedic manipulation (VOM), hydrotherapy, massage therapy, physiotherapy, and laser Treatments are all eligible expenses, if provided by, or under the Direct Supervision of, a licensed Veterinarian and related to an eligible Accident or Illness.

### 2. Behavioural Therapy

Consultations with a licensed Veterinarian to diagnose and recommend Treatment for Behavioural issues in Your Pet that did not exist prior to the expiry of Your Policy's 14 day Waiting Period. If referred by Your Veterinarian, We will also pay for the costs for Behavioural modification therapy by a Certified Applied Animal Behaviourist. However, if treatment is being offered by someone other than a Veterinarian, we suggest that You call Us if You are unsure whether coverage is available prior to commencing treatment.

### 3. Coverage While Travelling

Your Policy will provide coverage for any eligible Accident or Illness which occurs while Your Pet is in the United States of America, Canada, or any other region under U.S. or Canadian government control, such as military installations/bases in foreign countries. Furkin Premiums are paid in Canadian dollars, so any eligible costs paid in legal currency of the United States of America incurred while travelling will be reimbursed on a 'dollar-for-dollar' basis (at par) in legal currency of Canada.

### 4. Dental Tooth Fracture

If Your Pet experiences a tooth fracture in a previously healthy/non-diseased mature tooth, as a result of some traumatic event, Your Policy will cover the expenses incurred to have this fractured tooth extracted, including the surgery, anesthetic and all Medications associated with the extraction. No other Dental coverage is provided including the removal of fractured deciduous (non-permanent) teeth.

### 5. Medical Devices

When prescribed by Your Veterinarian, Your Policy will cover the costs of Your Pet's medical devices required for the Treatment of any eligible Condition. Examples: a glucometer that is necessary for in-home blood glucose monitoring, or a brace that is necessary to treat orthopedic issues, or a wheelchair. Dental braces would not be considered an eligible medical device as they are considered a Cosmetic Procedure. The maximum amount that may be claimed for a medical device is \$500 per each eligible Condition.

### 6. Parasites

Medical Treatment for skin, intestinal or blood parasites affecting Your Pet is available for coverage under Your Furkin Pet Insurance Policy under the circumstances in which a definitive diagnosis has been made, clinical signs are present, Treatment is recommended and that any previous

preventive medications recommended by Your Veterinarian has been administered by You to Your Pet. If a definitive diagnosis of a parasite has not been made through any diagnostic tests (e.g. fecal examination, skin scraping or blood test), then any Treatment administered would be considered preventive and would not be eligible for coverage.

## 7. Prescription Diet Food

We will cover and pay for the cost of prescription food, if prescribed and dispensed by Your Veterinarian as a necessary therapy to treat a covered Illness. There is a limit of \$100 per cat and \$250 per dog, per Policy Year. (Your Co-insurance and Deductible do not apply to this claim, nor will the amount You claim be applied to Your Annual Policy Limit.)

## 8. Euthanasia

In the unfortunate circumstances that Your Pet needs to be humanely euthanized by Your Veterinarian, as a consequence of a Condition that is presently eligible for coverage under Your Furkin Pet Insurance Policy, then Your Policy will cover the costs of euthanasia.

# I. Your Additional Benefits

We understand that, when it comes to dealing with Your Pet's health, many of the decisions You face can be stressful and emotional. That's why We've included a number of valuable and indispensable additional benefits and coverages. These are healthy perks designed to help make being a pet parent easier, especially when You (and Your Pet) are in crisis.

## 1. Boarding Fees

Boarding fees if You, or family members who live in the same household as You, are hospitalized for at least 48 hours as a result of an accident or illness, while You have a valid Furkin Pet Insurance Policy, and only for the time period You are in hospital. The period of Your, or Your family member's, hospitalization and the period of stay in a commercial kennel or cattery must occur while this Policy is in effect. Limit is \$1,000 per incident, and up to a maximum of \$30 per day as supported by a receipt from a licensed boarding facility. Your Co-insurance and Deductible do not apply to this claim, nor will the amount You claim be applied to Your Annual Policy Limit.

## 2. Holiday / Trip Cancellation

If, within 7 days before Your scheduled departure, Your Pet requires life-saving Treatment for any Accident or Illness, the result of which results in You having to cancel a holiday trip (or shorten a trip if You are already on holidays when this life-saving Treatment is required), We will reimburse travel and accommodation costs up to \$1,000 per incident, as a result of this cancellation process. Your Co-insurance and Deductible do not apply to this claim, nor will the amount You claim be applied to Your Annual Policy Limit.

To be eligible for trip cancellation benefits:

- The Accident or Illness Condition that compels You to undertake the emergency treatment for Your Pet, must not be excluded from coverage, must occur within 7 days of Your scheduled departure, must occur after expiry of the applicable Waiting Periods and while Your Policy is in effect.
- You must not have recovered travel and accommodation costs from other sources (i.e. under a separate travel insurance policy).
- You must have booked Your holiday 28 days or more in advance.
- Any cancellation costs associated with anyone else traveling with You are not eligible for this coverage.

## 3. Advertising & Reward for a Lost Pet

Losing Your Pet is a traumatic experience. To help offset this, if Your Pet is missing for at least 48 hours (either lost or stolen), We will reimburse You for the costs of any advertising and reward money You pay towards helping ensure the return of Your Pet. Reimbursement won't be made if Your Pet is returned within the initial 48 hours.

The combined advertising and reward benefit limit is a maximum of \$1,000 annually. Your Co-

insurance and Deductible do not apply to this claim, nor will the amount You claim be applied to Your Annual Policy Limit.

**To qualify for this Reimbursement:**

- The loss of Your Pet must have occurred at least 48 hours after the Policy Effective Date.
- You must not have applied for this benefit within Your past two Policy Years.
- Your Pet must have been microchipped prior to becoming lost.
- You must have first reported Your Pet's loss to a local shelter, humane society or animal services agency.

**For advertising costs:**

- You must provide receipts to support Your claim.

**For reward money:**

- The person who received the reward cannot be Your family member, a member of Your household, Your employee, the person who was caring for Your Pet at the time they were lost, or be anyone otherwise known to You.
- You must provide a signed receipt from the person who (thankfully) found Your Pet, and any other receipts for advertising expenses.

