



Policy Terms, Conditions, and Benefits of Insurance

FORM PCF TC2010

Please Read Carefully and Attach to
Your Document of Insurance

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INSURING AGREEMENT:

When you pay Your premium, We will provide insurance Coverages and Benefits for Your pet dog or cat. These Benefits are shown on Your Document of Insurance and Schedule of Maximum Benefit Amounts, and subject to the terms, conditions and limitations of this Policy. If You make a claim and Your premium payments are not up-to-date, We will not process or pay Your claim. Unless stated otherwise, all insurance Coverages provided are subject to Co-insurance and any applicable Deductible.

WHAT WE WILL COVER: a description of insured Coverage and Benefits:

I: VETERINARY SERVICES

Coverage under this section is applicable to Plans as specified. See Your Document of Insurance and Schedule of Maximum Benefit Amounts for more information. Insured Veterinary Services include veterinary care professional fees, hospitalization, surgery, diagnostics, medication, nursing, prescription food, specialist referral, alternative therapies and behavioural therapies, as specifically indicated on Your Coverage Plan.

ACCIDENT PLAN:

We will reimburse You for the costs of insured Veterinary Services Your pet has received as a result of an Accident. The limit of Coverage as specified on Your Document of Insurance and Schedule of Maximum Benefit Amounts applies to each new incident with no Annual Maximum limit.

VALUE PLAN:

We will reimburse You for the costs of insured Veterinary Services Your pet has received as a result of an Accident or as a direct result of one of the following Select Illnesses. The limit of Coverage per Illness, as specified on Your Document of Insurance and Schedule of Maximum Benefit Amounts, is the Maximum amount We will pay for that Illness over the lifetime of Your pet.

Select Illnesses:

- Kidney and Urinary Problems
- Contagious Infectious Disease (for example: Kennel Cough or Upper Respiratory Infection)
- Feline Asthma (cats only)
- Ear Infections
- Eye Infections
- Arthritis (dogs only)
- Diabetes (cats only)
- Digestive Tract Problems including Internal Parasites (vomiting and diarrhea)
- Seizures (dogs only)
- Cancer (malignant tumors confirmed by histopathology)

CHOICE PLAN AND ULTRA PLAN:

Under the CHOICE and ULTRA Plans, We will reimburse You for the costs of insured Veterinary Services Your pet has received for any Illness or Accident. The Maximum limit of Coverage as specified on Your Document of Insurance and Schedule of Maximum Benefit Amounts applies to each separate Accident and Illness condition. Illness limits renew each new Annual Policy period.

II: SPECIAL COVERAGE BENEFITS:

1. Prescription Food:

- Under ALL Plans, We will cover prescription food prescribed by Your veterinarian to treat an insured illness or accident to a Maximum payable amount of \$75 per year for all conditions combined.
- This limit is in addition to Your limit of Coverage for Veterinary Services as specified in the Schedule of Maximum Benefit Amounts. There is no deductible applied to this coverage, however co-insurance is applied.

2. Specialist Referral:

- Under ALL Plans, 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 on Our request.

3. Alternative Therapies:

- Under ALL Plans, We will pay for alternative therapies Your pet has received for Treatment of an insured Illness or Accident. This Coverage includes acupuncture, chiropractic, physiotherapy, hydrotherapy, massage therapy and homeopathy.
- The Maximum Claimable amount is shown on Your Schedule of Maximum Benefits form and is for all conditions and alternative therapies combined. This Benefit amount is in addition to Your limit of Coverage for Veterinary Services as specified in the Schedule of Maximum Benefit Amounts.
- We will only pay for alternative therapy medications which have been prescribed by a veterinarian and have a Drug Identification Number (D.I.N.) or Natural Health Product Number (N.H.P.).

4. Behavioural Therapies:

- Under the CHOICE and ULTRA Plans, We will pay for veterinary consultations to diagnose and subsequently treat behavioural problems and, if referred by Your veterinarian, the cost of Treatment by a certified animal behavioural therapist to treat abnormal behavioural activity in Your pet.
- The Maximum Claimable amount is shown on Your Schedule of Maximum Benefits form. This Benefit amount is in addition to Your limit of Coverage for Veterinary Services as specified in the Schedule of Maximum Benefit Amounts.
- If medications are prescribed for behavioural problems by a veterinarian or a certified specialist We will only pay for those which have been issued a Drug Identification Number (D.I.N.) or Natural Health Product Number (N.H.P.).

