



GENERAL CONDITIONS - PROTECTION AGREEMENT - EXCEPTIONS according to the insurance policy

Welcome to WRLIFE Family !

We're excited to begin helping you protect the health of your pet. Our goal is to give you peace of mind and a valuable insurance policy to help you afford the best medical care for your furry family member. The mission of the Pet Insurance policy is to ensure that no pet would go without proper medical services because the cost of care was too expensive for pet parents. We're a company of pet lovers and are also dedicated to providing you and your pet a valuable service backed by our team of pet insurance experts. We will work hard so that you and your Pet will have an exceptional experience as a member of the family. Please take the time to read the following information about your policy. It contains important information that you need to know about your pet's insurance policy and some of the things you need to do to ensure great coverage.

Underwritten by : Wrlife LLP 44 Broadway Stratford , London E15 1XH

Your Policy Explained

This pet insurance policy was created with you and your pet in mind. Below are the important details about what is included in your pet's policy. Throughout the policy and any attached endorsements, the words "you" and "your" refer to the insured/spouse/partner (pet owner) named in the policy declarations page. The words "we", "us" and, "our" refer to the pet insurance policy which handles many of the administrative processes of **WRLife**. Other capitalized terms have specific meaning throughout the policy as defined in the Definitions section. Over the following pages, you will find information related to:

SECTION 1. YOUR INSURANCE AGREEMENT

SECTION 2. POLICY BENEFITS IN DETAIL

- Policy Description
- Supplemental Benefit Options
- Waiting Periods

SECTION 3. COVERAGE CHANGES

SECTION 4. GENERAL CONDITIONS OF COVERAGE

SECTION 5. THE CLAIMS PROCESS – what happens if you need to make a claim

SECTION 6. ELIGIBLE CLAIMS – what you pay

SECTION 7. WHAT IS NOT COVERED

SECTION 8. DEFINITIONS

SECTION 9. NOTICE

SECTION 1 :

Your Insurance Agreement

The Company is pleased to provide the insurance described in this policy based on your premium being successfully paid on time and subject to the terms and conditions in this policy. The Company provides coverage to you for the pet described in the policy and on the policy declaration page for the actual cost of veterinary treatment for any eligible disease, disorder, sickness, illness, injury, abnormality, and/or syndrome displayed by your pet unless excluded by this policy, after the application of your chosen insurance, minus your chosen deductible (if any), up to the annual limit of your policy.

SECTION 2:

Policy Benefits in Detail

A. POLICY DESCRIPTION:

We offer policies that feature a variety of annual policy limits. Additionally, the following supplemental benefits are available for additional premium.

- Wellness Exam Plan
- Loss of Life
- Third-Party Liability Plan

Depending on your policy, these supplemental benefits may or may not be included. Please refer to your policy declaration page for detail on your selected annual policy limit, your deductible (if any) and your supplemental benefits.

B. WHAT IS COVERED:

1. This policy provides coverage for the treatment of Accidental Injury and Illness.
2. An accidental injury must result from an unforeseen cause beyond the control of the policyholder.
3. An accidental injury must be something that is capable of being assigned to a particular date, and which is in the popular and ordinary sense an accident.
4. Undiagnosed injuries are not eligible for coverage until an affirmative diagnosis has been made of an accidental injury.

C. WAITING PERIODS:

1. 30 days following the policy effective date for any illnesses and Optional add-ons.
2. 7 days following the policy effective date for any injuries and any related conditions.
3. 6 months following the policy effective date for any cruciate ligament events and any related conditions

SECTION 3:

Coverage Changes

A. CHANGES TO YOUR PREMIUM:

1. What will NOT cause a change in your pet's premium:
 - a. Your premium will not change based on your pet's individual claims experience.
2. What WILL cause a change in your Pet's premium:
 - a. If you decrease or increase your Annual Policy Limit (see Section 3.B.3. for information on increasing your Annual limit).

b. If you remove or add the Supplemental Benefits (see Section 3.B.3. for information on adding Supplemental Benefits).

c. Your Pet's Policy Renewal Date.

i. This adjustment will be based on the changes in your Pet's age as well as the overall cost of care.

ii. If the Company adjusts your premium, we will notify you in writing by mail or by email (to the last address known to us) at least 30 days before your change takes effect.