#### **4. Telehealth Support\*** **24/7 Access - 1-888-453-1005**

Unexpected medical situations are never convenient. When You have a medical issue with Your Pet and limited access to medical advice, We provide this important support benefit as part of Your coverage. This toll-free telephone service gives You access to veterinary nurses 24 hours a day, 7 days a week. They will be on hand to support You, if You need to discuss Your concerns regarding Your Pet's health before taking them to an emergency hospital, or even prior to visiting Your regular Veterinarian. After a thorough discussion of Your Pet's clinical signs with Telehealth Support, You will be in a far better position to decide when veterinary Treatment is necessary and within what time frame. Please note, for any Medical Emergency which involves life or limb or inability to breathe, contact Your emergency hospital or Veterinarian for immediate support. Telehealth Support cannot provide details relating to Your Policy

or what may or may not be excluded from coverage. Please read this Policy carefully or call Customer Care at 1-888-453-1088 to discuss matters relating to Your Policy coverage.

#### **5. Petriage Online Subscription\*\***

On top of Telehealth Support You also receive free access to Petriage – an online pet 'triaging' software application. Rather than searching randomly through the web trying to find credible advice, Petriage gives You instant, actionable info about Your Pet's health through their dynamic mobile app. Petriage's dog and cat symptom checker uses powerful algorithms to deliver vet-backed insight about the seriousness of Your Pet's symptom. Simply set-up Your Petriage account by visiting the Apple App Store or Google Play Store and download the Petriage app or visit <https://petriage.com>. Please note, for any Medical Emergency which involves life or limb or inability to breathe, contact Your emergency hospital or Veterinarian for immediate support.

#### **6. Cremation and/or Burial**

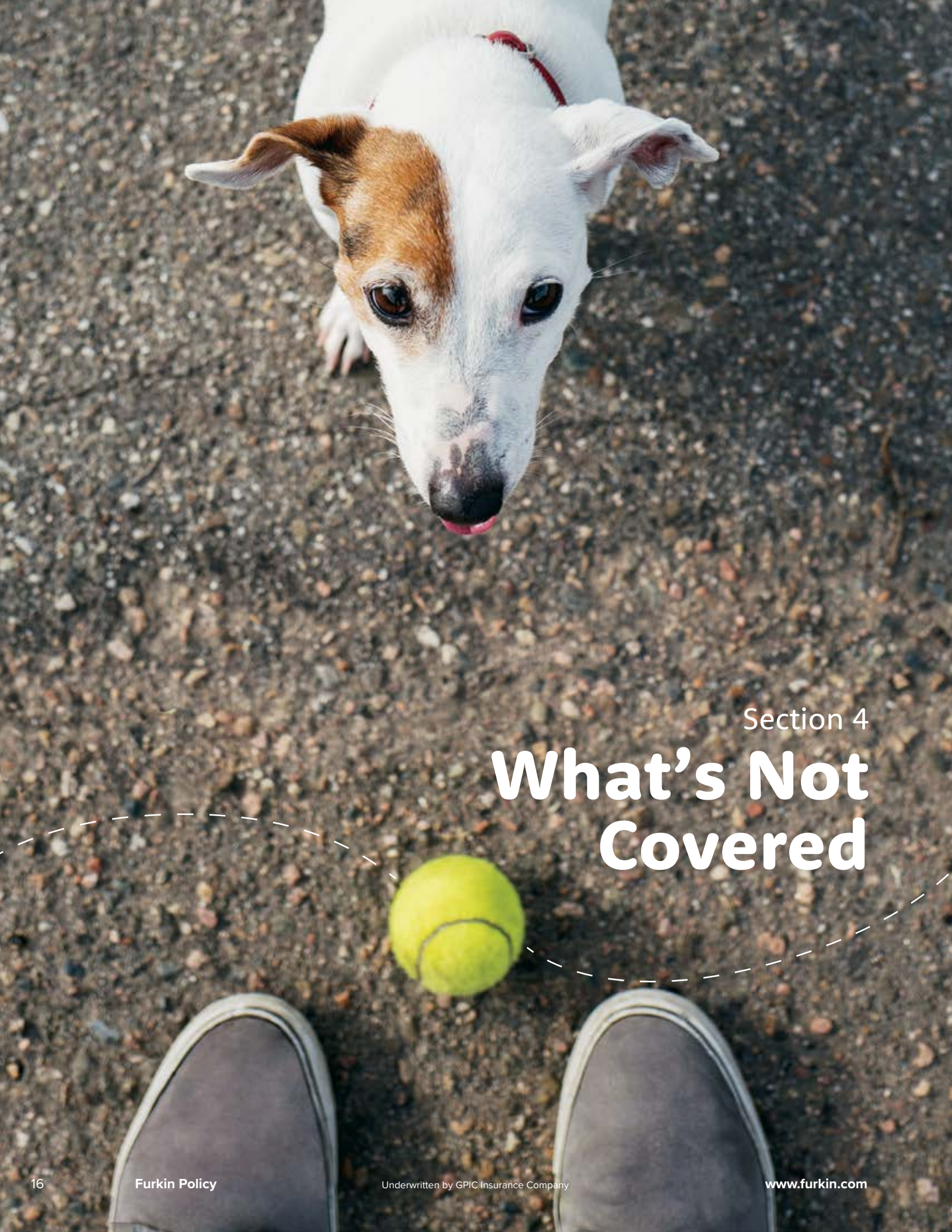
In the unfortunate circumstances that Your Veterinarian recommends that Your Pet be medically euthanized, this Policy provides an additional benefit of up to \$1,000 to be applied towards the individual or combined cost of cremation and/or burial. This coverage includes a memorial paw print, if requested. This benefit is not subject to Your Annual Policy Limit, Co-insurance or a Deductible. Cremation and/or burial services are only eligible for Reimbursement as a result of any Condition that is also eligible for coverage under this Policy.

#### **7. Planted in Memory**

Once gone, pets remain forever rooted in Your heart. As a reminder of this, should Your Pet pass away while Your coverage is in effect (and any applicable Waiting Periods are over) We will commission a tree to be Planted in Memory of Your Pet. You will then receive a confirmation card from The Arbor Day Foundation providing You with the name of the forest where Your Pet's tree has been planted.

\* Telehealth Support is offered through Vetsdirect Limited.

\*\* Petriage is offered through Petriage Inc.



Section 4

# What's Not Covered

Understanding **what is not eligible** for coverage under Your Policy is important, because it helps You plan for the future and make proactive decisions around Your Pet's health. Once You have reviewed this section, if You still have any questions about how Your Policy coverage works, please contact Us at [care@furkin.com](mailto:care@furkin.com)

## A. Exclusions

### 1. Administration Fees

We do not cover administrative costs or fees relating to the administration of the Policy, including filling out insurance forms or costs to send records or radiographs.

