**INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS**
**Modular Pet Insurance**

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

   a. "Pre-existing condition," means "any condition that began or was contracted, manifested, or incurred before the effective date of this policy or during any waiting period, whether or not the condition was discovered, diagnosed, or treated."

   b. "Congenital anomaly or disorder means a condition that is present from birth, whether inherited or caused by the environment, which may cause or otherwise contribute to illness or disease."

   c. "Developmental defect means an abnormality of a body structure or function that is a result of faulty development, whether apparent or not, that can cause illness or disease."

   d. "Hereditary disorder means an abnormality that is genetically transmitted from parent to off-spring and may cause illness or disease."

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

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

   a. Section 8: CRUCIATE COVERAGE says that cruciate coverage is only available for enrollment 12 months after the initial policy inception date. You must contact us to enroll in this additional coverage during your policy renewal period.

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

   c. Section 12: BENEFIT PROVISIONS of your policy 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.

   d. Section 15A - WAITING PERIODS of your policy says that all coverages are subject to underwriting review and a 14-day waiting period that begins after underwriting approval and successful processing of your payment.

   e. Section 15B - WAITING PERIODS of your policy says that spay, neuter and dental cleaning are not covered within the first 90 days of the original policy term effective date.

3. 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

4. At each renewal, your premium amount may be affected due to medical claim paid counts and amounts of the previous 18-month period.

5. *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.