Underwritten by: National Casualty Company Home Office: One Nationwide Plaza • Columbus, OH 43215 Administrative Office: 18700 North Hayden Road • Scottsdale, AZ 85255 800-423-7675 • A Stock Company

DIRECT ALL INQUIRIES AND CLAIMS TO: DVM Insurance Agency 1800 E. Imperial Highway, Suite 145 • Brea, CA 92821 • 1-800-540-2016 • 1-714-989-0555

#### AVIAN & EXOTIC PET PLAN COVERAGE FORM

#### **DEFINITIONS**

When used in the policy, "Plan A" shall mean Veterinary Pet Insurance Avian & Exotic Pet Plan.

When used in the policy, "we" or "us" shall mean National Casualty Company.

When used in the policy, "you" shall mean insured policyholder.

When used in the policy, "veterinarian" shall mean a properly licensed veterinarian.

When used in the policy, "veterinary services" shall mean from a licensed veterinarian.

#### **INSURING CLAUSE**

By payment of the premium when due, we will pay you incurred policy benefits as listed under Benefit Provisions. "We" will pay only those veterinary services incurred during the policy term. Benefits are paid subject to all the policy exclusions and conditions.

#### EFFECTIVE DATE

The policy will be in effect at the time and date shown on the declaration page. For Plan A, the effective date will be not less than 14 days after we accept the application.

#### **BENEFIT PROVISIONS - PLAN A**

We will pay 90% of the current Avian & Exotic Pet Plan Veterinary Services Benefit Schedule as established and published per incident during each policy term after the deductible for eligible expenses submitted.

We pay all claims according to the enclosed Benefit Schedule. If the medical charges exceed the Avian & Exotic Pet Plan Veterinary Services Benefit Schedule, such excess is not paid. The excess amount will not be included in computing the deductibles or any benefits. Payments are subject to general exclusions, conditions, deductibles and any endorsements.

Benefits are paid for necessary veterinary medical services incurred for accidental injury or illness. The accident or illness and treatments must take place within the policy term.

#### **DEDUCTIBLE**

The appropriate deductible shall apply for each accident or illness during the policy term.

#### CONDITIONS APPLICABLE TO PLAN A

The payments are limited to a maximum of \$2,000 per accident or illness and a maximum of \$7,000 for each policy term.

Other Insurance - This insurance is excess over any other pet insurance policy. We will issue and honor only one policy per pet per policy term.

This policy will not provide payment for accidental injury or illness caused directly or indirectly by: a) enemy attack by armed forces, with or without a state of war, including actions taken in resisting that attack; b) insurrection; c) rebellion; d) revolution; e) invasion; f) civil war; g) illegal acts; h) usurped power; i) nuclear radioactive contamination.

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#### **EXCLUSIONS**

This policy will not pay for:

- \* Injury or illness contracted, manifested or incurred prior to the policy effective date, unless such injury or illness has been cured and there has not been a reoccurrence or manifestation of the injury or illness requiring treatment. Support documentation from a licensed veterinarian must be submitted to us for consideration of removal of any medical exclusion.
- \* Internal or external parasites, preventive treatments and diagnostics for or conditions relating to parasites.
- \* Routine care, examinations, vaccinations.
- \* Congenital or hereditary defects or diseases
- \* Elective and maintenance procedures, including but not limited to sexing, cosmetic surgeries, wing clipping, beak filing, nail trims, teeth filing or clipping, removal of leg bands.
- \* Breeding or conditions relating to breeding.
- \* Surgical removal of reproductive organs, expression or removal of scent glands.
- \* Boarding or transport expenses.
- \* Special diets, pet foods, vitamins, mineral supplements, grooming costs, and bathing (including medicated baths).
- \* Diseases preventable by vaccines (unless administered by a veterinarian), within the protocol as defined in current veterinary references.
- \* Behavioral problems not listed on Veterinary Services Benefit Schedule, training or therapy.
- \* Orthodontics, teeth cleaning, polishing, endodontics and removal of deciduous teeth.
- \* Diagnostic test(s) and treatment(s) for conditions excluded or limited by this policy and complications of conditions excluded or limited by this policy.
- \* For ferrets, diagnosis, medical management, or surgical correction of any endocrine tumors, both benign and malignant, or endocrine hyperplasias of any kind, or associated splenectomy.