5. Medical Devices:

- Subject to prior approval by Us, under ALL Plans, We will cover medical devices to a Maximum Claimable Amount shown on Your Schedule of Maximum Benefits form for all conditions combined.
- This Benefit amount is in addition to Your limit of Coverage for Veterinary Services as specified in the Schedule of Maximum Benefit Amounts.

ADDITIONAL BENEFITS

III: BOARDING KENNEL & CATTERY FEES

Under ALL Plans, We will pay the cost of boarding Your pet at a licensed kennel, cattery or with someone who does not live with You that is looking after Your pet. We will pay up to a Maximum of \$25 per day. This Coverage is only available if You are hospitalized for at least two consecutive days, and only for the time period You are hospitalized, not including recovery time at home. The limit of Coverage as specified on Your Document of Insurance and Schedule of Maximum Benefit Amounts applies to each new incident with no Annual Maximum limit. There is no Co-insurance or Deductible applied to this Coverage.

IV: ADVERTISING & REWARD

Under ALL Plans, We will pay for the cost of advertising and reward money if Your pet is stolen or goes missing. You must report Your pet missing with at least one of the appropriate agencies in Your area (for example: local shelter, humane society, animal services). The limit of Coverage as specified on Your Document of Insurance and Schedule of Maximum Benefit Amounts applies to each new incident with no Annual Maximum limit. There is no Co-insurance or Deductible applied to this Coverage.

V: HOLIDAY CANCELLATION

Under ALL Plans, We will pay any travel and accommodation expenses You cannot recover if You have to cancel or cut short a holiday because Your pet is injured or becomes ill and requires life saving Treatment while You are away or up to 7 days before You leave. The limit of Coverage as specified on Your Document of Insurance and Schedule of Maximum Benefit Amounts applies to each new incident with no Annual Maximum limit. There is no Co-insurance or Deductible applied to this Coverage.

VI: CREMATION AND BURIAL EXPENSE

Under ALL Plans, We will pay for cremation or burial expenses, up to the limit indicated in the Schedule of Maximum Benefit Amounts, if Your pet dies from an Accident or Illness covered under Your Policy. There is no Co-insurance or Deductible applied to this Coverage.

VII: DEATH FROM ILLNESS

Under the VALUE, CHOICE and ULTRA Plans, We will pay the price You paid for Your pet up to the limit specified on Your Document of Insurance and Schedule of Maximum Benefit Amounts in the event of death or if Your pet needs to be euthanized by a veterinarian to terminate suffering as a result of an incurable Illness covered under Your Policy. If You did not pay for Your pet, or have no formal proof of how much You paid, We will pay \$100 for cats and \$150 for dogs. There is no Co-insurance or Deductible applied to this Coverage.

VIII: DEATH FROM ACCIDENT

Under ALL Plans, We will pay the price You paid for Your pet up to the limit specified on Your Document of Insurance and Schedule of Maximum Benefit Amounts in the event of death or if Your pet needs to be euthanized by a veterinarian to terminate suffering as a result of an Accident. If You did not pay for Your pet, or have no formal proof of how much You paid, We will pay \$100 for cats and \$150 for dogs. There is no Co-insurance or Deductible applied to this Coverage.

WHAT WE WON'T COVER: conditions and limitations

Under the ACCIDENT or VALUE Plans, We will not pay for:

1. Accidents arising from the pet's known behavioural problem.
2. Soft tissue or muscle inflammation developed through a pet's normal activities such as jumping, running, slipping, tripping or playing.
3. Treatment for arthritis (except for Dogs under the Value Plan) and/or degenerative joint problems.
4. Illnesses developed by drinking contaminated/stagnant water.
5. Any consequential damage as a result of any Accident (for example: future Treatment(s) for liver damage as a result of poisoning).

Under Select Illness Coverage on the VALUE Plan, We will not pay for:

1. Any consequential damage or secondary Conditions resulting from any Select Illness (for example: future Treatment(s) for liver damage as a result of poisoning; cataracts as a result of diabetes).
2. Costs of eye problems unless they are the direct result of an Infectious Agent (for example: bacteria) or Accident.
3. Costs of ear problems unless they are the direct result of an Infectious Agent (for example: bacteria) or Accident.
4. Gastric dilation or torsion and associated Conditions.
5. Diarrhea or vomiting secondary to drug reactions when the drug is treating a Condition that is not a Select Illness.
6. Digestive problems resulting from organ dysfunction other than the gastro-intestinal tract (stomach, small intestine or large intestine) including intussusception or pancreatitis.

