

**OLD REPUBLIC INSURANCE COMPANY**  
(A Stock Insurance Company, hereinafter the "Company")  
631 Excel Drive, Mt. Pleasant, PA 15666

**CUSTOMER SERVICE**  
1-800-304-9930

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

**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 Policy Limit. 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**

ORIC (Old Republic 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 co-payment, 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 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 is no Waiting Period 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:**

**Mississippi Insurance Department**

Consumer Services Division  
P.O. Box 79  
Jackson, MS 39205  
(800) 562-2957 or (601) 359-2453  
Web address: <https://www.mid.ms.gov>  
Email: consumer@mid.ms.gov

**Companion Protect Agency**

11460 Tomahawk Creek Pkwy  
Suite 300  
Leawood, KS 66211  
(800) 304-9930  
Web address: [www.companionprotect.com](http://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.