ManyPets

Wellness plan

for [Pet's name]





Hi!

Thanks for purchasing a ManyPets wellness plan!

We're thrilled to make [Pet's Name] part of our pack. By purchasing this plan, you're making it clear that you want [Pet's Name] to live a long and healthy life — just like **we** do!

First, we want you to know that this ManyPets wellness plan is not an insurance policy. The plan provides reimbursements for wellness-related costs, as detailed in the **agreement** below.

So how do we define wellness? What does the wellness plan cover? And how do you get reimbursed?

Let's dig into the kibbles and bits.

ManyPets

To get in touch

You can get in touch with our team via:

manyhelp@manypets.com

Phone

1-888-978-5291

⚠ Social

@manypets.us

@manypets_us

@ @manypets.us

To make a claim:

Claims

manyclaim@manypets.com



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Summary

[Pet's name]'s Wellness Plan

This document summarizes some key information associated with [Pet's Name]'s wellness plan. Please be sure to read through the **plan** details in the following document.

What you've told us about you

Your name is [Pet Parent's name], and your mailing address is [address].

What you've told us about [Pet's name]

[Pet's name] is a [species], and they live at [zip code].

What you should know about your Plan

Your plan [starts, renews] at 12:01 a.m. Standard Time at [Pet's name]'s zip code on [Plan Enrollment Date] and runs continuously until canceled. [Plan Enrollment Date] is known as your plan enrollment date.

Your plan number is [plan number] and your monthly cost is [\$], [which includes a [xxx]] [type of discount] discount].

You have the following wellness treatments available for reimbursement:

Treatment	Annual Limit
Wellness exam & Vaccines	[\$150]
Flea/Tick/Heartworm Prevention including Heartworm testing	[\$150]
Dental Cleaning	[\$150]
Holistic supplements and care	[\$150]

Please read through the attached documents for details on what may be reimbursed by this plan.



ManyPets

Wellness Plan for [Bruno]

The basics.

First things first: Throughout this agreement, we'll use the term "wellness" interchangeably with the terms "preventative" and/or "routine". These terms refer to care intended to prevent or avoid an illness or injury or promote [Pet's Name]'s general health and well-being.

We use "treatment" to refer to any of the reimbursable items described in section 3 that may be a part of [Pet's Name]'s routine care. A treatment is preventative when there is no underlying illness, injury, or symptoms, or the treatment is part of [Pet's Name]'s ordinary care.

The words "plan" and "agreement" refer to this ManyPets wellness plan. Throughout this agreement, the words "you" and "your" refer to [Pet's Name]'s "pet parent" as listed on the Summary Page. The words "we," "us," and "our" refer to ManyPets Inc (the "company"), which is providing this agreement directly or through a designated representative.

If you have enrolled more than one (1) pet in a plan, please know that the plan's reimbursement limits listed on the Summary Page, and the terms and conditions below, only apply to [Pet's Name].

2 Which wellness treatments are reimbursable?

We'll reimburse you for expenses up to the aggregate limit of each wellness treatment below, as confirmed on your Summary Page.

This plan reimburses expenses that arise from the following wellness care for [Pet's Name]:

Treatment	Limit	Reimbursement
Wellness exams and vaccines	[\$150]	Provides reimbursement for costs associated with exams and vaccinations performed by a veterinarian for preventative and/or routine care. Examples of vaccinations include rabies, Bordetella, DHPP, FVRCP, and Lyme.
Flea/Tick/Heartworm Prevention including Heartworm testing	[\$150]	Provides reimbursement for medicine used to help prevent internal and external parasites for which readily available prophylactic treatments are available (i.e., flea, tick, and heartworm prevention). This also includes reimbursement for any test needed to obtain heartworm medicine.



Treatment	Limit	Reimbursement
Dental Cleaning	[\$150]	Provides reimbursement for the routine care required to maintain dental hygiene for [Pet's Name]. This only includes brushing, scaling, and polishing.
Holistic care	[\$150]	Provides reimbursement for vitamins, supplements, shampoos, ointments, massages, chiropractic, acupuncture and reiki sessions that may help with stress, anxiety, skin, coat, bone, and joint care.

You must incur these expenses during your plan term (see section 4 for more details). All reimbursements are subject to review and approval by ManyPets Inc. If [Pet's Name] has another plan, this plan will apply in excess of the other plan, and we will pay any amount which is over and above such other valid and payable wellness reimbursement from the other plan.