Under BEHAVIOURAL THERAPIES, We will not pay for:

1. Obedience or training classes, including puppy classes.
2. Training or correctional devices or preventive products.
3. The Treatment of coprophagia or other eating disorders.

Under BOARDING KENNEL & CATTERY FEES, We will not pay for:

1. Any cost resulting from You having to be hospitalized for an Illness or injury which first occurred or showed symptoms before Your pet was insured or within the waiting period.
2. Any cost resulting from You being pregnant or giving birth.
3. Any cost resulting from You being hospitalized for Treatment for alcohol or drug abuse or addiction, attempted suicide, self-inflicted Injuries or cosmetic surgery.

Under ADVERTISING & REWARD, We will not pay for:

1. Any reward not supported by a signed receipt from the person who found Your pet.
2. Any reward paid to a member of Your family, or a person living with You or employed by You.

Under HOLIDAY CANCELLATION, We will not pay for:

1. Any costs relating to a holiday You booked less than 28 days in advance.
2. Any cost resulting from an Accident, Illness or Condition We have specified as excluded on Your Document of Insurance or generally not covered within the terms of Your Policy.
3. Any cost of trip cancellation or similar insurance.

Under CREMATION OR BURIAL, We will not pay for:

1. Any amount if the death results from a Pre-existing Condition or any Condition first starting or showing Clinical Signs before Your pet's Coverage started or within the waiting period of the Policy.
2. Any amount if the death results from a Condition specified as excluded on Your Document of Insurance or generally not covered within the terms of Your Policy.

Under the DEATH BENEFITS, We will not pay for:

1. Any amount if the death results from a Pre-existing Condition or any Condition first starting or showing Clinical Signs before Your pet's Coverage started or within the waiting period of the Policy.
2. Any dog aged 8 years or over; any cat aged 10 years or over if the death is a result of an illness.
3. Any amount if the death results from a Condition specified as excluded on Your Document of Insurance or which is generally not covered within the terms of Your Policy.
4. Any amount if a veterinarian has not seen the pet, is not able to verify the death and therefore is unable to sign the death claim form.

General Conditions applicable to ALL Plans:

1. We will not pay for the cost of any Treatment You choose to have carried out that is not directly related to a covered Illness or Accident. This includes general health improvers or preventive Treatments such as nail trims and routine anal gland expression.
2. We will not pay for the cost of flea control.
3. We will not pay for food used for weight control, growth, maintenance or dental health.
4. We will not pay for any dentistry costs except those directly related, and not secondary, to an Accident.
5. We will not pay for the removal of deciduous teeth (baby teeth) regardless of the reason for removal.
6. We will not pay for the cost of treating an Illness, Accident or Condition deliberately caused by You or anyone living with You.
7. If You choose to have Your veterinarian make a house call rather than an in-practice call We will pay only the cost of the regular examination fee.
8. If Your pet is euthanized, We will only pay the cost if it was recommended by Your veterinarian as the direct result of an insured Illness or Accident.
9. We will not pay for the costs resulting from an Accident, Illness or Condition specified as excluded on Your Document of Insurance or generally not covered within this Policy Terms, Conditions and Benefits of Insurance document.

10. If Your Pet is used for professional, occupational or business purpose, We will not pay the cost of any Illness or Accident resulting directly from these activities unless Coverage is pre-approved by Us.
11. 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.
12. We will not pay the costs resulting from pregnancy or at whelping/queening for:
 - Routine procedures such as aftercare of litter.
 - Pets with hereditary defects or where a veterinarian has advised against breeding.
 - Bulldog Breeds and Boston Terriers.
 - Pets due to give birth within 30 days of the start of their Policy.
13. We will provide Coverage for medications only if they have a Drug Identification Number (D.I.N.) or Natural Health Product Number (N.H.P.).
14. We will not pay for the cost of Treatment for umbilical hernias.
15. 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.
16. 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.
17. 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 veterinary fees and paid with Canadian dollars.
18. Your pet must be kept up-to-date with appropriate vaccinations as recommended by Your veterinarian. You must arrange to have a yearly examination and any Treatment recommended by Your veterinarian to prevent Illness or Injury.
19. Insured pets must be cared for in accordance with Federal, Provincial and Municipal laws relating to pets.
20. 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 and assistance, including attendance at examinations for discovery and trial that We request.
21. We will not pay for Illness, Injury or Condition 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.
22. Your Policy is subject to all applicable Canadian insurance laws.

POLICY ADMINISTRATION

Applications for Senior Pets: Any dog that has reached its 8th birthday or cat that has reached its 10th birthday, applying for new Coverage will be required to provide the following information:

- 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 and Albumin, Complete Blood Count, and T4.

