1. **Insuring Agreement**

   In return for receiving **Your** payment of premium when due, **We** will provide insurance for **Your Pet(s)** as detailed in the **Policy** terms and conditions. This agreement also includes the **Declarations Page** and any endorsements.

2. **Definitions**

   Defined terms are in bold print throughout the **Policy** for ease of reading.
   a. **Accident** means a sudden and unpreventable event that causes physical **Injury** to **Your Pet(s)**.
   b. **Alternative Therapies** means **Treatment** that does not generally fall within the realm of conventional veterinary medicine as used by the American Association of Rehabilitation Veterinarians (AARV). These therapies include, but are not limited to, holistic, acupuncture and chiropractic **Treatment**, performed by a **Veterinarian** or a veterinary staff member under the direct supervision of a **Veterinarian**.
   c. **Annual Limit** means the maximum amount **We** will reimburse **You** for all **Covered Expenses** during a **Policy** year. **Your Annual Limit** is shown on the **Declarations Page**.
   d. **Behavioral Problems** means manifestations of a **Pet** exhibiting abnormal responses to stimuli, not caused by an underlying medical condition, including but not limited to, aggression, anxiety and destructive and/or compulsive behavior.
   e. **Bilateral Condition** means a condition or disease that affects both sides of the body (examples: cruciate ligament, cherry eye and lameness).
   f. **Coinsurance** means **Your** portion of **Covered Expenses** after the **Deductible** is met. **Your Coinsurance** amount is shown on the **Declarations Page**.
   g. **Complementary Therapies** means non-prescription **Treatment(s)** that are used alongside conventional medical therapies and have been prescribed by a **Veterinarian**. They are available from health shops, supermarkets and pharmacies. Most of these **Treatments** are available for purchase over the counter.
   h. **Coverage Period** means the time period specified on the **Declarations Page** beginning on the effective date and ending on the expiration date. All dates are as of 12:01 AM in the time zone of the **Policyholder**.
   i. **Covered Expenses** means the **Reasonable and Customary** charges for **Medically Necessary** **Treatments** provided by **Your Veterinarian** during the **Policy** period that are eligible for reimbursement under this **Policy**.
   j. **Declarations Page** means the page(s) sent to **You** with specific information about the **Policy** regarding **Policy** period, coverages, limits of liability and premiums.
   k. **Deductible** means the annual amount of **Covered Expenses** that must be paid by **You** for each **Pet** before **We** will pay a claim for **Covered Expenses**. **Your Deductible** is shown on the **Declarations Page**.
   l. **Dietary Indiscretion** describes gastrointestinal upset that occurs when a **Pet** ingests something its body cannot tolerate, including but not limited to, consumption of table scraps, garbage, or spoiled food. **We** consider this an **Illness**.
   m. **Foreign Body Ingestion** means the ingestion of a non-edible/non-digestible object(s) originating outside the body and ingested into the mouth and through the gastrointestinal tract leading to an obstruction or passing an item(s) on their own. **We** consider this an **Accident**.
   n. **Illness** means physical disease, sickness, infection, condition or failure, regardless of cause.
   o. **Incident** means a specifically identifiable **Illness** or **Injury**. **Incident** may include multiple diagnoses when they are secondary or related. If an **Incident** is recurring or chronic, it will be considered one (1) **Incident**.
   p. **Injury** means physical damage caused by an **Accident**.
   q. **Medically Necessary** means medical services, supplies or care provided to treat covered **Pet(s)** which are:
      i. consistent with **Symptoms** or diagnoses.
      ii. accepted as good veterinary practice standards.
      iii. not for the ease or the request of the **Pet(s)** owner, **Veterinarian** or other providers.
      iv. consistent with proper supply or level of services which can be safely provided to the **Pet(s)**.
   r. **Medical Waste Fees** mean the charges associated with the disposal of medical, surgical or chemotherapeutical waste.
   s. **Onset** means the beginning or first appearance of the signs or **Symptoms** of an **Illness** or **Injury**.
t. **Per Incident Limit** is the maximum **We** will reimburse **You** for a **Covered Expense** for each **Incident** with an **Onset** date within the **Coverage Period.** **Your** **Per Incident limit** is shown on the **Declarations Page.** **Per Incident Limits** do not reset at renewal or with changes to coverage.

