EXCLUDED HEREDITARY CONDITIONS BY BREED*

DOGS

For a list of conditions that are not covered in all breeds, including mixed-breed dogs, please refer to our list of conditions not covered by your policy. Please also refer to the exclusions section of your policy, which provides that other conditions are not covered by your policy.

Breed	Conditions specifically excluded by breed
Affenpinscher	X-linked muscular dystrophy
Afghan Hound	Leukodystrophy (hereditary myelopathy); Narcolepsy; Renal tubular dysfunction (familial renal disease)
Airdale Terrier	Narcolepsy; Pannus (superficial keratitis)
Akita	Hereditary storage abnormality (glycogen storage disease III); Pseudohyperkalemia; Zinc-responsive dermatosis
Alaskan Malamute	Alopecia X (wooly syndrome); Atypical Cushing's disease; Hemeralopia (daylight blindness); Narcolepsy; Osteochondrodysplasia; Polyneuropathy; X-linked muscular dystrophy; Zinc-responsive dermatosis
American Bulldog	Hereditary storage abnormality (ceroid lipofuscinosis)
American Eskimo	Hereditary thrombopathia deficiency [pyruvate kinase (PK)]; Narcolepsy; Zinc-responsive dermatosis
American Foxhound	Amyloidosis (familial renal disease)
Australian Cattle Dog (Heelers)	Dermatomyositis; Hereditary storage abnormality (ceroid lipofuscinosis); Lens luxation
Australian Kelpie	Pannus (superficial keratitis)
Australian Shepherd	Osteochondrodysplasia; Pannus (superficial keratitis)
Basenji	Hereditary thrombopathia deficiency [pyruvate kinase (PK)]; Immunoproliferative enteropathy; Intestinal lymphangiectasia; Renal tubular dysfunction (familial renal disease)
Basset Hound	Combined immunodeficiency; Dermatomyositis; Hereditary storage abnormality (globoid cell leukodystrophy); Hereditary thrombopathia
Beagle	Amyloidosis (familial renal disease); Canine juvenile polyarteritis (Beagle pain syndrome); Cerebellar degeneration; Hereditary hepatopathy (copper); Hereditary storage abnormality (GM1 gangliosidosis); Hereditary thrombopathia deficiency [pyruvate kinase(PK)]; Hyperlipidemia; Lens luxation; Narcolepsy
Beauceron Shepherd	Dermatomyositis
Bedlington Terrier	Hereditary hepatopathy (copper)
Belgian Groenendael	X-linked muscular dystrophy

* We regard these conditions as hereditary disorders, defects, or diseases that are excluded under VPI® Pet Insurance policies. Refer to your policy to determine if hereditary coverage is available.

Posted on www.petinsurance.com/Plans-And-Coverage/Dogs/Whats-Not-Covered.aspx on July 24, 2009. Please refer to your VPI Pet Insurance policy for a full list of exclusions.

(continued)

Breed	Conditions specifically excluded by breed
Belgian Tervuren	Pannus (superficial keratitis); X-linked muscular dystrophy
Bernese Mountain Dog	Color mutant alopecia; Familial glomerulonephritis (familial renal disease)
Bloodhound	Spinal muscular atrophy
Border Collie	Cerebellar degeneration; Cyclic hematopoiesis or neutropenia; Deafness; Hereditary storage abnormality (ceroid lipofuscinosis); Hereditary storage abnormality (GM1 gangliosidosis); Lens luxation; Pannus (superficial keratitis); Retinal pigment epithelial dystrophy
Border Terrier	Craniomandibular osteopathy; Persistent atrial standstill
Borzoi	Hereditary retinal degeneration
Boston Terrier	Craniomandibular osteopathy
Bouvier des Flandres	Hereditary laryngeal paralysis; Inherited myopathy
Boxer	Cardiac arrhythmia (all); Cardiomyopathy; Hereditary storage abnormality (sphingomyelinosis); Histiocytic ulcerative colitis; Lupoid onychopathy; Multiple collagenous nevi or nodular dermatofibrosis (including associated renal and uterine neoplasia); Progressive axonopathy
Briard	Hyperlipidemia; Retinal pigment epithelial dystrophy
Brittany Spaniel	Cerebellar degeneration; Complement deficiency (C3); Hyperlipidemia; Incomplete ossification of the humeral condyle; Lens luxation; Spinal muscular atrophy
Bull Terrier (standard)	Cerebellar degeneration; Deafness; Hereditary nephritis (familial renal disease); Lens luxation
Bull Terrier (miniature)	Hereditary nephritis (familial renal disease); Lens luxation
Bulldog	Abnormal uric acid metabolism resulting in urate urolithiasis; Abnormal xanthine metabolism resulting in xanthine urolithiasis; Urethral prolapse
Bulldog, English	Abnormal uric acid metabolism resulting in urate urolithiasis; Abnormal xanthine metabolism resulting in xanthine urolithiasis; Urethral prolapse
Bulldog, French	Histiocytic ulcerative colitis
Cairn Terrier	Craniomandibular osteopathy; Hereditary thrombopathia deficiency [pyruvate kinase (PK)]; Lens luxation; Ocular melanosis; Polycystic kidney disease (familial renal disease); Secondary melanocytic glaucoma; Vitamin A-responsive dermatosis
Cavalier King Charles Spaniel	Abnormal xanthine metabolism resulting in xanthine urolithiasis; Benign giant inherited platelet disorder; Mitral or tricuspid valve degeneration
Chesapeake Bay Retriever	Degenerative myelopathy
Chihuahua	Color mutant alopecia; Hereditary storage abnormality (ceroid lipofuscinosis); Hereditary thrombopathia deficiency [pyruvate kinase (PK)]

