INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS

PET INSURANCE PLAN

I. Pre-Existing Conditions

This Policy excludes Pre-Existing Conditions. Refer to Policy Section II. for the definition of Pre-Existing Conditions, the Amendatory Endorsement, 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. Premium

Premiums may be increased based on Your pet's individual claim history. Premiums are also affected by your geographic location, pet's age, and pet's breed. 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

Progressive Casualty Insurance Company, or one of its corporate affiliates, 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 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 You may return it to the agent/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. We will refund the full amount of any Premium paid within 30 days after we receive 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 Services 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.

These Waiting Periods may be waived upon the completion of a medical examination of Your Covered Pet. This medical examination must be conducted by a licensed Vet following policy purchase. You will be solely responsible for all medical expenses and fees associated with this medical examination.

X. Notice to Policyholders

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

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.

XI. Definitions

The Policy defines the following terms as set forth below. Please refer to Your Policy for a full list of definitions.

Orthopedic Condition means conditions affecting the bones, skeletal muscle, cartilage, tendons, ligaments, and joints. It includes, but is not limited to, elbow dysplasia, hip dysplasia, intervertebral disc degeneration, patellar luxation, and ruptured

cranial cruciate ligaments. It does not include cancers or metabolic, hemopoietic, or autoimmune diseases.

Pet Insurance means a property insurance Policy that provides coverage for Accidents and Illnesses of pets.

Pre-existing Condition(s) means any condition for which any of the following are true prior to the Effective Date of a Covered Pet's insurance policy or during any Waiting Period:

1. A Veterinarian provided medical advice;
2. The pet received previous 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.

A condition for which coverage is afforded on this Policy cannot be considered a Pre-existing Condition on any Renewal of this Policy.

Renewal means to issue and deliver at the end of an insurance policy period a policy which supersedes a policy previously issued and delivered by the same pet insurer or affiliated pet insurer and which provides types and limits of coverage substantially similar to those contained in the policy being superseded.

Veterinarian or **Vet** means an individual who holds a valid license to practice veterinary medicine from the appropriate licensing entity in the jurisdiction in which they practice.

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.

Waiting 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. Waiting Periods may not be applied to Renewals of existing coverage.