

render our decisions, in our sole discretion. To request that We review and consider removing an Exclusion which appears on Your Document of Insurance, please contact Our offices 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. Additional forms are available through Your Veterinarian's office, Our website (www.purinacare.ca), or through Our Customer Care Center.

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

Before You submit a claim, please note the following:

- In order for Us to process Your claim as quickly as possible, the following information must be included on or with Your claim:
 - Your name, address and signature.
 - Your Veterinarian's signature.
 - The name of the Illness or Accident You are claiming for (this is to be filled out by Your Veterinarian).
 - All applicable receipts including an itemized breakdown of the fees incurred.
- Please keep a copy of each claim submission for Your records.
- Failure to provide complete information may result in a delay in the processing of Your claim and/or We may return the unprocessed claim to You so that You may add the missing information.
- We cannot guarantee coverage of a claim over the phone. To ask about Treatment not yet performed, please contact Us for a pre-authorization 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.

- We will only pay claims:
 - if received by Us no later than 6 months from the date of Treatment.
 - if 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.
- We will not reimburse Your Veterinarian for completing any form, nor will We reimburse You for any fees Your Veterinarian may charge to complete the form.
- If You make a claim and Your premium payments are not up-to-date, We will not process or pay Your claim.
- If You make a false or exaggerated claim, this Policy will end and We will not make any further payments.
- An action or proceeding against Us for the recovery of a claim under this contract shall not be commenced more 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 contact Us, so We may advise You of other claim payment options that may be available.

VII: DEFINITIONS:

Accident	An unexpected, unintended event causing injury.
Annual	Periods of one year, or part of a year, starting with the date this Policy was first issued, or starting with the effective date of a change in Coverage Plan.
Associated Conditions	Any medical problem that is directly related to and caused by the primary medical Condition. This includes any medical Condition resulting from any Treatments for the Associated Conditions such as diagnostic testing and medication.
Benefit or Coverage	The insurance protection described in this Policy.
Bi-lateral Condition	Any Condition affecting body parts of which Your Pet has two, one on each side of the body (examples: cruciate ligaments, ears, eyes).
Clinical Signs	Changes in a pet's normal healthy state, bodily function or behaviour.

Co-Insurance	The percentage of Your claim that You must pay before any applicable Deductible applies. See Document of Insurance.
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 this Policy.
Deductible	A fixed amount that You must pay prior to receiving claims reimbursement. See Document of Insurance.
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 change to a pet's normal healthy state.
Insurer	SecuriCan General Insurance Company.
Maximum Claimable	The most You can claim for, as set out and explained in the Document of Insurance and the Schedule of Maximum Benefit Amounts. Any applicable Co-Insurance and Deductible may be applied to this amount.
Maximum Payable	The most We will pay, as set out and explained in the Document of Insurance and the Schedule of Maximum Benefit Amounts.
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 /Foreseeable Condition	A Condition which first occurred or showed Clinical Signs before the 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, dentistry, surgery, diagnostics, medication, nursing and specialist referral, performed by a Veterinarian.
Veterinarian	A physician or surgeon who is licensed to practice veterinary medicine where that practice is located.
Veterinary Services	Veterinary professional fees, hospitalization, dentistry, surgery, diagnostics, medication, nursing and specialist referral, performed by a Veterinarian.
We, Us, Our	SecuriCan General 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 our Customer Care Centre at:

SecuriCan General Insurance Company
200-1200 Portage Ave.
Winnipeg, MB. R3G 0T5

Toll Free Phone: 1-800-661-3199
Toll Free Fax: 1-866-322-5246
E-mail: contactus@purinacare.ca
Web: www.purinacare.ca



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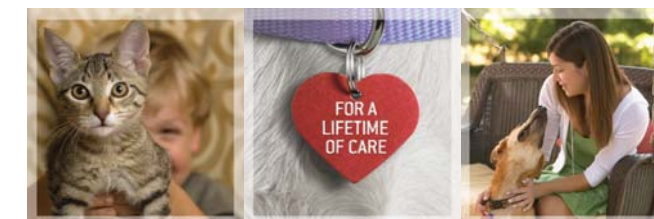
Policy Terms, Conditions, and Benefits of Insurance

FORM PURTC072009

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Please Read Carefully and Attach to Your Document of Insurance



I: INSURING AGREEMENT:

When You pay Your premium, We will provide insurance Coverage and Benefits for Your Pet dog or cat. Coverage and Benefits for Your Pet dog or cat 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.