* We regard these conditions as hereditary disorders, defects, or diseases that are excluded under VPI® Pet Insurance policies. Refer to your policy to determine if hereditary coverage is available.

Posted on www.petinsurance.com/Plans-And-Coverage/Dogs/Whats-Not-Covered.aspx on July 24, 2009. Please refer to your VPI Pet Insurance policy for a full list of exclusions.

(continued)

Breed	Conditions specifically excluded by breed
Chow Chow	Amyloidosis (familial renal disease); Alopecia X; Atypical Cushing's disease; Color mutant alopecia; Dermatomyositis; Sebaceous adenitis; Seborrhea
Clumber Spaniel	Hereditary thrombopathia deficiency [pyruvate dehydrogenase phosphatase (PDP)]; Hereditary thrombopathia deficiency [pyruvate kinase (PK)]; Mitochondrial myopathy
Cocker Spaniel, American	Cyclic hematopoiesis or neutropenia; Hereditary nephritis (familial renal disease); Hereditary storage abnormality (ceroid lipofuscinosis); Hereditary thrombopathia deficiency [phosphofructokinase (PFK)]; Incomplete ossification of the humeral condyle; Lens luxation; Narcolepsy; Neuronal degeneration; Nodular fasciitis (proliferative episcleritis); Retinal pigment epithelial dystrophy; Sebaceous adenitis; Seborrhea; Sick sinus syndrome; Vitamin A-responsive dermatosis
Cocker Spaniel, English	Familial glomerulonephritis (familial renal disease); Hereditary nephritis (familial renal disease); Nodular fasciitis (proliferative episcleritis); Retinal pigment epithelial dystrophy
Collie	Cerebellar degeneration; Cyclic hematopoiesis or neutropenia; Degenerative myelopathy; Dermatomyositis; Hereditary storage abnormality (neuroaxonal dystrophy); Nodular fasciitis (proliferative episcleritis); Retinal pigment epithelial dystrophy
Dachshund	Abnormal xanthine metabolism resulting in xanthine urolithiasis; Acanthosis nigricans; Color mutant alopecia; Hereditary storage abnormality (ceroid lipofuscinosis); Hereditary thrombopathia deficiency [pyruvate kinase (PK)]; Narcolepsy; Pannus (superficial keratitis); Pinnal vasculopathy; Sensory neuropathy; Sick sinus syndrome
Dalmatian	Abnormal uric acid metabolism resulting in urate urolithiasis; Bronzing syndrome; Deafness; Hereditary laryngeal paralysis; Hereditary nephritis (familial renal disease); Hereditary storage abnormality (ceroid lipofuscinosis); Leukodystrophy; Muscular cramping; Pannus (superficial keratitis); Scotty cramp
Dandie Dinmont Terrier	Lens luxation
Doberman Pinscher	Cardiomyopathy; Color mutant alopecia; Dancing Doberman disease; Familial glomerulonephritis (familial renal disease); Lupoid onychopathy; Narcolepsy; Renal tubular dysfunction (familial renal disease)
English Foxhound	Amyloidosis (familial renal disease)
English Pointer	Deafness; Pannus (superficial keratitis); Sensory neuropathy; Spinal muscular atrophy
English Setter	Hereditary storage abnormality (ceroid lipofuscinosis)

* We regard these conditions as hereditary disorders, defects, or diseases that are excluded under VPI® Pet Insurance policies. Refer to your policy to determine if hereditary coverage is available.