### 2. Anal Glands

Expenses related to Routine anal gland expression or impaction/abnormal fluid consistent with minor infection (sacculitis), regardless of the frequency of anal gland expression, would not be eligible for coverage. However, if the minor sacculitis progressed to a serious infection requiring more aggressive medical therapy than expression alone, such as infusion of antibiotics into the gland itself or the lancing of an anal gland abscess, then the Condition would be eligible for coverage.

### 3. Associated Conditions

Your Pet's body is a complex medical system, and all parts of this system are closely connected, relying upon one another to sustain Your Pet's health. Due to this, a problem that occurs within one of Your Pet's body systems can (and often does) bring forward another related Condition that appears as clinical signs in another part of Your Pet's body. This is known as an 'Associated Condition'. An Associated Condition's eligibility for coverage is the same as the Condition to which it is directly related. If the primary Condition is ineligible for coverage, then the Associated Condition is also ineligible. See definition in Glossary on page 30.

**Example 1:** *Cataracts developing in a pet with diabetes mellitus would be an Associated Condition. It is very common for dogs who suffer from diabetes to develop cataracts, especially if the diabetes is not well controlled.*

**Example 2:** *An ear infection arising in a dog who suffers from allergies would also be considered an Associated Condition.*

*Although there are a number of possible causes of ear infections, the most common situation, by far, is in a dog who suffers from inflamed skin due to allergies. When skin tissue inside the ear gets inflamed from the allergic Condition, yeast and bacteria that normally inhabit the ear in small numbers, proliferate and are able to overcome the skin's natural defense mechanisms, with an ear infection being the result.*

### 4. Behavioural Problems

Expenses related to any Accident arising from Your Pet's known Behavioural problem, whether of an aggressive nature or otherwise. For example, if Your dog suffers from separation anxiety and this Behavioural problem is known to You before taking out an insurance policy, then if Your dog accidentally swallows some foreign material as part of any destructive behaviour resulting from this anxiety, any medical expenses to treat the ingestion would not be eligible for coverage.

### 5. Behavioural Devices, Preventive Products or Obedience Training

The cost of any classes or non-therapeutic training or therapy. Correctional devices (e.g. prong collars, head leads, muzzles, shock collars) or Preventive products used to address Behavioural problems are also not covered.

### 6. Bilateral Conditions

A 'Bilateral Condition' is a Condition that affects either side of the pet's body system, of which there are two, in a related way, specifically any Condition that affects one of the eyes, ears, kidneys, hips, knees, hocks, wrists, elbows, or shoulders. If only one body part of two is affected by a Condition **prior** to the issuance of Your Furkin Pet Insurance Policy, then this Condition would be considered Pre-existing should it affect either body part at any time in the future. However, if one (of two) body parts is affected by a condition for the first time while insured, then both body parts are eligible

for coverage going forward. See definition in Glossary on page 30.

**Example 1:** A luxating patella (usually a Congenital Condition manifested in some dog breeds) is considered a Bilateral Condition under the terms of Your Policy. If Your Pet develops and is treated for a luxating patella on his left leg, either prior to the issuance of Your Policy or prior to the end of the 14 day Waiting Period, then this Condition would be considered Pre-existing and would be ineligible for coverage. Because this is considered a Pre-existing Condition, the future Treatment of Your Pet's right leg would then also not be eligible.

**Example 2:** One of the commonest orthopedic Conditions for a dog to experience is a tear of the cranial (anterior) cruciate ligament in the knee. It is also a common example of a Bilateral Condition. If a dog tears a cranial cruciate ligament in one knee, there is an extremely high probability that at some future point the other knee will experience the same problem. Because there are two knees, a cranial cruciate tear is considered a Bilateral Condition. If there is an Exclusion placed upon a Policy because a dog tore a cranial cruciate ligament before the Policy was issued, the **other** knee would not be eligible for future coverage of a tear because such a tear is considered a Bilateral Condition. Conversely, if, while a dog is insured, he tears a cranial cruciate ligament for the first time, all expenses related to this tear are eligible for coverage, as would any expenses related to a cruciate ligament tear that occurred in the future in the other knee.

**Example 3:** Another common example of a Bilateral Condition affecting pets is an ear infection. Because each pet has two ears, whatever affects one ear is considered to involve both ears, i.e. an ear infection is considered a Bilateral Condition, even though initially only one ear might be affected. Whether the ear problem is secondary to allergies, or perhaps due to constantly swimming, any Policy restrictions that are applied to one ear will be applicable to both ears. If Your dog suffered from a left

ear infection prior to being insured, then an infection in either ear would be considered Pre-existing, not just the original left ear. Similarly, if Your dog experienced its **first** ear infection during any Policy Year, that ear would be eligible for coverage, as would a future infection in the other ear.

## 7. Conditions Related to Excluded Conditions

We do not cover or offer Reimbursement for any loss or claim caused by, or resulting from, any Injury or Illness Conditions or procedures that are excluded under this Policy or to any Conditions related to these Conditions.

**Example 1:** Although rare, if Your Pet had an adverse reaction to a Vaccine, because the Vaccine itself is not an eligible Preventive procedure, any Treatment for the Vaccine reaction would also not be eligible for coverage.

**Example 2:** Your Pet has a post - operative complication from being spayed. Because the spay surgery itself is not an eligible Treatment, neither would any Treatment or surgery to correct any surgical complication be eligible for coverage.

**Example 3:** Your Pet developed and was being treated for diabetes **prior** to being covered by a Furkin Pet Insurance Policy. If, a few years later, Your Pet developed cataracts and these cataracts were deemed by Your veterinarian to be related to the original Condition of diabetes, because the diabetes is an excluded Condition, so would the cataracts be ineligible for coverage.

## 8. Corrective Procedures

Corrective procedures as a result of an Injury are covered by this Policy. However, corrective surgical procedures for brachycephalic breeds - (dogs with a compressed facial structure, e.g. purebred or mixed breeds including English and French Bulldogs, Boston Terriers, Boxers, Pugs, Shih Tzus, Lhasa Apsos and Pekingese – among others) - are not eligible for coverage; including, but not limited to, stenotic nares, elongated soft palate, hypoplastic trachea and everted laryngeal sacculs and nasal or skin folds.

