

**INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS**  
**Feline Select Plan**

1. Your policy contains exclusions, listed in Section 5: WHAT WE DO NOT COVER—EXCLUSIONS. Your policy excludes coverage for diagnosis or treatment of any:
  - a. “Preexisting condition,” which means “any condition for which a veterinarian provided medical advice, the pet received treatment for, or the pet displayed signs or symptoms consistent with the stated condition prior to the effective date of a pet insurance policy or during any waiting period.”
  - b. “Hereditary disorder,” which means “an abnormality that is genetically transmitted from parent to offspring and may cause illness or disease.”
  - c. “Congenital anomaly or disorder,” which 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.”

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

2. Your policy has provisions that limit coverage.
  - a. Section 3 of your policy says that your policy is effective during the times and dates shown on your Declarations Page or Renewal Certificate and your policy effective date will not be earlier than 14 days after we approve your application and receive your payment.
  - b. Section 4.A. of your policy says that we will not pay more than \$600 in veterinary expenses during the policy term for each covered condition. Section 4.B. lists the covered conditions.
  - c. Section 4.C. of your policy says that all payments for any covered condition reduce the amount payable under that covered condition for any other covered veterinary expenses incurred during the policy term. Additionally, this section says that covered veterinary expenses that are paid under one covered condition are not eligible for payment under any other covered condition. This section also says that we will only pay veterinary expenses for diagnostic testing of a covered condition.
3. We do not reduce coverage or increase premiums based on your claim history.
4. *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.

**NOTICE: 30-DAY FREE LOOK: CANCELLATION BY RETURN OF POLICY**

After you apply for insurance with us and we accept your application by issuing your policy to you, you may cancel your policy without charge as described in Section 8.E. of your policy. You must deliver or mail your policy to us, and tell us that you want to cancel your policy, within 30 days of your policy effective date as shown on your Declarations Page.

If we have not paid any claims nor advised you in writing that a claim will be paid under your policy, your policy will be considered void from the beginning and you and we will be in the same position as if a policy or contract had been not been issued. In this case, we will refund you all premiums you have paid us under your policy and charge you no additional premium under your policy. We will refund premium you have paid within 30 days from the date that you notify us of this cancellation.

If we have either paid any claim or advised you in writing that a claim will be paid under your policy, this 30-day free look under your policy is inapplicable and instead the policy provisions in Section 8.D. of your policy relating to cancellation will apply to any refund.

You may only take advantage of this 30-day free look period in the first term of your policy, within 30 days of your policy effective date as shown on your Declarations Page.