

CSAA General Insurance Company

PO Box 24511
Oakland, CA 94623-9865

CUSTOMER SERVICE
833-311-0974

INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS PET INSURANCE PLAN – CALIFORNIA

I. Pre-existing Conditions

This Policy excludes Pre-existing Conditions. Refer to Policy Section II. for the definition of Pre-existing Conditions and Policy Section III. – What is Not Covered. If included with Your Policy, refer to the Prior Coverage Endorsement for a definition of Pre-existing Conditions that replaces the Policy definition.

II. Exclusions

Other exclusions may apply. Please refer to Policy Section III. – What is Not Covered for more information.

III. Limitations

The Policy includes a Waiting Period.

Any benefits payable are subject to the Policy's Co-Payment, Deductible, and Lifetime Benefit. Refer to the Pet Insurance Plan Declarations for these amounts.

IV. Premiums

Your Premiums may be increased based on the age of the Covered Pet or a change in Your address. If You move to a state where this Policy is not available, Your coverage will terminate thirty (30) days after We receive notice of the move.

V. Underwriting Company and Administrator

CSAA General Insurance Company is the underwriter (insurance company) for this Policy. This Policy is administered by Companion Protect Agency, LLC.

VI. Right to Examine and Return the Policy

You have thirty (30) days from the day You receive this Policy to review it and return it to Us if You decide not to keep it. You do not have to tell Us why You are returning it. If You decide not to keep it, simply return it to Us or to Our Administrator or You may return it to the agent or Producer that You bought it from as long as You have not filed a claim. You must return it within thirty (30) days of the day You first received it. We will refund the full amount of any Premium paid within thirty (30) days after it receives the returned Policy. The Premium refund will be sent directly to the person who paid it. The Policy will be void as if it had never been issued.

VII. Claim Payments

We will provide reimbursements for the actual cost of Covered Expenses incurred by the insured without limitations, except for any applicable coinsurance, Deductible and Policy limits as listed in the Declarations Page of the Policy. Claims payments for Covered Services under this Policy are paid directly to the insured within (30) days after the disposition of the claim.

VIII. Medical Examination

A medical examination of Your Covered Pet is not required for issuance of this Policy.

IX. Waiting Period

This Policy includes a Waiting Period of fifteen (15) days for Covered Services resulting from Illness. The Waiting Period for Covered Services related to Orthopedic Conditions that do not result from an Accident is thirty (30) days. There is no Waiting Period for Injuries, and Orthopedic Conditions resulting from an Accident.

X. Notice to Policyholders

Should you have any questions about the policy, please contact one of the following:

California Department of Insurance

Consumer Services Division
300 South Spring Street, 14th Floor
Los Angeles, CA 90013
www.insurance.ca.gov

Companion Protect Agency

11460 Tomahawk Creek Pkwy
Suite 300
Leawood, KS 66211
(800) 304-9930
Web address: www.companionprotect.com
Email: service@companionprotect.com

The above summary is for information purposes only and does not provide coverage. Your Declarations Page, in conjunction with Your Policy and other applicable endorsements, provides complete details of Your coverages. If this summary conflicts with the applicable Policy language, the Policy language prevails.

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**INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS
PET INSURANCE PLAN – DELAWARE**

I. Pre-Existing Conditions

This Policy excludes Pre-Existing Conditions. Refer to Policy Section II. for the definition of Pre-Existing Conditions and Policy Section III. – What is Not Covered. If included with Your Policy, refer to the Prior Coverage Endorsement for a definition of Pre-Existing Conditions that replaces the Policy definition.

II. Exclusions

Other exclusions may apply. Please refer to Policy Section III. – What is Not Covered for more information.

III. Limitations

The Policy includes a waiting period.

Any benefits payable are subject to the Policy's Co-Payment, Deductible, and Lifetime Benefit. Refer to the Pet Insurance Plan Declarations for these amounts.

IV. Premiums

Your Premiums may be increased based on the age of the Covered Pet or a change in Your address. If You move to a state where this Policy is not available, Your coverage will terminate thirty (30) days after We receive notice of the move.

V. Underwriting Company and Administrator

CSAA General Insurance Company is the underwriter (insurance company) for this Policy. This Policy is administered by Companion Protect Agency, LLC.

VI. Right to Examine and Return the Policy

You have 30 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 agent or insurance producer that you bought it from as long as you have not filed a claim. You must return it within 30 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.

VII. Claim Payments

We will provide reimbursements for the actual cost of Covered Expenses incurred by the insured without limitations, except for any applicable coinsurance, deductible and policy limits as listed in the Declarations Page of the Policy. Claims payments for Covered Services under this Policy are paid directly to the insured within (30) days after the disposition of the claim.

VIII. Medical Examination

A medical examination of Your pet is not required for issuance of this Policy.