B. POLICYHOLDER-INITIATED CHANGES:

1. Downgrades: We are happy to help you lower your premium at any time.

Downgrades are a decrease in your Annual limit or removal of a Supplemental Benefit. You can request a change of this kind at any time, but your future claims will be held to the new lower benefit level.

2. Upgrades: Conversely, you may be eligible to upgrade your policy, but these changes can only be made on your Policy Renewal Date. Upgrades allow you to increase your annual limit. Please contact us to check your eligibility

3. New Policy: Adding any Supplemental Benefit or increasing your Annual limit will require that you cancel your current policy and that we issue a new one with new Waiting Periods, a new Policy Effective Date, and a new Policy Renewal Date. Cancelling your current policy and starting a new policy will result in the PreExisting Conditions exclusion (see Section 8.A.) being applied at the Policy Effective Date of the new policy. This means that any Condition showing signs or symptoms at the time you request the change or during the Waiting Period will be considered Pre-Existing to the new policy and any related claims will be denied.

SECTION 4:

General Conditions of Coverage

A. Insured pets include dogs or cats that are raised for the purpose of being pets, or being companion animals, such as guide dogs for blind people, dogs for hearing aid, and assistance dogs in Thailand only (excluding fighting dogs, hunting dogs, competition dogs, disaster relief dogs, police dogs).

B. Insured pets must meet the following age requirements : .

a. Dogs from 12 weeks old, up to 8 years.

b. Cats from 12 weeks old, up to 10 years.

C. Your Pet's premium is payable as described on your policy declaration page. This policy will continue until canceled and will renew automatically every year as long as your premium payments are current. If premiums are unpaid, the Company may cancel this policy by sending a notice of cancellation to you at your last known address at least 30 days before the effective date of cancellation. If you fail to make a premium payment before the cancellation date the Company will cancel your policy back to the date to which your premiums were pre-paid.

D. If the policy is canceled for non-payment of premiums, we may, at our option, reinstate the policy if we receive the full past-due premium, along with a written or verbal request for reinstatement within 15 days after the effective date of cancellation. Canceled policies for non-payment of premium are subject to underwriting review prior to coverage being reinstated.

E. The successful payment of your premiums constitutes your acceptance of all terms and conditions contained in this policy.

F. All of your Pet's treatments must be provided by either a Veterinarian with the necessary training and experience or staff under a Veterinarian's direct supervision.

G. Coverage for treatments may be provided under this policy only while the Pet is in the Kingdom of Thailand.

H. No coverage is provided for any treatment costs or losses incurred during times your policy is not in force.

I. This policy is not transferable to other Pets.

J. You may cancel your policy by notifying us in writing via email. Any unearned collected premium will be refunded pro-rated from the effective date of cancellation.

K. You can cancel your policy for any reason within 30 days after the Policy Effective Date and the Company will refund 100% of any premium paid as long as no claims have been paid or submitted. This will void the policy from the beginning, and any pending or not yet submitted claims will be denied.

L. Insurance fraud unfairly increases premiums for all policyholders. If any policyholder provides false, misleading, and/or dishonest information, we may not pay the claim, may void that policy, and may be required by law to report it to governmental authorities.

M. You must be the owner and in possession of the insured Pet. If you transfer ownership or possession of the Pet to a different owner to care for the Pet, we will arrange for continued coverage if we are contacted within 30 days from the date

ownership transfers. Otherwise, policy coverage terminates on the date your ownership or possession terminates.

N. We will not make payments for claims if you are entitled to indemnity under any other insurance, except for: 1. Any additional sum that is payable over and above such other insurance; or 2. Any contribution that we are obligated to make by law.