u. **Pet(s)** refers to the covered animal(s) listed on the **Declarations Page.**

v. **Pet Ambulance** means a **Pet** medical transportation service vehicle equipped with stretchers, hydraulic tables, oxygen and a driver and/or veterinary technician.

w. **Pet Original Start Date** means the effective date when the **Pet** was first covered by a **Policy** administered by **Us** or **Our** authorized administrator, unless otherwise stated on the **Declarations Page.**

x. **Policy** means the terms and conditions and most recent **Declarations Page** which includes any forms and endorsements that apply.

y. **Pre-existing Condition** means any **Injury** which occurred, reoccurred, existed or showed **Symptoms,** whether or not diagnosed by a **Veterinarian,** prior to the **Pet Original Start Date,** **Coverage Period** or during the **Waiting Period.** **Pre-existing Conditions** are only eligible after three hundred and sixty-five (365) days of continuous coverage and only for **Treatment** that occurs after the three hundred and sixty-five (365) day **Waiting Period.**

x. **Prescription Medication** means any medicine that is dispensed from a **Veterinarian** pharmacy or with a written prescription from a **Veterinarian** that may only be filled at a pharmacy.

y. **Preventive Care** means **Treatment** intended for the prevention of an **Injury.**

z. **Reasonable and Customary Charges** means typical fees or the cost that **Veterinarians** charge in **Your** geographic area based on available veterinary fee information and proprietary data.

aa. **Symptoms** means the first departure from normal function or feeling which is noticed by **You** or **Your** **Veterinarian,** reflecting the presence of an **Injury.**

bb. **Treatment** means any test, x-ray, medication, surgery, hospitalization, nursing, and care provided or prescribed by a **Veterinarian** to treat a covered **Injury.** **Treatment** must be performed by a licensed **Veterinarian** to be considered for eligibility.

c. **Veterinarian** means a licensed physician for animals and a provider of veterinary medicine. **Veterinarian** shall not include **You** or a member of **Your** immediate family.

dd. **Waiting Period** means a period of time specified in the **Policy** that must pass before some or all of the coverage begins. The **Waiting Period** applies to the **Pet Original Start Date** and any coverage increases but does not apply to **Your** annual renewal, provided **You** maintain continuous coverage with **Us.** The **Waiting Period** begins as of the effective date of the **Coverage Period.**

ee. **We/Us/Our** **(also Insurer)** means Independence American Insurance Company.

ff. **You/Your** **(also Policyholder)** means the person named in the **Declarations Page.**

3. **What is Covered**

After satisfying the annual **Deductible** indicated on the **Declarations Page,** **We** will reimburse **You** in accordance with **Your Policy,** less any limitations and exclusions, the amount after the **Coinsurance** is applied for eligible **Covered Expenses** that are **Medically Necessary** to treat or diagnose a current covered **Incident** showing **Symptoms** during the **Policy** period but after the **Waiting Period,** including but not limited to:

a. Laboratory tests, x-rays, ultrasound, MRI and CT scans;

b. Surgery;

c. Hospitalization;

d. **Prescription Medication** that is prescribed by a **Veterinarian;**

e. Extractions to permanent broken teeth due to an **Accident;**

f. Hydrotherapy and Physical Therapy;

g. **Alternative and Complimentary Therapies;**

h. Emergency ground **Pet Ambulance** transportation in the case of an emergency;

i. Euthanasia when advised by a **Veterinarian** to alleviate suffering; and

j. **Pre-existing Conditions** after a three hundred and sixty-five (365) day **Waiting Period.**

Regardless of the number of claims made during the period of insurance, **Our** total liability of insurance for each **Pet** for all **Covered Expenses** will not exceed the amount shown on the **Declarations Page** under the **Annual Limit,** subject to **Coinsurance** and **Deductible** requirements and **Per Incident Limits.**
4. Waiting Periods for Coverage

There is a two (2) day Waiting Period per Pet before We will cover an Injury.

