

## VETERINARY PET INSURANCE COMPANY

1800 E. Imperial Hwy  
Brea, CA 92821

DIRECT ALL INQUIRIES AND CLAIMS TO:

DVM Insurance Agency: 1800 E. Imperial Highway, Suite 145 • Brea, CA 92821 • 800-540-2016 • 714-989-0555

### VPI® SUPERIOR PLAN–COVERAGE FORM

#### 1. INSURING CLAUSE

In return for **your** payment of premium when due and **your** compliance with the provisions of this policy, **we** will pay **your** incurred policy benefits as listed under "Benefit Provisions." **We** will pay only those **veterinary services** expenses **you** incur during the policy term. Benefit payments are subject to all exclusions, limitations, and **conditions** of this insurance policy.

#### 2. DEFINITIONS: **We** define words or phrases in **your** policy. **We** identify these terms with **bold typeface**.

<b>Congenital disorder</b>	Means an abnormality present at birth, whether apparent or not, that can cause illness or disease. See Section 8 for examples.
<b>Condition</b>	Means an illness, injury, or disease. All manifestations of clinical signs or symptoms of an illness, injury, or disease, regardless of the number of affected areas of <b>your pet's</b> body, constitute one <b>condition</b> .
<b>Curable</b>	Means capable of being <b>cured</b> .
<b>Cured</b>	Means resolution of a <b>condition</b> so that ongoing or intermittent treatment is not required and recurrences or complications are not expected.
<b>Hereditary disorder</b>	Means an abnormality transmitted by gene(s) from parent to offspring, whether apparent or not, that can cause illness or disease.
<b>Incident</b>	Means any <b>condition</b> that causes <b>you</b> to consult a <b>veterinarian</b> . Chronic or ongoing <b>conditions</b> , e.g. allergic dermatitis, will be considered one <b>incident</b> no matter how many times <b>you</b> consult a <b>veterinarian</b> .
<b>Pet</b>	Means the animal identified on the Declarations Page or Renewal Certificate of <b>your</b> policy.
<b>Plan E</b>	Means the Veterinary Pet Insurance Superior Plan.
<b>Pre-existing condition</b>	Means any <b>condition</b> that began or was contracted, manifested, or incurred before the effective date of this policy, whether or not the <b>condition</b> was discovered, diagnosed, or treated.
<b>Specialist</b>	Means a diplomate of a specialty board recognized by the American Veterinary Medical Association.
<b>Veterinarian</b>	Means a legally licensed veterinary practitioner.
<b>Veterinary services</b>	Means medical treatment provided by or under the direct supervision of a <b>veterinarian</b> .
<b>Void</b>	Means declaring during the policy term that <b>your</b> policy is not in force and has no effect.
<b>We or us</b>	Means the company providing this insurance.
<b>You or your</b>	Means the policyholder listed on the Declarations Page or Renewal Certificate of this insurance policy.

#### 3. POLICY EFFECTIVE DATE

**Your** policy will be in effect at the time and date shown on **your** Declarations Page or Renewal Certificate. For **Plan E**, the effective date will be not less than fourteen (14) calendar days after **we** accept and approve the application and the premium is paid to **us**.

#### 4. BENEFIT PROVISIONS–PLAN E

- A. **We** will pay reasonable and necessary **veterinary services** expenses for **your pet's condition** that occurs and is treated during the policy term. To be eligible for payment, **your pet's condition** must come within a primary diagnostic code listed on the Superior Plan Benefit Schedule. Each **condition** is eligible for payment under only one primary diagnostic code and any applicable secondary diagnostic code, per **incident**.
- B. The amount **we** will pay for any **condition** covered by this policy is determined by: (1) **your veterinary services** expenses, (2) the Benefit Schedule, and (3) **your** deductible. **We** will pay 90% of covered **veterinary services** expenses up to a maximum of 90% of the Benefit Schedule diagnostic code that applies to **your pet's condition**, less **your** deductible.
- C. Payments under this insurance policy are limited to a maximum of \$4,500 per **incident** and a maximum of \$14,000 for each policy term.

- D. If **your pet** has a **condition** requiring **your** primary **veterinarian** to refer **your pet** to another **veterinarian** who is a **specialist**, **you** will receive a second Benefit Schedule allowance for **your pet's** treatment by the **specialist**. This additional allowance applies once per **incident** and does not increase **your** policy's maximum benefit per **incident** or the maximum benefit for each policy term.

## 5. DEDUCTIBLE

---

**We** specify **your** deductible on the Declarations Page or Renewal Certificate of **your** policy. **Your** deductible will apply once to each **incident** during the policy term.

## 6. CO-PAYMENT

---

**We** specify **your** co-payment on the Declarations Page or Renewal Certificate of **your** policy. **We** will apply a co-payment to each claim.

## 7. ASSIGNMENT OR TRANSFER OF POLICY

---

**You** may not assign this policy in whole or in part to any other person or for any other **pet**.

## 8. WHAT WE DO NOT COVER: EXCLUSIONS

---

This policy will not pay for:

- A. **Pre-existing conditions.** A **condition** is not **pre-existing** if it was **cured** before the effective date of this insurance policy and there has not been a recurrence or manifestation of the **condition** for at least six (6) months.
- B. The **conditions** listed on the Declarations Page or Renewal Certificate of **your** policy.
- C. The diagnosis, medical management or surgical correction of anterior cruciate ligament (ACL) damage or rupture to **your pet** that occurs during the first 12 calendar months this policy is in effect.
- D. The following musculoskeletal disorders: (1) hip dysplasia, (2) elbow dysplasia, (3) osteochondritis dissecans, (4) aseptic necrosis of the femoral head, (5) cervical vertebral instability, and (6) patellar luxation.
- E. The following urinary tract disorders: (1) renal dysplasia, and (2) cystine urolithiasis.
- F. The following ocular disorders: (1) prolapsed gland of the 3rd eyelid, (2) everted, scrolled or inverted cartilage of the 3rd eyelid, (3) distichiasis, (4) ectopic cilia, (5) ectropion, (6) entropion, (7) primary glaucoma, (8) retinal dysplasia, (9) progressive retinal atrophy, (10) corneal dystrophy, including indolent ulcers in pets 6 years of age and older, and (11) cataracts of dogs 6 years of age and younger unless secondary to documented injury or diabetes mellitus.
- G. The following endocrine disorder: (1) sex hormone dermatosis and (2) growth hormone dermatosis.
- H. The following respiratory disorder: (1) collapsed trachea.
- I. The following multi-systemic disorder: (1) histiocytosis (cutaneous, systemic or malignant).
- J. Diagnosis or treatment of any **congenital disorder** or any **condition** resulting from the **congenital disorder**. Examples of **congenital conditions** are blood clotting deficiencies, portosystemic shunts, urinary tract calculi secondary to metabolic defects, and **congenital** anatomical defects. This is not a complete list.
- K. Diagnosis or treatment of any **hereditary disorder** or any **condition** resulting from the **hereditary disorder**. **You** may obtain a list of **conditions we** regard as breed-specific **hereditary disorders** through our Web site, [www.petinsurance.com](http://www.petinsurance.com) or call **us** at 800-USA-PETS.
- L. Elective procedures or cosmetic surgeries including, but not limited to, tail docking, dewclaws, skin folds and nail trims.
- M. Expression of anal glands or anal sacculitis and removal of anal glands.
- N. Breeding, artificial insemination, or **conditions** related to pregnancy, including cesarean section, dystocia, or termination of pregnancy.
- O. Special diets, pet foods, vitamins, minerals and nutritional supplements, boarding or transport expenses, grooming costs and bathing—including medicated baths.
- P. Any disease preventable by vaccination. **We** will pay policy benefits if: (1) **your pet** was fully vaccinated for the disease and contracted the disease despite the prior vaccination, or (2) **your pet** was not vaccinated for the disease based on the protocol of **your pet's veterinarian**.
- Q. Diagnosis, treatment, training, or therapy for behavioral problems.
- R. Diagnosis of, or treatment for, internal or external parasites including, but not limited to, fleas, heartworms, and roundworms. **We** will not pay for preventive treatment or preventive diagnostics associated with internal or external parasites.
- S. Orthodontics, endodontics, or removal of deciduous teeth.
- T. Diagnostic test(s) or treatment(s) for **conditions** excluded or limited by this policy or tests or treatments for complications of **conditions** excluded or limited by this policy.
- U. Preventive treatment or diagnostics associated with preventive treatment.
- V. Routine examinations, vaccines, teeth cleaning or polishing.
- W. Spaying and neutering.