IX. Waiting Period

This policy includes a waiting period of fifteen (15) days for Covered Services resulting from Illnesses.

The above summary is for information purposes only and does not provide coverage. Your Declarations Page, in conjunction with your policy and other applicable endorsements, provides complete details of your coverages. If this summary conflicts with the applicable policy language, the policy language prevails.

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INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS PET INSURANCE PLAN – MARYLAND

I. Pre-existing Conditions

This Policy excludes Pre-existing Conditions. Refer to Policy Section II. for the definition of Pre-existing Conditions and Policy Section III. – What is Not Covered. If included with Your Policy, refer to the Prior Coverage Endorsement for a definition of Pre-existing Conditions that replaces the Policy definition.

II. Exclusions

Other exclusions may apply. Please refer to Policy Section III. – What is Not Covered for more information.

III. Limitations

The Policy includes a Waiting Period.

Any benefits payable are subject to the Policy's Co-Payment, Deductible, and Lifetime Maximum Benefit. Refer to the Pet Insurance Plan Declarations for these amounts.

IV. Premiums

Your Premiums may be increased based on the age of the Covered Pet or a change in Your address. If You move to a state where this Policy is not available, Your coverage will terminate thirty (30) days after We receive notice of the move.

V. Underwriting Company and Administrator

CSAA General Insurance Company is the underwriter (insurance company) for this Policy. This Policy is administered by Companion Protect Agency, LLC.

VI. Right to Examine and Return the Policy

The Policy may be surrendered to the insurer for cancellation within ten (10) days after the Policy is delivered to the insured. If a Policy is canceled during the ten (10) day period, a pro rata Premium for the unexpired term of the Policy shall be returned to the insured. An insured is not entitled to a pro rata Premium refund if the insured has made a claim under the pet insurance Policy.

VII. Claim Payments

We will provide reimbursements for the actual cost of Covered Expenses incurred by the insured without limitations, except for any applicable coinsurance, Deductible and Policy limits as listed in the Declarations Page of the Policy. Claims payments for Covered Services under this Policy are paid directly to the insured within (30) days after the disposition of the claim.

VIII. Medical Examination

A medical examination of Your Covered Pet is not required for issuance of this Policy.

IX. Waiting Period

This Policy includes a Waiting Period of fifteen (15) days for Covered Services resulting from Illness. The Waiting Period for Covered Services related to Orthopedic Conditions that do not result from an Accident is 30 days. There is no Waiting Period for Injuries, and Orthopedic Conditions resulting from an Accident.

X. Definitions

The following definitions were updated or added to Section II. Definitions.

The updated/added definitions now read as follows.

- S. Orthopedic Condition** means a condition affecting the bones, skeletal muscle, cartilage, tendons, ligaments, or joints. Orthopedic Condition does not include cancer, or a metabolic, hemopoietic, or autoimmune disease.
- T. Pet Insurance Policy** means a property insurance policy that is sold by a pet insurer or Pet Insurance producer that provides coverage for Accidents and Illnesses of pets. Pet Insurance Policy includes a certificate of add-on coverage.
- W. Pre-existing Condition** means a condition for which any of the following are true before the Effective Date of a Pet Insurance Policy or during any Waiting Period.
 1. A Veterinary Practitioner provided medical advice.
 2. The pet received Treatment; or
 3. Based on information from verifiable sources, the pet had signs or symptoms directly related to the condition for which a claim is being made.

Pre-existing condition does not include, for a Renewal of a Pet Insurance Policy, a condition for which was afforded on the previous policy.

- Z. Renewal** means the issuance and delivery at the end of a Pet Insurance Policy that supersedes the policy previously issued and delivered by the same pet insurer or affiliated pet insurer, and provides types of limits of coverage substantially similar to those contained in the prior policy.

AA. Veterinary, Veterinary Practitioner, “Vet” means a licensed and registered Veterinarian engaged in the practice of Veterinary medicine as stated in § 2-301 of the agriculture article. A licensed and registered Veterinarian engaged in the practice of Veterinary Medicine.

EE. Waiting Period means the period of time specified in a new Pet Insurance Policy that must elapse before some or all of the coverage in the policy begins.

XI. Notice to Policyholders

Should you have any questions about the Policy or accompanying documents do not hesitate to contact our administrative agent directly at:

Companion Protect Agency

11460 Tomahawk Creek Pkwy

Suite 300

Leawood, KS 66211

(800) 304-9930

Web address: www.companionprotect.com

Email: service@companionprotect.com

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INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS
PET INSURANCE PLAN – OHIO

I. Pre-existing Conditions

The Policy excludes Pre-existing Conditions. Refer to Policy Section II. for the definition of Pre-existing Conditions and Policy Section III. – What is Not Covered. If included with Your Policy, refer to the Prior Coverage Endorsement for a definition of Pre-existing Conditions that replaces the Policy definition.