Posted on www.petinsurance.com/Plans-And-Coverage/Dogs/Whats-Not-Covered.aspx on July 24, 2009. Please refer to your VPI Pet Insurance policy for a full list of exclusions.

(continued)

Breed	Conditions specifically excluded by breed
English Springer Spaniel	Alopecia X (wooly syndrome); Atypical Cushing's disease; Hereditary myasthenia gravis; Hereditary storage abnormality (fucosidosis); Hereditary storage abnormality (GM1 gangliosidosis); Hereditary thrombopathia deficiency [phosphofructokinase (PFK)]; Narcolepsy; Persistent atrial standstill; Protein-losing enteropathy; Rage syndrome; Retinal pigment epithelial dystrophy
Finnish Lapphund	Hereditary storage abnormality (glycogen storage disease II)
Fox Terrier	Hereditary myasthenia gravis; Inherited megaesophagus; Inherited or progressive ataxia; Lens luxation; Leukodystrophy (progressive ataxia)
German Shepherd	Degenerative myelopathy; Dermatomyositis; Exocrine pancreatic insufficiency; Familial vasculopathy; Giant axonal neuropathy; Hereditary hyperparathyroidism; Hereditary storage abnormality (glycogen storage disease III); Lupoid onychopathy; Malabsorption syndrome; Multiple collagenous nevi or nodular dermatofibrosis (including associated renal and uterine neoplasia); Pannus (superficial keratitis)
German Shorthaired Pointer	Epidermolysis bullosa; Hereditary storage abnormality (GM2 gangliosidosis); Lupoid dermatosis; X-linked muscular dystrophy
Golden Retriever	Degenerative myelopathy; Iridociliary or iris cysts; Multiple collagenous nevi or nodular dermatofibrosis (including associated renal and uterine neoplasia); Nodular fasciitis (proliferative episcleritis); Pigmentary uveitis; Retinal pigment epithelial dystrophy; Sensory neuropathy; X-linked muscular dystrophy
Gorden Setter	Cerebellar degeneration
Great Dane	Cardiomyopathy; Color mutant alopecia
Great Pyrenees	Craniomandibular osteopathy; Osteochondrodysplasia
Greyhound	Familial glomerulonephritis (familial renal disease); Lupoid onychopathy; Pannus (superficial keratitis)
Irish Setter	Canine leukocyte adhesion deficiency (CLAD); Cerebellar degeneration; Color mutant alopecia; Degenerative myelopathy; Gluten-sensitive enteropathy; Lupoid onychopathy; Narcolepsy; Retinal pigment epithelial dystrophy
Irish Terrier	X-linked muscular dystrophy
Irish Wolfhound	Cardiomyopathy
Italian Greyhound	Color mutant alopecia
Jack Russell Terrier (Parson Russell Terrier)	Combined immunodeficiency; Hereditary myasthenia gravis; Hereditary storage abnormality (neuroaxonal dystrophy); Inherited or progressive ataxia; Lens luxation
Japanese Retriever	Hereditary storage abnormality (ceroid lipofuscinosis)
Japanese Spaniel (Chin)	Hereditary storage abnormality (GM2 gangliosidosis)

* We regard these conditions as hereditary disorders, defects, or diseases that are excluded under VPI® Pet Insurance policies. Refer to your policy to determine if hereditary coverage is available.

Posted on www.petinsurance.com/Plans-And-Coverage/Dogs/Whats-Not-Covered.aspx on July 24, 2009. Please refer to your VPI Pet Insurance policy for a full list of exclusions.