- X. Any injury to the insured **pet** caused intentionally by **you** or anyone who lives in **your** household.
- Y. Any **condition** caused directly or indirectly by war, terrorism, rebellion, insurrection, or any release of nuclear radiation or radioactive contamination, regardless of cause.

## 9. OTHER INSURANCE

---

This insurance is excess over any other insurance whether collectable or not, that covers **your pet**.

## 10. TERMINATION OF INSURANCE

---

- A. The policy will lapse if **you** do not pay **your** premium when due.
- B. **We** may cancel **your** policy by mailing written notice to **you** at the address shown on the Declarations Page or Renewal Certificate of **your** policy ten (10) days before **we** cancel **your** policy.
- C. **You** may cancel **your** policy at any time by notifying **us** in writing.
- D. **We** will refund unearned premiums on a prorated basis if either **you** or **we** cancel **your** policy.

## 11. LIBERALIZATION

---

If **we** revise this policy form and broaden **your** coverage without charge, **you** will receive the broader coverage as soon as **we** make the revision.

## 12. REVIEW

---

**You** may request a review: (1) if **we** deny **your** claim in whole or in part, or (2) to ask that **we** remove an excluded **condition** listed on the Declarations Page or Renewal Certificate of **your** policy. **Your** request must be in writing. **You** must provide **us** with all medical records and any other supporting documentation upon our reasonable request. **We** will not review requests to remove any excluded **condition** unless the **condition** has been **cured** for at least six (6) months before the date of **your** request. All review decisions are final.

## 13. INSURED'S DUTIES

---

- A. **You** must submit all itemized receipts of treatment from a **veterinarian** with **your** fully completed and legible claim form. In all cancer treatment claims, **you** may be required to submit documentation of a test or tests showing that **your pet** was treated for a malignant **condition**.
- B. **You** agree to submit **your pet** to examination by a **veterinarian** selected by **us**, upon our request.
- C. **You** must reasonably protect **your pet** from aggravation of any **condition**.
- D. Upon payment of benefits, **we** will be subrogated to **your** rights of recovery from any other party.
- E. **You** agree to provide **us** with all veterinary records when **we** request them.

## 14. DECLARATIONS

---

By accepting this policy, **you** agree that all the statements in **your** application and the declarations are true and that **you** have provided **us** with all material information about **your pet's** medical **condition**. **You** affirm that the policy and the Riders are the entire and only agreements between **you** and **us**.

## 15. FRAUD AND CONCEALMENT

---

**We** will void **your** policy from its inception if **we** discover that **you** have misrepresented or omitted any material fact and **we** relied on **your** misrepresentation or omission in issuing this policy to **you**. **We** may deny **your** claim and **void your** policy if **you** conceal material information or make any material misrepresentation in **your** claim.

## 16. INSTALLMENT PAYMENT SERVICE CHARGE

---

If **you** elect to pay **your** premium in installments, **we** will charge **you** the installment fee listed on the Declarations Page or Renewal Certificate of **your** policy, per each installment payment.



# Veterinary Pet Insurance<sup>SM</sup>

a Nationwide Insurance<sup>®</sup> company

## SUPERIOR PLAN BENEFIT SCHEDULE

(Effective 4-07. Subject to change)

**Column A** is the benefit limit for the **Primary Diagnosis or Condition**. This includes exam, injections, hospitalization, treatment, surgery.

**Column B** is the benefit limit for the **Primary Diagnostic Testing Maximums** listed or the system the diagnosis is under. Specialized Diagnostic Test allowance as listed at the end of this schedule may also be eligible for coverage.

**Column C** is the benefit limit for **General Anesthesia** as it relates to the primary diagnosis.

**Column D** is the benefit allowance limit for **Chemotherapy and Radiation treatment** as it relates to the Primary Diagnosis.

**Column E** is the benefit limit for the **condition** if it is treated as a **Secondary Diagnosis or Condition**, concurrently with the **Primary Diagnosis or Condition**.

Code Diagnosis

### CARDIOVASCULAR SYSTEM (1100)

Code Diagnosis	Column A (Primary Diagnosis Allowance)	Column B (Primary Diagnostic Testing Allowance)	Column C (Primary Anesthesia Allowance)	Column D (Primary Chemotherapy/Radiation Allowance)	Column E (Secondary Diagnosis Allowance)
1101 Arrhythmia	\$159	\$315	\$—	\$—	\$111
1102 Arterial Thromboembolism	370	315	—	—	259
1103 Cardiomyopathy	216	315	—	—	151
1104 Neoplasia Heart & Pericardium-Surgical	430	315	125	300/1200*	301
1105 Myocarditis-Endocarditis	182	315	—	—	127
1106 Pericardial Effusion	380	315	79	—	266
1107 Congestive Heart Failure	294	315	—	—	207
1108 Valvular Heart Disease	118	315	—	—	78
1109 Neoplasia (Peripheral Vessels)	294	315	79	300/1200*	206
1110 Cardiac Arrest	180	315	—	—	126
1111 Cardiovascular Collapse (Shock)	204	315	—	—	143
1114 Pacemaker	1400	315	210	—	980
1115 Hypertension	103	315	—	—	72
1121 Syncope	159	315	—	—	111
8110 Secondary Tests (Cardiovascular)**	—	—	—	—	205