## 9. Cosmetic Procedures

Cosmetic procedures are not considered to be Medically Necessary and are not covered under this Policy. These include (but are not limited to): cosmetic surgery, debarking, declawing, dewclaw removal, ear cropping, nail trims, grooming, or tail docking.

## 10. Cremation and/or Burial

We do not pay this benefit if Your Pet's death results from an excluded Pre-existing Condition, any Condition that is excluded, or any Associated Condition to an excluded Condition.

## 11. Cruciate Ligaments

Any costs for anterior cruciate ligament Treatment is not eligible for coverage until a minimum of 180 days has passed since the inception of the Policy Effective Date.

## 12. Dental

- a) Preventive Dental including cleaning or polishing of teeth;
- b) Treatment of tooth structure irregularities, improper bites, tooth pulp or root problems and removal of deciduous (non-permanent) teeth (intact or fractured), non-erupted teeth, or teeth affected by cervical neck lesions;
- c) Endodontic (root canal) and orthodontic care; or
- d) Treatment of the teeth and gums (i.e. stomatitis, periodontitis).

## 13. Inappropriate Care

Costs resulting from neglect, abuse or intentional Injury of Your Pet by You or any member of Your household. Costs resulting from Accidents and/or Illnesses which are a result of not having followed the recommended advice of Your Veterinarian.

## 14. Innovative Therapies

Any medical practices and Treatments that presently are not considered part of proven and accepted Veterinary medicine, including but not limited to: Regenerative Therapy, Stem Cell Therapy, Prolotherapy, Platelet Rich Plasma Therapy, Homeopathic Care, Hyperbaric Oxygen Therapy, Osteopathy, and Cryonics.

This also includes any treatments which are permitted to be administered without a veterinary license or the Direct Supervision of

a Veterinarian, even though the Treatment may actually be performed by a Veterinarian.

## 15. Medications Not Covered

Expenses related to Medications, vitamins, supplements and/or non-prescription drugs that do not have a Drug Identification Number (DIN) or a Veterinary Health Product (VHP) number (Canada) or a National Animal Supplement Council (NASC) number (USA).

In order to be eligible for coverage, Medications that have a DIN, VHP or NASC number as part of their product registration, must have been prescribed by a Veterinarian and purchased from a Veterinarian or through a licensed pharmacy, and have been approved by an applicable governmental authority for use by Veterinarians.

## 16. Non-Emergency Travel Expenses

Travel costs related to making a house call – unless a veterinarian certifies that such a visit is essential in an emergency.

**Example 1:** *An owner who uses the services of a mobile practice requests a house call. The Veterinarian visits the home and an ear infection is discovered. The ear is cleaned, and Medication is dispensed to the owner. In this scenario, the examination fee, cleaning and Medication are eligible for coverage. However, any mileage or fees related to the Veterinarian making the house call are not.*

**Example 2:** *An owner makes a frantic call to her mobile Veterinarian because her dog was just hit by a car. The owner is disabled and unable to drive. The mobile Veterinarian rushes over to examine and assess the dog. In this situation, any mileage or house call specific fees related to making this emergency visit are eligible for coverage.*

## 17. Non-essential Services and Supplies

Expenses related to grooming and grooming supplies, restraint devices including, but not limited to, collars, muzzles and crates; carrying devices including, but not limited to, strollers and pet carriers; non-prescription pet food and regular or medicated bath services. An exception would be for Mitaban baths, which would be covered.

## 18. Nuclear Incidents

Any claim for loss that arises from a nuclear reaction, radiation, radioactive contamination, or the discharge of a nuclear device or a chemical, biological, biochemical, or electromagnetic weapon, device, agent, or material, whether controlled or uncontrolled, accidental or otherwise.

## 19. Post-mortem

Any post-mortem tests or procedures.

## 20. Pre-existing Conditions

A Pre-existing Condition refers to any Condition which first occurred, manifested, displayed signs and/or symptoms of, was treated, diagnosed or has been previously known by You, and/or Your Veterinarian prior to Your Pet's Policy Effective Date, as stated on Your Declaration Page, or during an applicable Waiting Period.

**Example 1:** *If Your Pet was diagnosed by Your Veterinarian to be suffering from skin allergies prior to taking out a Furkin Pet Insurance Policy, then skin allergies and any Associated Conditions to these allergies (e.g. Ear infections) would be considered Pre-existing and not eligible for coverage.*

**Example 2:** *If Your Pet developed skin allergies while insured with a Furkin Pet Insurance Policy, then all Treatment for the allergies and related Conditions would be eligible for coverage for as long as the Policy remains in-force*

**Example 3:** *If Your Pet suffers from IVDD (intervertebral disc disease) prior to the Effective Date of Your Policy or prior to the end of the Illness 14 day Waiting Period, then all further episodes of IVDD, regardless of where along the spine the disc protrusion occurs, would be ineligible for coverage..*

## 21. Repetitive/Compulsive Behaviour

Any medical Condition that arises due to repetitive activity, throughout the life of Your Pet, that results in Your Pet requiring repeated medical Treatment. After (3) three occurrences of separate but similar incidents a Condition will be considered preventable and will be excluded from coverage, (no longer eligible for Reimbursement). Examples include, but are not limited to, the following recurring Conditions: Foreign Body Ingestions, porcupine quill impalement, lacerations, fight/bite wounds, motor vehicle Injuries and Poison ingestions.

## 22. Reproduction and the Reproductive System

Expenses related to, or complications that arise from, any Illness involving reproduction or the Reproductive System, (please refer to the full definition of the Reproductive System in the Glossary on page 33) including, but not limited to:

- a) Pregnancy, queening or whelping;
- b) Any Treatment for mammary tumours;
- c) Aftercare of a litter and other Routine procedures; or
- d) Spaying or neutering or any sterilization procedure.

## 23. Risky Activities

We don't offer coverage or pay for expenses that ensue from activities such as commercial guarding, organized fighting, the pursuit of prey, or commercial racing (i.e. greyhound racing). We do provide coverage for dogs used in the recreational hunting of upland birds or waterfowl and recreational activities, including flyball and agility.

## 24. Transplants

Any costs related to organ or tissue transplants.

## 25. Unreasonable Veterinary Fees

Your coverage is for the reasonable costs for Medically Necessary Treatment of Your Pet's Accidents and Illnesses. In determining what is Medically Necessary, and what costs are reasonable, We consider whether:

- a) The veterinary fees charged (and claimed for) appear greater than conventional fees charged by an attending/referral practice; and/or
- b) Treatment received may not have been required or may have been excessive when compared with Treatment conventionally undertaken by an attending/referral practice.

