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INDEPENDENCE AMERICAN INSURANCE COMPANY
a Delaware Insurance Company

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

MONTANA
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 ruptured cranial cruciate ligaments. It does not include cancers or metabolic, hemopoietic, or autoimmune diseases.
- “Pet” means any domesticated animal normally maintained in or near the household of its owner. It does not include livestock as defined in 81-8-213 kept for any commercial purpose.
- “Pet Insurance” means a property insurance policy 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 effective date of a pet 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.
- "Renewal" means to issue and deliver at the end of an insurance policy period a policy that supersedes a policy previously issued and delivered by the same pet insurer or affiliated pet insurer and that provides types and limits of coverage substantially similar to those contained in the policy being superseded.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 under 37-18-305 or a similar state law in the jurisdiction in which the veterinarian 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.

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 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.

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.

Premiums may increase or decrease based on the following:

1. Premiums will increase as the covered pet gets older.
2. Premiums may increase or decrease due to a change in the geographic location of the policyholder.
3. Premiums may increase or decrease due to claims history.

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

You have 15 days from the day you receive this policy, certificate, or endorsement 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 to the agent/insurance producer that you bought it from, so long as you have not filed a claim. You must return it within 15 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 endorsement. The premium refund will be sent directly to the person who paid it. The policy, certificate, or endorsement 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.

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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.

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:	The Office of the Montana State Auditor Commissioner of Securities and Insurance 840 Helena Avenue Helena, MT 59601
Toll-Free Telephone Number:	(800) 332-6148
Website Link:	https://csimt.gov/

Insurer Contact:

Mailing Address:	Independence American Insurance Company

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	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

Producer Contact (if any):

Name:	
Email Address:	
Telephone Number:	

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