O. Severability: If at any time this policy's provisions are in conflict with the applicable laws, rules, and/or regulations of the country or other jurisdiction in which this policy is issued, the provisions will be reformed and construed to be valid, legal, and enforceable to the maximum extent permitted by such applicable laws, rules, and/or regulations to affect the original intent of the parties as closely as possible.

P. Entire contract: This policy, the policy declaration page, and any attached riders or endorsement(s) contain all the agreements between you and the Company and supersede any prior agreements or understandings between us.

SECTION 5:

Protecting Your Pet

We do not pay claims for Conditions that result from failure to comply with these requirements:

A. Act sensibly in caring for and protecting your Pet. You must protect your Pet from aggravation or recurrence of any Condition after it occurs and provide proper maintenance/Preventive Care.

B. Comply with the vaccination guidelines described below, or other Illnesses preventable by vaccines, unless your Veterinarian advises against the vaccination for medical reasons:

1. Dogs: distemper, hepatitis, parainfluenza, parvovirus, rabies, and any other Condition for which vaccination was recommended by your Veterinarian.

2. Cats: leukemia, panleukopenia, rhinotracheitis, calicivirus, rabies, and any other Condition for which vaccination was recommended by your Veterinarian.

C. Administer appropriate preventive medication as recommended by your Veterinarian to protect against Illness, including, but not limited to internal and external parasites.

SECTION 6

The Claims Process

A. You must submit a complete claim form and supporting paid invoice(s) within 180 days of the treatment date. For the fastest and easiest claim filing experience, please log into your Customer Account at www.insurepaws.com and upload the documents required to submit your claim.

B. You must cooperate with us in the investigation or settlement of any claim.

C. We may require complete medical history/records associated with your Pet to process your claim.

1. At our request, you agree to provide us with all of your Pet's medical history and records.

2. You authorize us, at the time of enrollment and any time after to contact any and all veterinary clinics or hospitals to obtain all available medical records that exist for your Pet.

3. You authorize any and all veterinary clinics or hospitals to release to us all medical records that exist for your Pet. If you cannot (or refuse) to disclose a complete medical history for your Pet when requested, we may deny your claim(s).

D. You are financially responsible to your Veterinarian for the payment of all fees and costs. You may have your claims paid directly to the treating Veterinarian if an arrangement to do so exists between us and the treating Veterinarian. Please call us for details.

E. Claims will not be determined over the phone.

F. Proration of costs will occur if the invoiced items are applicable to both a covered and non-covered Condition. Unless a cost breakdown is provided on the invoice, we will prorate the invoice items evenly among the claimed Conditions.

G. If you disagree with the coverage provided on any claim, you may request a review of the decision using our voluntary appeals process. If you believe we wrongly affirmed the denial of your claim through this appeals process, you can request further review by an independent third-party Veterinarian (ITPV) we have selected. We select these Veterinarians solely on their ability to decide on issues of medical nuance and have no other relationship or affiliation with us. The ITPV's decision will be final and binding on us. Disagreements regarding direct policy exclusions, timing of coverage, and policy wording interpretations are not eligible for ITPV review.

H. If we pay a claim for any Condition that is not eligible under the policy terms and conditions, the payment we made does not waive our right to apply the terms and conditions of this policy appropriately to any other submitted claims

SECTION 7:

Eligible Claims – What You Pay

- A. Any amount that exceeds your Annual Policy Limit (if any)
- B. Taxes; and
- C. Costs not covered by this policy.

Please refer to your policy declaration page for Annual Policy Limit, and Supplemental Benefits.

Note: Discounts, coupons, packages, and other means of reducing costs are a great way for your Veterinarian to help you save money. Amounts saved in this way, however, reduce the amount that you are out of pocket and will not be reimbursed.

SECTION 8 :

What Is Not Covered

A. PRE-EXISTING CONDITIONS: In determining which Conditions are Pre-Existing, we look at the 18 months preceding the Policy Effective Date and exclude any Conditions that were Present during that period. Conditions that are Present during the policy Waiting Period described in 2.C. are also deemed to be Pre-Existing Conditions. Please note, the following Conditions are deemed Pre-Existing Conditions if they are Present at any time preceding the Policy Effective Date or the expiration of any Waiting Period:

- 1. Chronic Conditions.
- 2. Bilateral Conditions, if your Pet had at any time any Pre-Existing Conditions consistent with that same Bilateral Condition on either side of the body.
- 3. Intervertebral Disc Conditions, if your Pet had at any time any Pre-Existing Conditions involving the intervertebral discs (due to either degeneration or trauma).