There is a three hundred and sixty-five (365) day Waiting Period per Pet before We will cover a Pre-existing Condition.

Waiting Periods are waived for subsequent renewals and add-on coverage from a preceding Policy year provided You maintain an active Policy, with no gap in coverage, annually renewed and continuously in-force.

5. Exclusions

a. Illness regardless of cause.

b. Pre-existing Conditions prior to the Waiting Period specified in section 4.

Bilateral Conditions, presenting on one (1) side of the body will be considered Pre-existing Conditions.

c. Physical examination: including costs and/or fees for telephone consultation unless You purchase Optional Exam Coverage.

d. Treatment that has been pre-paid but not yet performed.

e. Treatments or diagnostics of an Injury or service excluded by the Policy as well as secondary complications from such excluded Injury or service. Secondary complications include but are not limited to an Injury caused by an uncovered condition or the Treatment of an uncovered condition.

f. Intentional, neglectful or preventable acts caused by You, a member of Your household or any other person that has care, custody or control of Your Pet(s), that result in Injury to Your Pet(s).

h. Fees to diagnose or treat any Injury related to breeding, pregnancy, whelping and nursing.

i. Any conditions related to teeth including but not limited to gingivitis, periodontal disease, root canals, caps and crowns, vital pulpotomies, deciduous teeth, diseased and abscessed teeth (except Medically Necessary extractions for permanent broken teeth due to an Accident). The cost of dental cleaning unless You purchase Optional Enhanced Wellness Coverage.

j. Preventive Care including, but not limited to, wellness exams, preventative Treatment, vaccinations, flea control and other parasite prevention, unless You purchase Optional Wellness or Enhanced Wellness Coverage.

k. Spaying or neutering (including preventative sterilization surgery, such as for Treatment for cryptorchidism, chimerism or chromosomal abnormalities), unless You purchase Optional Enhanced Wellness Coverage.

l. All diets, Pet food, whether prescribed or not. This does not include a prescription diet used as the sole Treatment of a covered condition.

m. More than one (1) Injury for the life of a Pet arising from a repetitive and specific activity or similar activity that has previously occurred and displayed the propensity for this activity to happen again and cause Injury to Your Pet(s).

Examples include, but are not limited to, Foreign Body Ingestion, dogfights and toxin ingestion.

n. Diagnostics or Treatment for internal or external parasites, and any secondary Injury that may result from these services.

o. Any conditions related to teeth including but not limited to gingivitis, periodontal disease, root canals, caps and crowns, vital pulpotomies, deciduous teeth, diseased and abscessed teeth (except Medically Necessary extractions for permanent broken teeth due to an Accident). The cost of dental cleaning unless You purchase Optional Enhanced Wellness Coverage.

p. Preventive Care including, but not limited to, wellness exams, preventative Treatment, vaccinations, flea control and other parasite prevention, unless You purchase Optional Wellness or Enhanced Wellness Coverage.

q. Spaying or neutering (including preventative sterilization surgery, such as for Treatment for cryptorchidism, chimerism or chromosomal abnormalities), unless You purchase Optional Enhanced Wellness Coverage.

r. All diets, Pet food, whether prescribed or not. This does not include a prescription diet used as the sole Treatment of a covered condition.

s. More than one (1) Injury for the life of a Pet arising from a repetitive and specific activity or similar activity that has previously occurred and displayed the propensity for this activity to happen again and cause Injury to Your Pet(s).

