INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS-MAINE
Modular Pet Insurance

1. Policies are underwritten by National Casualty Company, a subsidiary of Nationwide Mutual Insurance Company.

2. Your policy contains exclusions, listed in Section 13: WHAT WE DO NOT COVER—EXCLUSIONS. Your policy excludes coverage for diagnosis or treatment of any:

   "Pre-existing condition," which means "a condition for which any of the following are true prior to the effective date of a pet insurance policy or during a waiting period: i). A veterinarian provided medical advice regarding the condition; ii). The pet received previous treatment for the condition; or iii). Based on information from verifiable sources, the pet had signs or symptoms directly related to the condition for which a claim is being made."

   A condition for which coverage is afforded on a policy cannot be considered a preexisting condition on any renewal of the policy.

   i. "Renewal" means as to issue and deliver at the end of an insurance policy period a policy which supersedes a policy previously issued and delivered by the same insurer or affiliated insurer and which provides types and limits of coverage substantially similar to those contained in the policy being superseded.

Other exclusions may apply. Please refer to the exclusions section of the policy for more information.

3. Your policy has provision(s) that limit coverage.

   a. Section 11 of your policy—POLICY TERM— says that your policy is effective during the dates and times shown on your Declarations Page.

   b. Section 12 of your policy—BENEFIT PROVISIONS—says that a deductible, a coinsurance percentage, an annual term limit, and – if applicable – a wellness and preventive coverage limit listed on your Declarations Page apply to your policy. Section 12.A, 12.B, and 12.C describe where we list any applicable Deductible, Coinsurance percentage, Sublimit, Annual Term Limit, to your covered veterinary expenses.

   c. Section 15A of your policy— WAITING PERIODS— states:

      1. Spay, neuter and dental cleaning are not covered within the first 90 days of the original policy term effective date.
      2. Cruciate coverage is not subject to a waiting period, but may only be available for enrollment 12 months after the initial policy inception date.
      3. Illness and Congenital and Hereditary coverage are subject to a 14-day waiting period. The waiting period begins a) after underwriting approval and b) on the policy effective date.
      4. Waiting periods do not apply to renewals. It also details how to submit a Waiting Period Waiver Form to waive the Illness and Congenital and Hereditary waiting periods.

4. Optional coverages, if applicable to your policy, will be listed on your Declarations Page. Optional coverages are described under the following:

   Section 4. ILLNESS COVERAGE
   Section 5. BEHAVIORAL COVERAGE
   Section 6. PRESCRIPTION PET FOOD AND NUTRITIONAL SUPPLEMENTS COVERAGE
   Section 7. CONGENITAL AND HEREDITARY COVERAGE
   Section 8. CRUCIATE COVERAGE
   Section 9. WELLNESS COVERAGE – CANINE & FELINE
   Section 10. WELLNESS COVERAGE – AVIAN

5. Section 9. WELLNESS COVERAGE – CANINE, FELINE & AVIAN

   We offer two levels of optional wellness coverage with benefits listed in a schedule. The benefit schedule sets dollar limits for the term for items like a physical exam, vaccination, and microchip. Please see the detailed wellness coverage and benefit schedule choices on our website or speak with a licensed sales representative who can assist you in that regard.

6. At each renewal, your premium amount may be affected by the medical claims paid for your pet over the previous policy period(s). Premium may also be affected by age or breed of pet and a change in geographic location.

7. Description of the basis or formula on which we determine claim payments under your policy. We review all invoices for veterinary services and supporting forms and documentation you submit and determine whether the expenses you submit are covered under your policy. If your expenses meet the terms of the insuring agreement of your policy, we determine whether any other policy provision excludes or limits coverage. If you have complied with all policy terms and conditions and if the veterinary services expenses you submit to us are payable under your policy, we pay these expenses subject to all terms, conditions, limitations, and exclusions of your policy.

8. A physical exam may be required for enrollment and must be provided upon request. Examination documentation may result in a preexisting condition exclusion.

9. You have 15 days from the day you receive this policy, certificate, or rider to review it and return it to the company if you decide not to keep it. You do not have to tell the company why you are returning it. If you decide not to keep it, simply return it to the company at its administrative office or you may return it to the insurance producer that you bought it from as long as you have not filed a claim. You must return it within 15 days of the day you first received it. The company will refund the full amount of any premium paid within 30 days after it receives the returned policy, certificate, or rider. The premium refund will be sent directly to the person who paid it. The policy, certificate, or rider will be void as if it had never been issued.