II: DESCRIPTION OF INSURED COVERAGES AND BENEFITS:

i: Accident Coverage (Protect, Preferred, Premium Plans):

We will reimburse You for the costs of insured Veterinary Services Your Pet has received for any Accident. Each incident has a Maximum Payable limit shown on the Schedule of Maximum Benefit Amounts.

ii: Illness Coverage (Preferred and Premium Plans):

We will reimburse You for the costs of insured Veterinary Services Your Pet has received for any Illness. Each Condition has a Maximum Payable limit as shown on the Schedule of Maximum Benefit Amounts and renews each year.

iii: Preventive Care Coverage (Premium Plan Only):

We will pay for the cost of Preventive Care services Your Pet has received, limited to the Maximum Claimable amount as shown on the Schedule of Maximum Benefit Amounts.

III: CONDITIONS, LIMITATIONS, AND EXCLUSIONS:

i: Under the Protect plan, We will not pay for:

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

ii: General Conditions applicable to ALL plans:

1. Pre-existing or Foreseeable Conditions are excluded from Coverage. This includes any Condition(s) that start within any applicable waiting period. The waiting periods are explained on page 6.
2. We will not pay for the cost of any Treatment You choose to have done that is not directly related to an Illness or Accident. This includes general health improvers or

preventive Treatments such as nail trims and routine anal gland expression, except for the Preventive Care services shown in Your Schedule of Maximum Benefits if You chose the Premium plan.

3. We will not pay for the costs associated with behavioural problems or training.
4. We will not pay for prescription or therapeutic food, natural health products, cosmetic procedures, boarding or grooming.
5. We will not pay for any alternative therapies or medical devices.
6. We will not pay for any dental costs other than those directly related, and not secondary, to an Accident and costs specified under the Preventive Care services shown in Your Schedule of Maximum Benefits if You chose the Premium plan.
7. We will not pay for flea control other than the Benefits provided under the Premium plan or for the Treatment of a diagnosed flea allergy dermatitis.
8. We will not pay for maternity costs including complications during pregnancy, whelping/queening or litter care.
9. We will not pay for the costs of treating an Illness or Accident deliberately caused by You or anyone living with You.
10. If You choose to have Your Veterinarian make a house call rather than an in-practice call, We will pay only the cost of a regular examination fee.
11. If Your Pet is euthanized, We will pay the cost if it was recommended by Your Veterinarian as the direct result of an Illness or Accident. We will not pay for the cost of cremation or burial.
12. If Your Pet is used for professional, occupational or business purposes, We will not pay the cost of an Illness or Accident resulting directly from these activities unless Coverage is pre-approved by Us.
13. We will not provide Illness Coverage for cats diagnosed with or showing Clinical Signs of FIP, FIV, or FELV prior to enrollment or during the waiting period.
14. We will provide coverage for medications only if they have a Drug Identification Number (D.I.N.).
15. We will not pay for the costs of treating umbilical hernias.
16. We reserve the right to restrict Veterinary Service costs to an amount no greater than the amount specified by the fee guide applicable in Your province of residence. We will only pay for fees that are considered reasonable and customary. We will pay the cost of specialist services only if referred directly by Your Veterinarian. Specialists must have proper accreditation in their field of expertise and may be required to show proof of this accreditation at Our request.

17. 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.

18. This Coverage is only valid in Canada, and while travelling on vacation in the Continental United States of America. All claims that are received in U.S. funds will be adjusted in Canadian funds with no exchange. (For example: \$500.00 U.S. = \$500.00 CDN) This is due to the Policy premiums being calculated based on Canadian veterinarian fees and paid with Canadian dollars.