3 So what isn't reimbursable?

This **plan** does not cover the following items and services:

- Services and/or products that have not been purchased, recommended, or administered as part of [Pet's Name]'s preventative and/or routine care. Qualification is subject to confirmation and approval by ManyPets.
- Services, including office visits and consultations, rendered by specialists to whom the pet is referred.
- Any care provided due to an accident, illness, emergency, or end-of-life care.
- Taxes, discounts or membership fees for other wellness plans.
- Products or supplies that are a part of [Pet's Name]'s everyday food and water consumption, including prescription diet-related foods.
- Products or supplies that are a part of [Pet's Name]'s everyday bathroom routine. (e.g., Litter, litter boxes, wee pads, or bags used to dispose of excrement).
- Toys, leashes, collars, dishes, beds, or other products that are not specifically sold to improve [Pet's Name]'s health or wellness.
- Grooming services including toenail trimming and gland expression.
- Microchipping.
- Spay/neuter surgery.
- Cremation or burial.
- Fecal and blood tests.
- Training.
- Discounts, tips, or fees applied to the purchase of the preventative treatment for [Pet's Name].

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- A treatment received or purchased before the plan enrollment date.
- A treatment received or purchased within 24 hours of the plan enrollment date.
- A treatment that has been reimbursed by any other plan.
- Cosmetic and/or elective procedures as this plan is only to keep [Pet's Name] a healthy member
 of your family.

4 Your plan term.

Your "plan term" begins at 12:01 am on the day of purchase, also known as the "plan enrollment date." We will only begin reimbursements after a short 24-hour waiting period from the plan enrollment date. Your plan term is 12 months from the plan enrollment date. The plan will automatically renew at the end of each 12 months, until cancelled (see Section 7).

5 How to receive your reimbursement.

To ensure that reimbursements are reviewed and approved as quickly as possible, we ask that you:

- Submit a picture of the entire itemized invoice from **your** veterinarian, pet store or service provider that includes as much of the following information as possible:
 - · Veterinarian or service provider's name, phone number, business address.
 - [Pet's Name] is listed somewhere on the invoice (to confirm the treatment was for [Pet's Name]).
 - The invoice should list in full all individual items billed, including any items not reimbursable by ManyPets, discounts, and taxes.
 - The total amount billed and proof of payment.
 - If you submit within 48 hours of the plan enrollment date, we require a time stamped invoice
 to verify that the expense has met the 24 hour waiting period. Unless otherwise outlined, the
 time of expense is the earlier of the time the payment was processed, treatment was
 received, or invoice was generated.
 - Invoices must be printed on letterhead or otherwise verifiable. If an invoice is from a quick pay
 app, such as Square, it must include the itemized **treatments**, the total amount, the tip, and
 the authorization number located at the bottom of the receipt.
 - To prevent fraudulent reimbursements, we cannot accept handwritten invoices.
- 2 You must submit your reimbursement within thirty (30) days of the cancellation of the plan.
- 3 You must submit your reimbursement within 180 days of treatment while enrolled in the plan.



You must cooperate with **us** to investigate any reimbursement, including providing additional information for a specific provider or invoice.

Unfortunately, failing to follow the above may result in a rejected reimbursement.

6 Plan payment.

- Payment is made via monthly installments. The date of your installments aligns with any other
 plans or policies you have with ManyPets and will be combined into one single monthly payment.
- You are responsible for immediately notifying us of any billing account information changes to avoid any missed payments or plan cancellations.
- This agreement is effective on the plan enrollment date. It will automatically renew on the
 anniversary of that date in each succeeding year unless you or we cancel this agreement as
 described in Section 7 below.
- If your plan cancels due to a missed payment or you cancel this plan, you may be able to re-enroll [Pet's Name] in a new wellness plan at the current rates and coverages available (see <u>Section 7</u>, Other important notes on cancellation, 1.).

7 Cancellation.

Cancellation by you:

You may cancel this plan at any time subject to the following:

- You may cancel this plan for any reason within 30 days of the plan enrollment date for a full
 refund of any payments made to us as long as you have not received any reimbursements under
 this plan.
- You may cancel this plan for any reason after the first 30 days of the plan enrollment date as
 long as you have not received any reimbursements under this plan. However, any payments made
 to us will not be refunded.
- If any reimbursements have been paid to **you**, a mid-term cancellation will not be allowed. This means that no refunds will be made and **you** will be required to pay the remaining monthly payments in full and **your plan** will be cancelled at the end of the **plan term**.
- In the event the unfortunate happens, and your furry family member dies or becomes lost, we will
 cancel and refund to the date of death or to the date a pet became lost. Please note that proof
 may be requested.