Examples include, but are not limited to, Foreign Body Ingestion, dogfights and toxin ingestion.

n. Diagnostics or Treatment for internal or external parasites, and any secondary Injury that may result from these services.

o. Any conditions related to teeth including but not limited to gingivitis, periodontal disease, root canals, caps and crowns, vital pulpotomies, deciduous teeth, diseased and abscessed teeth (except Medically Necessary extractions for permanent broken teeth due to an Accident). The cost of dental cleaning unless You purchase Optional Enhanced Wellness Coverage.

p. Preventive Care including, but not limited to, wellness exams, preventative Treatment, vaccinations, flea control and other parasite prevention, unless You purchase Optional Wellness or Enhanced Wellness Coverage.

q. Spaying or neutering (including preventative sterilization surgery, such as for Treatment for cryptorchidism, chimerism or chromosomal abnormalities), unless You purchase Optional Enhanced Wellness Coverage.

r. All diets, Pet food, whether prescribed or not. This does not include a prescription diet used as the sole Treatment of a covered condition.

s. More than one (1) Injury for the life of a Pet arising from a repetitive and specific activity or similar activity that has previously occurred and displayed the propensity for this activity to happen again and cause Injury to Your Pet(s).

Examples include, but are not limited to, Foreign Body Ingestion, dogfights and toxin ingestion.

n. Diagnostics or Treatment for internal or external parasites, and any secondary Injury that may result from these services.

o. Any conditions related to teeth including but not limited to gingivitis, periodontal disease, root canals, caps and crowns, vital pulpotomies, deciduous teeth, diseased and abscessed teeth (except Medically Necessary extractions for permanent broken teeth due to an Accident). The cost of dental cleaning unless You purchase Optional Enhanced Wellness Coverage.

p. Preventive Care including, but not limited to, wellness exams, preventative Treatment, vaccinations, flea control and other parasite prevention, unless You purchase Optional Wellness or Enhanced Wellness Coverage.

q. Spaying or neutering (including preventative sterilization surgery, such as for Treatment for cryptorchidism, chimerism or chromosomal abnormalities), unless You purchase Optional Enhanced Wellness Coverage.

r. All diets, Pet food, whether prescribed or not. This does not include a prescription diet used as the sole Treatment of a covered condition.

s. More than one (1) Injury for the life of a Pet arising from a repetitive and specific activity or similar activity that has previously occurred and displayed the propensity for this activity to happen again and cause Injury to Your Pet(s).

Examples include, but are not limited to, Foreign Body Ingestion, dogfights and toxin ingestion.

n. Diagnostics or Treatment for internal or external parasites, and any secondary Injury that may result from these services.

o. Any conditions related to teeth including but not limited to gingivitis, periodontal disease, root canals, caps and crowns, vital pulpotomies, deciduous teeth, diseased and abscessed teeth (except Medically Necessary extractions for permanent broken teeth due to an Accident). The cost of dental cleaning unless You purchase Optional Enhanced Wellness Coverage.

p. Preventive Care including, but not limited to, wellness exams, preventative Treatment, vaccinations, flea control and other parasite prevention, unless You purchase Optional Wellness or Enhanced Wellness Coverage.

q. Spaying or neutering (including preventative sterilization surgery, such as for Treatment for cryptorchidism, chimerism or chromosomal abnormalities), unless You purchase Optional Enhanced Wellness Coverage.

r. All diets, Pet food, whether prescribed or not. This does not include a prescription diet used as the sole Treatment of a covered condition.

s. More than one (1) Injury for the life of a Pet arising from a repetitive and specific activity or similar activity that has previously occurred and displayed the propensity for this activity to happen again and cause Injury to Your Pet(s).

Examples include, but are not limited to, Foreign Body Ingestion, dogfights and toxin ingestion.
z. Luxating Patella and Cruciate Ligament conditions, this includes any associated meniscal injuries or another condition secondary to cruciate ligament injury, tear or rupture.