#### LIBERALIZATION

If we revise the policy form, the provisions, exclusions, conditions, endorsements or rules whereby the insurance is extended or broadened without any additional premium, this policy will be so extended or broadened.

#### REVIEW

If any claim is denied, you or the attending veterinarian may request a review.

The request must be in writing.

The request must be received by us within 60 days of the denial.

A professional committee of veterinarians will conduct the review.

#### TRANSFER OF POLICY

All transfers are subject to a new application and to underwriting rules.

#### TERMINATION OF INSURANCE

The policy will lapse on failure to prepay the renewal premium.

We may cancel the policy by giving 45 days written notice to you at the address shown on the declaration page.

You may cancel by notifying us in writing.

Unearned premium refund if we cancel is pro-rate, unearned premium refund if you cancel is 90% pro-rate.

#### **INSURED'S DUTIES**

Fully completed claim forms must be submitted to us within 180 days of the treatment date.

The actual itemized receipts must be presented (photocopies not accepted).

You agree to obtain all medical records to support claims upon request.

You authorize the company to obtain all medical records to support the claim.

You agree to submit the pet to examination by our selected, qualified veterinarians.

You agree to use all means to protect the pet from aggravation of the injury or illness.

Upon payment of benefits, we will be subrogated to your rights of recovery.

#### **DECLARATIONS**

By accepting this policy, you agree that all the statements in the application and the declaration are true and no medical condition(s) has been withheld.

You affirm that the policy and the endorsements are the entire and only agreements between you and us.

#### CONCEALMENT, FRAUD

The entire policy shall be terminable if you have willfully concealed or misrepresented any material fact concerning this insurance or the subject thereof, or any fraud or false swearing relating thereto.

ary President

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### **Avian & Exotic Pet Plan BENEFIT SCHEDULE**

(Effective 8/01/00 - subject to change)

**Column I** is the benefit limit per policy term for the primary condition. This includes exam, injections, hospitalization, treatment, surgery.

**Column II** is the benefit limit for the condition if it is treated as a secondary condition, concurrently with the primary condition.

Column III is the benefit limit for general anesthesia.

Fee Schedule

			-		
	Code	Diagnosis	Column ( Driman)	Column II (Secondary)	Column III (anesthesia)
	1000	Euthanasia	\$—	\$65	\$—
		DIOVASCULAR ostics (Maximum Allowed \$280)*			
	1101 1103 1104 1105 1108 1111	Arrhythmia Cardiomyopathy Neoplasia Heart & Pericardium Surgical Myocarditis Valvular Heart Disease Cardiovascular Collapse (Shock)	\$220 164 760 270 230 230	\$130 82 400 147 115 140	\$— 100 — —
		PHAGUS/CROP ostics (Maximum Allowed \$200)*			
	1175 1176 1178 1179 1180 1206 1207 1208 1210	Crop Trauma Medical Crop Trauma Surgical Crop Stasis/Crop Impaction Medical/ Foreign Object Ingluviotomy Crop Impaction Surgical/Foreign Object Behavioral Regurgitation Neoplasia Medical Neoplasia Surgical Megaesophagus Esophagitis/Ingluvitis	\$133 265 147 265 85 96 482 248 147	\$60 185 79 185 50 79 289 101	\$— 90 74 89 — 90
		OMINAL WALL DISORDERS ostics (Maximum Allowed \$200)*			
	1211 1213 1214	Peritonitis Neoplasia Traumatio Hernia	\$186 360 209	\$53 230 134	\$— 74 74
\		/ENTRICULAR/VENTRIVULAR DISOR ostics (Maximum Allowed \$220)*	DERS	\ '	
	1177 1181 1225 1234 1237 1238	Foreign Object Surgical Foreign Object Medical Neoplasia Surgical Proventriculitis/Ventriculitis Neoplasia Medical Grit Impaction/Broventriculotomy/Ventriculotomy	\$367 179 482 139 96 467	\$245 105 289 68 79 305	\$90 — 90 — — 90
		IROINTESTINAL DISORDERS ostics (Maximum Allowed \$220)*			
	1217 1226 1231 1232 1233 1240 1241 1242 1243 1244 1245 1257 1265	Exploratory Celiotomy Gastro Ulceration Food Allergy ILEUS Gastrointestinal Alimentation Endotoxic Shock Enteritis/Colitis/Wet Tail Foreign Object Medical Foreign Object Surgical Intussusception/Volvulus Surgery Maldigestion/Malabsorption Syndrome Rectal Prolapse Perianal Neoplasia	\$450 188 90 140 — 200 96 179 475 360 140 183 208	\$225 105 45 65 75 85 50 105 270 215 76 85 132	\$90 ————————————————————————————————————
		CREATIC DISORDERS ostics (Maximum Allowed \$220)*			
	1270 1271 1283 HEP4	Pancreatitis Exocrine Pancreatic Insufficiency Neoplasia	\$265 120 800	\$115 60 400	\$ <u> </u>
		ostics (Maximum Allowed \$190)* Lipidosis Hemochromatosis	\$170 200	\$60 80	\$ <u> </u>

