Independence American Insurance Company
11333 N. Scottsdale Rd, Ste. 160, Scottsdale, AZ 85254

Pennsylvania Insurer Disclosure of Important Policy Provisions

Underwriter, Producer, Brand Information

Insurance is underwritten by Independence American Insurance Company (NAIC #26581. Newcastle, DE). The insurance underwriter is different than the brand name and the agency that markets and sells the products. Insurance plans are marketed and produced by PTZ Insurance Agency Ltd. (NPN: 5328528. domiciled in Illinois with offices at 1208 Massillon Road, Suite G200, Akron, Ohio 44306). (California residents only: PTZ Insurance Agency Ltd., d.b.a PIA Insurance Agency Ltd. CA license #0E36937. The ASPCA® is not an insurer and is not engaged in the business of insurance. Through a licensing agreement, the ASPCA receives a royalty fee that is in exchange for use of the ASPCA's marks and is not a charitable contribution.

Pennsylvania Insurance Department Contact Information

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120
https://insurance.pa.gov/
1-877-881-6388

Please read below for important information to help you understand our coverage. Your coverage starts on the effective date listed on the Declarations Page.

Definitions

Chronic condition. "Chronic condition" means a condition that can be treated or managed, but not cured.

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

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

Insurance Producer. "Insurance Producer" Means a person that sells, solicits or negotiates contracts of insurance.

Insured. "Insured" Means a person on whose behalf a **pet insurer** is obligated to pay or reimburse covered **veterinary expenses** under a **pet insurance policy**.

Orthopedic Condition. "Orthopedic Condition" Means as follows:

(1) A **condition** affecting the bones, skeletal muscle, cartilage, tendons, ligaments or joints.

(2) The term includes elbow dysplasia, hip dysplasia, intervertebral disc degeneration, patellar luxation and ruptured cranial cruciate ligaments.

(3) The term does not include cancer or a metabolic, hemopoietic or autoimmune disease.

Pet Insurance Policy. "Pet Insurance Policy" means property insurance policy, certificate or rider that provides coverage for accidents and illnesses of **pets**.

Pet Insurer. "Pet Insurer" Means an insurer that issues a **pet insurance policy**.

Practice of Veterinary Medicine: "Practice of Veterinary Medicine" Includes, but is not limited to, the practice by any person who (i) diagnoses, treats, corrects, changes, relieves or prevents animal disease, deformity, injury or other physical, mental or dental conditions by any method or mode, including the prescription or administration of any drug, medicine, biologic, apparatus, application, anesthetic or other therapeutic or diagnostic substance or technique, (ii) performs a surgical operation, including cosmetic surgery, upon any animal, (iii) performs any manual procedure upon an animal for the diagnosis or treatment of sterility or infertility of animals, (iv) represents himself as engaged in the practice of veterinary medicine, (v) offers, undertakes, or holds himself out as being able to diagnose, treat, operate, vaccinate, or prescribe for any animal disease, pain, injury, deformity, or physical condition, (vi) uses any words, letters, or titles in such connection or under such circumstances as to induce the belief that the person using them is engaged in the practice of veterinary medicine and such use shall be prima facie evidence of the intention to represent himself as engaged in the practice of veterinary medicine, (vii) performs diagnostic veterinary pathology, (viii) implants electronic identification, as determined by the board, upon any animal, (ix) renders advice or recommendation by any means, including the electronic transmission of data with regard to any of the above, or (x) removes any embryo from an animal for the purpose of transferring such embryo into another animal or cryopreserving such embryo, except it shall not be considered the practice of **veterinary medicine** when: (a) a person or his full-time employe removes or transfers an embryo from the person's own animals for the purpose of transferring or cryopreserving the embryo so long as ownership of the animal is not transferred or employment of the person is not changed for the purpose of circumventing this act or (b) a person independently, with indirect veterinary supervision, implants any embryo into an animal.

Preexisting condition. "Preexisting condition" means **condition** for which any of the following apply regarding a **pet** prior to the effective date of a **pet insurance policy** for the **pet** or during any **waiting period**:

(1) A **veterinarian** provided medical advice regarding the **pet**.

(2) The **pet** received previous **treatment**.

(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.

