



Emergency Fund

Rules & Regulations

This document explains everything you need to know about Pawp's emergency protection plan, including detailed information about what is covered, what is not covered, and how to access the fund in case of a life-threatening emergency.

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CONTACT US

Email us at support@pawp.com



What's Covered

Included In Coverage

The Emergency Fund provides up to \$3,000 toward 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 live video call. Please refer to the Pawp [Terms of Service](#) for complete details.

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 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 with an Emergency Fund 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.



What's Not Covered

Excluded from Coverage

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 the Emergency Fund process initiation by a Pawp Veterinary Professional to seek emergency care.
- Preventative care, including, but not limited to:
 - Wellness exams
 - 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.

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 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 a member with the Emergency Fund believes their pet is experiencing a life-threatening emergency, they should complete the following instructions:

1. Sign in to [Pawp](#)
2. Select the "Get Care" button on the user dashboard
3. Complete a video call with a Pawp Veterinary Professional to determine if it's an emergency. Ultimately, it is at the discretion of Pawp's Veterinary Professional to determine if a 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. Members will not have access to the Emergency Fund if the pet has been admitted prior to contacting one of Pawp's Veterinary Professionals for funds.
4. If the emergency is confirmed, a Pawp Veterinary Professional will instruct the member to go to the vet clinic of their choice immediately (note: any clinic in the US works, it does not have to be an emergency clinic). The member must take their pet to the clinic within 8 hours of referral in order to remain eligible for the fund.
5. To apply for reimbursement, members should complete the Emergency Fund Application within 14 days of discharge. The application will be reviewed within 5 to 7 business days of receipt and, if successful, Pawp will then initiate payment via ACH payment or a mailed check. Incorrect or incomplete information will cause delays in processing the application.

Please note, members must contact a Pawp Veterinary Professional prior to visiting an emergency clinic for a complete assessment and referral. Reimbursement of a veterinary bill is conditional upon meeting these terms and subject to approval by Pawp's Risk Services.

Additional Terms & Conditions

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

- There is a 14-day mandatory waiting period after signing up for the Emergency Fund before it can become available for use. If a member experiences an emergency prior to that 14-day waiting period ending, the \$3,000 fund will not be at their disposal. If a member cancels and reactivates their protection, there will be another mandatory 14-day waiting period before it can be used.
- The Emergency Fund is only available for members who are making monthly payments continuously and without interruption. If the member's payment fails, they will lose access to the Emergency Fund. If a member cancels their account, they will also lose access to the fund. Members can update their payment method [here](#).
- Pawp members are required to contact a Pawp Veterinary Professional by video immediately if they believe their 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.
- The Emergency Fund only pays for the initial emergency care. All other follow-up care is at the expense of the pet owner.
- Members will not qualify for reimbursement if they do not contact a Pawp Veterinary Professional prior to admitting their pet for care.
- Members have a maximum of 8 hours to take their pet to any vet clinic of their choice after their emergency is confirmed. If members exceed the 8-hour period to use the Emergency Fund, the funds will not be released.



- 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.
- Funds are restricted to a one-time reimbursement of any amount up to \$3,000. Remaining funds will not roll over.
- The Pawp 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.
- Members can take their pet to any veterinary clinic located within the United States.
- Pawp's official [Terms of Service](#), in the event of any differences, would take precedence over the rules listed in this document.
- The Emergency Fund does not cover emergencies associated with breeding or pregnancy issues.
- In order to gain access to the Emergency Fund, Pawp requires completed profiles for every pet in a household with their name, age, weight, breed, and a clear photo. If this information is missing, members will not have access to the Emergency Fund.
- Pawp reimburses members for any immediate life-threatening emergency vet service required that is approved by the Claims Team.
- Pawp requires a copy of the final invoice and complete medical records, along with the clinic information uploaded to the [Emergency Fund Application](#).

Cancellations:



- A Pawp member can cancel their Pawp membership at anytime. 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 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 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](#).