Cancellation by us:

We reserve the right to cancel the **plan** at any time and for any reason, including but not limited to suspected fraudulent activity. In the event **we** choose to cancel the **plan** for any reason except your default, **we** will waive any future payments due and discharge **your** remaining obligation under this **agreement** in full. When **we** initiate a cancellation, **we** will provide **you** with a notice of cancellation via email.



Cancellation due to non-payment:

If **you** fail to pay any monthly installment by its due date, **we** may immediately cancel **your plan**. At that time, all remaining monthly installments for the then-current **plan term** will become due and payable to **us**, and **we** may refer **your** account to a third-party collection agency.

Other important notes on cancellation:

- If **we** permit **you** to restart or re-enroll in a **plan** after any of the above-described cancellations, a new **plan** may be required. Any new **plan** will be subject to the most recent prices and reimbursement limits unless special arrangements are made between **you** and **us**, and it is agreed to in advance. **We** may not be able to honor the monthly payment or **plan you** had in place when the **plan** was canceled if a price and/or plan change has taken effect.
 - For example: If you canceled your plan at the end of your plan term in 2025 when you were paying \$25 a month and decide to re-enroll in 2027 when the new monthly plan price is \$35 a month, your re-enrollment is subject to the new price of \$35 a month.
- Should any amount remain uncollected from you, we may refer the outstanding balance owed to a collection agency. Collection activity may negatively impact your credit rating and may result in collection fees that will be payable by you. Whether or not a legal action is commenced, you agree to pay and reimburse us for all fees and costs of any collection agency, which may be based on a percentage of the debt (up to the maximum rate of 33%), and all fees, costs, and expenses, including reasonable attorney's fees, incurred by ManyPets Inc in such collection efforts, in each case such amounts may be added to the debt owing when the account is placed into collections.

8 Notice of Changes.

There may be times when changes must be made to the **plan** by either **you** or **us.** It is **your** responsibility to read and understand the effects a change may make to the Terms and Conditions, price and/or reimbursements of the **plan** (e.g., renewal, upgrade, downgrade, or cancellations). In addition, please note the following:

- The initial price and plan are what is in effect when [Pet's Name] is enrolled. **We** reserve the right to adjust the price, services, and any of the details outlined in this **agreement** at renewal. **We** promise to notify **you** via email of any changes at least 30 days in advance of the renewal.
- If you cancel and/or re-subscribe, no notice will be given of a price change.
- You may make changes to your plan by contacting us and/or visiting the "My Account" area of the ManyPets website. The following is a short list of items that may be changed:
 - Address
 - Name
 - Billing details



General Conditions.

- This agreement is not transferable to another pet or assignable to another pet parent without approval by us.
- This agreement applies only to [Pet's Name] while owned by you.
- If you transfer ownership of [Pet's name] to a new or different pet parent, we may be able to arrange continued reimbursement. This needs to be agreed to by us in advance in writing and subject to this plan's provisions.
- Expenses are subject to **our** qualification, confirmation, and discretion.
- As part of this plan, you agree, for us to service your account, including, but not limited to, providing medical reminders, customer support, or to collect any amounts owed, that we or our agents may contact you by telephone, text messages, emails, including by use of automatic dialing devices and/or pre-recorded/artificial automated voice or text messages, at any telephone number or email address provided to us by you, including residential or wireless telephone numbers.
- All claims, controversies, or disputes arising out of or related in any way to this agreement shall be subject to binding arbitration pursuant to the Commercial Arbitration Rules of the American Arbitration Association ("AAA") under the Federal Arbitration Act. This includes, without limitation, any claims, controversies, or disputes that would otherwise be subject to class actions. This agreement is governed by the substantive laws of Delaware. Judgment of the arbitration award may be entered in any court of competent jurisdiction.
- We reserve the right to amend reimbursement under any category as needed at any time during
- We reserve the right to deny reimbursement for invoices deemed incomplete or originating from an unlicensed vendor.
- We reserve the right to deny any reimbursement deemed to be fraudulent without explanation. We may also share any information related to such activity with the appropriate regulatory authority or law enforcement.
- We reserve the right to contact [Pet's Name]'s veterinarian, and through this agreement, you agree to give us that right.

10 Estimated Savings Disclaimer.

Any advertised savings under the plan assumes utilization of all reimbursements included in the plan, and that actual savings may vary.

Thanks!

To get in touch

You can get in touch with our team via:



manyhelp@manypets.com



& Phone

1-888-978-5291



∴ Social

- @manypets.us
- @manypets_us
- @ @manypets.us

To make a claim:



Claims

manyclaim@manypets.com