INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS
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 8: WHAT WE DO NOT COVER—EXCLUSIONS. Your policy excludes coverage for diagnosis or treatment of any:

   “Pre-existing condition,” 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: A. A veterinarian provided medical advice regarding the condition, B. The pet received previous treatment for the condition; or C. Based on information from verifiable sources, the pet had signs or symptoms directly related to the condition for which a claim is being made.

   Pre-existing conditions do not include, for a renewal of a pet insurance policy, a condition for which coverage was afforded on the previous policy.

   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 6 of your policy says that your policy is effective during the dates and times shown on your Declarations Page.

   b. Section 7 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 7. A, 7.B, and 7.C describe where we list any applicable Deductible, Coinsurance percentage, Sublimit, Annual Term Limit, to your covered veterinary expenses.

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.

5. At each renewal, your premium amount may be affected by medical claim paid counts and amounts from the previous 18-month period. Premium may also be affected by age or breed of pet and a change in geographic location.

6. 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

7. You have 30 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 agent or insurance producer that you bought it from as long as you have not filed a claim. You must return it within 30 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.