



Administered By: PetPartners, Inc.
8051 Arco Corporate Drive Suite 350
Raleigh, NC 27617
Telephone: 1-866-774-1113
E-Mail: Help@petpartners.com

INSURER:
INDEPENDENCE AMERICAN INSURANCE COMPANY
a Delaware Insurance Company
11333 N. Scottsdale Rd., Suite 160
Scottsdale, AZ 85254

LOUISIANA
INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS

POLICY DEFINITIONS

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

- "Benefit 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. Any applicable waiting period does not apply to renewals of existing coverage.
- "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. Orthopedic conditions include, but are not limited to, elbow dysplasia, hip dysplasia, intervertebral disc degeneration, patellar luxation, and ruptured cranial cruciate ligaments. Orthopedic conditions do 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" means any condition for which any of the following are true prior to the pet's original start date or during any waiting period under this policy:
 1. A veterinarian provided medical advice;
 2. Your pet received previous treatment; 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.A condition for which coverage is afforded on a policy cannot be considered a preexisting condition on any renewal of the policy.
- "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 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insurer, and that provides types and limits of coverage substantially similar to those contained in the policy being superseded.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" see Benefit Waiting Period.

REQUIRED DISCLOSURES

Policy/Certificate Exclusions and Limitations

The policy/certificate excludes coverage due to any of the following:

1. Pre-existing Conditions.
 - a. Depending on your plan availability, this exclusion for pre-existing conditions may expire on the date after coverage has been continuously in effect for 365 days from the covered pet's original start date.
2. Hereditary Disorders.
 - a. Coverage for Hereditary Disorders can be selected via an optional purchase if you have an accident and illness policy. In the event that the Hereditary Disorder is also an Orthopedic Illness, such Orthopedic Illness is not eligible for coverage unless you purchase the optional Hereditary and Congenital Care Rider.
 - b. Coverage for Hereditary Disorders is not available with the accident policy.
3. Congenital Anomaly or Disorders.
 - a. Coverage for Congenital Anomalies or Disorders can be selected via an optional purchase if you have an accident and illness policy. In the event that the Congenital Anomaly or Disorder is also an Orthopedic Illness, such Orthopedic Illness is not eligible for coverage unless you purchase the optional Hereditary and Congenital Care Rider.
 - b. Coverage for Congenital Anomalies or Disorders is not available with the accident policy.

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

The policy/certificate limits coverage through:

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

We may increase premiums based on:

1. Demographics of the group 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

You have 15 days from the date the policy/certificate was received 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, it can be returned to us at our administrative office, or You can return it to the insurance producer that You bought it from, as long as You have not filed a claim. You must return the policy/certificate 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/certificate. The premium refund will be sent directly to the person who paid it. The policy/certificate will be void as if it had never been issued.

Claims Payments

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

Claim Payment Methodology:

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

- We will apply the Coinsurance to eligible Covered Expenses after satisfaction of Your Deductible. Once the Deductible is satisfied, We will pay Your Claim subject to Your Coinsurance, up to the Annual Limit as shown on the Declarations Page(s).

Once Your Deductible is reached, We will pay Your Claim subject to Your Coinsurance. When the Treatment dates of an Illness or Injury fall into two or more Coverage Periods, You will be required to pay a Deductible for each Coverage Period.

Claim Payment Methodology for Optional Preventive Care Benefit:

Preventive Care services, if included as covered benefits under your policy/certificate, 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/certificate includes the following Benefit Waiting Periods:

1. 14-days from the pet's Effective Date of Coverage for illnesses.
2. 30-days from the pet's Effective Date of Coverage for orthopedic illnesses.
3. 14-days from the pet's Effective Date of Coverage for Congenital Disorders/Abnormalities and Hereditary Disorders for illnesses if you purchase the Hereditary and Congenital Care Rider; or 30-days from the pet's Effective Date of Coverage for Congenital Disorders/Abnormalities and Hereditary Disorders for orthopedic illnesses if you purchase the Hereditary and Congenital Care Rider. If you add the Hereditary and Congenital Care Rider at a later date, the benefit waiting period is computed from the effective date of the Hereditary and Congenital Care Rider.
4. 30-days from the pet's Effective Date of Coverage for Holistic and Alternative Treatment if you purchase the optional Alternative Care Rider. and 14-days from the pet's Effective Date of Coverage for diagnosis and treatment of Behavioral Problems if you purchase the optional Alternative and Behavioral Care Rider. If you add the Alternative Care Rider or the Alternative and Behavioral Care Rider at a later date, the waiting period is computed from the effective date of the optional rider.
5. 30-days from the pet's Effective Date of Coverage for rehabilitation or physical therapy treatment for a covered illness if you purchase the Rehabilitation and Physical Therapy Rider. If you add the Rehabilitation and Physical Therapy Rider at a later date, the waiting period is 30-days from the effective date of the Rehabilitation and Physical Therapy Rider. This benefit waiting period will be waived if the rehabilitation or physical therapy is to treat an accidental injury.