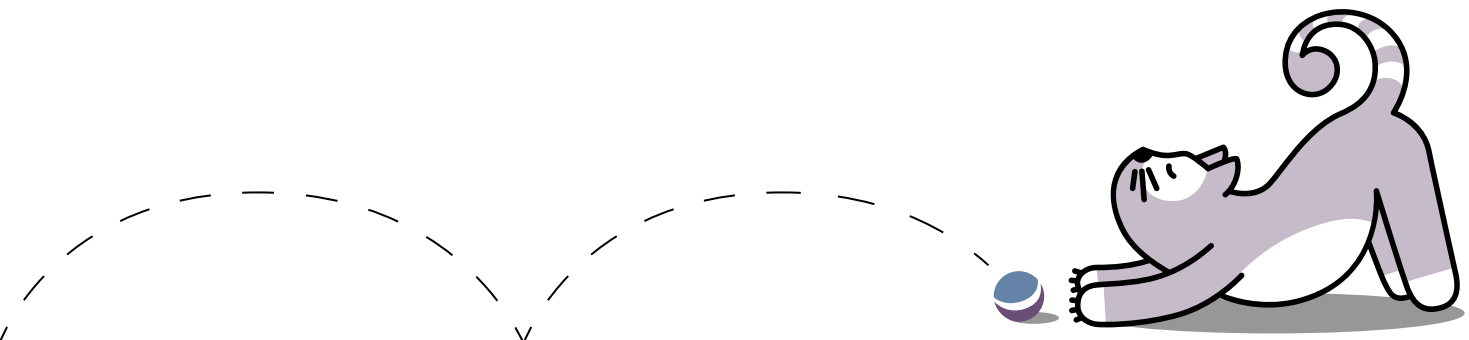
Where there is a dispute, We will pay only those veterinary fees deemed reasonable and essential. We will pay only up to a 100% mark-up on the manufacturer's price for prescribed veterinary medicines, exclusive of any dispensing fee charged by Your Veterinarian.


## 26. Vaccines and Routine/Preventive Care

Expenses related to, or expenses resulting from, complications associated with vaccinations and other Preventive procedures (e.g. microchipping), including, but not limited to, Routine anal gland expression.

## 27. War Activities

Any loss as a result of an act of force, insurrection or violence for religious, ideological or political reasons, war, riot, civil commotion, revolution or similar event including any act of terrorism of any kind. This Exclusion applies whether or not war has formally been declared.





Section 5

# Reimbursement

**Reimbursing Your claims is a priority for Us.** We will process all Reimbursement Requests – whether simple or complex – as quickly as possible, once We have received all of the required documentation.

## A. Claims

In order to process any claim, We require the complete medical history/records associated with Your Pet. You agree to provide to Us all medical history/records associated with Your Pet. You authorize Us, at the time of Your Policy Effective Date and any time thereafter, to contact any veterinary clinic or hospital for the purposes of obtaining all available medical records that exist for Your Pet. You authorize the staff of any veterinary clinic or hospital to release to Us all medical records that exist for Your Pet and, if required, to discuss with Us the Treatment of Your Pet and/or the content contained within Your Pet's medical records. Failure or refusal to disclose a complete medical history for Your Pet when requested may result in the denial of Your claim(s) and/or cancellation of Your Policy.

If We pay a claim for any Illness or Injury that is not eligible under the Policy terms and conditions, that payment by Us does not waive Our right to apply the terms and conditions of this Policy appropriately to any other submitted claims.

## B. Before You Claim

You may have Your claims paid directly to the treating Veterinarian, if an arrangement to do so exists between Us and the treating Veterinarian. If You wish for Us to pay Our portion of the claim directly to the veterinary clinic, please complete the required preauthorization form which can be found on Our website.

## C. Reimbursement Request (Claim) Forms

- You can download a claim form at any time from Our website at [www.furkin.com](http://www.furkin.com)
- Alternately, You may contact Our Member Experience Team at 1-888-453-1088 and We will mail, email, or fax a claim form to You.

## D. Before You Submit

To avoid processing delays, please ensure that the Reimbursement Request (claim form) includes all the following:

- Your name, the date, Your Pets' name, Your Policy Number, Your email address and Your preferred telephone number.
- The name of the veterinary hospital;
- The name of the Illness or Injury eligible for Reimbursement, completed by You and/or Your Veterinarian;
- The date You noticed Your Pet was unwell;
- The Treatment dates for Your claim;
- The amount being claimed;
- Answer any other applicable questions on the form; and
- All paid-in-full receipts (including an itemized breakdown of charges).



## E. Submitting Your Claim

There are three ways that You can submit Your claim to Us:

- You may email it to Us using [claims@furkin.com](mailto:claims@furkin.com);
- You may fax it to Us at 1-855-868-0840 or;
- You may mail it to Us at 309 - 1277 Lynn Valley Road, North Vancouver, BC V7J 0A2



There are many smart phone apps that You can download and use to take a picture of Your Reimbursement Request and supporting documents which You can then email to Us.

## F. Additional Forms for Other Types of Claims

When submitting a paper request, We have special Reimbursement Request forms for Additional Benefits, such as cremation or burial. Find Our printable paper claim forms at [www.furkin.com/forms](http://www.furkin.com/forms).

## G. Our Claims Process

When making any claim, You must follow this process:

- **Financial responsibility:** You must pay Your Veterinarian first for all services and Treatments, and then submit a Reimbursement Request to Us.
- **Fully completed form:** You must submit a fully completed Reimbursement Request (claim form) and supporting invoice(s) for each and every Illness or Injury, for which a claim is made, within 90 days of the Treatment date.
- **Reimbursement:** Once the claim is processed We will reimburse You for all eligible costs, less any applicable Co-insurance and Deductibles, based on the specified amounts and coverage outlined in this Policy.

## H. Eligibility of Claims

- We request that We receive all claims within 90 days after the Treatment date, or within 90 days of the date Your Policy terminates, whichever occurs first, to be eligible for Reimbursement.
- If Your claim is submitted by Your veterinary clinic on Your behalf, You are responsible to ensure it is submitted within the eligible time frame.
- Costs of Treatment for any claims must be incurred while Your Policy is in effect, and after any applicable Waiting Periods have expired in order to be eligible for Reimbursement.
- Taxes on veterinary services are included in the amounts eligible to be reimbursed to You.