(continued)

Breed	Conditions specifically excluded by breed
Keeshond	Alopecia X; Atypical Cushing's disease
Kerry Blue Terrier	Cerebellar degeneration; Craniomandibular osteopathy; Degenerative myelopathy; Spiculosis
Kooikerhondje (Dutch Waterfowl Dog)	Degenerative myelopathy
Kuvasz	Dermatomyositis
Labrador Retriever	Central axonopathy; Degenerative myelopathy; Exercise induced collapse; Inherited primary myopathy; Narcolepsy; Osteochondrodysplasia; Renal tubular dysfunction (familial renal disease); Retinal pigment epithelial dystrophy; Vitamin A-responsive dermatosis
Lancashire Heeler	Lens luxation
Maltese	Hereditary storage abnormality (glycogen storage disease); Necrotizing meningoencephalitis
Manchester Terrier	Lens luxation
Mastiff, Bull	Hereditary storage abnormality (neuroaxonal dystrophy)
Mastiff, Tibetan	Hypertrophic neuropathy
Miniature Pinscher	Color mutant alopecia; Hereditary storage abnormality (mucopolysaccharidosis VI); Pannus (superficial keratitis)
Norwegian Elkhound	Hereditary nephritis (familial renal disease); Osteochondrodysplasia; Renal tubular dysfunction (familial renal disease)
Norwegian Lundehund	Intestinal lymphangiectasia; Malabsorption syndrome; Protein-losing enteropathy
Norwich Terrier	Lens luxation; Scotty cramp
Old English Sheepdog	Degenerative myelopathy
Old Danish Pointing Dog	Hereditary myasthenia gravis
Otterhound	Thrombasthenic thrombopathia
Plott Hound	Hereditary storage abnormality (mucopolysaccharidosis I)
Polish Lowland Sheepdog	Hereditary storage abnormality (ceroid lipofuscinosis)
Pomeranian	Alopecia X; Atypical Cushing's disease; Cyclic hematopoiesis or neutropenia
Poodle (Miniature)	Alopecia X; Atypical Cushing's disease; Color mutant alopecia; Hemeralopia (daylight blindness); Hereditary storage abnormality (ceroid lipofuscinosis); Hereditary storage abnormality (globoid cell leukodystrophy); Hereditary storage abnormality (sphingomyelinosis); Narcolepsy; Nodular fasciitis (proliferative episcleritis); Sebaceous adenitis
Poodle (Standard)	Color mutant alopecia; Hemeralopia (daylight blindness); Sebaceous adenitis
Poodle (Toy and Teacup)	Color mutant alopecia; Sebaceous adenitis

* We regard these conditions as hereditary disorders, defects, or diseases that are excluded under VPI® Pet Insurance policies. Refer to your policy to determine if hereditary coverage is available.

Posted on www.petinsurance.com/Plans-And-Coverage/Dogs/Whats-Not-Covered.aspx on July 24, 2009. Please refer to your VPI Pet Insurance policy for a full list of exclusions.

(continued)

Breed	Conditions specifically excluded by breed
Portuguese Water Dog	Cardiomyopathy; Hereditary storage abnormality (GM1 gangliosidosis)
Pug (Chinese Pug)	Hereditary thrombopathia deficiency [pyruvate kinase (PK)]; Necrotizing Meningoencephalitis (Pug encephalitis)
Rat Terrier, American	X-linked muscular dystrophy
Rhodesian Ridgeback	Color mutant alopecia; Degenerative myelopathy
Rottweiler	Deafness; Distal myopathy; Familial glomerulonephritis (familial renal disease); Hereditary storage abnormality (neuroaxonal dystrophy); Incomplete ossification of the humeral condyle; Leukodystrophy (Leukoencephalomyelopathy); Lupoid onychopathy; Narcolepsy; Polyneuropathy; Spinal muscular atrophy
Saint Bernard	Narcolepsy
Saluki	Color mutant alopecia; Hereditary storage abnormality (ceroid lipofuscinosis)
Samoyed	Alopecia X; Atypical Cushing's disease; Cerebellar degeneration; Familial glomerulonephritis (familial renal disease); Hereditary myasthenia gravis; Hereditary nephritis (familial renal disease); Osteochondrodysplasia; X-linked muscular dystrophy; Zinc-responsive dermatosis
Schipperke	Color mutant alopecia
Schnauzer, Giant	Hereditary malabsorption abnormality (Cobalamin-B12); Narcolepsy
Schnauzer, Miniature	Comedo syndrome; Hereditary storage abnormality (ceroid lipofuscinosis); Hyperlipidemia; Inherited megaesophagus; Sick sinus syndrome; X-linked muscular dystrophy
Scottish Deerhound	Cardiomyopathy; Osteochondrodysplasia
Scottish Terrier	Craniomandibular osteopathy; Familial vasculopathy; Lens luxation; Scotty cramp; Sensory neuropathy
Sealyham Terrier	Lens luxation; Scotty cramp
Shar Pei (Chinese Shar Pei)	Amyloidosis (familial renal disease); Cutaneous Mucinosis; Lens luxation; Shar-Pei fever; Synovitis
Shetland Sheep Dog (Sheltie)	Color mutant alopecia; Dermatomyositis; Renal tubular dysfunction (familial renal disease); Retinal pigment epithelial dystrophy
Shih Tzu	Hereditary nephritis (familial renal disease)
Siberian Husky	Alopecia X (wooly syndrome); Atypical Cushing's disease; Degenerative myelopathy; Hereditary laryngeal paralysis; Lens luxation; Pannus (superficial keratitis); Sensory neuropathy; Zinc-responsive dermatosis
Silky Terrier	Hereditary storage abnormality (glucocerebrosidosis)
Skye Terrier	Hereditary hepatopathy (copper); Lens luxation
Soft Coated Wheaten Terrier	Familial glomerulonephritis (familial renal disease); Hereditary nephritis (familial renal disease); Inflammatory bowel disease; Intestinal lymphangiectasia; Malabsorption syndrome; Protein-losing enteropathy; Protein-losing nephropathy