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		(Viennico)	Column (	Column (
1289 1290	Neoplasia Medical Hepatitis/Cholangitis	\$250 250	\$120 120	\$ <u> </u>
1291 1292	Cirrhosis/Amyloidosis Neoplasia Surgical	250 600	120 300	100
1293 1294	Hepatic Encephalopathy Abscess/Granuloma Surgical	250 600	120 300	100
DERI	MATOLOGY ostics (Maximum Allowed \$175)*	000	300	100
1309	Broken Blood Feather	\$80	\$40	\$74
1348 1349	Self-mutilation-behavioral Trauma	110 140	65 60	74 74
1350	Oil-damaged	140 140 110	60	_
1351 1352 1353	Feather Cyst Delayed Molt Nutritional-Feather Disorder	110 110 110	60 68	=
SKIN	I/SHELL DISORDERS ostics (Maximum Allowed \$175)*	110	68	_
1302	Laceration/Trauma Surgical	\$130	\$55	\$80
1305 1306	Abrasion/Trauma Medical Abscess/Granuloma	100 160	50 75	<u> </u>
1322 1323	Allergic Dermatitis Dermatomycosis	90 150	40 70	
1325 1329	Endocrine Alopecia/Tail Alopecia	96 140	48 58	<u></u>
1335	Neoplasia Surgical Folliculitis/Dermatitis/Pyoderma	140	60	1 -
1354 1355	Constricted Toe Syndrome Pododermatitis/Sore Hocks	80 140	40 60	7 =
1360 1361	Broken Shell Shell Rot	130	55 48	80 —
	PIRATORY ostics (Maximum Allowed \$200)*			
1401	Foreign Object Medical	\$130	\$70	\$80
1420 1424	Tracheitis/Bronchitis Foreign Object Surgical	\ 110 180	60 80	80
1427	Neoplasia Medical Neoplasia Surgical	\ 160 600	80 380	100
1430 \ 1442	Tracheotomy Asthma/Bronchitis	\\	100 75	90
1447 14 <b>5</b> 5	Pneumonia Air Sacculitis	300	160 75	_
1456 1457	Chronic Progressive Respiratory Disorder Air Sac Breathing Tube Placement	200	120 60	90
REP	RODUCTIVE SYSTEM DISORDER ostics (Maximum Allowed \$165)*	s		
1501	Vaginitis/Metritis	\$100	\$52	\$—
1506 1511	Vaginal Neoplasia Pyometra Surgical	204 380	140 190	90 90
1526	Mastectomy Mastitis/Abscess	185	105	90 80
1530	Balanoposthitis/Pharaphimosis	96	75 45	74
1531 1542	Orchitis Testicular/Ovario/Uterine/Neoplasia	90 320	40 180	90
1571 1572	Egg Binding Medical Egg Binding Surgical	110 210	60 140	90
1573 1574	Salpingitis Ectopic Eggs Surgical	110 280	60 160	90
1575 1576	Yolk Peritonitis Excessive Egg Laying Medical	140 140	80 80	_
1577	Salpingohysterectomy	290	190	90
Diagn	WICAL & PHYSICAL DISORDERS ostics (Maximum Allowed \$200)*			_
1606 1607	Household Chemical Poisoning Drug Reactions/Toxicity	\$130 130	\$80 80	\$— —
1609 1615	Plant Poisoning Heavy Metals (lead/zinc)	160 240	85 140	_
1616 1617	Insecticides/Pesticide Poisoning Inhalant Poisoning	180 200	90 95	_
1618	Thermal Bums	200	110	90
	IARY TRACT DISORDERS ostics (Maximum Allowed \$225)*	150	80	_
1704	Nephritis/Renal Failure	\$300	\$160	<b>\$</b> —
1706 1719	Neoplasia Medical Neoplasia Surgical	260 600	140 280	100
1720	Renal Amyloidosis	400	190	—
1721 1801	Gout (Visceral) Urolithiasis Surgical	220 328	160 195	— 95
1802	Cystitis/Urethritis Medical	104	58	_

