



# Pawp Emergency Fund

## Rules & Regulations

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

### Section 1

#### Your Coverage



### Section 2

#### Accessing the Emergency Fund



### Section 3

#### Additional Terms & Conditions



#### Contact Us:

Email us at [support@pawp.com](mailto:support@pawp.com)

Call us at **833-365-0001**



# Coverage

## Included in Coverage

The Pawp Emergency Fund covers unexpected and life-threatening emergencies.

An emergency is considered any serious, unexpected, and life-threatening situation requiring immediate medical attention.

### Common emergencies include:

- Toxic Ingestion
- Choking & Difficulty Breathing
- Severe Blockages
- Severe Internal & External Injuries

*Note: This list is not exhaustive. All emergencies are evaluated on a case-by-case basis by Pawp Veterinary Professionals.*


Our experienced team of veterinary professionals will evaluate your pet via our video chat feature. In order to determine the emergency, you are required to video call or provide a video recording of your pet at the time of speaking to our veterinary professionals.

# Determining A Life-threatening Emergency

Our experienced team of veterinary professionals will evaluate your pet via our video chat feature. In order to determine the emergency, you are required to video call or provide a video recording of your pet at the time of speaking to our veterinary professionals.

Ultimately, it is at the discretion of our veterinary professionals to determine if your pet’s condition is life-threatening 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 veterinary professionals for funds.

Our veterinary professionals will determine whether your situation qualifies for the emergency fund based on the conditions stated below. The emergency fund *only* covers option 1: **LIFE-THREATENING EMERGENCY**.

	<b>1. LIFE-THREATENING EMERGENCY</b> Must seek vet care immediately and leave for help now	<div>Covered</div>
	<b>2. CRITICAL</b> Highly recommended that the pet be seen within 24 hours	<div>Not Covered</div>
	<b>3. URGENT</b> Make the next available appointment with their Vet (within 3 days)	<div>Not Covered</div>
	<b>4. NON-URGENT</b> May need to see a vet at some point in the future	<div>Not Covered</div>
	<b>5. NO-ACTION REQUIRED</b> Situation resolved	<div>Not Covered</div>



## Excluded from Coverage

- Vaccinations
- Deworming
- Non life-threatening emergencies
- Routine check-ups
- X-rays or ultrasounds unrelated to an emergency approved by our veterinary professionals
- Prescription medications unrelated to an emergency approved by our veterinary professionals
- Dental cleaning and routine procedures related to oral health
- Non-emergency surgeries
- Follow-up appointments for emergency care
- Secondary issues unrelated to an emergency approved by our veterinary professionals
- Pre-existing conditions unrelated to an emergency approved by our veterinary professionals
- Any other medical procedure unrelated to an emergency approved by our veterinary professionals
- Emergencies associated with breeding or pregnancy issues



## Medical Negligence

You will not qualify for your emergency fund if our veterinary professionals have previously recommended a visit to your vet clinic and you failed to comply. Waiting for medical care can result in an unnecessary emergency for your pet and we do not support medical negligence.

## 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.

# Accessing The Emergency Fund

If you believe your pet is having a life-threatening emergency and need to access your emergency fund, follow these instructions:

- 1. Initiate a chat with one of our veterinary professionals to determine if the situation is an emergency and qualifies for the fund.**

In order to determine the emergency, you are required to video call or provide a video recording of your pet at the time of speaking to our veterinary professionals. Ultimately, it is at the discretion of our veterinary professionals to determine if your pet's condition is life-threatening 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 veterinary professionals for funds.

- 2. After the emergency is confirmed, the veterinary professional 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 4 hours of referral in order to maintain access to your fund.** Please note, you can go to any vet clinic of your choice, it does not need to be an emergency clinic.

- 3. 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 will be reimbursed by the end of your visit when the final invoice is paid to the clinic by our team.**

**4. Upon completion of the emergency treatment for your pet, here are the steps your clinic needs to take:**

- Email a copy of the final invoice to [emergency@pawp.com](mailto:emergency@pawp.com).
- Please make sure to include the first and last name of the client as well as the pet being treated **within the subject line of the email**.
- Please make sure the invoice has up-to-date contact information for your clinic. We'll be calling the phone number listed on the invoice in order to process the payment.
- After receiving the invoice, we'll review it and call your clinic to process the payment with a credit card on behalf of the user. All invoices are reviewed within 30 minutes of receipt.

**5. Once the invoice is paid, you're free to leave with your pet.**

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

1. There is a 14 day mandatory wait period upon starting your Pawp membership before the emergency fund is available to you. If you have just signed up and a veterinary professional determines you are having an emergency, the \$3,000 fund will not yet be at your disposal.
2. If you cancel your account and reactivate it at a later date, you will have a mandatory 14 day wait period after reactivating for your fund to be available.
3. 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 fails, you will lose access to your emergency fund. If you cancel your account, you will lose access to your fund immediately.
4. 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. **A live face to face video call or a video recording is mandatory to determine if it is an emergency or not.**
5. The Emergency Fund only pays for the initial emergency care. All other follow up care is at the expense of the pet owner.
6. Clients cannot access any funds if the pet has been admitted to a clinic for the same issue prior to contacting one of our vets for funds.
7. You have up to a maximum of 4 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 fail to admit your pet to the clinic within **4 hours** of speaking to our veterinary professionals, the funds will not be released for your pet's care.
8. You may be required to provide proof of ownership of your pet in the form of a pet license or registration.
9. Your emergency fund is non-transferable to other parties and their pets. Funds are non-transferable to the pet owner.

10. Funds are restricted to a one-time pay-out regardless of the amount but up to \$3,000.
11. The Pawp Emergency Fund only covers cats and dogs, no other animals.
12. 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.
13. You will not qualify or have access to your 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.
14. You can take your pet to any veterinary clinic located within the United States.
15. The emergency fund will not cover additional costs associated with euthanasia, such as cremation or memorabilia.
16. We do not cover emergencies associated with breeding or pregnancy issues.
17. 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.

See our complete terms & conditions [here](#). As always, you can reach out to [support@pawp.com](mailto:support@pawp.com) if you have any questions or concerns.