The examination and tests must be done within the two months prior to the date of Your application. Any costs incurred in providing these diagnostic results are Your responsibility.

Waiting Periods: Some Coverage is restricted to a waiting period. The waiting period starts from the Policy inception date and time and is applicable as follows:

- 48-hour waiting period for Accidents or Benefits claimed as a result of an Accident and all tendon and ligament problems whether as a result of an Accident or Illness.
- 21-day waiting period for Illnesses or Benefits claimed as a result of an Illness including Behavioural Therapy. Conditions that occur during the waiting period will be excluded from Your Policy as a Pre-existing or Foreseeable Condition.

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 by sending Us a written request.
- The new Coverage Plan will be effective on the 1st day of the following month and becomes the start of Your next annual period applicable to Coverage and Deductible amounts.
- Any exclusions related to pre-existing conditions will carry over to your New Coverage Plan.
- When upgrading a Coverage Plan, We may apply Coverage Restrictions to conditions You have previously claimed by applying the Maximum Claimable Limit of the lower Coverage Plan to that condition.
- All changes in Plan are subject to prior approval by Us.

Renewal: This Policy is continuous until cancelled and will renew automatically at the beginning of each month as long as We continue to receive premiums when due. In Quebec, policies are Annual and do not renew automatically.

Policy Cancellation: We require Your request for Policy cancellation in writing by mail, fax or e-mail.

Co-insurance & Deductible: You are required to participate in the cost of Your claim(s) by paying the Co-insurance percentage of Your claim(s), plus a Deductible. Your Co-insurance is applicable to all Veterinary Services under ALL Plans. Co-insurance is applied first, then there is a Deductible as specified in the Deductible table below.

Age-based Deductible Adjustments: Under the VALUE, CHOICE and ULTRA Plans, an Illness 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 age. Your Annual Illness Deductible will be automatically increased on the Policy anniversary following Your pet's birthday, as shown in the Deductible Table below.

	Age	Applicable to claims for Accident Coverage	Applicable to claims for Illness Coverage
Dogs	0 - 5 years	\$100 per incident	\$100 Annual
	5 - 7 years	\$100 per incident	\$200 Annual
	7 - 10 years	\$100 per incident	\$400 Annual
	10+ years	\$100 per incident	\$500 Annual
Cats	0 - 7 years	\$100 per incident	\$100 Annual
	7 - 10 years	\$100 per incident	\$150 Annual
	10+ years	\$100 per incident	\$250 Annual

Claims Risk Management: We share with You in the financial risk of providing for Your pet's health. As with other forms of insurance, Coverage and premium are subject to individual adjustments according to the level of risk demonstrated by ongoing claims activity. To monitor this, We conduct a semiannual analysis as part of Our claims risk management process. This is used to identify if your insured pet is in the top of our policyholders in terms of claims frequency and costs over the past 24 months. The result of this will be an adjustment to the percentage of the claim You are responsible for (Co-Insurance) on future claims. This allows Us to protect the majority of Policyholders with normal claims experience from having to offset the extra expense. 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 Coverage.

Insurance Contract: Your application for insurance, this policy, any document attached to this policy when issued, and any amendment to the contract agreed on in writing after the policy is issued, constitute the entire contract, and no person has authority to change the contract or waive any of its provisions other than, in the case of the Insurer, a waiver clearly expressed in writing and signed by the insurer.

EXCLUSION REVIEWS:

Pre-existing or Foreseeable Conditions are excluded from Coverage. This includes any condition(s) that starts within any applicable waiting period. When referring to Exclusions or policy limits, bilateral conditions are considered as one condition (examples: cruciate ligaments, ears, eyes). If Your policy contains an exclusion, you may request that We review the exclusion with the possibility of removal from the policy. To request an exclusion review, please contact Our office via phone, e-mail, mail or fax. Note the following:

- Your pet must be symptom-free of the initial problem at the time of the review.
- The length of symptom-free time required is a minimum of 6 months to a year depending on the severity of the initial problem.
- You may be asked to provide medical history from your veterinarian in order for the completion of the review.
- Our review decision will be communicated to You in writing.