<sup>\*</sup>Specialized Diagnostic Test allowances as listed on this schedule may also be eligible for coverage. This allowance is in addition to the maximum Diagnostic allowances as listed under each system.

INFECTIOUS DISEASES	Solum, orimary,	Collinn II (Seconday)	Column III (anesthesia)		Column / primary /	I comun II	Coumn III
INFECTIOUS DISEASES Diagnostics (Maximum Allowed \$200)*  2001 Papillomatosis 2002 Salmonellosis 2003 Parvovirus/Aleutian Disease	\$160 108 110	\$70 56 75	\$— —	2768 Carpus Luxation Medical 2769 Carpus Luxation Surgical 2770 Coxofemoral Luxation Medical 2771 Coxofemoral Luxation Surgical	\$160 300 180 330	\$90 190 \$90 200	\$79 85 80 90
2006 URI/Influenza/Pasteurellosis 2010 Canine Distemper 2020 FUO 2025 Mycobacteriosis 2026 Chlamydiosis	160 160 185 275 275	75 75 105 170 170	_ _ _ _	FRACTURES PECTORAL GIRDLE/PELVIS Diagnostics (Maximum Allowed \$175)*  2840 Cage Rest	\$140	\$ <u></u>	\$— 05
2027 Aspergillosis 2029 Fungal-General 2030 Psittacine Beak & Feather Disease 2031 Polyomavirus 2032 Herpesvirus (Pacheco's Disease)	200 200 80 160 200	120 120 40 70 120	_ _ _ _	2841 External Coaptation 2842 Internal Fixation 2851 Plate  FRACTURES HUMERUS/FEMUR/RADIUS U Diagnostics (Maximum Allowed \$175)*	200 350 896	90 200 560	85 90 105
2033 Poxvirus 2034 Paramyxovirus (Newcastle Disease) 2035 Proventricular Dilatation Disease 2036 Candidiasis 2037 Cryptococcosis	160 200 159 170 275	70 120 87 80 170	_ _ _ _	2821 External Coaptation 2830 Pins/Wires/External Skeletal Fixation 2831 Plate	\$175 320 756	\$100 190 520	\$90 95 105
2038 Treponematosis (Rabbit Syphlis)  OPTHALMOLOGICAL DISORDERS  Disorposition (Maximum Allowed \$110)*	108	56	_	FRACTURES CARPOMETACARPUS Diagnostics (Maximum Allowed \$175)*			
Diagnostics (Maximum Allowed \$110)*  2107 Conjunctivitis 2111 Comeal Ulceration	\$90 120	\$50 50	\$— 74	2850 Pins/Wires/External Skeletal Fixation 2852 External Coaptation Splint	\$260 180	\$140 90	\$90 80
2114 Uveitis/Iritis/Retinitis 2121 Foreign Body 2126 Enucleation 2136 Cataract Medical	140 120 350 110	65 50 180 50	74 89	FRACTURES TIBIOTARSUS/TARSOMETAT Diagnostics (Maximum Allowed \$175)*  2873 External Coaptation	\$210	\$90	\$85
2140 Retained Spectacles/Infection  NEUROLOGIC DISORDERS	80	46	_	2874 Pins/Wires/External Skeletal Fixation  FRACTURES DIGITS  Diagnostics (Maximum Allowed \$175)*	310	165	90
Diagnostics (Maximum Allowed \$250)*  2204 Encephalitis/Meningitis 2205 Epilepsy/Seizures 2211 Stroke	\$258 120 120	\$140 80 80	\$90 —	2862 External Coaptation	\$100	\$60	\$80