### DIGESTIVE SYSTEM (1200)

#### Esophageal Disorders

1201 Acquired Achalasia	\$895	\$236	\$—	\$—	\$276
1202 Esophagitis	143	236	—	—	100
1203 Foreign Body Endoscopy	181	236	79	—	126
1205 Foreign Body-Surgical	1200	236	125	—	840
1207 Neoplasia, Esophagus-Surgical	700	236	125	300/1200*	497
1208 Megaesophagus-Medical	609	236	—	—	426
1209 Megaesophagus-Surgical	682	236	100	—	495

#### Abdominal Wall Disorders

1211 Peritonitis-Medical	\$231	\$236	\$—	\$—	\$162
1212 Peritonitis-Surgical	884	236	125	—	619
1213 Peritoneal Neoplasia-Surgical	524	236	100	300/1200*	367
1214 Trauma-Herniation	381	236	89	—	267
1217 Exploratory-Surgical	—	—	—	—	405

#### Stomach Disorders

1220 Foreign Body-Medical	\$140	\$236	\$—	\$—	\$98
1221 Foreign Body-Surgical	936	236	123	—	655
1222 Gastritis	136	236	—	—	85
1223 Gastric Dilatation-Medical	324	236	120	—	227
1224 Gastric Torsion-Surgical	1617	236	140	—	1132
1225 Neoplasia, Stomach-Surgical	799	236	120	300/1200*	559
1226 Gastric Ulcer	337	236	—	—	236
1227 Pyloric Stenosis-Surgical	700	236	100	—	195
1228 Pyloric Stenosis-Medical	130	236	—	—	63
1230 Hemorrhagic Gastroenteritis	352	236	—	—	246
1235 P.E.G. Tube	—	—	—	—	150

#### Small Intestine Disorders

1240 Endotoxic Shock	\$378	\$236	\$—	\$—	\$265
1241 Enteritis	83	236	—	—	58
1242 Foreign Body-Medical	205	236	—	—	85
1243 Foreign Body-Surgical	1018	236	109	—	713
1244 Intussusception-Surgical	900	236	125	—	630
1246 Neoplasia, Small Intestine-Surgical	870	236	110	300/1200*	609
1247 Mesenteric Volvulus	900	236	125	—	630
1248 Intestinal Resection	1200	236	125	—	840
1249 IBD (Biopsy required)	478	236	95	—	239
4010 Lymphangiectasia, Acquired (Biopsy required)	478	236	95	—	239

Code Diagnosis

### Large Intestine Disorders

1250 Colitis	\$98	\$236	\$—	\$—	\$69
1251 Megacolon-Acquired-Medical	175	236	—	—	122
1255 Neoplasia, Large Intestine-Surgical	616	236	125	300/1200*	368
1256 Rectal Polyps-Surgical/Endoscopy	167	236	95	—	89
1257 Rectal Prolapse-Medical	229	236	74	—	160
4011 Constipation	98	236	—	—	69
8120 Secondary Tests (Digestive)**	—	—	—	—	154

### Perineal Disorders

1262 Perianal Fistula-Medical	\$241	\$152	\$—	\$—	\$169
1263 Perianal Fistula-Surgical	306	152	100	—	189
1264 Perineal Hernia-Surgical	600	152	110	—	420
1265 Perineal Neoplasia	379	152	95	300/1200*	256
1266 Perineal Hygroma	100	152	79	—	52
4021 Anal Sac Neoplasia	365	152	95	300/1200*	256
8126 Secondary Tests (Perineal)**	—	—	—	—	98

### Exocrine Pancreatic Disorders

1270 Pancreatitis	\$388	\$205	\$—	\$—	\$272
1271 Exocrine Pancreatic Insufficiency	166	205	—	—	116
1274 Pancreatic Abscess-Surgical	835	205	100	—	394
8127 Secondary Tests (Exocrine Pancreatic)**	—	—	—	—	133

### Gall Bladder Disorders

1280 Choleliths-Surgical	\$1000	\$196	\$94	\$—	\$394
1281 Cholangitis	245	196	—	—	172
1282 Ruptured Bile Duct-Surgical	1200	196	125	—	394
1283 Neoplasia, Gall Bladder-Surgical	900	196	125	300/1200*	630
8128 Secondary Tests (Gall Bladder)**	—	—	—	—	127

### Hepatic Disorders

1290 Hepatitis	\$225	\$184	\$74	\$—	\$158
1291 Cirrhosis	279	184	—	—	195
1292 Neoplasia, Hepatic-Surgical	665	184	115	300/1200*	466
1293 Hepatic Abscess-Surgical	789	184	115	—	552
1294 Trauma-Surgical	860	184	115	—	602
1297 Hepatic Encephalopathy	—	—	—	—	105
4040 Lipidosis	225	184	74	—	158
8129 Secondary Tests (Hepatic)**	—	—	—	—	120

### DERMATOLOGY (1300)

#### Wounds

1301 Foreign Body	\$141	\$131	\$74	\$—	\$99
1302 Laceration or Bite Wound	154	131	74	—	108
1303 Lacerations (Multiple)	275	131	95	—	192
1304 Puncture	97	131	74	—	68
1305 Abrasion	73	131	—	—	51
1306 Abscess or Granuloma	163	131	84	—	114
1307 Burn	116	131	—	—	81
1308 Seroma	107	131	—	—	75
1310 Skin Graft	—	—	—	—	200
1312 Bite Wounds (Multiple)	275	131	95	—	192
8130 Secondary Tests (Wounds)**	—	—	—	—	85

#### Dermatoses

1320 Acanthosis Nigricans	\$96	\$168	\$—	\$—	\$48
1321 Acne	94	168	—	—	66
1322 Atopic or Allergic Dermatitis	107	168	—	—	64
1323 Dermatomyiasis	100	168	—	—	70
1324 Dermal Cyst	109	168	70	—	76
1325 Endocrine Alopecia	88	168	—	—	62
1326 Pyoderma	108	168	—	—	76
1327 Seborrhea	69	168	—	—	48
1328 Lick Granuloma	113	168	—	—	79
1329 Neoplasia (Benign)	155	168	80	—	105
1331 Immune Mediated Skin Disease	202	168	—	—	141
1332 Eosinophilic Ulcer or Eosinophilic Granuloma	127	168	—	—	89
1333 Allergic Reaction	94	168	—	—	66
1335 Folliculitis	116	168	—	—	81
1336 Mast Cell Tumor	350	168	105	300/1200*	245
1337 Lipoma	126	168	85	—	88
1342 Histiocytoma	133	168	80	—	93
1343 Fibrosarcoma	399	168	105	300/1200*	279
1344 Hemangiopericytoma	561	168	124	300/1200*	393
1345 Feline Fibrosarcoma	270	168	100	300/1200*	135
1346 Paronychia	134	168	80	—	94
1350 Cellulitis	94	168	—	—	66
1352 Dermatophytosis	100	168	—	—	70
1353 Miliary Dermatitis	88	168	—	—	62

\*Chemotherapy/radiation treatment(s) may be eligible for coverage at a rate of \$300 per treatment up to a maximum of \$1200. Proof of malignancy required.

