

## INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS

### Percent of Invoice Plan A

1. Your policy contains exclusions, listed in Section 7: WHAT WE DO NOT COVER—EXCLUSIONS. Your policy excludes coverage for diagnosis or treatment of any:
  - a. “Preexisting condition,” 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.”

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 5 of your policy says that your policy is effective during the dates and times shown on your Declarations Page and your policy effective date will not be earlier than 14 days after we approve your application and receive your payment.
  - b. Section 6 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 6. B to 6.D describes where we list any applicable Annual Term Limit, Wellness and Preventive Coverage Limit, Deductible, and Coinsurance percentage to your covered veterinary expenses.
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 10.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 10.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.

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