Administered By:
Figo Pet Insurance, LLC
540 N. Dearborn, #10873
Chicago, IL 60610
Telephone: (844) 738-3446
E-Mail: support@figopetinsurance.com

INDEPENDENCE AMERICAN INSURANCE COMPANY
a Delaware Insurance Company

11333 N. Scottsdale Rd., Suite 160
Scottsdale, AZ 85254

DELAWARE
INSURER DISCLOSURE OF IMPORTANT PET INSURANCE POLICY PROVISIONS

POLICY DEFINITIONS

Following is a list of terms defined for use in our pet insurance policy:

- "Chronic Condition" means a condition that can be treated or managed, but not cured.
- “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" means an abnormality that is genetically transmitted from parent to offspring and may cause illness or disease.
- "Orthopedic" means conditions affecting the bones, skeletal muscle, cartilage, tendons, ligaments, and joints, including, but not limited to, elbow dysplasia, hip dysplasia, intervertebral disc degeneration, patellar luxation, and cranial cruciate ligament ruptures. Orthopedic does not include cancers, or metabolic, hemopoietic or autoimmune diseases.
- “Pet Insurance” means property insurance that provides coverage for accidents and illnesses of pets.
- "Pre-Existing Condition" means a condition for which any of the following are true prior to the pet’s original start date under this policy or prior to the end of any applicable waiting period:
  1. A veterinarian provided medical advice regarding the condition;
  2. Your pet received previous treatment for the condition; or
  3. Based on information from verifiable sources, your pet had clinical signs or symptoms directly related to the condition for which a claim is made.
- "Renewal" means to issue and deliver at the end of this pet insurance policy a policy that supersedes a policy previously issued and delivered by Us, or an affiliated insurer, and that provides types and limits of coverage substantially similar to those contained in the policy being superseded.
- "Veterinarian" means an individual who holds a valid license to practice veterinary medicine from the appropriate licensing entity in the jurisdiction in which the individual practices.
- "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 this pet insurance policy that is required to transpire before some or all of the coverage in the policy begins.

Plans are offered and administered by Figo Pet Insurance, LLC. Pet insurance policies are underwritten by Independence American Insurance Company, a Delaware Insurance Company.

REQUIRED DISCLOSURES

Policy Exclusions and Limitations

The policy excludes coverage due to any of the following:

1. Pre-existing Conditions.
2. Hereditary Disorders.
    a. Coverage for Hereditary Disorders is not available with the accident policy.
3. Congenital Anomaly or Disorders.
    a. Coverage for Congenital Anomalies or Disorders is not available with the accident policy.

Other exclusions apply. Please refer to the exclusions section of the policy for more information.

The policy limits coverage through:

1. Waiting Periods.
2. Deductibles.
3. Coinsurance.
4. An Annual Limit.
5. If selected, Per-Incident Co-Pays.

We do not reduce coverage or increase premiums based on the policyholder's claim history.

We may increase premiums based on:

1. The age of the covered pet.
2. A change in the geographic location of the policyholder.

Insurance Carrier

The underwriting carrier, Independence American Insurance Company, differs from the brand names used to market and sell the product.

Right To Examine And Return A Policy

A policyholder has 15 days from the date the policy was received to review it and return it to us if the policyholder decides not to keep it. The policyholder does not have to tell us why they are returning it. If the policyholder decides not to keep it, it can be returned to us at our administrative office, or the policyholder can return it to the insurance producer that they bought it from, as long as the policyholder has not filed a claim under the policy. The policyholder must return the policy within 15 days of the date it was received. 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.

Claims Payments

Benefits are subject to all terms, conditions, and limitations of the policy.

Claim Payment Methodology:

Depending on plan selection and availability, We will process claims utilizing one of the following methodologies:

- We will first apply the per incident copay, if elected. We will then apply the deductible to the remaining allowable charges. Once the dollar amount of the deductible has been met, we will then apply coinsurance to covered expenses until any applicable annual limit has been reached; or
- We will first apply the per incident copay, if elected, and coinsurance to the allowable charges under your claim and will then apply your policy annual deductible to any remaining allowable charges under such claim. Once your policy annual deductible has been met, claims for allowable charges are subject only to your coinsurance until any applicable annual maximum benefit has been reached.

Claim Payment Methodology for Optional Preventive Care Benefit: Preventive Care services, if included as covered benefits under your policy, are reimbursed at the actual cost of the covered expense incurred, up to the applicable maximum benefit limit shown on the benefit schedule in the Preventive Care Benefit Rider.

Plans are offered and administered by Figo Pet Insurance, LLC. Pet insurance policies are underwritten by Independence American Insurance Company, a Delaware Insurance Company.

Waiting Periods

Accident and Illness Plan:

This Policy includes the following Waiting Periods:

1. 14-days from the pet's original start date for illnesses.
2. 30-days from the pet's original start date for orthopedic illnesses.

This Policy does not apply any Waiting Periods:

1. to injuries sustained in an accident.
2. to orthopedic Injuries sustained in an accident.
3. upon renewal of existing coverage.

Accident Only Plan:

This Policy does not apply any Waiting Periods:

1. to injuries sustained in an accident.
2. to orthopedic injuries sustained in an accident.
3. upon renewal of existing coverage.

All Plans:

Any applicable waiting periods begin on the covered pet's original start date. Once an applicable waiting period has expired, as calculated from the covered pet's original start date, additional waiting periods are waived for subsequent coverage periods, provided you maintain an active policy, with no gap in coverage, which is continuously in-force and renewed annually. Any applicable waiting period limitations are shown on the Declarations Page.

Waiver of Waiting Periods: We may waive an applicable waiting period upon completion of a veterinary examination and submission of the Waiting Period Waiver Form. Please refer to the Waiver Form for all conditions and requirements that need to be met in order to obtain the waiver of the applicable waiting periods.

Once we receive the examination records and the completed waiting period waiver form from your Veterinarian, we will determine if it meets our review criteria. If it does, we will waive any applicable waiting periods shown on the Declarations Page. If the waiver of the waiting period is granted, any conditions identified during the veterinarian examination may be considered Pre-Existing Conditions under the terms and conditions of your Policy.

CONTACT INFORMATION

State Contact:

Mailing Address:	Delaware Department of Insurance 1351 West North Street, Suite 101 Dover, DE 19904
Toll-Free Telephone Number:	(800) 282-8611
Website Link:	https://insurance.delaware.gov/

Insurer Contact:

Mailing Address:	Independence American Insurance Company 11333 N Scottsdale Rd, Ste 160 Scottsdale, AZ 85254
Website Link:	https://www.independenceamerican.com/
Administrator's Customer Service Toll-Free Number:	(844) 738-3446
Administrator's Customer Service E-Mail:	support@figopetinsurance.com

Plans are offered and administered by Figo Pet Insurance, LLC. Pet insurance policies are underwritten by Independence American Insurance Company, a Delaware Insurance Company.