\*\*System Secondary Test Benefits may only be used once for each incident.

Code Diagnosis	Column A (Primary Diagnosis Allowance)	Column B (Primary Diagnosis Testing Allowance)	Column C (Primary Anesthesia Allowance)	Column D (Primary Chemotherapy/ Radiation)	Column E (Secondary Diagnosis Allowance)
1355 Calcinosi	\$116	\$168	\$—	\$—	\$81
1356 Squamous Cell Carcinoma	350	168	105	300/1200*	245
1357 Adenoma	126	168	85	—	88
1358 Malignant Melanoma or Melanosarcoma	399	168	105	300/1200*	279
1359 Plasmacytoma	399	168	105	300/1200*	279
1361 Cutaneous Hemangiosarcoma	561	168	124	300/1200*	393
1363 Onychomycosis	134	168	80	—	94
1364 Liposarcoma (Infiltrative)	350	168	105	300/1200*	245
8132 Secondary Tests (Dermatoses)**	—	—	—	—	110

## RESPIRATORY SYSTEM (1400)

### Upper Airway

1401 Foreign Bodies	\$119	\$163	\$80	\$—	\$83
1402 Tonsillitis	108	163	—	—	76
1404 Laryngeal Edema	158	163	—	—	111
1405 Trauma	195	163	100	—	136
1406 Neoplasia, Upper Airway-Surgical	395	163	90	300/1200*	276
1407 Tonsillectomy	310	163	85	—	184
1408 Laryngitis	100	163	—	—	70
1409 Laryngeal Paralysis-Medical	203	163	85	—	142
1410 Laryngeal Paralysis-Surgical	1200	163	125	—	840

### Trachea

1420 Tracheitis	\$80	\$163	\$74	\$—	\$56
1423 Foreign Body-Surgical	158	163	74	—	94
1425 Trauma	175	163	95	—	122
1427 Neoplasia, Tracheal-Medical	262	163	—	300/1200*	142
1428 Neoplasia, Tracheal-Surgical	525	163	115	300/1200*	352

### Thorax

1440 Trauma	\$490	\$163	\$95	\$—	\$343
1441 Pulmonary Edema	241	163	—	—	169
1442 Bronchitis	115	163	—	—	77
1443 Asthma	115	163	—	—	77
1444 Pleural Effusion	412	163	89	—	288
1445 Neoplasia, Thorax-Surgical	1060	163	135	300/1200*	742
1446 Diaphragmatic Hernia-Surgical	1100	163	135	—	404
1447 Pneumonia	425	163	—	—	298
1448 Lung Torsion-Surgical	1400	163	130	—	624
1449 Pneumothorax	945	163	130	—	682
1450 Foreign Body-Surgical	682	163	100	—	404
1451 Mediastinal Disease	360	163	—	—	252
1452 Tracheobronchitis	95	163	—	—	66
1453 Neoplasia, Thorax-Medical	292	163	—	300/1200*	204
1454 Pyothorax	1600	163	120	—	1120
1455 Chylothorax	1600	163	120	—	1120
1458 Chest tube	—	—	—	—	150
8140 Secondary Tests (Respiratory)**	—	—	—	—	106

## REPRODUCTIVE SYSTEM (1500)

### Vaginal Disorders

1501 Vaginitis	\$100	\$136	\$—	\$—	\$70
1504 Vaginal Foreign Body-Surgical	131	136	85	—	52
1505 Trauma	194	136	92	—	105
1506 Neoplasia, Vaginal-Surgical	340	136	110	300/1200*	176

### Uterine Disorders

1510 Metritis-Medical	\$175	\$136	\$—	\$—	\$74
1511 Pyometra-Surgical	574	136	110	—	392
1512 Prolapse-Surgical	273	136	90	—	142
1513 Uterine Neoplasia	210	136	90	300/1200*	120
1514 Ovarian Neoplasia	210	136	90	300/1200*	120

### Mammary Gland Disorders

1520 Mastitis	\$86	\$136	\$—	\$—	\$74
1521 Mastectomy-Partial	305	136	100	300/1200*	214
1522 Mastectomy-Radical	500	136	120	300/1200*	350
1526 Lumpectomy	175	136	80	—	122

### Testicular Disorders

1530 Neoplasia, Testicular-Surgical	\$175	\$136	\$80	\$300/1200*	\$122
1531 Orchitis	175	136	80	—	122
1532 Torsion-Surgical	175	136	80	—	122
1535 Epididymitis	175	136	80	—	122

### Disorders of the Penis & Prepuce

1540 Paraphimosis	\$80	\$136	\$—	\$—	\$52
1541 Trauma	96	136	74	—	68
1542 Neoplasia, Penis or Prepuce	186	136	74	300/1200*	133
1543 Foreign Body-Surgical	121	136	79	—	85
1544 Balanoposthitis	89	136	—	—	62

Code Diagnosis

## Disorders of the Prostate

1550 Neoplasia, Prostrate-Surgical	\$581	\$136	\$105	\$300/1200*	\$407
1551 Prostatitis Medical	181	136	—	—	127
1552 Prostatitis-Surgical-Castration	175	136	80	—	122
8150 Secondary Tests (Reproductive)**	—	—	—	—	89

## CHEMICAL AND PHYSICAL DISORDERS (1600)

### Poisoning

1601 Metaldehyde	\$356	\$147	\$80	\$—	\$142
1602 Strychnine	200	147	74	—	142
1603 Ethylene Glycol (Antifreeze)	281	147	—	—	185
1604 Organophosphate (Carbamate)	246	147	—	—	172
1605 Rodenticide Toxicity	248	147	—	—	174
1606 Household Chemicals	162	147	—	—	113
1607 Drug Reactions	197	147	—	—	138
1608 Toad Poisoning	205	147	—	—	124
1609 Plant Poisoning	181	147	—	—	127
1610 Walnut Poisoning	232	147	—	—	168
1611 Drug Overdose	296	147	—	—	207
1612 Methylxanthine	169	147	74	—	78
1613 Alcohol Toxicity	280	147	—	—	126
1615 Heavy Metals (Lead/Zinc)	446	147	—	—	312
1617 Drug Toxicity	248	147	—	—	174