This Policy/certificate does not apply any Benefit 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/certificate does not apply any Benefit 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 benefit waiting periods begin on the covered pet's effective date of coverage. Once an applicable benefit waiting period has expired, as calculated from the covered pet's effective date of coverage, additional benefit waiting periods are waived for subsequent coverage periods, provided you maintain active coverage, with no gap in coverage, which is continuously in-force and renewed annually. Any applicable benefit waiting period limitations are shown on the Declarations Page.

Waiver of Benefit Waiting Periods:

We may waive an applicable benefit 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 benefit 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 benefit waiting periods shown on the Declarations Page. If the waiver of the benefit 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/certificate.

CONTACT INFORMATION

State Contact:

| | |
|-----------------------------|---|
| Mailing Address: | State of Louisiana Louisiana Department of Insurance PO Box 94214 Baton Rouge, LA 70804-9214 |
| Toll-Free Telephone Number: | (800) 259-5300 |
| Website Link: | https://ldi.la.gov |

Insurer Contact:

| | |
|---|---|
| Insurance policies are issued and underwritten by Independence American Insurance Company | |
| 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: | 1-866-774-1113 |
| Administrator’s Customer Service E-Mail: | Help@petpartners.com |

Administrator Contact:

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| Plans are administered by PetPartners, Inc. (PPI), a licensed agency (CA Agency #OF27261). | |
| Mailing Address: | PetPartners, Inc. (PPI) 8051 Arco Corporate Drive Suite 350 Raleigh, NC 27617 |
| Website Link: | https://www.petpartners.com/ |
| Customer Service Toll-Free Number: | 1-866-774-1113 |
| Customer Service E-Mail: | Help@petpartners.com |

Marketing Contact:

| | |
|--|--|
| Plans are offered and marketed by PetPartners, Inc. (PPI). | |
| Mailing Address | PetPartners, Inc. (PPI) 8051 Arco Corporate Drive Suite 350 Raleigh, NC 27617 |
| Website Link: | https://www.petpartners.com/ |
| Customer Service Toll-Free Number: | 1-866-774-1113 |
| Customer Service E-Mail: | Help@petpartners.com |

Producer Contact (if any):

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|----------------|--|
| Name: | |
| Email Address: | |

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| Telephone Number: | |
|-------------------|--|



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INSURER:
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a Delaware Insurance Company
11333 N. Scottsdale Rd., Suite 160
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MISSISSIPPI
INSURER DISCLOSURE OF IMPORTANT PET INSURANCE POLICY PROVISIONS

POLICY DEFINITIONS

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

- "Benefit 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 can begin. Waiting periods may not be applied to renewals of existing coverage.
- "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" refers to 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.
- "Pet Insurance Producer" means a person licensed in a major line of authority and appointed by a pet insurer may be authorized to sell, solicit or negotiate a pet insurance product.
- "Pre-Existing Condition" means any condition for which any of the following are true prior to the pet's original start date of a pet insurance policy or during any waiting period:
 2. A veterinarian provided medical advice;
 3. Your pet received previous treatment; or
 4. Based on information from verifiable sources, your pet had clinical signs or symptoms directly related to the condition for which a claim is made.A condition for which coverage is afforded on a policy cannot be considered a preexisting condition on any renewal of the policy.
- "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 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 he or she 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" see Benefit Waiting Period.

REQUIRED DISCLOSURES

Policy/Certificate Exclusions and Limitations

The policy/certificate excludes coverage due to any of the following:

4. Pre-existing Conditions.
 - a. Depending on your plan availability, this exclusion for pre-existing conditions may expire on the date after coverage has been continuously in effect for 365 days from the covered pet's original start date.
5. Hereditary Disorders.
 - a. Coverage for Hereditary Disorders can be selected via an optional purchase if you have an accident and illness policy. In the event that the Hereditary Disorder is also an Orthopedic Illness, such Orthopedic Illness is not eligible for coverage unless you purchase the optional Hereditary and Congenital Care Rider.
 - b. Coverage for Hereditary Disorders is not available with the accident policy.
6. Congenital Anomaly or Disorders.
 - a. Coverage for Congenital Anomalies or Disorders can be selected via an optional purchase if you have an accident and illness policy. In the event that the Congenital Anomaly or Disorder is also an Orthopedic Illness, such Orthopedic Illness is not eligible for coverage unless you purchase the optional Hereditary and Congenital Care Rider.
 - b. Coverage for Congenital Anomalies or Disorders is not available with the accident policy.