2211 Guorde 2212 Concussion 2214 Hypoglycemia 2215 Neoplasia Medical 2223 Neoplasia Surgical 2227 Ataxia/Vestibular Disease 2235 Limb Paralysis/Paralysis Syndrome	180 140 200 800 140 120	95 65 120 440 75 60	120	Diagnostics (Maximum Allowed \$225)*  2904 Goiter 2905 Adrenal Disorders 2920 Hypothyroidism 2950 Diabetes Mellitus	\$120 300 110 400	\$60 160 60	\$-
EAR DISORDERS Diagnostics (Maximum Allowed \$150)*		\		2961 Endocrine Neoplasia Surgical  BLOOD CELL DISORDERS  Diagnostics (Maximum Allowed \$200)*	544	285	100
2303 Trauma 2304 Ear Canal Neoplasia 2305 Otitis Externa 2307 Otitis Interna 2308 Foreign Body	\$95 320 110 140 140	\$55 156 70 75 75	\$— 90 74 74 74	3004 Chronic Anemia 3007 3008 Chronic Anemia Leukemia 3011 Transfusion Therapy Acute Anemia	\$175 220 290 — 150	\$90 95 150 140 80	\$— — — —
NASAL CAVITY Diagnostics (Maximum Allowed \$150)*				3030 Vitamin K Syndrome  LYMPHATIC DISORDERS  Disputation (Marinette All 2001)	90	40	_
2401 Rhinitis/Sinusitis/Allergic 2404 Trauma 2405 Granuloma Surgical 2406 Neoplasia Surgical	\$130 140 240 240	\$70 75 160 160	\$— 74 85 80	Diagnostics (Maximum Allowed \$200)*  3102 Lymphadenitis 3103 Lymphosarcoma 3105 Myeloid Neoplasm	\$126 400 330	\$64 250 190	\$— — —
ORAL CAVITY Diagnostics (Maximum Allowed \$150)*				SPLEEN Diagnostics (Maximum Allowed \$200)*			
2501 Stomatitis/Pharyngitis 2502 Abscessed Tooth 2504 Neoplasia 2505 Trauma Medical	\$95 94 210 80	\$60 56 115 40	\$— 74 89	3203 Splenectomy 3204 Splenomegaly	\$540 108	\$280 70	\$100 —
2517 Abscess/Granuloma/Mouth Rot 2518 Trauma Surgical 2519 Overgrown Teeth	169 162 50	96 89 20	74 74 —	CLOACAL DISORDERS Diagnostics (Maximum Allowed \$220)*	<b>6445</b>	<b>650</b>	Φ.
MUSCULOSKELETAL DISORDERS Diagnostics (Maximum Allowed \$175)*				4101 Cloacitis 4102 Neoplasia 4103 Prolapse Medical 4104 Prolapse Surgical	\$115 210 200 400	\$50 115 100 240	\$— — 89 89
2217 Spondylitis 2710 Myositis/Cellulitis/Myopathy 2711 Arthritis	\$200 140 120	\$90 70 60	\$— —	4107 Cloacalith <b>BEAK</b> <i>Diagnostics (Maximum Allowed \$175)*</i>	125	60	74
2715 Osteomyelitis Medical 2716 Osteomyelitis Surgical 2720 Tendon Rupture Medical 2721 Tendon Rupture Surgical 2722 Osteogenic Sarcoma 2724 Sprain	200 410 175 300 270 90	90 210 100 180 160 60	100 80 90 90	4201 Beak Trauma Medical 4202 Beak Trauma Surgical 4204 Neoplasia  CERE	\$90 180 140	\$45 90 58	\$— 84 80
2728 Neoplasia Surgical 2729 Soft Tissue Trauma Medical 2731 Toe Amputation 2734 Tom Nail 2737 Limb Amputation 2754 Elbow Luxation Surgical 2764 Soft Tissue Trauma Surgical	200 130 200 80 480 300 140	90 65 90 30 320 190 90	85 — 85 — 100 85 85	Diagnostics (Maximum Allowed \$175)*  4301 Trauma 4302 Neoplasia	\$140 140	\$58 60	\$— 80
2765 Gout (Articular) 2766 Veterbral Fracture/Luxation Medical	120 220	60 90	— —				