### Physical Disorders

1650 Insect Bites & Stings	\$102	\$147	\$—	\$—	\$71
1651 Snakebite	588	147	90	—	260
1652 Near Drowning	163	147	—	—	92
1653 Heat Stroke (Hyperthermia)	304	147	—	—	213
1654 Hypothermia	120	147	—	—	84
1655 Frostbite	310	147	74	—	105
1656 Electric Shock	132	147	—	—	89
1657 Hypoglycemia	189	147	—	—	130
1658 Antivenom	—	—	—	—	400
1659 Dehydration	—	—	—	—	89
1661 Vaccine Reaction	145	147	—	—	85
8160 Secondary Tests (Chemical & Physical)**	—	—	—	—	96

## URINARY SYSTEM (1700)

### Kidney

1701 Nephrolithiasis-Medical	\$232	\$173	\$—	\$—	\$155
1703 Nephrotic Syndrome	180	173	—	—	126
1706 Neoplasia, Renal-Surgical Biopsy	457	173	110	300/1200*	320
1707 Nephrectomy	1200	173	156	—	840
1709 Glomerulonephritis (Biopsy required)	383	173	95	—	268
1715 Kidney Transplant	1465	173	120	—	821
1716 Chronic Renal Failure	285	173	—	—	200
1717 Hypertension	103	173	—	—	72
1718 Acute Renal Failure	346	173	—	—	204
1723 Uremia	180	173	—	—	126
1724 Pyelonephritis	285	173	—	—	200

### Bladder

1801 Urolithiasis-Surgical	\$668	\$173	\$110	\$—	\$468
1802 Cystitis	102	173	—	—	68
1803 Trauma (Ruptured Bladder)	760	173	110	—	532
1804 Neoplasia, Bladder	595	173	110	300/1200*	416
1805 Feline Lower Urinary Tract Disease	157	173	74	—	110
1806 Urinary Incontinence or Atony	81	173	—	—	57
1809 Urolithiasis-Medical	125	173	—	—	88

### Urethra

1901 Urethrolithiasis-Surgical	\$586	\$173	\$105	\$—	\$410
1902 Trauma/Urethritis	209	173	—	—	146
1903 Perineal Urethrostomy	1100	173	120	—	770
1905 Neoplasia, Urethral	572	173	90	300/1200*	400
8170 Secondary Tests (Urinary)**	—	—	—	—	112

## INFECTIOUS DISEASES (2000)

2001 Papillomatosis	\$123	\$165	\$—	\$—	\$88
2002 Salmonellosis	89	165	—	—	62
2003 Parvovirus	468	165	—	—	328
2005 Canine Coronavirus	240	165	—	—	119
2006 Feline Upper Respiratory Infection	102	165	—	—	71
2007 FIP	324	165	—	—	250
2008 Hemobartonella (Mycoplasmosis)	181	165	—	—	127
2009 Panleukopenia	440	165	—	—	198
2010 Canine Distemper	320	165	—	—	192
2013 Brucellosis	178	165	—	—	89
2014 Leptospirosis	385	165	—	—	270

\*Chemotherapy/radiation treatment(s) may be eligible for coverage at a rate of \$300 per treatment up to a maximum of \$1200. Proof of malignancy required.

\*\*System Secondary Test Benefits may only be used once for each incident.

Code Diagnosis	Column A (Primary Diagnosis Allowance)	Column B (Primary Diagnosis Feeing Allowance)	Column C (Primary Anesthesia Allowance)	Column D (Primary Chemotherapy Radiation)*	Column E (Secondary Diagnosis Allowance)
2015 Tetanus	\$430	\$165	\$—	\$—	\$247
2016 Botulism	326	165	—	—	195
2017 Valley Fever/Coccidioidomycosis	278	165	—	—	195
2019 Feline Leukemia	354	165	—	—	248
2020 Fever of Unknown Origin	113	165	—	—	79
2021 Rickettsia (Ehrlichia)	210	165	—	—	139
2022 Salmon Disease	210	165	—	—	139
2023 Lyme Disease	87	165	—	—	61
2024 Rocky Mountain Spotted Fever	210	165	—	—	139
2039 Herpes Virus	165	165	—	—	116
2040 Blastomycosis-Systemic Mycosis	278	165	—	—	195
2041 Histoplasmosis-Systemic Mycosis	278	165	—	—	195
2042 Cryptococcosis-Systemic Mycosis	278	165	—	—	195
2043 Bartonella	87	165	—	—	61
2044 Clostridiosis	89	165	—	—	62
2045 Tuberculosis	178	165	—	—	89
2046 FIV	354	165	—	—	248
2048 Canine Influenza	240	165	—	—	119
8200 Secondary Tests (Infectious Diseases)**	—	—	—	—	107

**OPHTHALMOLOGY (2100)**

2102 Eyelid Neoplasia-Surgical	\$199	\$105	\$85	\$300/1200*	\$139
2105 Plugged Tear Duct	91	105	—	—	64
2106 Corneal Edema	105	105	—	—	74
2107 Conjunctivitis	67	105	—	—	47
2108 Keratitis Sicca-Medical	121	105	—	—	85
2109 Keratitis Sicca-Surgical	480	105	100	—	236
2110 Corneal Ulcer-Medical	116	105	80	—	81
2111 Corneal Ulcer-Surgical	377	105	84	—	264
2112 Descemetocele-Surgical	685	105	86	—	480
2114 Iritis	146	105	—	—	102
2115 Secondary Glaucoma-Medical	192	105	—	—	134
2116 Secondary Glaucoma-Surgical	506	105	100	—	354
2117 Cataracts-Surgical	1016	105	120	—	711
2118 Lens Luxation-Surgical	890	105	110	—	623
2119 Retrobulbar Abscess	221	105	90	—	142
2120 Iris Prolapse-Surgical	470	105	110	—	329
2121 Foreign Body	141	105	80	—	99
2122 Meibomian Cyst	134	105	80	—	94
2123 Proptosed Eye	346	105	80	—	242
2126 Enucleation	438	105	100	—	307
2127 Keratectomy	690	105	100	—	310
2129 Neoplasia, Ocular-Surgical	360	105	110	\$300/1200*	276
2131 Blepharitis	110	105	—	—	77
2132 Trauma	127	105	80	—	89
2134 Retinal Detachment-Medical	198	105	—	—	139
2135 Retinal Degeneration	139	105	—	—	97
2136 Cataract-Medical	117	105	—	—	82
2137 Retinal Detachment-Surgical	315	105	85	—	178
2148 Lens Implant	—	—	—	—	150
2156 Uveitis	146	105	—	—	102
2157 Retinitis	146	105	—	—	102
2158 Episcleritis	110	105	—	—	77
8210 Secondary Tests (Ophthalmic)**	—	—	—	—	68