## I. Claims Review/Reassessment

If Your claim is denied, You or the attending Veterinarian may request a review or reassessment. Additional information may be required to assist in the re-evaluation of the denied claim. This includes, but is not limited to, additional medical documentation, laboratory results, a statement from Your Veterinarian who provided Treatment.



## J. Ineligible Reimbursements

- We are unable to reimburse You or Your Veterinarian for Conditions excluded by this Policy.
- We are unable to reimburse You or Your Veterinarian for fees related to administrative tasks such as completing forms, filing fees, courier fees, postal fees or charges for sending/delivering medical records, even if Your Veterinarian chooses to include these fees on Your invoice.
- We will not reimburse claims where You did not follow the recommended advice of a Veterinarian. This includes, but is not limited to, medical Conditions such as those preventable by vaccination; prophylactic Medication; or sterilization (spaying and neutering).

## K. Reimbursement at Par

Reimbursement for charges that You pay in legal currency of the United States of America will be paid in legal currency of Canada at par, without applying any currency conversion exchange. For example, an invoice of \$800 USD of eligible expenses will be paid at par to You as \$800 CDN less Co-insurance and Deductible. We do this because Your Premium is paid in Canadian dollars and that Premium is established based upon the cost of Canadian veterinary fees.

## L. Insurance Fraud

Insurance Fraud unfairly increases Premiums for all policyholders. If You provide Us or make a claim that involves false, misleading, and/or dishonest information, We may not pay Your claim, We may void any of Your Policies, and We may be required by law to report it to the government authorities.

**Healthy coverage**  
***fur* your family™**





Section 6

# Legal Stuff

## A. Your Legal Rights and Responsibilities

You want Your coverage to remain in place, so it is vitally important that You understand Your coverage, rights and legal responsibilities.

## B. Changes to Your Coverage

### 1. Changes Made by Us

Unless You make any additional changes, Your Premium and/or coverage features will only change on Your Policy Anniversary Date. You will be notified of any changes by Us, at least 30 days in advance.

### 2. Application for Changes

You may apply for changes to Your Policy plan at any time. For address changes that affect Your monthly Premium, the change will take effect on Your next Policy monthly billing date following the date We receive Your change request. If any changes impact Your coverage, We will send You a new Declaration Page.

### 3. Downgrading and Upgrading Your Annual Deductible

In each age band, 0 to under 5, 5 to 10 and 10 & over, You have a choice of three Deductibles and while Your Policy is in effect, You may choose to change Your Deductible to one of the other two options within the age band.

You can increase Your Deductible at any time. Any change will take effect on Your next Policy monthly billing date following the date We receive Your change request.

You can decrease Your Deductible at any time during the first 30 days from the date You purchased Your Policy or during the open enrollment period, which is the first 30 days after Your Policy Anniversary Date.

## C. Cancellation

### 1. Cancelling Your Coverage

- i. You must request cancellation of Your Policy in writing to Us by mail, fax or e-mail, or You may also call Us by phone to request cancellation.
- ii. Cancellation will take effect on the date We received Your cancellation request.
- iii. If Your Pet passes away, We'll automatically backdate Your cancellation to the date on which they passed away.

### 2. 30-Day Free-look Period

Where permitted by law, if for some reason You decide to cancel Your Policy, You have 30 days from Your Policy Effective Date to cancel Your Policy without any financial obligation. In the event that You notify Us to cancel Your Policy within that period, We will refund any part of the Premium You have paid and Your Policy shall be void, so long as We have not reimbursed You for any claims. The enrollment fee is non-refundable.

## D. Legal

### 1. Governing Laws

Where this Policy's provisions are in conflict with the statutes of the province or territory in which this Policy is issued, the statutory provisions shall govern. This Policy shall be interpreted in accordance with the laws of the province or territory in which the Contract of insurance is deemed to have been made.

## 2. Insurance Contract

Your Contract with Us includes the information that You provided at enrollment for insurance including Your answers to the underwriting questions, this Policy Document, Your Declaration Page, as amended from time to time in accordance with the Policy terms and conditions, any document accompanying the Policy Document when issued, as well as any amendments agreed or provided in writing after the Policy is issued.

## 3. Recovery From Third Parties; Subrogation; Reimbursement; Setoff; Other Coverage

- i. If You have insurance on specifically described Pets, Our Policy will be considered excess insurance. We will not make payments for claims for which You are entitled to recovery under any other insurance, except for any additional sum that is payable over and above such other insurance and any contribution that We are obliged to make by law.
- ii. If We make a payment to You and You are also entitled to receive a payment from a third party, Our obligation is subrogated to that right. You will help Us recover any payments that were subject to subrogation and reimburse Us to the extent You recover from a third party (up to the amount of Our payments to You). Notwithstanding anything to the contrary in this agreement and without prejudice to any other right or remedy We may have, We may set off or recoup any liability owed to You pursuant to this Policy against any amount We determine, in good faith, that You are liable for to Us, including, without limitation, any overpayments We may have made to You due to subrogation, error, or otherwise.
- iii. We have the right to subrogate. This means that if someone else is found to be responsible for an Accident or Illness for which We pay an amount or assume a liability, We have the right to legally pursue them, in Your name, to enforce such rights of recovery of any incurred amounts that We paid. You must help Us if We ask You, by executing such documents as are necessary and by cooperating with Us. Your right to recover from Us is not affected by any release from liability entered into by You prior to loss.

## 4. Limitation of Actions

No suit may be brought against Us until You have fully complied with all terms and conditions of Your Contract. Every action or proceeding against an insurer for the recovery of insurance money payable under a contract is absolutely barred unless commenced within the time limit set out in the Insurance Act or other applicable legislation.





Section 7

# Vocabulary Used in this Document

## A. Glossary

We all use words differently. To ensure You understand exactly what We mean, We have provided specific definitions for the important key words used throughout this Policy.

### 1. Accident

A sudden event involving an external force, or any otherwise unexpected or unforeseen incident known to have occurred, which causes Injury to Your Pet and is independent of all other Conditions. For the purposes of this Policy, Cruciate Ligaments tears, Patellar Luxation, Elbow Dysplasia, Hip Dysplasia, and Lameness are considered to be Illness medical Conditions and not Accidents.

### 2. Alternative Therapies

Acupuncture, chiropractic services, veterinary orthopedic manipulation (VOM), hydrotherapy, massage therapy, physiotherapy, and laser Treatments provided by, or under the Direct Supervision of, a licensed Veterinarian and related to an eligible Accident or Illness.

