

PET OWNER ASSISTANCE PACKAGE

THIS ENDORSEMENT CHANGES YOUR POLICY.

PLEASE READ THIS DOCUMENT CAREFULLY AND KEEP IT WITH YOUR POLICY.

For an additional premium and when the Policy Declarations indicates that the **PET OWNER ASSISTANCE PACKAGE** applies, your policy coverage is extended to include the following:

1. **THIRD PARTY PROPERTY DAMAGE LIABILITY COVERAGE – MAXIMUM BENEFIT \$25,000**

- a. We will pay all sums, up to \$25,000, which you become legally liable to pay as compensatory damages because of unintentional property damage arising out of the actions of your pet(s) named in the policy. \$25,000 is the maximum amount we will pay for the total of:
 - i. All compensatory damages in respect of one accident or occurrence, regardless of the number of insureds against whom claims are made or actions are brought; and
 - ii. All costs we incur for defense, investigation, negotiation and claim settlement.
- b. You must not admit responsibility, agree to pay any claim or negotiate with any other person following an incident. If a claim is made against you, we will defend you, even if the claim is groundless, false or fraudulent. We reserve the right to select legal counsel, investigate, negotiate and settle any claim if we decide this is appropriate. We will pay only for the legal counsel we select.
- c. You are responsible to reimburse us \$500 or the actual amount of the loss or damage, whichever is less, for loss or damage to property resulting from any one accident or occurrence. If you have any other insurance (such as a Homeowners, Tenant or Condominium Unit Owner policy) which applies to a claim or would have applied if this policy did not exist, this policy will be considered excess insurance, and we will not pay any loss or claim until the amount of such other insurance is used up.
- d. We do not insure claims for property damage caused by:
 - i. Any intentional or criminal act or failure to act by you or by any other person at your direction; or
 - ii. Any pet with a prior history of causing injury to persons or damage to property, when such prior history was known or ought to have been known to you.
- e. We do not insure claims for property damage to property owned by or in the care, custody, or control of you or a member of your household or family member, except for unintentional property damage to premises owned by others, or their contents, which you are using, leasing, renting, or have in your custody or control.

2. ADVERTISING & REWARD – MAXIMUM BENEFIT \$500

- a. If your pet is lost or stolen, we will pay up to \$500 for the cost of local newspaper advertising, including any reward incurred by you in order to recover your pet.
- b. We will not pay for:
 - i. More than the maximum benefit, per occurrence;
 - ii. Any reward that we have not agreed to before you advertise it;
 - iii. Any reward not supported by a signed receipt from the person who found your pet; or
 - iv. Any reward paid to a person living with you, or employed by you, or other member of your family.

3. BOARDING FEES – MAXIMUM BENEFIT \$500

We will pay up to \$500 for the cost of boarding your pet at a boarding licensed kennel or cattery to look after your pet if you are hospitalized for more than 4 days following an accident or illness, which began more than 30 days after the inception date of this policy. We will not pay more than \$25.00 per day or more than the maximum benefit in any occurrence.

4. HOLIDAY VACATION CANCELLATION COSTS – MAXIMUM BENEFIT \$1,000

If your pet requires urgent, lifesaving medical treatment, we will pay up to \$1,000 for travel and accommodation expenses you are not able to recover while you are on holiday vacation or up to 7 days before you leave for a vacation holiday.

5. CREMATION OR BURIAL – MAXIMUM BENEFIT \$100

We will pay up to \$100 for cremation or burial expenses should your pet die from an accident.

HOW TO MAKE A CLAIM FOR THE ADDITIONAL COVERAGE AND BENEFITS:

Please call Trupanion at 1-888-733-2685 for a special claim form. Fill out the claim form and return it, with all required paperwork as outlined on the form.

All other policy provisions apply.