6. Optional Coverages

If chosen by you, and shown as applicable on the Declarations Page, the following optional coverages apply separately to each pet per policy year. Some coverage options may be restricted by pets age at time of sign-up.

Wellness and Enhanced Wellness Coverage

We will reimburse you, if shown on the Declarations Page, for the Preventive Care listed below that your pet(s) receives from a licensed Veterinarian during the Policy period. Benefits will not exceed the Maximum Allowable Limits shown below. Coinsurance and Deductible requirements do not apply to Preventive Benefits.

Our total liability of each pet for each policy Year is shown in the Maximum Allowable Limits.

Benefit Schedule

<table>
<thead>
<tr>
<th>Preventive Benefit</th>
<th>Wellness</th>
<th>Enhanced Wellness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spay/Neuter or Teeth Cleaning*</td>
<td>$0</td>
<td>$150</td>
</tr>
<tr>
<td>Rabies Vaccine</td>
<td>$15</td>
<td>$15</td>
</tr>
<tr>
<td>Flea/Tick/Heartworm Prevention</td>
<td>$80</td>
<td>$95</td>
</tr>
<tr>
<td>Vaccination/Titer</td>
<td>$30</td>
<td>$40</td>
</tr>
<tr>
<td>Wellness Exam</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Heartworm test or FELV (Feline Leukemia Virus) screen</td>
<td>$25</td>
<td>$30</td>
</tr>
<tr>
<td>Blood, fecal, parasite exam</td>
<td>$50</td>
<td>$70</td>
</tr>
<tr>
<td>Microchip</td>
<td>$20</td>
<td>$40</td>
</tr>
<tr>
<td>Urinalysis or ERD Test (Early Renal Disease Test)</td>
<td>$15</td>
<td>$25</td>
</tr>
<tr>
<td>Deworming</td>
<td>$20</td>
<td>$20</td>
</tr>
</tbody>
</table>

*Benefits may be combined or separate up to the maximum allowable limit

Final Respects Coverage

We will reimburse you, if shown on the Declarations Page, for the cost of final expenses for necropsy, cremation and urns upon the death of each pet covered for such costs incurred after the Waiting Period and during the Coverage Period up to a maximum benefit of three hundred dollars ($300) subject to the Annual Limit amount. Coinsurance and Deductible provisions do not apply to Final Respects Coverage.

Exam Coverage

We will reimburse you, if shown on the Declarations Page, for the Covered Expenses that occur during the Coverage Period subject to Policy limits and exclusion including, but not limited to, Coinsurance, Deductible and Annual Limit for physical examination; including costs and/or fees for telephone consultation; to diagnose a current covered injury. This endorsement does not provide coverage for annual wellness office exams.
Alternative Care

We will reimburse You, if shown on the Declarations Page, after a thirty (30) day Waiting Period, for the Covered Expenses that occur during the Coverage Period subject to Policy limits and exclusions including, but not limited to, Coinsurance, Deductible and Annual Limit, for Alternative and Complementary Therapies and the diagnosis and Treatment of Behavioral Problems. There is an Annual Limit of one thousand dollars ($1,000) for Behavioral Problems.

7. General Conditions
a. This Policy only applies to losses that occur and are treated within the United States, its territories and possessions, and Canada. No coverage exists for an Incident or Treatment that occurs outside of the above territories.

b. If a claim arises under this Policy and there is any other insurance providing Coverage to Your Pet(s), this Policy is excess insurance. This Policy will only apply to any claim costs once all other valid and collectible insurance has been exhausted, and then only for the excess amount not covered by the other insurance, always subject to the terms and conditions of this Policy.

c. We will not insure Your Pet under more than one (1) Pet insurance Policy with Us during any Policy period. If We find that an insured has more than one (1) such Policy with Us, coverage will be provided under the Policy that has been in force for the longer period of time.

d. Your Pet(s) must receive an annual physical exam, as well as all prescribed vaccines as advised by Your Veterinarian.

