

CHANGING COVERAGE

You may apply for a change in your coverage at any time during the **Policy Year** by providing us with a written request.

1. A request for a reduction of your **Pet's** coverage will become effective the day after we receive the request.
2. A request for an increase of your **Pet's** coverage will become effective, subject to our approval, as shown on your replacement Declarations Page and Schedule of Benefits.

We will issue a replacement Declarations Page and Schedule of Benefits or endorsement showing your new level of coverage. A new Effective Date for the calculation of your **Deductible** and **Copay** may apply when you change your coverage.

Any increase in coverage will be subject to an additional **Waiting Period** beginning on the new Effective Date shown on the Declarations Page.

If you choose to increase your coverage, any covered **Incident** first diagnosed or treated before the change was made will be subject to the Annual Aggregate Limit, **Deductible** and **Copay** in place at the time the **Incident** was first diagnosed or treated.

If you choose to decrease your coverage, any covered **Incident** first diagnosed or treated before the change was made will be subject to the new Annual Aggregate Limit, **Deductible** and **Copay**.

GENERAL CONDITIONS

Entire Contract

This policy is issued in consideration of the application and the payment of the first premium. All statements made in the application are representations and not warranties. No written statement made by you or on your behalf will be used by us to contest this policy, or defend a claim under it, unless it is in the application. Any additional endorsements are shown on the Declarations Page and are attached to and made a part of this policy. This policy, the attached application, and any subsequent applications contain the entire policy between you and us.

Territory

Coverage under this policy applies only to **Incidents** that occur and are treated within the Territory shown on the Declarations Page. No coverage exists for a covered **Incident, Treatment** or event that occurs outside of the Territory.

Other Insurance

If a claim arises under this policy and your **Pet** is covered under any other insurance, this policy will be considered excess insurance. This policy will only respond to claim amounts remaining after all other valid and collectible insurance has been exhausted, subject to the terms and conditions of this policy.

Unpaid Premiums

Upon the payment of a claim under this policy, we may deduct any premium owed that is due from the claim payment.

Change of Address

You agree to notify us in the event that your mailing address, email address, or other contact information changes. You may notify us in writing at the address shown on the Declarations Page.

Electronic Delivery

By accepting the terms of this insurance as evidenced by the payment of premiums, you agree that this policy, its endorsements and any notices may be delivered to you by electronic mail at our option.