



Emergency Fund

Rules & Regulations

This document explains everything members need to know about the Pawp Emergency Fund, including detailed information about what's covered, what's not covered, and how to access the fund in case of an unexpected, life-threatening emergency.

Table of Contents

1. What's Covered
2. What's Not Covered
3. Accessing The Emergency Fund
4. Additional Terms & Conditions
5. Policy Documents

CONTACT US

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What's Covered

Coverage Details

The Pawp Emergency Fund is a financial safety net that reimburses qualifying members up to \$3,000 for one approved emergency per year. Pawp defines an emergency as an unexpected, life-threatening medical situation that requires immediate in-person attention.



Whether or not members qualify for reimbursement will be based on their Emergency Fund Application. This application is available under the Protect tab in the Pawp app; it will prompt members to provide visit details, medical paperwork, and billing invoices. As every medical issue is unique, each application and its relevant context will be evaluated by our Medical Review team on a case-to-case basis to determine whether it qualifies for reimbursement.

Some example emergencies include, but are not limited to:

- Toxic Ingestions
- Severe unexpected trauma
- GDV Bloat (gastric dilation volvulus)

The examples above are not an exhaustive list and every emergency must be deemed as such by Pawp's Veterinary Professional team via live video call. Please refer to the Pawp [Terms of Service](#) for complete details.

The examples above are not exhaustive. Please refer to the Pawp [Terms of Service](#) for more details. Our veterinary professionals can help members determine how severe their pet's situation may be via real-time video triage. Members will receive individualized care plans for their pet's issue after the virtual visit, which may include advice to seek in-person care for a possible emergency.

In nearly every instance, Pawp members are required to contact a Pawp veterinary professional by video call immediately if they believe the pet is experiencing an emergency. The pet must be visible within the video in order for a Pawp veterinary professional to appropriately triage the pet's condition and provide specific recommendations.

In certain extreme medical situations, members may seek care prior to speaking with a Pawp veterinary professional. They will still be required to submit an Emergency Fund Application and must clarify what prevented them from completing a Pawp visit prior to receiving care. Each Emergency Fund Application is reviewed on a case-by-case basis. Pawp, at our sole discretion, retains the right to determine the criteria that warrants the waiving of the live face-to-face video call requirement.



Pre-existing Conditions

The Pawp Emergency Fund has no restrictions on pre-existing conditions, meaning that any cat or dog listed on an account with the Emergency Fund membership add-on is covered in the event of an unexpected, life-threatening emergency, no matter their medical history. The fund protects a pet in the event of an emergency, even if that emergency relates to their pre-existing condition, so long as it qualifies as both unexpected and life-threatening.

That means the fund cannot be used to cover a planned surgery or scheduled appointment related to the pre-existing condition. While some of these issues may qualify as life-threatening, they do not qualify as unexpected.

What's Not Covered

Coverage Exclusions

Please find a sample of exclusions from the Emergency Fund coverage below. A complete list of detailed exclusions can be found in the policy.

- 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 of a Pawp veterinary professional instructing them to seek emergency in-person care.
- Preventative care, including, but not limited to:
 - Preventative treatment, including annual tests or diagnostic procedures
 - Vaccinations
 - Parasite prevention
 - Spaying or neutering
 - Grooming and dematting
- Any scheduled appointments for routine checkups or anticipated procedures, or any scheduled surgery or procedure.
- Emergencies that have not been deemed as such by a Pawp veterinary professional and approved by Pawp's Risk Services.



- Cremation costs exceeding \$250 or memorabilia of any kind.
- Boarding or daycare.
- Treatment for illness related to the teeth and/or gums or routine dental care.
- Cost of treatments for follow-up care after an emergency, including scheduled appointments for additional procedures related to the emergency.
- Treatment for injury or illness caused by the aggressive actions of another animal where there is 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 checkups
 - 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 members with the Emergency Fund add-on are experiencing a possible emergency, they are strongly encouraged to get immediate triage and real-time instructions from a Pawp veterinary professional before seeking in-person care. After in-person care is received and the pet's paperwork is finalized, members can submit a reimbursement application through the Pawp app. If the request is approved, they will receive up to \$3,000 in reimbursement for their emergency vet bill.

Here's how to access the Pawp Emergency Fund:

1. Determine if it's an emergency If a member believes their pet is having an emergency, they should initiate an emergency video visit with a Pawp veterinary professional for immediate medical advice and real-time triage. They will provide personalized recommendations that may include seeking out in-person emergency care.
2. Get care at the closest vet clinic If a Pawp veterinary professional has indicated that a member's pet is experiencing a possible emergency, the member will need to admit their pet for care at any veterinary clinic in the US within 8 hours. In certain rare and extreme medical circumstances, members may be able to seek immediate in-person emergency care prior to contacting Pawp. Each application and its relevant context will be reviewed on a case-to-case basis by our medical review team.
3. Request full and complete paperwork After a member's pet has received care and they've provided payment to the clinic, they should request copies of the finalized invoice as well as their pet's complete medical records.
4. Submit a request for reimbursement When the member has received all relevant paperwork, they should complete the Emergency Fund Application, which is available under the Protect tab in the Pawp app. This application needs to be submitted within 14 days of the pet's discharge. If members visit more than one clinic, they'll need to include documentation for each one.
5. Get up to \$3,000 back Pawp's Medical Review team will review the submitted application within 5 to 7 business days and, if it is approved, will initiate payment via an ACH electronic transfer or a mailed check.