e. You must follow and carry out the Veterinarian’s advice and show reasonable care to protect the Pet(s) from harm.

f. You are the owner of Your Pet(s).

g. Coverage for Your Pet(s) will cease if ownership is changed.

h. If any Policy wording conflicts with the laws of the state in which this Policy is issued, the wording will be amended to meet the laws of that state.

i. Authorized representatives must be added by the Policyholder. Any authorized representative may cancel or change the Policy. The action of any authorized representative will be binding.

j. Continuing coverage for a covered Incident from a preceding Policy is subject to the terms and conditions of this Policy. Per Incident Limits for any covered expense under a previous Policy will not reset at Policy renewal or replacement. In the case of continuous coverage where a Per Incident Limit is lower than the previous term, the lower Per Incident Limit will apply.

k. By accepting the terms of this insurance as evidenced by the payment of premiums, it is agreed that, unless notified otherwise by You, this Policy, endorsements, and any other notices may be delivered to You by electronic mail via the internet at Our option. All Policy forms, any notices and endorsements are available to You, at Your request, in paper form at no charge to You. A copy of Your Policy is available on Our customer portal.

l. Your Policy will become legally binding once You have paid Your premium. The premium is due when You take out a new Policy and when You renew an existing Policy. Your Policy is an annual contract of insurance with a monthly and annual payment option. Premiums must be paid in full and on time to maintain coverage.

m. This Policy will automatically renew unless We receive a cancellation or intent to not renew notice from You before the renewal date. Premiums may increase at renewal for: Pet age, veterinary cost inflation, actuarial changes, address changes, Annual Limit increase and other Policy parameters.

n. If You wish to make changes to Your coverage, please contact Us. Any change is subject to underwriting and Our approval. Certain changes may result in a new enrollment, which would terminate Your existing Policy and reset the Waiting Period and the determination of Pre-existing Conditions.

o. Each named insured may receive certain promotional offers, which includes, but is not limited to, gift cards, coupons, gift certificates, and items of merchandise. The maximum value of any promotional item will not exceed $25.00.

p. From time to time, at Our option and in compliance with all applicable law, We may advertise special promotions or offer the policyholder free gifts, including small cash rewards and incentives, for customer referrals or if the person recommended to Us purchases a Policy, not to exceed $25.00.

q. From time to time, at Our option and in compliance with all applicable law, We may offer value added benefits or services directly relating to this coverage that may assist in the servicing of the Policy, mitigate loss or provide loss control that aligns with the risks of the Policy.

r. Benefits are not assignable except that You may direct Us to pay benefits to the Veterinarian provider on whose charges any claim is based. Any such payment that We make will fully discharge Us to the extent of the payment.

s. This Policy is valid for a period of twelve (12) months (three hundred and sixty-five (365) days) from effective date.

t. Independence American Insurance Company is a member of the Missouri Guaranty Association.