**NEUROLOGY (2200)**

2202 Coon Dog Paralysis	\$422	\$210	\$—	\$—	\$253
2203 Degenerative Myelopathy	254	210	—	—	178
2204 Encephalitis-Meningitis	473	210	—	—	331
2205 Epilepsy	168	210	—	—	81
2206 Intervertebral Disc Disease-Medical	161	210	—	—	113
2207 Intervertebral Disc Disease (Fenestration)	975	210	154	—	682
2208 Intervertebral Disc Disease (Laminectomy)	1875	210	253	—	1312
2210 Trauma	290	210	90	—	203
2211 Stroke	310	210	—	—	217
2213 Neuritis (Peripheral Nerve)	188	210	—	—	132
2215 Neoplasia, Brain or Spinal Cord-Medical	477	210	—	\$300/1200*	334
2216 Cauda Equina Syndrome-Surgical	1489	210	126	—	893
2217 Diskospondylitis	225	210	80	—	158
2218 Cauda Equina Syndrome-Medical	225	210	80	—	158
2220 Fibrocartilagenous Emboli	561	210	90	—	268
2221 Vestibular Syndrome	283	210	—	—	198
2222 Myasthenia Gravis	796	210	—	—	168
2223 Neoplasia, Brain or Spinal Cord-Surgical	1299	210	201	\$300/1200*	909
2227 Progressive Ataxia	135	210	—	—	94
2228 Degenerative Encephalopathy	125	210	—	—	88
2235 Craniotomy	—	—	—	—	1312
2236 Ambulation Device	—	—	—	—	200
2240 Horner's Syndrome	283	210	—	—	198
8220 Secondary Tests (Neurological)**	—	—	—	—	137

**EAR (2300)**

2301 Auricular Hematoma	\$268	\$79	\$90	\$—	\$188
2302 Solar Dermatitis	116	79	—	—	54
2303 Trauma	167	79	80	—	117
2304 Neoplasia, Pinna-Surgical	175	79	85	\$300/1200*	122
2305 Otitis Externa	109	79	80	—	66

Code Diagnosis	Column A (Primary Diagnosis Allowance)	Column B (Primary Diagnosis Feeing Allowance)	Column C (Primary Anesthesia Allowance)	Column D (Primary Chemotherapy Radiation)*	Column E (Secondary Diagnosis Allowance)
2306 Otitis Media-Medical	\$187	\$79	\$80	\$—	\$131
2307 Otitis Media-Surgical	300	79	85	—	210
2308 Foreign Body	115	79	80	—	80
2309 Lateral Ear Resection	624	79	100	—	437
2310 Ablation	1056	79	151	—	739
2311 Neoplasia, Ear Canal-Surgical	300	79	90	\$300/1200*	210
2313 Hearing Aid	310	79	89	—	226
2314 Otitis Interna-Medical	187	79	80	—	131
2315 Otitis Interna-Surgical	300	79	85	—	210
8230 Secondary Tests (Ear)**	—	—	—	—	51

**NASAL CAVITY (2400)**

2401 Rhinitis	\$103	\$126	\$74	\$—	\$72
2402 Sinusitis	103	126	74	—	72
2403 Foreign Bodies	137	126	90	—	96
2404 Trauma	135	126	75	—	94
2406 Neoplasia, Nasal or Sinus-Surgical	481	126	100	\$300/1200*	337
8240 Secondary Tests (Nasal)**	—	—	—	—	82

**ORAL CAVITY (2500)**

2502 Tooth Abscess	\$115	\$126	\$75	\$—	\$76
2503 Carnassial Abscess/Canine Tooth	176	126	85	—	123
2504 Neoplasia, Oral-Surgical	291	126	90	\$300/1200*	172
2505 Trauma	161	126	80	—	103
2506 Foreign Body	98	126	75	—	69
2507 Tongue Laceration	161	126	75	—	113
2508 Retropharyngeal Foreign Body	157	126	75	—	110
2509 Mandible Luxation	245	126	75	—	111
2510 Ulcerative Stomatitis	146	126	—	—	78
2511 Root Canal	502	126	110	—	351
2512 Oronasal Fistula	263	126	95	—	184
2513 Periodontitis-Medical	92	126	—	—	64
2514 Periodontitis-Surgical	210	126	89	—	147
2520 Feline Odontoclastic Disease	94	126	75	—	66
2521 Benign Oral Neoplasia	186	126	80	—	130
8250 Secondary Tests (Oral)**	—	—	—	—	82

**SALIVARY GLAND (2600)**

2601 Sialocele-Medical	\$113	\$158	\$—	\$—	\$79
2602 Sialocele-Surgical	430	158	95	—	257
2604 Neoplasia, Salivary Gland-Surgical	614	158	120	\$300/1200*	289
2605 Abscess	247	158	86	—	94
8260 Secondary Tests (Salivary)**	—	—	—	—	103

**MUSCULOSKELETAL (2700)**

2701 Cruciate Rupture-Medical (see policy)	\$110	\$152	\$75	\$—	\$77
2702 Cruciate Rupture-Surgical (see policy)	1207	152	125	—	845
2704 Luxation, Elbow-Closed Reduction	312	152	75	—	218
2705 Luxation, Elbow-Surgical	525	152	100	—	176
2706 Luxation, Hip-Closed Reduction	252	152	85	—	176
2708 Luxation, Hip-Surgical	900	152	123	—	630
2710 Myositis	159	152	—	—	111
2711 Osteoarthritis	155	152	—	—	92
2715 Osteomyelitis-Medical	250	152	—	—	175
2716 Osteomyelitis-Surgical	571	152	101	—	400
2717 Spondylosis	138	152	—	—	97
2720 Tendon Rupture (Cast)	290	152	100	—	203
2721 Tendon Rupture-Surgical	849	152	110	—	594
2722 Osteogenic Sarcoma-Medical	356	152	—	\$300/1200*	249
2723 Osteogenic Sarcoma-Surgical	952	152	120	\$300/1200*	488
2724 Sprain	76	152	—	—	53
2725 Bone Cyst-Medical	173	152	—	—	121
2726 Foreign Body, Foot	144	152	75	—	101
2727 Panosteitis	92	152	—	—	64
2728 Neoplasia, Muscle-Surgical	513	152	100	\$300/1200*	359
2729 Soft Tissue Trauma	95	152	—	—	66
2731 Dewclaw Amputation (Non-Elective)	158	152	80	—	111
2732 Tail Amputation	304	152	75	—	213
2733 Toe Amputation	380	152	90	—	266
2734 Torn Nail	111	152	75	—	78
2735 Hygroma-Medical	124	152	—	—	87
2736 Hygroma-Surgical	424	152	97	—	297
2737 Fore Leg Amputation	810	152	120	—	567
2738 Rear Leg Amputation	1100	152	120	—	770
2739 Synovitis	195	152	—	—	108
2740 Shoulder Luxation-Surgical	400	152	95	—	315
2741 Neoplasia, Jaw-Surgical	880	152	141	\$300/1200*	616
2742 Bone Fragment Joint-Surgical	411	152	100	—	288
2777 Hypertrophic Osteodystrophy	92	152	—	—	64
8270 Secondary Tests (Musculoskeletal)**	—	—	—	—	98

\*Chemotherapy/radiation treatment(s) may be eligible for coverage at a rate of \$300 per treatment up to a maximum of \$1200. Proof of malignancy required.