Renewal. "Renewal" Or to renew, means the issuance and delivery by an insurer of a policy superseding at the end of the policy period a policy previously issued and delivered by the same **insurer** or affiliated insurer, such renewal policy to provide types and limits of coverage at least equal to those contained in the policy being superseded, or the issuance and delivery of a certificate or notice extending the term of a policy beyond its policy period or term with types and limits of coverage at least equal to those contained in the policy being extended: Provided, however, that any policy with a policy period or term of less than twelve months or any period with no fixed expiration date shall for the purpose of this act be considered as if written for successive policy periods or terms of twelve months.

Veterinarian. "Veterinarian" Means an individual who holds a valid license to engage in the practice of veterinary medicine from the appropriate licensing entity of the jurisdiction in which the individual engages in the practice of veterinary medicine.

Veterinary expenses. "Veterinary expenses" means costs associated with medical advice, diagnosis, care or treatment provided by a **veterinarian**, including the cost of drugs prescribed by a **veterinarian**.

Waiting Period. "Waiting period" means as follows:

(1) 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.

(2) A waiting period may not be applied to a renewal of existing coverage.

Determination of Claim Payouts

Our coverage provides reimbursement up to the applicable annual limit for the actual costs for covered expenses that you incur during the policy period, after subtracting your deductible and applying the reimbursement percentage, listed on the declaration page.

Premium Increases Due to Pet Age and Geographic Location

Insurance plan premiums will increase as the covered pet gets older. Insurance plan premiums may increase or decrease due to the policyholder's geographic location. We will not reduce coverage or increase premium due to claims history.

Policy Limits

Reimbursement of covered expenses is subject to the annual policy limit you select at enrollment and is listed on your declarations page.

Deductible

We offer a choice of annual deductible options. The annual deductible applies to each policy period. We subtract that deductible amount from the covered expenses before calculating your reimbursement percentage.

Reimbursement Percentage

We offer a choice of reimbursement percentage options. After the deductible is met, you are responsible for your portion of the covered expenses in addition to any amounts not covered by the policy. We then pay our portion of the covered expenses subject to the annual limits.

Policy Exclusions

This policy excludes coverage for **pre-existing conditions** as defined above and in the policy. Other exclusions may apply. Please refer to the exclusions section of your policy (What is Not Covered) for more information.

Waiting Periods

There are WAITING PERIODS that apply before certain coverages are effective. For accident and **illness** policies, a 14 day **illness** coverage waiting period applies to the first policy period. Any **Illness**, congenital anomaly or disorder, hereditary disorder and orthopedic **illness** that occur during or before a waiting period are considered pre-existing and excluded from coverage.

You may elect at your cost to pursue a Waiting Period Health Assessment. If you and your pet meet the requirements of the Waiting Period Health Assessment, then the waiting period may be modified. A copy is available online or by calling customer service.
In order for us to modify the waiting period, you must meet each of the following requirements:
1. A qualifying exam of your pet by a veterinarian that includes an assessment of all body systems and parts;

2. results of the exam need to be documented at the time of exam on our completed Waiting Period Health Assessment Form;
3. the qualifying exam may occur within 3 days prior to or 7 days after your initial policy effective date; and
4. the Waiting Period Health Assessment form must be provided to us within 30 calendar days of your qualifying exam.

If the Waiting Period Health Assessment requirements are met, the waiting period will be waived to either the policy period effective date or the day after the qualifying exam, whichever is later. This waiver does not alter the **pre-existing conditions** exclusion.

Preventive Care optional endorsement

Reimbursements are up to the lower of the amount listed or charged. Some benefits are specific as noted. Preventive benefits are paid according to the schedule of benefits provided with the policy, if applicable, and are not subject to a deductible or reimbursement percentage. See below for a list of available benefits.

Benefit	***Basic***	***Prime***
Dental Cleaning	$100	$0
Dental Cleaning OR Spay/ Neuter	$0	$150
Wellness Exam	$50	$50
FVRCP Vaccine/ Titer (cats) DHLPP Vaccine/ Titer (dogs)	$20	$25
Rabies Vaccine/ Titer OR FIP Vaccine/ Titer (cats), Lyme Vaccine/ Titer (dogs)	$20	$25
Fecal Test	$20	$25
FELV Test (cats) Heartworm Test (dogs)	$20	$25
Deworming	$20	$25
Health Certificate	$0	$25
Flea/ Heartworm Prevention	$0	$25
FELV Vaccine/ Titer (cats) Bordetella Vaccine/ Titer (dogs)	$0	$25
Blood Test	$0	$25
Urinalysis	$0	$25