o. A claim by or against an insured of insolvent insurer, if such insured has a net worth of more than twenty-five million dollars...
8. Renewal, Cancellation and Nonrenewal
   a. We will automatically renew Your Policy at expiration unless You are otherwise notified of nonrenewal.
   b. You may cancel this Policy at any time by providing to Us advance notice of cancellation or Your intent to not renew.
   c. We may cancel this Policy by mailing or delivering to You written notice of cancellation at least:
      i. Ten (10) days before the date of cancellation if We cancel for nonpayment of premium.
      ii. Thirty (30) days before the date of cancellation if We cancel for any other reason.
   d. We will mail or deliver Our notice of cancellation or nonrenewal to Your last mailing address known to Us.
   e. Notice of cancellation will state the reason for cancellation and the effective date of cancellation. Insurance coverage under this Policy will end on that date.
   f. After this Policy has been in effect for sixty (60) days or more, We may cancel the Policy for only one (1) or more of the following reasons:
      i. Nonpayment of premium;
      ii. The Policy was obtained through fraud, misrepresentation or concealment in Your application for insurance; or
      iii. You have been convicted of a crime arising out of acts increasing the hazard insured against.
   g. We may elect to nonrenew this Policy on the expiration date shown on the Declarations Page. We may do so by mailing to You written notice, stating the reason for nonrenewal, at least thirty (30) days prior to the expiration date of Your Policy.
   h. If notice of cancellation or nonrenewal is mailed, proof of mailing will be sufficient proof of notice.
      i. If either You or We cancel the Policy, We will refund You any unearned premium on a daily pro-rata basis.
   j. We may change the premium, Coinsurance amounts, annual Deductibles and Policy terms and conditions at renewal. You will be notified of all changes in writing at least thirty (30) days before the renewal date.
   k. If You intentionally misrepresent or conceal any material fact that We rely on to issue or administer coverage, We may cancel Your Policy effective the date of discovery of the germane misrepresentation.
   l. The first time You enroll Your Pet(s) in one (1) of Our Policies You have thirty (30) days from the effective date to cancel and receive Your paid premium back in full, as long as You have not filed a claim.
   m. After the first thirty (30) days of the Policy period, We will compute any refund due on a daily pro-rata basis.

9. Claims Conditions
   a. In the event You incur a loss You must notify Us by providing the following:
      i. A completed claim form as soon as practicable of the date of Treatment or veterinary services or date of receipt furnished to You in connection for such Treatment or veterinary services.
      ii. Invoices from Your treating Veterinarian listing the services performed, products provided and the itemized charges for Treatment, including packages and/or discounts.
      iii. A payment receipt when submitting a handwritten invoice. If payment receipt is not provided the invoice will be verified with Your Veterinarian prior to claim processing.
   b. We reserve the right to ask for information from any Veterinarian that has ever seen Your Pet(s) to assess its health.
   c. We, at Our expense, have the right to have any covered Pet(s) examined by a Veterinarian of Our choice as often as reasonably necessary while a claim is pending.
d. If You disagree with the decision made by Us, You have the right to an appeal. Any claim submitted for reconsideration must be submitted within sixty (60) days, or as soon as reasonably practicable, of the decision and must be in writing on a Claims Redetermination Request Form which is available from Us. If the appeal is regarding a disagreement over medical facts, rather than Policy coverage or terms, We may, at Our own discretion, consult with an impartial Veterinarian selected by Us, who is independent, not controlled by Us, and not involved in the handling of Your claim, to conduct a review. Any such redetermination by the impartial Veterinarian will be binding on Us.

e. If We pay a claim contrary to this Policy’s terms and conditions, that payment does not waive Our rights to apply those terms and conditions to any paid or any future claim. We also have the right to stop payment or recover from You any claim amount paid incorrectly.

f. If You or anyone acting on Your behalf submits a fraudulent claim, We may deny any current or future claim and cancel Your Policy.

g. No action can be taken against Us unless You have complied with all of the terms and conditions of this Policy, and ninety-one (91) days has elapsed after proof of loss is filed and the amount of loss is determined as provided in this Policy. You will have ten years from the date the claim is denied to take legal action against Us with respect to recovery of a claim under this Policy.

h. Any dispute or difference of agreement arising between Us and the Policyholder with respect to this agreement may be submitted to arbitration under rules of the American Arbitration Association (AAA). The place of Arbitration shall be held in the county of Your residence or place of business unless You have no residence or place of business, then the arbitration will be held at the circuit court of Cole County.

i. You must cooperate with Us in the investigation or settlement of any claim.

j. Any claim for an Injury where a final diagnosis has not been made will be pended as ineligible until We receive written documentation from Your Veterinarian with the definitive diagnosis.

Send Correspondence to:
PetPartners, Inc.
PO Box 37940
Raleigh, NC 27627-7940
1-866-774-1113

The Company has caused this Policy to be executed, attested, and countersigned by an authorized representative of the Company.

Jon Dubauskas
President

Sammi-Jo Nevin
Secretary