



Official Insurance of Ontario's Pets

710 DORVAL DRIVE, SUITE 400
 OAKVILLE, ON L6K 3V7
 CANADA

TEL: 1-866-600-2445
 FAX: 1-866-368-7387

www.ospcainsurance.ca

COVERAGE FOR LIFE PROGRAM
 Product Specific Coverage Chart

Please refer to the chart below for your level of coverage.

	i Intro	1 Coverage 1	2 Coverage 2	3 Coverage 3	4 Unlimited Coverage
Veterinary Fees Accidents and Illnesses covered* – Includes <ul style="list-style-type: none"> • Vet Examination • X-Rays, MRI, CAT Scans • Surgeries • Alternative therapies • Prescription food & medications • And many more 	\$1,000 per year	\$2,500 per year	\$5,000 per year	\$10,000 per year	Unlimited
Boarding Kennel Fees**	\$1,000 /yr	\$1,000 /yr	\$1,000 /yr	\$1,000 /yr	\$1,000 /yr
Trip Cancellation**	\$1,000 /yr	\$1,000 /yr	\$1,000 /yr	\$1,000 /yr	\$1,000 /yr
Lost Pet Recovery Costs and Accidental Death**	\$1,000 /yr	\$1,000 /yr	\$1,000 /yr	\$1,000 /yr	\$1,000 /yr
Euthanasia and Cremation**	\$100	\$200	\$300	\$400	\$500
Unlimited Coverage now includes Wellness Plan For preventative care such as: <ul style="list-style-type: none"> • vaccinations • annual physical exam • spay/neuter • heartworm testing/prevention • teeth cleaning (scale and polish) • flea and tick prevention 					\$500 per year

* Policy terms and conditions apply. Pre-existing conditions are not covered.
 ** Co-Payment and Deductible are not applicable to these coverages.

CO-PAYMENT

We will pay a percentage of each covered claim up to the Maximum Benefit Amount, depending on your level of coverage as stated on Your Document of Insurance. Your share of each covered claim will be the remaining percentage. 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. Your Co-payment is applied on each claim based upon the age of Your Pet at the time of claim.

- Less than 1 year old: 0%
- Between one (1) and five (5) years old: 15%
- Between five (5) and ten (10) years old: 20%
- Above ten (10) years old: 25%

DEDUCTIBLE

The Deductible is applied per medical condition claimed per 12 policy months (year) based upon the age of Your Pet at time of claim.

- Less than two (2) years old: \$0.00
- Between two (2) and five (5) years old: \$100.00
- Between five (5) and ten (10) years old: \$200.00
- Above ten (10) years old: \$300.00