I. DEFINITIONS OF TERMS USED IN THIS POLICY

Accident means injury, trauma, harm or damage which happens accidentally to Your pet and occurs independently of any other causes including any known or any unknown Pre-existing Condition, physical, congenital, or Hereditary Condition.

Behavior Therapy means behavior modification performed by and any associated Prescription medications prescribed by a Veterinarian in a Clinical Setting and deemed Medically Necessary.

Benefits means the reimbursement for Eligible Services covered by the Policy during the Policy Term.

Boarding means housing Your pet at any facility for any reason not related to Eligible Services.

Chronic Condition means any Condition requiring continued treatment that is managed or controlled but not cured.

Clinical Setting means in a Veterinary Hospital or Veterinary Clinic or other facility under the direct or indirect supervision of a Veterinarian.

Co-Insurance means the portion of the claim cost for Eligible Services that You are responsible for paying after the Annual Deductible is fully paid by You.

Complete Claim means that all information necessary to process a claim has been submitted by You and received by Us (including but not limited to paid invoices, completed claim form, and, if requested by Us, medical records from all Veterinarians involved in the case).

Condition means any abnormal health state or other symptom or sign that may or may not have had a specific diagnosis.

Deductible or Annual Deductible means the cost associated with claims submitted by You for Eligible Services during the Policy Term which You must pay, up to the Annual Deductible level listed on the Declarations Page, before You are eligible to receive any Benefits that are provided by the Policy.

Eligible Services means services performed by and Prescription drugs prescribed or dispensed by a Veterinarian deemed Medically Necessary, and arising out of an Accident or Illness, and not
specifically excluded on the Declarations Page or generally excluded under the Exclusion Section of the Policy.

**Hereditary Condition** means any **Condition** that is proven, thought, or presumed by recognized veterinary literature sources or experts to be genetically transmitted from parent to offspring.

**Hospitalization** means housing **Your** pet in a **Veterinary Hospital** or **Veterinary Clinic**, as prescribed by a **Veterinarian**, for the purpose of treating **Your** pet for an eligible **Accident** or **Illness**.

**Illness** means a sickness or disease or any change to **Your** pet’s normal health state, which is NOT caused by an **Accident**.

**Medically Necessary** means care as prescribed and performed by a **Veterinarian** for medical reasons for **Your** pet.

**Policy** means this PurinaCare Pet Health Insurance Policy.

**Policy Limit** means the maximum amount payable in a **Policy Term** for all claims combined.

**Policy Term** means the 12-month period beginning from the Effective Date.

**Pre-existing Condition** means any **Condition** that prior to **Your** initial **Policy** Effective Date or prior to any new **Policy** Effective Date following a lapse in coverage (i) was present, contracted, or which first became evident for which a **Veterinarian** may or may not have been consulted or for which treatment or medication was or was not prescribed or (ii) for which a reasonable person would have sought veterinary care.

**Prescription** means drugs controlled by the Food and Drug Administration (FDA) requiring a **Prescription** for purchase and use by **You** for **Your** pet and which are prescribed or dispensed by a **Veterinarian** for **Eligible Services**.

**Preventive Care** means customary preventive services, and treatment of any complications arising from preventive services, rendered by a **Veterinarian** in a **Clinical Setting** that are considered standard and routine in nature and not related to an **Accident** or **Illness**; including but not limited to, routine annual wellness examinations and lab tests, vaccinations, routine deworming, routine heartworm testing, heartworm preventive and flea control medications, microchipping, spaying, neutering, and scaling and polishing of teeth.

**Standard Charges** means the fees **Your Veterinarian** routinely charges uninsured clients for similar **Eligible Services**.

**Training** means standard or routine behavior modification for obedience and other common purposes.

**Uninsurable Condition** or **Non-enrollable Condition** means a **Condition** that **Your** pet has been affected by at any point in its life prior to enrollment (or prior to re-enrollment following a lapse in coverage) rendering the pet ineligible for insurance coverage as determined by **Us**.

**Veterinarian** means a veterinarian, licensed and in good standing to practice veterinary medicine and surgery, in the jurisdiction in which services are rendered.

**Veterinary Hospital** or **Veterinary Clinic** means the facility where pets are treated under the direct or indirect supervision of a **Veterinarian** and treatment records are maintained.
Waiting Period means the time period following the Effective Date of the Policy during which coverage is excluded. Any Conditions manifesting during the Waiting Period will be added as a Pre-existing Conditions.

We or Us or Our means the insurance company providing this insurance as identified on the Declarations Page.

