Insurer Disclosure of Important Policy Provisions
Pet Health Insurance Policy

Exclusions

Please be advised that this policy excludes coverage due to Pre-existing Conditions.

Pre-existing Condition(s) means any condition for which any of the following are true prior to the effective date of a pet insurance policy or during any Waiting Period:

a. A Veterinarian provided medical advice;

b. The Pet received previous Treatment; 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.

A condition for which Coverage is afforded on a policy cannot be considered a Pre-existing Condition on any Renewal of the poilicy

Chronic Conditions, Hereditary Disorders and Congenital Anomaly or Disorders are covered under the policy as long as the Pet is not symptomatic prior to the Pet Original Start Date or during the Illness Waiting Period.

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

Coverage Disclosures

Your Deductible is the annual amount you pay per Pet for Treatments covered by this policy before we will begin to reimburse you. We will apply the Deductible to your Veterinary Expenses and then apply your Reimbursement Percentage to the remainder to determine your Claim reimbursement.

Annual Maximum is the maximum amount we will reimburse you per Pet in a period of insurance. Regardless of the number of Claims made or covered Injuries or Illnesses that occur during the period of insurance, our total liability for each period of insurance for all covered benefits shall not exceed the amounts shown on the Schedule of Insurance under Annual Maximum. There is a $1,000 Annual Maximum sub-limit for all Treatment(s) for Dental Illness.

Your premium may be impacted and could result in a possible increase based on your claim history, the age of the covered Pet or if you change your geographic location.

Your policy is fully administered by Embrace Pet Insurance and underwritten by American Modern Home Insurance Company.

Right to Examine and Return the Policy

You have 15 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 insurance producer that you bought it from as long as you have not filed a claim. You must return it within 15 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.

Basis for Claims Payments

Any Claim you make will be assessed fairly, reasonably and promptly against the information you provide and the terms of the policy.

All Claims must be submitted during the policy term that was in force when the Claim occurred or within sixty (60) days of the end of that term. If the Claim is not submitted within the required time frame, the Claim will be closed and not processed. You must provide all itemized invoices from your Veterinary Provider before we will reimburse you.

Your Deductible is an annual amount. We will apply the Deductible to your Veterinary Expenses and then apply your Reimbursement Percentage to the remainder to determine your Claim reimbursement.

An example with a $1,200 covered amount, a $100 annual deductible, and a 90% reimbursement percentage.

$1,200 - $100 = $1,100

$1,100 x .9 = $990 (reimbursed amount)

In the event a Veterinary Expense is for both covered and non-covered conditions, the Veterinary Expense may be split into a covered and a non-covered Veterinary Expense to calculate your Claim reimbursement.

An Explanation of Benefits form will be available to you on your Embrace Pet Insurance that shows how we determined the result of your Claim.

Medical Examination

Your Pet must have been examined by a Veterinarian in the twelve (12) months prior to the Pet Original Start Date as shown on the Schedule of Insurance or within fourteen (14) days after the Pet Original Start Date. Failure to do so will result in your policy defaulting to an Accident only policy. Meaning you will have no Illness Coverage and your Illness Coverage premium will be refunded.

You may add Illness Coverage back onto your policy once a qualifying Veterinarian

has examined your Pet and detailed records for the exam are available to us. This will result in your Illness Waiting Period end date changing to the date of the first exam. No Illness Coverage is available until a qualifying Veterinarian has examined your Pet, and Pre-existing Conditions, if any, may be determined upon the date of the qualifying Veterinarian's Enrollment Exam.

Waiting Period

The Waiting Period means the period of time specified in a pet insurance policy that is required to transpire before some or all of the Coverage in the policy begins.

This policy contains an Illness Waiting Period. The Illness Waiting Period is the fourteen (14) day period of time where the policy's Coverage is restricted. The Illness Waiting Period starts from the Pet Original Start Date. Conditions that occur during the Illness Waiting Period will be excluded from your policy's Coverage as Pre-existing Conditions. The Illness Waiting Period also applies again when there are Coverage increases but is waived for policy Renewals.

No coverage is provided by this notice, nor can it be construed to replace any provision of your Policy. You should read your Policy and review the Declarations Page for complete information on the coverages you are provided. If there is a conflict between the Policy and this notice, THE PROVISIONS OF YOUR POLICY SHALL PREVAIL. PLEASE READ YOUR POLICY CAREFULLY.