\*\*System Secondary Test Benefits may only be used once for each incident.

Code Diagnosis

**FRACTURES (2800)****Skull, Jaw, Scapula, Rib, Patella****Non-Surgical**

	Column A (Primary Diagnosis Allowance)	Column B (Primary Diagnostic Testing Allowance)	Column C (Primary Anesthesia Allowance)	Column D (Primary Chemotherapy/Radiation)	Column E (Secondary Diagnosis Allowance)
2801 Cage Rest	\$355	\$225	\$—	\$—	\$—
2802 Bandage	210	225	—	—	147
2803 Sling	247	225	—	—	100

**Surgical**

2811 Wire	\$487	\$225	\$90	\$—	\$341
2812 Pin(s) or K Wire	598	225	100	—	394
2813 Plate	774	225	110	—	542
2814 Kirshner Apparatus	640	225	94	—	420

**Humerus, Femur, Radius, Ulna, Tibia****Non-Surgical**

2820 Bandage (Rbt Jones/Temporary)	\$149	\$225	\$75	\$—	\$104
2821 Splint	245	225	75	—	172
2822 Cast	251	225	80	—	176

**Surgical**

2830 IM Pin(s)	\$797	\$225	\$110	\$—	\$558
2831 Plate	1425	225	202	—	998
2832 Kirshner Apparatus	1325	225	151	—	546
2833 Radius Curvus Surgical	1105	225	110	—	430
2834 Bone Graft or TPL0 Plate	—	—	—	—	210

**Pelvis & Vertebrae****Non-Surgical**

2840 Cage Rest	\$279	\$225	\$—	\$—	\$—
----------------	-------	-------	-----	-----	-----

**Surgical**

2850 IM Pins/Wire/Screws	\$700	\$225	\$103	\$—	\$490
2851 Plate	1800	225	130	—	704
2852 Kirshner Apparatus	1190	225	100	—	609

**Carpus, Metacarpus, Tarsus, Metatarsus, Phalanges****Non-Surgical**

2860 Bandage	\$117	\$225	\$—	\$—	\$82
2861 Cast or Splint	209	225	75	—	146

**Surgical**

2870 Pins/Wires/Screws	\$956	\$225	\$110	\$—	\$669
2871 Plate Arthrodesis	1140	225	131	—	798
8280 Secondary Tests (Fractures)**	—	—	—	—	146

**ENDOCRINOLOGY (2900)****Adrenal**

2902 Addison's Disease	\$416	\$268	\$—	\$—	\$225
2903 Neoplasia, Adrenal-Surgical	746	268	110	300/1200*	522

**Thyroid**

2920 Hypothyroidism	\$72	\$268	\$—	\$—	\$50
2921 Hyperthyroidism	129	268	—	—	90
2922 Neoplasia, Thyroid-Surgical	442	268	90	300/1200*	309
2923 Hyperthyroidism (I-131)	880	268	100	—	348

**Parathyroid**

2940 Hyperparathyroidism	\$300	\$268	\$—	\$—	\$210
2942 Hypoparathyroidism	193	268	—	—	135
2943 Neoplasia, Parathyroid-Surgical	614	268	98	300/1200*	350

**Pancreas (Endocrine)**

2950 Diabetes Mellitus	\$300	\$268	\$—	\$—	\$210
2951 Islet Cell Tumor-Surgical	797	268	100	300/1200*	558

**Pituitary**

2960 Diabetes Insipidus	\$196	\$268	\$—	\$—	\$137
2961 Cushing's Disease	193	268	—	—	135
8290 Secondary Tests (Endocrine)**	—	—	—	—	174

Code Diagnosis

**BLOOD DISORDERS (3000)****Blood Cell Disorders**

3001 Immune Mediated Hemolytic Anemia	\$692	\$200	\$—	\$—	\$484
3003 Heinz-Body Anemia	210	200	—	—	157
3004 Anemia of Chronic Disease	139	200	—	—	97
3005 Aplastic-Hypoplastic Anemia	366	200	74	—	256
3006 Drug Induced Anemia	240	200	—	—	136
3007 Myeloproliferative Disorders	442	200	179	—	309
3008 Leukemia	385	200	74	300/1200*	270
3009 Septicemia	362	200	—	—	253
3010 Immune Mediated Neutropenia	409	200	74	—	200
3011 Transfusion	—	—	—	—	290
3014 Multiple Myeloma	378	200	74	300/1200*	265

**Bleeding Disorders**

3032 Thrombocytopenia/Platelet Disorder	\$325	\$200	\$—	\$—	\$228
3033 Drug Induced Disorders	331	200	—	—	232
3034 DIC (Dissem IntraVascular Coag)	242	200	—	—	169
8300 Secondary Tests (Blood)**	—	—	—	—	130

**LYMPHATIC DISORDERS (3100)**

3101 Lymphadenitis	\$159	\$200	\$74	\$—	\$111
3102 Lymphnode Hyperplasia	188	200	74	—	132
3103 Lymphosarcoma	528	200	100	300/1200*	370
3104 Thymoma-Surgical	1400	200	74	300/1200*	980
8310 Secondary Tests (Lymphatic)**	—	—	—	—	130

**SPLEEN DISORDERS (3200)**

3201 Splenic Rupture-Surgical	\$807	\$160	\$120	\$—	\$336
3202 Splenic Torsion-Surgical	807	160	100	—	565
3203 Splenectomy	—	—	—	—	623
3204 Splenomegaly-Medical	154	160	—	—	108
3205 Neoplasia, Spleen-Surgical	801	160	100	300/1200*	561
8320 Secondary Tests (Spleen)**	—	—	—	—	104

**IMMUNOLOGY (3300)**

3302 Systemic Lupus Erythematosus	\$166	\$90	\$79	\$—	\$116
3303 Rheumatoid Arthritis	240	90	—	—	168
3304 Polyarthritis	264	90	—	—	185
8330 Secondary Tests (Immune)**	—	—	—	—	59

**SPECIAL PROCEDURES**

1000 Euthanasia	\$—	\$—	\$—	\$—	\$74
7000 Secondary Anesthesia Benefit***	—	—	—	—	80

\*\*\*Secondary anesthesia benefits may be used for Specialized Diagnostic Tests when applicable.