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

The policy/certificate limits coverage through:

6. Waiting Periods.
7. Deductibles.
8. Coinsurance.
9. An Annual Limit.
10. If selected, Per Incident Copay.

We may increase premiums based on:

2. Demographics of the group 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

You have 30 days from the date the policy/certificate was received 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, it can be returned to us at our administrative office, or You can return it to the insurance producer that You bought it from, as long as You have not filed a claim. You must return the policy/certificate within 30 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/certificate. The premium refund will be sent directly to the person who paid it. The policy/certificate will be void as if it had never been issued.

Claims Payments

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

Claim Payment Methodology:

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

- We will apply the Coinsurance to eligible Covered Expenses after satisfaction of Your Deductible. Once the Deductible is satisfied, We will pay Your Claim subject to Your Coinsurance, up to the Annual Limit as shown on the Declarations Page(s).

Once Your Deductible is reached, We will pay Your Claim subject to Your Coinsurance. When the Treatment dates of an Illness or Injury fall into two or more Coverage Periods, You will be required to pay a Deductible for each Coverage Period.

Claim Payment Methodology for Optional Preventive Care Benefit:

Preventive Care services, if included as covered benefits under your policy/certificate, 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/certificate includes the following Benefit Waiting Periods:

6. 14-days from the pet's Effective Date of Coverage for illnesses.
7. 30-days from the pet's Effective Date of Coverage for orthopedic illnesses.
8. 14-days from the pet's Effective Date of Coverage for Congenital Disorders/Abnormalities and Hereditary Disorders for illnesses if you purchase the Hereditary and Congenital Care Rider; or 30-days from the pet's Effective Date of Coverage for Congenital Disorders/Abnormalities and Hereditary Disorders for orthopedic illnesses if you purchase the Hereditary and Congenital Care Rider. If you add the Hereditary and Congenital Care Rider at a later date, the benefit waiting period is computed from the effective date of the Hereditary and Congenital Care Rider.
9. 30-days from the pet's Effective Date of Coverage for Holistic and Alternative Treatment if you purchase the optional Alternative Care Rider. 14-days from the pet's Effective Date of Coverage for diagnosis and treatment of Behavioral Problems if you purchase the optional Alternative and Behavioral Care Rider. If you add the Alternative Care Rider or the Alternative and Behavioral Care Rider at a later date, the waiting period is computed from the effective date of the optional rider.
10. 30-days from the pet's Effective Date of Coverage for rehabilitation or physical therapy treatment for a covered illness if you purchase the Rehabilitation and Physical Therapy Rider. If you add the Rehabilitation and Physical Therapy Rider at a later date, the waiting period is 30-days from the effective date of the Rehabilitation and Physical Therapy Rider. This benefit waiting period will be waived if the rehabilitation or physical therapy is to treat an accidental injury.

This Policy/certificate does not apply any Benefit Waiting Periods:

4. to injuries sustained in an accident.
5. to orthopedic Injuries sustained in an accident.
6. upon renewal of existing coverage.

Accident Only Plan:

This Policy/certificate does not apply any Benefit Waiting Periods:

4. to injuries sustained in an accident.
5. to orthopedic injuries sustained in an accident.
6. upon renewal of existing coverage.

All Plans:

Any applicable benefit waiting periods begin on the covered pet's effective date of coverage. Once an applicable benefit waiting period has expired, as calculated from the covered pet's effective date of coverage, additional benefit waiting periods are waived for subsequent coverage periods, provided you maintain active coverage, with no gap in coverage,

which is continuously in-force and renewed annually. Any applicable benefit waiting period limitations are shown on the Declarations Page.

Waiver of Benefit Waiting Periods:

We may waive an applicable benefit 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 benefit 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 benefit waiting periods shown on the Declarations Page. If the waiver of the benefit 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/certificate.