You or Your means the Policyholder named on the Declarations Page.

II. INSURING CLAUSE

When You pay Your premium, We will provide insurance coverage and Benefits for Eligible Services as described in Your Policy for Your dog or cat named on the Declarations Page. The exclusions, Benefits, and limits are explained below. We will pay for only those Eligible Services that are performed during the Policy Term.

III. EFFECTIVE DATE

The Effective Date is listed on the Declarations Page and begins at 12:01 AM at Your address listed on the Declarations Page.

IV. EXCLUSIONS

- All Pre-existing Conditions. Note: All Pre-existing Conditions are considered to be bilateral (affecting both sides of the body equally) for exclusion purposes.

- All Preventive Care services - the Policy You have chosen does not have Preventive Care Benefits.

- Conditions related to Breeding, Fertility, and Pregnancy including any related issues and complications

- Alternative Care, including but not limited to chiropractic care, acupuncture, physical therapy and muscle manipulation, unless prescribed by and performed under the direction of a Veterinarian in a Clinical Setting.

- Cosmetic and Elective Procedures - including but not limited to: Ear Cropping, Tail Docking, Debarking, Nail trimming, Anal Gland Expression, Dewclaw Removal, Declawing of Cats or Dogs, Tattooing, any Cosmetic procedures, Disarming (cutting and capping teeth) Orthodontics or Cosmetic Dentistry, Prophylactic Gastropexy, Radiographic Screening for Hip Dysplasia.

- Training – even if prescribed or performed by a Veterinarian. Behavior Therapy for eligible Conditions is covered.

- All pet foods for any reason.
• All Nutritional supplements, vitamins, nutriceuticals, holistic medications, herbs, natural remedies, and non-Prescription drugs for any reason even if prescribed by a Veterinarian.

• Grooming, bathing for any reason, and dipping; however, dipping for the treatment of Sarcoptic or Demodectic mange or ringworm is an Eligible Service if performed by a Veterinarian in a Clinical Setting.

• Boarding (Hospitalization is covered)

• Preventable Conditions are excluded unless You provide Preventive Care according to Your Veterinarian’s recommendations for vaccinations and other Preventive Care (including but not limited to: Parvovirus, Canine and Feline Distemper, Kennel Cough, Heartworms, Feline Leukemia). Failure to follow Your Veterinarian’s recommendations or Your failure to seek regular Preventive Care on a generally recommended regular basis may result in denial of a claim.

• Accident or Injuries intentionally inflicted or intentionally caused by You.

• Tax and License Fees

• Fees for Medical Waste Disposal

• Dogs and Cats under 8 weeks of age

• Waiting Period - Accidents that occur before 12:01 AM on the 3rd day following the Effective Date.

• Waiting Period - Illnesses that become evident before 12:01 AM on the 15th day following the Effective Date.

V. INSURED DUTIES

As the policyholder, it is Your responsibility to advise Us of any Accidents, Illnesses, or other Conditions that Your pet may have experienced at any time during its life for Us to determine if a Pre-existing Condition is present.

You agree to submit Complete Claims within 60 days following the expiration date for the Policy Term under which the Eligible Services are provided.

You agree to submit actual paid itemized receipts with a claim (mailed originals, faxed originals, or scanned and emailed original documents are acceptable).

You agree to obtain or release all medical records to support a submitted claim upon Our request.

You authorize Us to obtain all medical records to support a submitted claim.

You agree to submit Your pet to examination by a Veterinarian, selected by Us, if requested, at Our cost.

You agree to use all reasonable means to protect Your pet from Accidents or Illnesses while covered by this Policy.
If You have any legal rights against another person in relation to Your claim, We may take legal action against them in Your name at Our cost. You must provide all documents that We request.

It is Your duty to notify Us within 30 days if the permanent address of the Insured Pet changes. With a permanent address change, Your Policy premium may change based on Your new address. If We are notified by the US Postal Service of a change of Your address, Your premium will be re-rated based on Your new address. Premium changes based on change of address will be effective with the next Policy renewal Effective Date.

VI. CLAIMS SUBMISSION PROCESS and HOW CLAIMS ARE PAID

It is Our goal to process claims as quickly as possible, but We can only process Complete Claims.

Complete Claims may be submitted by mail, fax, or other electronic submission.

Once a Complete Claim is received, Benefits are determined as follows:

- **Annual Deductible** – the Annual Deductible is listed on the Declarations Page. Claims submitted by You for Eligible Services covered by this Policy will be applied to the Deductible first until the Annual Deductible is satisfied.

