

INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS
VBW-I & VB-II Plans

1. Your policy contains exclusions, listed in Section 6: 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. Other exclusions may apply. Please refer to the exclusions section of the policy for more information.
2. Your policy has these provisions that limit coverage:
 - a. Section 3 of your policy says that your policy is effective during the dates and times 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 of your policy—BENEFIT PROVISIONS—says that both a deductible and a coinsurance percentage, listed on your Declarations Page or Renewal Certificate, apply to your policy. Section 4. B. explains how we will apply your Deductible and Coinsurance percentage to your covered veterinary expenses. Section 4.C. says that we will not pay more than \$7,500 in each policy term.
 - c. Section 5. of your policy—ADDITIONAL COVERAGE—says that we will pay each of the Additional Coverage benefits listed below only once per policy term, up to the limits of the Additional Coverage amounts listed within sections 5.A. through 5.D. This additional coverage does not increase the maximum amount payable in each policy term. Benefit payment is subject to your deductible and co-insurance percentage shown on the Declarations Page of your policy.
 - (1) Section 5.A., we provide coverage for boarding or kennel fees up to an annual maximum of \$500 when your pet must be kenneled because you, or your family member, is hospitalized and unable to care for your pet during the policy term. No expenses are payable if you, or your family member, is admitted to a hospital for less than forty-eight hours.
 - (2) Section 5.B., we provide coverage for expenses associated with advertising and reward, up to an annual maximum of \$500, if your pet is stolen or strays during the policy term. No expenses are payable for any reward not supported by a signed receipt giving the full name, phone number, and address of the person who found your pet, any reward paid to any resident of your household, a family member, a person employed by you, or known by you, or any reward resulting from your neglect or deliberate concealment of your pet.
 - (3) Section 5.C., we provide replacement coverage for the loss of the your pet due to theft or straying during the policy term and your pet has not been found within sixty days. Coverage is limited to the price you paid for your pet, up to the maximum benefit of \$500. If you did not pay for your pet or have no formal proof of how much you paid in the form of an original receipt, we will pay you \$150. No expenses are payable if you or the person looking after your pet, freely parts with your pet.
 - (4) Section 5.D., we provide coverage for expenses associated with the death of your pet, including replacement coverage. Coverage is limited to the price you paid for your pet, up to the maximum benefit of \$1,000, if your pet died due to injury or illness. If you did not pay for your pet or have no formal proof of how much you paid in the form of an original receipt, we will pay you \$150. No expenses are payable if your dog was eight years of age or older or your cat was ten years of age or older at the time of death and died or was

euthanized due to an illness, or your veterinarian is not able to verify the death of your pet and sign the claim form.

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 9.C. 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 9.B. 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.