### 3. Annual Policy Limit

The amount of pet insurance coverage available for eligible claims in a Policy Year. Your Furkin Pet Insurance Policy has an Annual Policy Limit of \$20,000.

### 4. Annual Policy Period

Each 12-month period that begins at 12:00 AM on the date Your Policy comes into effect (Effective Date) and ends at 11:59 PM on the day before the Policy Anniversary Date.

### 5. Associated Condition

Any medical Condition or complication arising from another Condition for which Your Pet showed signs or symptoms that are directly related to, and caused by, the primary medical Condition.

### 6. Behaviour, Behavioural

Any Condition which, when viewed within the context, frequency and intensity of the behaviour, is considered to be a change in the normal behaviour of Your Pet. This change in behaviour, resulting from factors such as anxiety or fear, may result in destructive, self-destructive or aggressive patterns of behaviour. This would include any Injuries which occur as a result of Your Pet's Behaviour, including but not limited to recurrent Dietary Indiscretions, recurrent Foreign Body Ingestions, recurrent aggressive Behaviour, or recurrent oral toxicities. Any change in behaviour attributed to a lack of obedience would not be considered a Behavioural Condition under this definition.

### 7. Bilateral Condition

Any Condition affecting body parts of which Your Pet has two, one on each side of the body (examples: cruciate ligaments, hip dysplasia, ear or eye problems).

### 8. Certified Applied Animal Behaviorist

A Certified Applied Animal Behaviourist (CAAB) is an individual who has been certified by the Animal Behaviour Society (North America) "ABS-NA" as having met the minimum standards of education, experience and ethics required by a professional animal behaviourist as set forth by the ABS-NA.

### 9. Co-insurance

The portion of Your claim for which You are responsible for paying before Your Deductible is applied. All Furkin Pet Insurance Policies have an applicable 20% Co-insurance, meaning You are responsible for paying 20% of all eligible expenses, after which your annual Deductible (or any remaining balance of Your annual Deductible if You had any previous claims in a Policy Year) is applied. We then reimburse you for the balance of all eligible expenses. Ineligible expenses are not part of Your Co-Insurance and are fully Your responsibility.

### 10. 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 or whether they are masked or controlled by Treatment or Medication. For example, arthritis in Your Pet's legs, back and neck is all considered one Condition (i.e. arthritis).

### 11. Congenital

A Congenital Condition is a medical Condition with which a pet has been born, but may not manifest or present until later in life. An example of a Congenital Condition that is evident at or close to birth would be a cleft palate. An example of a Congenital Condition that may not be evident for many months after birth would be a portal shunt (which is a liver vascular concern that usually requires Treatment). Congenital Conditions are eligible for coverage, as long as they would not be noted on a thorough Physical Exam prior to the issuance of an insurance Policy.

## 12. Contract (Also called Policy)

Your insurance agreement with Us as evidence by the information You provided at enrollment for insurance including Your answers to the underwriting questions, this Policy Document, Your Declaration Page as amended from time to time, the Statutory Conditions and any document attached to this Policy when issued, as well as any amendments agreed or provided in writing after the Policy is issued. Please keep all Policy Documents together in a safe place.

## 13. Declaration Page

The Policy page which identifies the Policy Number, Your name and information, Your Pet's name and information, the Coverage Plan, and Policy Effective Date, and the other information listed on page 7 of this document.

## 14. Deductible

A fixed amount which is deducted from Your claim after Your Co-insurance amount has been applied. This amount is applied annually when You make a claim, and is deducted from the amount You are reimbursed. All Furkin policies offer a choice of three annual Deductibles. The three options of the annual Deductible are dependent upon the age of the Pet (Please see the chart on page 10).

## 15. Dental

Any Condition for which a Veterinarian recommends any form of Treatment for the teeth and/or gums, including, but not limited to, scaling, polishing, extractions, orthodontic and endodontics, whether due to Illness or trauma.

## 16. Dietary Indiscretion

Ingestion of a food item, such as the ingestion of human food, rotting food or garbage, which causes Illness or Injury, or ingestion of a non-food item which does not require active Treatment in order for it to pass through or be ejected from the gastrointestinal system. The consequences of Dietary Indiscretion are considered to be an Illness under Your Furkin Policy. If Your Pet has multiple incidents (three) of Dietary Indiscretion, then this Condition will be subject to an Exclusion under the Policy.

## 17. Direct Supervision

Refers to guidance or direction provided to a veterinary health team member by a licensed Veterinarian who is in the same building as the team member providing the service in question.

## 18. Effective Date

When You apply for insurance coverage for Your Pet, the date upon which a Policy is issued is referred to as the Effective Date.

## 19. Exclusion

An Illness, Injury or other Condition that is not eligible for coverage under this Policy, whether temporarily or permanently, either because the Condition is not eligible under the terms and conditions of this Policy or because the Condition existed prior to the Policy Effective Date or the expiry dates of the applicable Waiting Periods. Whether an Exclusion is a Temporary Exclusion (see Temporary Exclusion) or Permanent Exclusion (see Permanent Exclusion) would be determined by the individual circumstances of that Condition in that pet.

## 20. Foreign Body Ingestion

An incident in which Your Pet has ingested a non-food item which will not pass through or be ejected from the gastrointestinal system without the assistance of veterinary Treatment (e.g. medical or surgical intervention). Foreign Body Ingestion will be considered an Accident under this Policy, unless it is the result of a known Behavioural problem which is Pre-existing. For example, if Your dog has existing separation anxiety and swallows foreign material in the process of destroying household furnishings, then the ingestion of this foreign material would be excluded from coverage.

## 21. Fraud

Any intentionally dishonest act – such as providing information You know to be false - done for the purposes of receiving payment, better coverage, or gaining something else of value from Your insurance provider. Any Fraud We discover immediately voids Your Policy agreement and permits Us to cancel Your coverage. Serious acts of Fraud may also lead Us to pursue legal action.

## 22. Hereditary

Hereditary problems are medical Conditions that have, at least in part, a genetic basis and as such can be passed from one pet generation to the next. Some Hereditary problems can be obvious either at birth or a young age, such as components of the Brachycephalic Syndrome in certain dog breeds or cryptorchidism (which occurs when one or both testicles do not descend into the scrotal sac within a couple of weeks after birth). Others, however, may not be evident for months or years, such as hip dysplasia. Hereditary Conditions are eligible for coverage, as long as they would not be noted on a thorough Physical Exam prior to the issuance of an insurance Policy.