Please note that in nearly all instances, members are required to video chat with a Pawp veterinary professional prior to receiving in-person care. In very few extreme circumstances, members may seek care prior to contacting Pawp. Pawp, at our sole discretion, retains the right to determine whether a possible emergency issue warrants the waiving of the live face-to-face video call requirement.

Additional Terms & Conditions

Please see the terms and conditions of the Emergency Fund below:

- There is a 14-day mandatory waiting period upon signing up for the emergency protection add-on before the Emergency Fund becomes available to use. Any emergency that occurs within that 14-day waiting period cannot be covered. If a member cancels and reactivates the protection add-on, there will be another mandatory 14-day waiting period after reactivating. Please note, members do have immediate access to our team of veterinary professionals via chat and video during the waiting period. This period cannot be modified or adjusted in any way.
- The Emergency Fund is only available to a member if account payments (monthly and annually) are made continuously and without interruption. If the payment method we have on file for a member fails, they will lose access to the Emergency Fund. If a member cancels their Emergency Fund add-on, they will lose access to the fund at the end of their payment term. Payment method can be updated [here](#).
- In nearly all instances, Pawp members are required to contact a Pawp veterinary professional by video immediately if they believe their pet is experiencing an emergency. The pet needs to be visible within the video. In very rare and extreme circumstances, a member may seek in-person emergency care before speaking with a Pawp vet professional. Ultimately, it is within Pawp's full discretion to determine whether a member's possible emergency warrants waiving the face-to-face video call requirement.
- The Emergency Fund only pays for initial emergency care. Once a pet is discharged from one veterinary hospital, all additional veterinary services provided are considered follow-up care and are not eligible for



reimbursement. Administrative fees, maintenance and/or set up fees are not eligible for reimbursement. Please note: Members may be asked to upload all invoices from treating clinics for Pawp to get a more complete picture of the pet's in-person emergency care. -After a Pawp veterinary professional identifies a possible emergency situation via video, members have up to 8 hours to take their pet to any veterinary clinic in the US. If members fail to seek care within this 8-hour period, their fund application will not be approved.

- Members may be required to provide proof of pet ownership in the form of a pet license or registration.
- The Emergency Fund is non-transferable to other parties and their pets.
- The Emergency Fund is restricted to one reimbursement per year of any amount up to \$3,000. If the approved reimbursement payout is less than \$3,000, the remaining amount will not roll over.
- The Emergency Fund only covers cats and dogs, no other animals.
- Members will not qualify for the Emergency Fund if a Pawp veterinary professional has previously recommended an in-person visit and they failed to comply. Waiting to take a pet in for medical care can result in an unnecessary emergency for a pet and Pawp does not support medical negligence. No other form of medical negligence will be accepted, including discharging a pet from a hospital against medical advice.
- Members can take their pet to any veterinary clinic located within the United States.
- The Emergency Fund may be used to cover additional costs associated with euthanasia, such as cremation, up to a maximum of \$250 (subject to the overall maximum of \$3,000). It does not cover the cost of any form of memorabilia.
- The Emergency Fund cannot be used for emergencies arising from or in any way related to pet breeding or pregnancy issues, including but not limited to nursing, neonates, and weaning.
- Pawp requires completed profiles for every pet in a household with their name, age, weight, breed, and a clear photo in order to qualify for the Emergency Fund. If this information is missing, members will not be able to qualify for the Emergency Fund.



- Pawp reimburses members for any immediate, unexpected, and life-threatening emergency vet service required. This reimbursement is limited to one invoice for continuous care of up to \$3,000 provided by the licensed veterinarian during the treatment of the emergency.
- To request reimbursement, Pawp requires members to complete the Emergency Fund Application, which is available under the Protect tab in the Pawp app. As a part of that application, members will need copies of the final invoice and complete medical records, along with the treating clinic information. Incorrect or missing information will cause delays in processing the application.
- A Pawp member can cancel their membership at any time. The member will lose access to the Emergency Fund at the end of their payment cycle.
- If a member uses the fund and cancels during the payment cycle following the emergency, they will need to wait at least 120 days (or until their one-year sign-up anniversary date, whichever comes first) before they can qualify for protection again. Pawp reserves the right to cancel a membership if: the member fails to provide the monthly or annual 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.
- Members who threaten or verbally abuse Pawp's professional staff will be considered for immediate termination of their membership.
- In the event of any differences, Pawp's official [Terms of Service](#) would take precedence over the rules listed in this document.

Accessing Policy Documents

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

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

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