**SPECIALIZED DIAGNOSTIC TESTS \*\*\*\***

Allergen Test	\$135
Contrast Radiographs	150
CT Scan	800
Endoscopy	150
MRI Scan	800
Myelogram	135
Nuclear Imaging/Thyroid Scan	300
Spinal Tap/Culture & Analysis	90
Ultrasound/Echocardiogram	150

\*\*\*\*This allowance is in addition to the maximum Diagnostic Allowances as listed for each diagnosis. Maximum benefit for Specialized Diagnostic Tests is \$1000 per incident.

\*Chemotherapy/radiation treatment(s) may be eligible for coverage at a rate of \$300 per treatment up to a maximum of \$1200. Proof of malignancy required.

\*\*System Secondary Test Benefits may only be used once for each incident.

# Veterinary Pet Insurance Company

ENDORSEMENT  
NO. \_\_\_\_\_

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED	AGENT NO.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## AMENDATORY ENDORSEMENT - CALIFORNIA

This endorsement modifies insurance provided under the following:

**VPI STANDARD PLAN – COVERAGE FORM**  
**VPI SUPERIOR PLAN – COVERAGE FORM**

Section 2. **DEFINITIONS** of the Coverage Form is amended by removing the following definitions:

**Congenital disorder** means an abnormality present at birth, whether apparent or not, that can cause illness or disease. See Section 8 for examples.

**Hereditary disorder** means an abnormality transmitted by gene(s) from parent to offspring, whether apparent or not, that can cause illness or disease.

**Pre-existing condition** means any **condition** that began or was contracted, manifested, or incurred before the effective date of this policy, whether or not the **condition** was discovered, diagnosed, or treated.

**Veterinarian** means a legally licensed veterinary practitioner.

**Veterinary services** means medical treatment provided by or under the direct supervision of a **veterinarian**.

Section 2. **DEFINITIONS** of the Coverage Form is amended by adding the following definitions:

**Congenital anomaly or disorder** means a **condition** that is present from birth, whether inherited or caused by the environment, which may cause or otherwise contribute to **illness** or disease.

**Drug or drugs** means medication or other substance undergoing clinical trials for or approved by the U.S. Food and Drug Administration (FDA) that is used to treat a **condition**.

**Hereditary disorder** means an abnormality that is genetically transmitted from parent to offspring and may cause **illness** or disease.

**Pet insurance** means an individual or group insurance policy that provides coverage for **veterinary expenses**.

**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**.

**Veterinarian** means an individual who holds a valid license to practice veterinary medicine from the Veterinary Medical Board pursuant to Chapter 11 (commencing with Section 4800) of Division 2 of the Business and Professions Code or other appropriate licensing entity in the jurisdiction in which he or she practices.

Includes copyrighted material of ISO Properties, Inc., with its permission.  
Copyright, ISO Properties, Inc., 2003



**Veterinary expenses** means the costs associated with medical advice, diagnosis, care, or treatment provided by a **veterinarian**, including, but not limited to, the cost of **drugs prescribed** by a **veterinarian**.

**Veterinary services** means medical advice, diagnosis, care or treatment provided by a **veterinarian** who has physically examined **your pet**, including **drugs prescribed** by the **veterinarian**.

**Waiting or affiliation 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 can begin.

Section **4. BENEFIT PROVISIONS – PLANS C & E** of the Coverage Forms is amended by removing the term “**veterinary services** expenses” and replacing with the term “**veterinary expenses.**”

Section **8. WHAT WE DO NOT COVER: EXCLUSIONS** of the Coverage Forms has been modified as follows:

Section **8A** is amended by removing the term “**Pre-existing**” and replacing with the term “**preexisting.**”

Section **8J** is amended by removing the term “**congenital disorder**” and replacing with the term “**congenital anomaly or disorder.**”

Section **10. TERMINATION OF INSURANCE** of the Coverage Forms is amended by adding the following provision:

**E.** **You** may return **your** policy to **us**, or the agent through whom **your** policy was purchased, at any time within thirty days following the effective date of **your** policy. The delivery or mailing of **your** policy by **you** pursuant to this paragraph shall **void your** policy from the beginning, and the parties shall be in the same position as if a policy or contract had not been issued. **We** will refund all premiums and any policy fee paid for the policy within thirty days from the date that **you** notify **us** of **your** decision to cancel **your** policy under this paragraph. However, if **we** have paid any claim or have advised **you** in writing that a claim will be paid, the thirty-day free look right pursuant to this paragraph is inapplicable and instead section 10.D. applies to any refund.

**All other provisions of this policy apply.**

**INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS**  
**Superior Plan**

1. Your policy contains exclusions, listed in Section 8: WHAT WE DO NOT COVER: EXCLUSIONS. Your policy excludes coverage for diagnosis or treatment of any:
  - a. “Preexisting condition,” which 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.”
  - b. “Hereditary disorder,” which means “an abnormality that is genetically transmitted from parent to offspring and may cause illness or disease.”
  - c. “Congenital anomaly or disorder,” which means “a condition that is present from birth, whether inherited or caused by the environment, which may cause or otherwise contribute to illness or disease.”

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

2. Your policy has these provisions that limit coverage:
  - a. Section 5 of your policy—DEDUCTIBLE—says: “We specify your deductible on the Declarations Page or Renewal Certificate of your policy. Your deductible will apply once to each incident during the policy term.” This section explains how we will apply your deductible.
  - b. Section 6 of your policy—CO-PAYMENT—says we specify your co-payment on the Declarations Page or Renewal Certificate of your policy. We will apply a co-payment to each claim.
  - c. The following waiting periods apply to your policy:
    - (1) Section 3 of your policy says that your policy will be in effect at the time and date shown on your Declarations Page or Renewal Certificate and your policy effective date will not be earlier than 14 days after we approve your application and receive your payment.
    - (2) Section 8. C. of your policy says that we will not pay for “the diagnosis, medical management or surgical correction of anterior cruciate ligament (ACL) damage or rupture to your pet that occurs during the first 12 calendar months this policy is in effect.”
  - d. Your policy contains limits that apply to each policy term, which is shown on your Declarations Page or Renewal Certificate.
    - (1) In Section 4.A, your policy says that for your covered veterinary services expenses to be eligible for payment under your policy, your pet’s condition must come within a primary diagnostic code listed on the Benefit Schedule of your policy. This Benefit Schedule contains separate limits for conditions or procedures that are covered by your policy, per incident.
    - (2) In Section 4.C., your policy says that we will not pay more than \$4,500 per incident and a maximum of \$14,000 in each policy term.
    - (3) On page 4 of the Benefit Schedule, your policy says that will not pay more than \$1,000 per incident for Specialized Diagnostic Tests conducted by your veterinarian.

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.
5. Your policy has a Benefit Schedule, located in the policy form booklet we send you—immediately following your coverage form. We use this Benefit Schedule in determining claim payment under 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.E. 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.D. 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.