

## Disclosure of Important Policy Provisions

1. The Policy excludes coverage for a Pre-Existing Condition. The Policy includes the following definition for a Pre-Existing Condition:

**Pre-Existing Condition** means, with respect to a covered Pet's Illness or Injury, that prior to the date that Continuous Coverage begins or, for an Illness that begins during an applicable Waiting Period under the Policy or a Prior Policy issued during the period of Continuous Coverage:

- a Veterinarian provided medical advice;
- the Pet received a diagnosis, care or Treatment; or
- the Pet displayed signs or symptoms consistent with the stated Illness or Injury.

2. The Policy includes other exclusions, please refer to the **Limitations and Exclusions** section of the Policy for additional information.
3. The Policy covers Illness, including:
  - a hereditary disorder,
  - a congenital anomaly or disorder, or
  - a chronic condition.

Please refer to the **What We Cover** and **Limitations and Exclusions** sections for additional information.

4. The Policy may include:
  - A Waiting Period for Illness,
  - A Deductible,
  - A Covered Percentage, or
  - An annual or lifetime limit.

Please refer to the **Definitions** and **Declarations** sections of the Policy for additional information.

5. The Policy does not reduce coverage or increase premiums based on the Pet Parent's claim history.
6. Depending on the Policy coverage, the following formula is generally used as a basis to which We determine claim payments:

$(\text{Total Treatment Cost} - \text{Deductible}) \times \text{Covered Percentage} = \text{Claim Payment}$