19. You must arrange for Your Pet to have a yearly examination and keep Your Pet up-to-date with appropriate vaccinations and other treatments as recommended by Your Veterinarian. Failure to do so shall result in the denial of coverage for related Illnesses or Conditions.

20. Insured pets must be cared for in accordance with Federal, Provincial and Municipal laws relating to pets.

21. 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.

22. We will not pay for Illnesses or Accidents caused by war activities. War activities include terrorist activities, bombardment, invasion, civil war, insurrection, rebellion, revolution, coup, or actions of armed forces while engaged in a war whether declared or not. We will not pay for any claims caused by any nuclear incident as defined in the Nuclear Liability Act, nuclear explosion or contamination by radioactive material.

23. Your Policy is subject to all applicable Canadian insurance laws.

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. We will not pay any loss or claim until the amount of such other insurance is used up.

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: A Deductible adjustment will apply to Your Policy as Your Pet ages to reflect the substantial increases in health care costs of aging Pets. Your premiums will not increase due to Your Pet's age. Your Deductible will be automatically increased on the Policy

anniversary following Your Pet's birthday, as shown in the Deductible Table below.

Deductible Structure	Dog		Cat	
	Protect & Preferred	Premium	Protect & Preferred	Premium
0-3 years	\$100	\$150	\$100	\$150
3-6 years	\$200	\$250	\$200	\$250
6-9 years	\$300	\$350	\$300	\$350
9+ years	\$500	\$500	\$400	\$400

Applications for Older Pets: If You apply for new Coverage for a Pet dog that has reached its 8th birthday or a Pet cat that has reached its 10th birthday, You must provide the following:

- Complete veterinary medical history for Your Pet.
- Results of a physical examination.
- Results of a complete urinalysis.
- Results of the following blood tests: Creatinine, B.U.N., ALT, Alkaline Phosphatase, Total Protein, Albumin, Complete Blood Count and T4.

The examination and tests must be done within the two months prior to Your application.

You are responsible for any costs incurred to provide these diagnostic results.

Claims Risk Management: We share with You in managing the financial risk of providing for Your Pet's health. As with other forms of insurance, Coverage and premiums are subject to individual adjustments according to the level of risk demonstrated by ongoing claims activity. To monitor this, We conduct a semi-annual analysis of all policies as part of Our claims risk management process. Results are used to identify if Your insured Pet is in the top group of Our policyholders in terms of claims frequency and costs over the past 24 months. If so, there will be an adjustment to Your Co-insurance (the percentage of the claim You are responsible for) on future claims. The maximum Co-Insurance amount that You would be responsible for on any claim is 50%.

This monitoring mechanism allows Us to protect the majority of policyholders with normal claims experience from having to off set the extra expense of policyholders with high claims activity. This process does not increase Your premiums, and is therefore only applicable if You have future claims. Adjustments are reassessed semi-annually and You may qualify to return to Your regular level of Co-insurance.

Insurance Contract: The entire contract includes Your application for insurance, the 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 a new Annual Deductible and Coverage amounts.
- Any Exclusions will carry over to Your new Coverage Plan.
- When increasing coverage, we may apply coverage exclusions or restrictions on conditions for which you have previously claimed. Restrictions are limited to the Maximum Benefit Amount of the lower coverage Plan for 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: Some 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.
- There is no waiting period for Preventive Care under the Premium plan.

V: EXCLUSIONS:

We will not pay for any Illness, Condition, expense or claim in any way directly or indirectly related to:

1. Pre-existing or Foreseeable Conditions. They are excluded from Coverage. This includes any Condition(s) that starts within any applicable waiting period. When referring to Exclusions, Bi-Lateral Conditions are considered as one Condition (examples: Cruciate ligaments, ears, eyes);
2. Any Condition named as an Exclusion on Your Document of Insurance.

You may request us to review Exclusions which appear on Your Document of Insurance. In response to Your request, We will consider removing such Exclusion from Your Policy. We are not obliged to remove any such Exclusion, and We are entitled to