II. Exclusions

Other exclusions may apply. Please refer to Policy Section III. – What is Not Covered for more information.

III. Limitations

Any benefits payable are subject to the Policy's Co-Payment, Deductible, and Lifetime Benefit. Refer to the Pet Insurance Plan Declarations for these amounts.

IV. Premiums

Your Premiums may be increased based on the age of the Covered Pet or a change in Your address. If You move to a state where the Policy is not available, Your coverage will terminate thirty (30) days after We receive notice of the move.

V. Underwriting Company and Administrator

CSAA General Insurance Company is the underwriter (insurance company) for the Policy. The Policy is administered by Companion Protect Agency, LLC.

VI. Right to Examine and Return the Policy

You have thirty (30) days from the day You receive this Pet Insurance Policy to review it and, if You decide not to keep it, cancel the Pet Insurance. You do not have to tell the Company why You are canceling the insurance. If You decide not to keep the insurance, You may cancel it by giving notice to the Company to its Administrator or to the insurance agent from which You bought the insurance. If You cancel the insurance within that time, and have not filed a claim, the Company is required by law to grant a full refund within thirty (30) days after it receives Your notice of cancellation. The refund will be sent directly to the person who paid for the insurance. The Pet Insurance Policy will be void as if it had never been issued.

VII. Claim Payments

We will provide reimbursements for the actual cost of Covered Expenses incurred by the insured without limitations, except for any applicable coinsurance, Deductible and Lifetime Benefit as listed in the Declarations Page of the Policy. Claims payments for Covered Services under the Policy are paid directly to the insured within thirty (30) days after the disposition of the claim.

VIII. Medical Examination

A medical examination of Your Covered Pet is not required for issuance of the Policy.

IX. Waiting Period

The Policy includes a Waiting Period of fifteen (15) days for Covered Services resulting from Illness. The Policy also includes a Waiting Period of thirty (30) days for Covered Services related to Orthopedic Conditions that do not result from an Accident. There are no Waiting Periods for Injuries or Orthopedic Conditions resulting from an Accident.

X. Notice to Policyholders

Should you have any questions about the Policy, please contact one of the following:

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Leawood, KS 66211

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The above summary is for information purposes only and does not provide coverage. Your Declarations Page, in conjunction with Your Policy and other applicable endorsements, provides complete details of Your coverages. If this summary conflicts with the applicable Policy language, the Policy language prevails.

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**INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS
PET INSURANCE PLAN – PENNSYLVANIA**

I. Pre-existing Conditions

The Policy excludes Pre-existing Conditions. Refer to Policy Section II. for the definition of Pre-existing Conditions and Policy Section III. – What is Not Covered. If included with Your Policy, refer to the Prior Coverage Endorsement for a definition of Pre-existing Conditions that replaces the Policy definition.

II. Exclusions

Other exclusions may apply. Please refer to Policy Section III. – What is Not Covered for more information.

III. Limitations

The Policy includes a Waiting Period.

Any benefits payable are subject to the Policy's Co-Payment, Deductible, and Lifetime Benefit. Refer to the Pet Insurance Plan Declarations for these amounts.

IV. Premiums

Your Premiums may be increased based on the age of the Covered Pet or a change in Your address. If You move to a state where the Policy is not available, Your coverage will terminate 30 days after We receive notice of the move.

V. Underwriting Company and Administrator

CSAA General Insurance Company is the underwriter (insurance company) for the Policy. The Policy is administered by Companion Protect Agency, LLC.

VI. Right to Examine and Return the Policy

You have 30 days from the day You receive the 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 to its Administrative Office or You may return it to the agent or Insurance Producer that You bought it from as long as You have not filed a claim. You must return it within 30 days of the day You received it. The Company will refund the full amount of any Premium paid within 30 days after it receives the returned Policy. 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.

VII. Claim Payments

We will provide reimbursements for the actual cost of Covered Expenses incurred by the insured without limitations, except for any applicable coinsurance, deductible and policy limits as listed in the Declarations Page of the Policy. Claims payments for Covered Services under the Policy are paid directly to the insured within 30 days after the disposition of the claim.

VIII. Medical Examination

A medical examination of Your pet is not required for issuance of the Policy.

IX. Waiting Period

The Policy includes a waiting period of 15 days for Covered Services resulting from Illnesses. The Policy also includes a Waiting Period of 30 days for Covered Services related to Orthopedic Conditions that do not result from an Accident. There are no Waiting Periods for Injuries and Orthopedic Conditions resulting from an Accident.

X. Notice to Policyholders

Should you have any questions about the Policy, please contact one of the following:

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Web address: www.companionprotect.com
Email: service@companionprotect.com

Pennsylvania Department of Insurance
1209 Strawberry Square
Harrisburg, PA 17120
(877) 881-6388
Web address: www.insurance.pa.gov
Email: ra-in-compliance@pa.gov

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