CLAIMS:

You are financially responsible to Your veterinary practice for payment of all Veterinary Services / Treatments. We will reimburse You for costs You have paid to Your veterinarian as outlined in this document. When You first receive Your Policy, a claim form for Veterinary Services will be provided to You. There are special claim forms required for Boarding Kennel and Cattery Fees, Advertising and Reward, Holiday Cancellation, Cremation or Burial or Death Benefits. Special claim forms or additional Veterinary Services forms are available through Your veterinarian's office, the website www.pcinsurance.ca, or through Our Customer Care Centre. 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 or fax to Our address shown on the last page of this document.

Please note the following items regarding Your claims submissions:

1. In order for Us to process Your claim as quickly as possible, the following information must be included along with Your claim:
 - Your name, address and signature.
 - Your veterinarian's signature.
 - The name of the Illness or Injury (Diagnosis) You are claiming for. This is to be filled out by Your veterinarian.
 - All applicable receipts indicating an itemized breakdown of the fees incurred.
 - 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.
2. We cannot guarantee Coverage of a claim over the phone. If You are inquiring about Treatment that has not yet been performed, please contact Us for a preauthorization 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.
3. We will not pay claims:
 - received by Us more than 6 months from the date of Treatment.
 - received more than 60 days after the date of cancellation of Your policy.
 - for costs incurred while the policy is not in force even if for a claim for an injury or Illness for which a claim payment has previously been made.

4. Please note that Your veterinarian will not be reimbursed to complete claim forms, nor will We reimburse You for any fees Your veterinarian may charge to complete the form.
5. If You make a claim and Your premium payments are not up-to-date, We will not process or pay Your claim.
6. When You claim, if there is any other insurance under which You are entitled to settlement, We will only settle Our share of the claim.
7. If You make a false or exaggerated claim, this policy will end and We will not make any further payments.
8. 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 if it had been a valid claim.

We acknowledge that extenuating circumstances such as emergency situations, or veterinary care of a great expense may occasionally necessitate special claim payment arrangements. Please call to notify Us if You require special arrangements, so that We may advise You of other claim payment options which may be available.

DEFINITIONS:

Accident	A sudden 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 condition. This includes any treatments for the associated conditions such as diagnostic testing, medication, prescription diets, alternative therapies, etc.
Bi-lateral Condition	Any Condition affecting body parts of which Your pet has two, one on each side of the body (for example: 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 are responsible for before any applicable Deductible is applied
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 (for example: all cancer is considered one Condition)
Contagious Infectious Disease	A disease transmittable among dogs or cats
Coverage or Benefit	The insurance protection described in this form, any riders or endorsements, the Document of Insurance and the Schedule of Maximum Benefit Amounts
Coverage Plan, Plan or Policy	The Coverage and Benefits provided under this Policy, as specified and defined in the Schedule of Maximum Benefit Amounts, Document of Insurance, and this Policy Terms, Conditions and Benefits of Insurance Form PCF TC2010
Deductible	A fixed amount that You must satisfy or meet after application of Co-insurance prior to receiving a claim settlement
Document of Insurance	The page comprising part of this Policy which identifies the Policy number, the Insured, the insured pet, the Coverage Plan, and the Period of Insurance hereunder
Exclusion	A restriction from Coverage placed on a Policy
Illness	Sickness, disease and any changes to a pet's normal healthy state
Infectious Agent	Bacteria, virus, yeast, fungus or mite
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
Pre-existing or Foreseeable Condition	A Condition which first occurred or showed Clinical Signs before the pet's Coverage started or within the applicable Policy waiting period
Schedule of Maximum Benefit Amount	The defined Coverages, Benefits, and limits applicable under this Policy, contained on the reverse Benefit Amounts of the Document of Insurance
Select Illnesses	Specific named Illness conditions
Treatment	Veterinary care, hospitalization, surgery, diagnostics, medication, nursing, specialist referral, alternative therapies and behavioural therapies performed by a veterinarian
Veterinary Services	Veterinary care professional fees, hospitalization, surgery, diagnostics, medication, nursing, prescription food, specialist referral, alternative therapies and behavioural therapies
We, Us, Our, the Insurer	Western Financial Insurance Company, the underwriter of PC Financial pet insurance distributed by PC Financial Insurance Agency Inc.
You, Your, the Insured	The Person(s) named in the Document of Insurance
Your Pet	The dog or cat named in the Document of Insurance



PET INSURANCE

Should you have any questions or concerns about your pet's insurance Policy, please contact our Customer Care Centre at:

200-1200 Portage Avenue
Winnipeg, MB R3G 0T5
Toll Free Phone: 1-877-PCF PETS (723-7387)
Toll Free Fax: 1-866-322-5246
E-mail: talktous@pet.pcinsurance.ca
Web: www.pcinsurance.ca



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