B. PREVENTIVE CARE including, but not limited to:

- 1. Wellness exams; vaccinations or titer tests, parasite control (e.g., flea control, tick control, heartworm medication, and deworming); and dental care (see Section 8.E.).
- 2. Elective and cosmetic procedures, including, but not limited to tail docking, ear cropping, declawing, dewclaw removal, and ear cleaning.
- 3. Spaying or neutering at any time or for any reason unless recommended by your Veterinarian following a Condition that involves damage to the reproductive organs.

Cryptorchidism and retained ovarian remnants are not illnesses for the purpose of this exclusion and are not covered.

4. Claims for Pets found to be healthy and presenting with no clinical symptoms.

C. OTHER EXCLUSIONS: We do not cover the costs, fees, or expenses associated with:

1. Treatments, therapies, and services described under the Supplemental Benefits coverage, if this coverage is not purchased at enrollment.
2. Any prescription or over-the-counter medications that are not included in our formulary of covered medications.
3. Administrative charges for the processing of insurance claims and/or sending medical records.
4. Injuries due to any intentional act, including organized dogfighting, that involves you or a member of your household;
5. Breeding and Conditions related to pregnancy.
6. Boarding and transport expenses, including ambulance transportation.
7. Complications of or diagnostic tests, treatments, therapies, and/ or medications related to Conditions not covered or restricted by this policy.
8. Anal gland expression.
9. Bedding, housing, crates, cages, ramps, bowls, feeding, exercise, pet foods, supplements, grooming, nail trims, toys, clothes, leashes, collars, biohazardous waste fees, and treats.
10. Any Condition resulting from activities related to training for or participating in racing, including track or sled racing.
11. Any Accident, Condition, or Cruciate Ligament Event with respect to which the Policyholder was advised by a Veterinarian to take preventive measures, and did not meet the terms.
12. Alternative and Holistic Treatments;
13. Experimental therapies and medications, including any therapy for which there are no published articles in peer-reviewed journals for the indicated Condition.
14. Conditions arising from a repetitive and specific activity that leads to decontamination (e.g., the induction of vomiting), medical, or surgical treatment of your Pet, if the same or a similar activity occurred two times within 18 months prior to the

treatment date, whether before or after the Policy Effective Date.

15. Training and treatment of Behavioral Conditions, with the exception of consultations and prescription medications (if the appropriate Supplemental Benefits are purchased); 16. Cremation and burial.

17. Losses that arise 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; or

18. Losses that arise from war, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, strikes, riots, or civil commotion.

SECTION 8:

Definitions

The words below are used throughout this policy and have the following definitions:

A. ACCIDENT: An unforeseen, unexpected event that results in physical injury to the Pet(s).

B. ACTUAL COST OF VETERINARY TREATMENT: The standard fees/costs that the treating Veterinarian would charge for Illnesses and Injuries, regardless of whether that customer has insurance coverage.

C. ALTERNATIVE AND HOLISTIC TREATMENT: Includes, but is not limited to, homeopathy, osteopathy, herbal remedies, aromatherapy, kinesiology, reiki, reflexology, prolotherapy, ozone therapy, acupoint, acupressure, acupuncture, massage, neoplasene, alpha-stim, stem cell, shockwave, electromagnetic therapy, and pulsed electromagnetic field therapy (PEMF).

D. ANNUAL: For the purposes of this Policy, all Annual Policy Limits are calculated by adding 12 months to your Policy Effective Date, thereby calculating your Policy Renewal Date which is shown on your declaration page. Your policy then utilizes these limits on a year-to-year basis using the period between the Policy Effective Date and the Policy Renewal Date, or from one Policy Renewal Date to the next Policy Renewal Date. The Annual Policy Limits reset to the amounts shown on your policy declaration page after each Policy Renewal Date.