<sup>\*</sup>Specialized Diagnostic Test allowances as listed on this schedule may also be eligible for coverage. This allowance is in addition to the maximum Diagnostic allowances as listed under each system.

## NUTRITIONAL DISORDERS Diagnostics (Maximum Allowed \$175)\*

4401 4402 4403 4404 4405 4406 4408	Vitamin D Toxicity Chronic Malnutrition/Secondary Hyperparathyroidism Vitamin A Deficiency Metabolic Bone Disease Hypocalcemia Syndrome Obesity Vitamin E/Selenium Deficiency Vitamin C Deficiency	\$120 120 100 120 120 80 100	\$60 60 50 60 60 30 50	\$— — — — —
4409 4410	Vitamin C Deficiency Vitamin B Deficiency	100 100 100	50 50	=

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#### **DIAGNOSTIC TESTS**

rances	
ACh Receptor Antibody Titer Activated Clotting Time Adrenal Profile Amylase/Lipase Biopsy (Skin) Biopsy (Ultrasound Guided) Bile Acids Bleeding Time Blood Gases Blood Pressure Blood Titer/Serology Bone Marrow Aspirate CBC Chemistry + CBC + T4 Chemotherapy Sensitivity Testing Coagulation Panel/PIVKA Corneal Stain Coomb's Test Cross Match/Blood Type Culture and Sensitivity Cytology Drug Level ECG EEG/ERG Fluid Analysis Fungal Culture Fungal/Rickettsial Titer Histopathology Immune Panel Insulin Level Ionized Calcium Na+ / K+ / Glucose / BUN Nerve Conduction Velocity Radiographs Reticulocyte Count/Platelet Count Serum Chemistry Serum Protein Electrophoresis Serum Total Inpn Binding Capacity Skin Scraping Single Chemistry Test Special Tissue Staining (Gram, Acid) T3-T4 or T4 Pre& post T\$H TLI/Malabsorption/Malass/milation Test	\$45 20 80 30 80 140 45 90 35 87 58 80 25 45 35 45 55 56 53 55 45 30 45 45 45 45 45 45 45 45 45 45 45 45 45
Single Chemistry Test Special Tissue Staining (Gram, Acid) T3- T4 or T4 Pre & post T\$H	20 20 60
TLI/Malabsorption/Malassimilation Test Tonometry Toxicology Triglycerides/Cholesterol	50 30 45 45
UCC/UPC/UUA Ratios Urinalysis	40 20

# AVIAN SPECIFIC DIAGNOSTIC TESTS Allowances

Acid Fast/Gram/Special Stain Anaerobic /Aerobic Culture and Sensitivity Aspergillus Titer Avian Chemistry Panel Avian Profile (CBC & Chemistry) Bile Acids Bone Marrow Cytology CBC/Differential Chlamydia Antibody/Antigen Chlamydia PCR Cytology Fungal Culture Fluid Analysis and Cytology Histopathology Lead Assay Mycoplasma Culture PBFD Virus DNA Polyoma Virus DNA Protein Electrophoresis Radiographs	45.50 46.90 90.35 45.45 45.35 70.55 60.60 60
Polyoma Virus DNA	60
	65 20 80 20 60
,	

For diagnoses and tests not listed, please call our claims department at 800-540-2016

#### Specialized Diagnostic Tests Allowances

Allergin Test Contrast Radiograph	\$135 150
CT Scan	400
Endoscopy - Rhinoscopy	150
Myelogram	135
MRI Scan	400
Nuclear Imaging	300
Spinal Tap/Culture & Analysis	90
Ultrasound/Echocardiogram	150