



Pet Insurance for CARP Members



COVERAGE DETAILS

BENEFITS ENTITLEMENTS	MAXIMUM BENEFIT AMOUNT	
Veterinary Fees Accidents and Illnesses	PetCare \$10,000. Per lifetime of the Pet	PetCare Plus \$25,000. Per lifetime of the Pet
Wellness Plan Fees	Not covered.	\$250. Per policy year
ADDITIONAL BENEFITS	Per Incident	Per Incident
Additional Living Expenses	\$2,000.	\$2,000.
Trip Cancellation	\$500.	\$500.
Boarding Kennel Fees	\$500.	\$500.
Lost Pet Recovery Fees	\$250.	\$250.
Accidental Death	\$500.	\$500.
Euthanasia and Cremation	\$250.	\$500.

Co-Payment

We will pay eighty (80) percent of each covered claim up to the Maximum Benefit Amount. Your share of each covered claim will be twenty (20) percent. This is referred to as your Co-payment. Once the claim payable has been determined any applicable Deductibles will then be applied prior to reimbursement.

Deductible

The deductible is applied once the claim payable has been determined. The deductible amount is determined by the age of the Pet at the time of claim. The deductible is applied per medical condition, Accident or Illness Incident, every twelve (12) policy months (policy year).

Age of Pet	Deductible Amount
Less than five (5) years old	\$100
Between five (5) and ten (10) years old	\$150
More than ten (10) years old	\$250

Coverage Restrictions

- Accidents or Illnesses that were noted, symptomatic, or treated prior to the coverage effective date and/or Illnesses that were noted, symptomatic, or treated within the applicable waiting period, are not covered by this policy.
- Other Restrictions may apply, please see Insurance Policy Terms & Conditions for details.
- All Conditions are considered Bilateral.

Medical conditions that are noted, symptomatic or diagnosed prior to enrollment, or during a waiting period are pre-existing to Coverage and not available for coverage. This advertisement is an outline only, the actual policy issued terms and conditions will prevail.

The Pet Insurance for CARP Members Program is offered by The McLennan Group Insurance Inc. PetCare Pet Insurance Programs are underwritten by Northbridge General Insurance Corporation, distributed by PTZ Insurance Services Ltd. Coverage is available to all residents in all provinces, excluding the territories and Quebec.