E. ANNUAL POLICY LIMIT: The maximum amount that the policy will pay in any Annual term.

F. BEHAVIORAL CONDITION: Those maladies of a Pet's behavior that require treatment due to self-injury, property damage, or other negative outcomes. This includes but is not limited to pica, anxiety, aggression, obsessive-compulsive disorder, stress,

fear, coprophagia, psychogenic water consumption, phobias, inappropriate urination and hyperesthesia.

G. BILATERAL CONDITION: Refers to a Condition that can affect both sides of the body. This includes, but is not limited to, luxating patellas, Cruciate Ligament Events, glaucoma, entropion, ectropion, hip dysplasia, elbow dysplasia, cataracts, cherry eye, and osteochondritis dissecans.

H. CHRONIC CONDITION: A Condition that can be treated or managed, but not cured. This includes, but is not limited to, cruciate ligament event, atopy, renal disease, osteoarthritis, diabetes, inflammatory bowel disease, Cushing's, heart disease, hyperthyroidism, and hip dysplasia.

J. COMPANY: The insurance company issuing this policy.

K. CONDITION: Any disease, disorder, sickness, illness, injury, abnormality, and/or syndrome displayed by your Pet.

L. CRUCIATE LIGAMENT EVENT: Any strain, sprain, rupture, tear, or degeneration of any cruciate ligament in the knee of your Pet.

M. DEDUCTIBLE: The Annual amount you pay out-of-pocket for the Actual Cost of Veterinary Treatment for any eligible Condition after the application of your selected coinsurance amount.

N. ILLNESS: Sickness, disease, and any change to your Pet's normal healthy state not caused by an Accident.

O. INJURY: Physical harm or damage to your Pet caused by an Accident.

P. PET: The domestic cat or dog listed on the policy declaration page owned by and residing with you for companionship or as a service dog and not owned for commercial reasons.

Q. POLICY RENEWAL DATE: The date that falls exactly 12 months after your Policy Effective Date, and every 12 months thereafter.

R. POLICY EFFECTIVE DATE: The date your policy is placed in force. Generally, 12:01 AM the day after purchase, unless enrolling through an employer group, using payroll deduction, or you requested a future date for your policy to be effective.

S. PRE-EXISTING CONDITION: Any Condition for which a Veterinarian provided medical advice, the Pet received treatment for, or the Pet displayed signs or symptoms consistent with the stated Condition prior to Policy Effective Date or during any Waiting Period.

T. PRESENT: A Condition is considered to be Present if it is displaying signs or

symptoms that would have been observable or reasonably known to be present by you or your Veterinarian, including those conditions in remission or controlled by medication, whether or not the Condition is noted in your Pet's medical records.

U. PERIODONTAL DISEASE: Periodontal Disease is infection and inflammation of the periodontium (the tissues that surround and support the teeth) due to plaque bacteria and your Pet's response to the bacterial insult. This includes both Gingivitis and Periodontitis. Gingivitis refers to inflammation of the gingiva in response to plaque antigen. Periodontitis is a more severe disease that involves inflammation of the periodontal ligament and alveolar bone, eventually causing loss of attachment (periodontal pocketing, gingival recession, bone resorption).

V. PREVENTIVE CARE: Any treatment, service, or procedure for the purpose of prevention of Injury or Illness or for the promotion of general health.

W. VETERINARIAN: An individual who holds a valid license to practice veterinary medicine from any appropriate licensing entity in the jurisdiction in which he or she practices.

X. VETERINARY TREATMENT: Diagnostic tests, surgeries, medications, orthotic devices, prosthetic devices, casts, nursing, and other care proven and accepted as forms of treatment for the indicated Condition.

Y. WAITING PERIOD: The period of time as specified in this policy that is required to transpire before some or all of the coverage in the policy can begin.

SECTION 9:

Notice

IN WITNESS WHEREOF, the Company has executed and attested these

presents.