* We regard these conditions as hereditary disorders, defects, or diseases that are excluded under VPI® Pet Insurance policies. Refer to your policy to determine if hereditary coverage is available.

Posted on www.petinsurance.com/Plans-And-Coverage/Dogs/Whats-Not-Covered.aspx on July 24, 2009. Please refer to your VPI Pet Insurance policy for a full list of exclusions.

(continued)

Breed	Conditions specifically excluded by breed
Sussex Spaniel	Hereditary thrombopathia deficiency [pyruvate dehydrogenase phosphatase (PDP)]; Mitochondrial myopathy
Swedish Lapphund	Hereditary storage abnormality (glycogen storage disease II)
Tibetan Terrier	Hereditary storage abnormality (ceroid lipofuscinosis); Lens luxation
Toy Fox Terrier	Lens luxation
Weimaraner	Familial glomerulonephritis (familial renal disease); Inherited immunodeficiency; Leukodystrophy (hereditary myelopathy); Lupoid onychopathy
Welsh Corgi, Cardigan	Combined immunodeficiency; Retinal pigment epithelial dystrophy
Welsh Corgi, Pembroke	Combined immunodeficiency; Degenerative myelopathy; Dermatomyositis; Narcolepsy; Retinal pigment epithelial dystrophy; X-linked muscular dystrophy
Welsh Springer Spaniel	Narcolepsy
Welsh Terrier	Lens luxation
West Highland White Terrier	Craniomandibular osteopathy; Hereditary thrombopathia deficiency [pyruvate kinase (PK)]; Idiopathic pulmonary fibrosis; Lens luxation
Whippet	Color mutant alopecia; Sensory neuronopathy
Wirehaired Pointing Griffon	Narcolepsy
Yorkshire Terrier	Abnormal uric acid metabolism resulting in urate urolithiasis; Melanoderma and alopecia of Yorkshire Terrier; Necrotizing meningoencephalitis
Yugoslavian Sheepdog	Abnormal uric acid metabolism resulting in urate urolithiasis; Hereditary storage abnormality (ceroid lipofuscinosis)

* We regard these conditions as hereditary disorders, defects, or diseases that are excluded under VPI® Pet Insurance policies. Refer to your policy to determine if hereditary coverage is available.

EXCLUDED HEREDITARY CONDITIONS BY BREED*

CATS

Please refer to your policy for a full list of exclusions that apply to all breeds, including mixed breed cats.

Breed	Conditions specifically excluded by breed
Abyssinian	Amyloidosis
American Shorthair	Cardiomyopathy
British Shorthair	Cardiomyopathy
Cornish Rex	Myopathy
Maine Coon	Cardiomyopathy
Manx	Megacolon
Manx Longhair	Megacolon
Persian	Cardiomyopathy, Chediak-Higashi Syndrome (bleeding tendency and immune deficiency)
Siamese	Amyloidosis, Endocardial fibroelastosis, Persistent atrial standstill

* We regard these conditions as hereditary disorders, defects, or diseases that are excluded under VPI® Pet Insurance policies.

Posted on www.petinsurance.com/coverage/whatsnotcovered.cfm on December 1, 2008.