

POLICY DOCUMENTATION

Emergency Fund

Rules & Regulations

Welcome to Pawp! Your Pawp membership includes 24/7 access and unlimited chats with our team of experienced veterinary professionals as well as emergency coverage for your pet.

This document explains everything you need to know about your emergency coverage, including detailed information about what is covered, what is not covered, and how to access your fund in case of a life-threatening emergency.

Table of Contents:

1. Your Coverage
2. Exclusions
3. Accessing the Emergency Fund
4. Additional Terms & Conditions
5. Accessing Your Documents

CONTACT US

Email us at support@pawp.com

Call us at 1-833-365-0001





Coverage

Included In Coverage

The emergency fund provides up to \$3,000 towards one pet emergency per year. An emergency is defined as a life-threatening situation as confirmed by a Pawp veterinary professional, based on the signs and symptoms that the animal is exhibiting.

Emergencies include, but are not limited to:

- Toxic Ingestion
- Choking & Difficulty Breathing
- Severe Blockages

The examples above are not an exhaustive list and every emergency must be deemed as such by Pawp's veterinary professional team via video call.

Pawp members are required to contact a Pawp veterinary professional by video conference immediately upon belief that the pet is experiencing an emergency. The pet must be visible within the video in order for a Pawp veterinary professional to determine if and to what extent there is an emergency. This is determined based on the signs and symptoms exhibited by the pet that would qualify as an emergency.

Pre-existing Conditions

All pets are covered in the event of a life-threatening emergency, even if that emergency relates to a pre-existing condition. The fund cannot be used to cover a planned surgery or scheduled appointment related to the pre-existing condition. The fund can be used to cover emergency care related to a pre-existing condition.



Coverage (Cont.)

Excluded from Coverage

Please find below a list of exclusions from emergency fund coverage.

- Emergencies that occur prior to the conclusion of the 14-day waiting period.
- Emergencies where the member has failed to take the pet to a veterinary provider within 8 hours after emergency fund activation by a Pawp veterinary professional to seek emergency care.
- Preventative care, including, but not limited to:
 - Wellness exams or tests
 - Preventative treatment, including tests or diagnostic procedures
 - Vaccinations
 - Parasite prevention
 - Spaying or neutering
 - Grooming and dematting
- Any scheduled appointments for routine check-ups or anticipated procedures, or any scheduled surgery or elected procedure.
- Emergencies that have not been deemed as such by a Pawp veterinary professional via video call.
- Cremation costs or memorabilia
- Boarding or daycare
- Treatment for illness related to the teeth and/or gums, unless endodontic treatment for dental injuries directly from a covered emergency.
- Cost of treatments for follow-up care after an emergency, including scheduled appointments for additional procedures related to the emergency.



Coverage (Cont.)

Excluded from Coverage

- Treatment for injury or illness caused by the aggressive actions of another animal caused by deliberate endangerment of the member's pet, including but not limited to organized fighting.
- Treatment for injury or illness caused by persistent neglect of the animal.
- Treatments for any illness for which a vaccine is available for the Member's Pet to prevent such illness and for which vaccination is both recommended by a Veterinarian and rejected by the Member.
- Costs for any Treatment for:
 - Prosthetic limbs and devices;
 - Organ transplants;
 - Genetic/chromosome testing;
 - Vaccinations;
 - Deworming;
 - Routine check-ups;
 - X-rays or ultrasounds unrelated to an Emergency;
 - Prescription medications unrelated to an Emergency;
 - Non-emergency surgeries;
 - Follow-up appointments after an Emergency;
 - Emergencies arising from or in any way related to Pet breeding or pregnancy issues, including but not limited to nursing, neonates, and weaning.
- Costs for any Treatment arising from or in any way related to:
 - avian, swine, or any other type of influenza or any mutant variation;
 - intentional slaughter by, or under, the order of any government or public or local authority;
 - epidemics or pandemics as declared by the U.S. Department of Agriculture.



Accessing The Emergency Fund

If you believe that your pet is having a life-threatening emergency and need to access your emergency fund, please complete the following steps:

1. Sign in to your Pawp account [here](#).
2. Select Talk To A Pro on the right-hand corner of the page and make your way to our urgent care line.
3. In order to determine the emergency, you are required to video call our veterinary professionals. Ultimately, it is at the discretion of our veterinary professionals to determine if your pet needs immediate care and qualifies for the emergency fund. Each situation and pet is unique, and determining the emergency depends heavily on breed, age, weight and other characteristics. You will not have access to the emergency fund if the pet has been admitted prior to contacting one of our vets for funds.
4. After the emergency is confirmed, our team member will instruct you to go to the closest emergency clinic or a vet clinic of your choice immediately. You must take your pet to the emergency clinic within 8 hours of referral in order to have access to your fund. Please note, you can go to any licensed veterinary clinic of your choice, it does not need to be an emergency clinic.
5. When you arrive at the clinic, you should admit your pet for care. At certain clinics, you may be asked for a deposit upfront, which you'll be responsible for providing. The deposit will be reimbursed in parallel with your final invoice reimbursement.
6. Upon completion of the emergency treatment for the pet, you'll be asked to provide payment for the care. We no longer provide this payment directly to the clinic, so as the pet owner you will be responsible for providing payment for your pet's emergency care.
7. To apply for reimbursement, please complete our [Emergency Reimbursement Application Form](#) within 7 days of discharge. Please make sure to submit up-to-date contact information for your clinic. Incorrect information may cause delays in processing your application. We will review your application within 5 business days of receipt and if approved, you'll be provided reimbursement via e-check or ACH payment.



Accessing The Emergency Fund

Please note, you must contact our veterinary professionals prior to visiting an emergency clinic for a complete assessment and referral. Unfortunately, we cannot provide payment for your vet bill without a referral from one of our veterinary professionals.

Additional Terms & Conditions

Please see the terms and conditions of your emergency fund below:

- There is a 14-day mandatory waiting period upon starting your Pawp membership before the emergency fund is available to you. If you have just signed up and our team member determines you are having an emergency and need immediate care for your pet, the \$3,000 fund will not yet be at your disposal. If you cancel and reactivate your account, you will have a mandatory 14-day waiting period after reactivating. Please note, you do have access to our team of veterinary professionals via chat and video during the waiting period.
- The emergency fund is only available to you if monthly payments are made continuously and without interruption. If the payment method we have on file for you fails, you will lose access to your emergency fund. If you cancel your account, you will lose access to your fund. You can update your payment method [here](#).
- If you suspect your pet is having a life-threatening emergency and needs immediate care, you must consult our veterinary professionals before gaining access to your emergency fund. All emergencies must be assessed and referred by one of our veterinary professionals through the Pawp platform. You can talk to a team member [here](#). A live face to face video call is mandatory to determine if it is an emergency or not.



Additional Terms & Conditions

- The Emergency Fund only pays for the initial emergency care. All other follow up care is at the expense of the pet owner.
- Clients can not access any funds if the pet has been admitted prior to contacting one of our veterinary team for funds.
- You have up to a maximum of 8 hours to take your pet to an emergency clinic or any vet clinic of your choice after being referred by our veterinary professionals. If you exceed the 8 hour period to use your emergency funds, the funds will not be released for your pet's care.
- You may be required to provide proof of ownership of your pet in the form of a pet license or registration.
- Your emergency fund is non-transferable to other parties and their pets.
- Funds are restricted to a one-time pay-out regardless of the amount but up to \$3,000.
- The Pawp Emergency Fund only covers cats and dogs, no other animals.
- Some clinics require a deposit before accepting your pet for evaluation. Pawp cannot provide the deposit for you, however, upon receiving the final invoice, the deposit will be included in the final payment issued by Pawp. This means whatever deposit you left upon checking in will be credited back to your account at the discretion of the clinic.
- You will not qualify for the Pawp Emergency Fund if our veterinary professionals have previously recommended a visit to your vet clinic and you failed to comply. Waiting to take your pet in for medical care can result in an unnecessary emergency for your pet and we do not support medical negligence. No other form of medical negligence will be accepted.
- You can take your pet to any veterinary clinic located within the United States.



Additional Terms & Conditions

- The emergency fund will not cover additional costs associated with euthanasia, such as cremation or memorabilia.
- We do not cover emergencies associated with breeding or pregnancy issues.
- In order to gain access to your emergency fund, we require completed profiles for all of your pets with their name, age, weight, breed, and a clear photo. If this information is missing, you will not have access to your emergency fund.
- We pay for any immediate life-threatening emergency vet service required.
- We require a copy of the Emergency invoice and treatment notes, along with your clinic information uploaded to our [Emergency Reimbursement Application Form](#).
- Cancellations:
 - A Pawp member can cancel their Pawp membership at any time. The member will lose access to the emergency fund once their final payment term is complete.
 - Pawp reserves the right to cancel a membership if:
 - The member fails to provide the monthly membership fee.
 - The membership was obtained through fraud, misrepresentation or concealment.
 - The member has been found by a licensed veterinary professional to have grossly mistreated and/or abused the pet.

Accessing Your Documents

For members residing outside of New York, the Pawp Emergency Fund Policy can be accessed in your [user dashboard](#).

For New York based members, your Pawp Emergency Fund Policy document can be accessed in your [user dashboard](#).

Our complete terms & conditions can be found [here](#).