### **23. Illness, Ill**

Sickness, disease and any changes to Your Pet's normal healthy state. For the purposes of Your Policy, the definition of Illness does not include Behavioral Problems or Dental Problems.

### **24. Injury, Injured**

Damage to one or more parts of Your Pet's body as the result of an external unexpected event that is not related to an internal Illness Condition.

### **25. Medical Emergency**

An Accident or Illness that requires immediate life-saving Treatment prescribed by a licensed Veterinarian.

### **26. Medically Necessary**

Required care that a Veterinarian prescribes and performs that is directly related to the resolution or control of the medical Condition being treated.

### **27. Medication**

Any medicine legally prescribed and recommended by Your Veterinarian and approved by an applicable governmental authority for use by Veterinarians.

### **28. Our Share**

(See Reimbursement)

### **29. Pet**

Your dog or cat named in this Policy.

### **30. Permanent Exclusion**

An abnormal health state, Condition or other limitation ineligible under this Policy regardless of subsequent Treatment.

### **31. Physical Exam**

Refers to a thorough examination of Your Pet conducted by a licensed Veterinarian of all of the body systems visible and palpable externally. Utilizing direct inspection, palpation, percussion and auscultation Your Veterinarian would determine the condition of the eyes, ears, nose, teeth, gums and mouth, skin and haircoat, gastrointestinal system, musculoskeletal system, abdomen, urogenital system, heart and lungs, as well as an opinion of Your Pet's body condition score. As a result of this examination, Your Veterinarian would note all normal and abnormal Conditions in Your Pet's medical records. In addition to the actual Physical Exam, Your Veterinarian would also be expected to record a history from You about Your Pet's activity, diet and any changes from Your Pet's normal condition.

### **32. Poison**

A chemical substance that when ingested in inappropriate amounts can cause Injury or death.

For the purposes of this coverage a Poison does not include Dietary Indiscretion, such as the ingestion of human food, rotting food or garbage. Examples of a Poison include warfarin, strychnine, metaldehyde, prescription drugs or illicit drugs, as well as specific plants that are identified and known to be toxic (e.g. lilies).

### **33. Policy, Policy Document(s), Document(s)** (See Contract)

### **34. Policy Anniversary Date**

The first anniversary of Your Policy Effective Date and each anniversary thereafter.

### **35. Policy Effective Date**

The date Your Contract with Us comes into effect. The Waiting Period applies after the Policy Effective Date. This date is set out on Your Declaration Page.

### **36. Policy Number**

The specific Policy Number We use to identify You and the coverage You have for Your Pet. Please note that We can have multiple Policy Numbers for You, if You have more than one coverage option with Us. The Policy Number appears on Your Declaration Page.

### **37. Policy Year**

Each 12-month period that ends at 11:59 PM the day before the Policy Anniversary Date.

### **38. Pre-existing Condition**

A Condition which first occurred or showed clinical signs before Your Pet's coverage started or within the Policy Waiting Period, with or without a confirmed diagnosis. Pre-existing will include Conditions for which a Veterinarian provided medical advice, about which relevant clinical signs were noted in the medical records, or were previously treated by a Veterinarian or associated with treatments provided through a shelter, breeder, or other resources, including the Pet owner. Pre-existing Conditions would include those Conditions that have occurred in the past and are not presently being manifested clinically, as the Condition is being controlled through the use of appropriate diet or medication.

### **39. Premium**

Your insurance Premium is the monthly payment You make to Us - Your insurance company - to keep Your Policy active and coverage in place.

### **40. Reimbursement**

The portion of total covered claim costs that We pay.

#### 41. Reimbursement Request

(Also called claim)

An application for Reimbursement that You submit to Us.

#### 42. Reproductive System

For the purposes of eligibility for coverage for this insurance Policy the Reproductive System in either female dogs or cats is viewed to include the ovaries, uterus, uterine tubes, cervix, vagina and mammary glands. In male dogs or cats, the Reproductive System includes the testicles, prostate gland, vas deferens and penis.

#### 43. Routine or Preventive Care

Veterinary Treatment that is for prevention or early detection (when no signs or evidence exist) of Illness or diseases, including but not limited to: Vaccinations, titer tests, Genetic / DNA tests, diagnostic tests, internal or external parasite prevention.

#### 44. Statutory Conditions

Conditions that by law must be included in Your Contract.

#### 45. Temporary Exclusion

An abnormal health state, Condition or other limitation that is ineligible for coverage for a period of time, that may become eligible under this Policy, provided that a Veterinarian certifies that Your Pet has completely recovered.

#### 46. Treatment

Medical care that a Veterinarian provides for Your Pet as the result of an Illness or Accidental Injury.

#### 47. Vaccine

Immunizations against Vaccine - preventable disease, as set out and recognized by the Canadian Veterinary Medical Association.

#### 48. Veterinarian

A medical professional who is properly licensed in Your Province or the Province/ State where Treatment is being provided, to provide medical Treatment for Your Pet and who is acting within the scope of their license and their license is in good standing.

#### 49. Waiting Period

The period of time after Your Policy Effective Date that must elapse before there is coverage for an Accident, Illness or other event. The Waiting Periods for Accident or Illness begin at 12:00 a.m. on the Effective Date. Full coverage begins when the Waiting Periods have expired. There is no coverage for an Accident or other event that occurs before the expiry of the applicable Waiting Period. There is no coverage for an Illness, if the onset of the Illness is before the expiry of the applicable Waiting Period, or if there are clinical signs or symptoms during those durations, even if the Treatment for the Accident or Illness occurs after the expiry of the applicable Waiting Period.

#### 50. We, Our, Us and other derivations

Furkin, GPIC Insurance Company, and Canada Pet Health Insurance Services, Inc., as applicable. Canada Pet Health Insurance Services, Inc. handles many of the administrative processes for this insurance on behalf of the applicable underwriter. These terms should be interpreted in that context.

#### 51. You, Your

The insured person named in the Policy as the policyholder who is the party to the insurance Contract with Us.

#### 52. Your Share

(See Co-insurance)



# Healthy coverage *fur* your family™

**Please let Us know if We can  
be of any assistance:**

Call Us toll free at 1-888-453-1088

Email Us at [care@furkin.com](mailto:care@furkin.com)

Visit Us at

**[www.furkin.com](http://www.furkin.com)**



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GPIC Insurance Company  
309-1277 Lynn Valley Road  
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