- **Co-Insurance** – The Co-Insurance percentage for Your Policy is listed on the Declarations Page. Once the full Annual Deductible is satisfied by You, We will reimburse you the cost of the claims submitted for Eligible Services less Your Co-Insurance, subject to Your Veterinarian’s Standard Charges and the Policy Limit.

We reserve the right to investigate all claims. To help identify claims made for Pre-existing Conditions, We may investigate claims based upon, but not limited to, the timing of the claim or the Condition being claimed relative to the Policy Effective Date.

Claims under investigation are pended until the investigation is completed.

VII. CLAIMS REVIEW

If a claim is denied, You may request a review.

The request must be in writing and must be received by Us within 60 days of denial.

You will receive the results of the review in writing within 60 days of Your request for a review.

VIII. BENEFITS AND LIMITS

**Policy Limit** - maximum allowable payment under this Policy for all combined claims is limited to $20,000 per Policy Term.

**Accidents** and **Illnesses** must have occurred and **Eligible Services** must have been performed within the Policy Term and not during the Waiting Period for Benefits to be available. To be eligible
for payment, claims must be submitted within 60 days following the expiration date of the Policy Term under which the Eligible Services are provided.

Any Condition that becomes evident during the Waiting Period will be added as a Pre-existing Condition.

Eligible Services for the treatment of a Hereditary Condition are covered subject to the Exclusions set forth in Article IV above.

For purposes of this Policy, strained or torn cruciate ligaments and associated Conditions, torn meniscus and associated Conditions, patellar luxations and associated Conditions, ingested gastrointestinal foreign bodies and associated Conditions, and Gastric Dilatation and/or Volvulus (GDV) and associated Conditions are specifically defined as Illnesses, NOT as Accidents.

All Illnesses are considered to be bilateral (affecting both sides of the body equally).

Continuous Coverage - as long as no lapse in coverage occurs between Policy Terms, ongoing Eligible Services for a Condition or Chronic Condition being treated under a previous Policy Term will be treated as Eligible Services under the new Policy Term subject to a new Annual Deductible. If a lapse in coverage DOES occur between Policy Terms, the new Policy must undergo underwriting and previously covered Conditions being treated will be excluded as Pre-existing Conditions for the new and subsequent Policy Terms.

Benefits will be paid only for Eligible Services performed in the United States of America, its territories and possessions, and Canada.

A pet can have only one issued PurinaCare Pet Health Insurance Policy at any time.

Other Insurance – this Policy is in excess over any other pet insurance policy.

This Policy will not provide payment for Accidents or Illnesses caused directly or indirectly by: a) enemy attack by armed forces, with or without a state of war, including actions taken in resisting that attack; b) insurrection; c) rebellion; d) revolution; e) invasion; f) civil war; g) illegal acts; h) usurped power; i) nuclear radioactive contamination, j) pandemic conditions.

Coverage for the costs of Eligible Services and for Prescription costs is limited to amounts no greater than the amount that is Your Veterinarian’s Standard Charges for such service or cost.

IX. POLICY TRANSFER

A Policy cannot be transferred between different pets. Each pet must undergo an individual application process and underwriting review.

A Policy can, however, be transferred between pet owners for the same insured pet, if all premium-owed is current, and the request for transfer is made in writing by both involved parties.
X. DECLARATIONS

By accepting this Policy, You agree and acknowledge that all the statements in the application process and those listed on the Declarations Page are true and correct and that no medical Condition or material information has been withheld.

XI. CANCELLATION AND TERMINATION OF INSURANCE

You may cancel Your Policy anytime by giving written notice to Us. The effective cancellation date is the date that We receive written notice.

As long as no claims have been filed, You may cancel Your Policy during the first 14 days of coverage and receive a full refund of premium. If You cancel Your Policy after the 14th day of coverage, or if You cancel Your Policy after a claim has been filed, the premium will be refunded on a pro-rata basis.

We may cancel Your Policy subject to State law and regulations, by notifying You in writing, for Your failure to pay premium owed by the due date, or Your concealment or failure to disclose a Pre-Existing Condition during enrollment, or Our subsequent finding that Your pet has an Uninsurable Condition or Non-enrollable Condition that was present at enrollment, or Your misrepresentation or fraud in securing coverage in the application process or in the claims process, or Your failure to cooperate in Our attempt to investigate a claim. Unearned premium will be refunded to You on a pro-rata basis.

By signing below, the President and the Secretary of the Insurer agree on behalf of the Insurer to all the terms of this Policy.

John E. Higgin
PRESIDENT

Michael N. Johnson
SECRETARY