CONTACT INFORMATION

State Contact:

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| Mailing Address: | State of Mississippi Mississippi Insurance Department 1001 Woolfolk State Office Building 501 N. West Street Jackson, MS 39201 |
| Toll-Free Telephone Number: | (800) 562-2957 |
| Website Link: | https://www.mid.ms.gov |

Insurer Contact:

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|---|---|
| Insurance policies are issued and underwritten by Independence American Insurance Company | |
| 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: | 1-866-774-1113 |
| Administrator’s Customer Service E-Mail: | Help@petpartners.com |

Administrator Contact:

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|--|---|
| Plans are administered by PetPartners, Inc. (PPI), a licensed agency (CA Agency #OF27261). | |
| Mailing Address: | PetPartners, Inc. (PPI) PO Box 37940 Raleigh, NC 27627 |
| Website Link: | https://www.petpartners.com/ |
| Customer Service Toll-Free Number: | 1-800-956-2495 |
| Customer Service E-Mail: | Help@petpartners.com |

Marketing Contact:

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| Plans are offered and marketed by PetPartners, Inc. (PPI). | |
| Mailing Address | PetPartners, Inc. (PPI) PO Box 37940 Raleigh, NC 27627 |
| Website Link: | https://www.petpartners.com/ |
| Customer Service Toll-Free Number: | 1-800-956-2495 |
| Customer Service E-Mail: | Help@petpartners.com |

Producer Contact (if any):

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|-------|--|
| Name: | |
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|-------------------|--|
| Email Address: | |
| Telephone Number: | |



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NEBRASKA
INSURER DISCLOSURE OF IMPORTANT PET INSURANCE POLICY PROVISIONS

POLICY DEFINITIONS

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

- "Benefit 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 can begin. Waiting periods may not be applied to renewals of existing coverage.
- "Congenital Anomaly and Congenital Disorder" mean 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" refers to a condition affecting the bones, skeletal muscle, cartilage, tendons, ligaments, and joints. "Orthopedic condition" includes, but is not limited to, elbow dysplasia, hip dysplasia, intervertebral disc degeneration, patellar luxation, and ruptured cranial cruciate ligaments. "Orthopedic condition" does not include cancer or metabolic, hemopoietic, or autoimmune disease.
- "Pet Insurance" means a property insurance policy that provides coverage for accidents and illnesses of pets.
- "Pre-Existing Condition" means any condition for which any of the following are true prior to the pet's original start date of a pet insurance policy or during any waiting period:
 3. A veterinarian provided medical advice;
 4. Your pet received previous treatment; or
 5. Based on information from verifiable sources, your pet had clinical signs or symptoms directly related to the condition for which a claim is made.A condition for which coverage is afforded on a policy cannot be considered a preexisting condition on any renewal of the policy.
- "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 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 such 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.
- "Waiting Period" see Benefit Waiting Period.

REQUIRED DISCLOSURES

Policy/Certificate Exclusions and Limitations

The policy/certificate excludes coverage due to any of the following:

7. Pre-existing Conditions.
 - a. Depending on your plan availability, this exclusion for pre-existing conditions may expire on the date after coverage has been continuously in effect for 365 days from the covered pet's original start date.
8. Hereditary Disorders.
 - a. Coverage for Hereditary Disorders can be selected via an optional purchase if you have an accident and illness policy. In the event that the Hereditary Disorder is also an Orthopedic Illness, such Orthopedic Illness is not eligible for coverage unless you purchase the optional Hereditary and Congenital Care Rider.
 - b. Coverage for Hereditary Disorders is not available with the accident policy.
9. Congenital Anomaly or Disorders.
 - a. Coverage for Congenital Anomalies or Disorders can be selected via an optional purchase if you have an accident and illness policy. In the event that the Congenital Anomaly or Disorder is also an Orthopedic Illness, such Orthopedic Illness is not eligible for coverage unless you purchase the optional Hereditary and Congenital Care Rider.
 - b. 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/certificate limits coverage through:

11. Waiting Periods.
12. Deductibles.
13. Coinsurance.
14. An Annual Limit.
15. If selected, Per Incident Copay.

We may increase premiums based on:

3. Demographics of the group 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

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Claims Payments

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

Claim Payment Methodology:

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

- We will apply the Coinsurance to eligible Covered Expenses after satisfaction of Your Deductible. Once the Deductible is satisfied, We will pay Your Claim subject to Your Coinsurance, up to the Annual Limit as shown on the Declarations Page(s).

Once Your Deductible is reached, We will pay Your Claim subject to Your Coinsurance. When the Treatment dates of an Illness or Injury fall into two or more Coverage Periods, You will be required to pay a Deductible for each Coverage Period.

Claim Payment Methodology for Optional Preventive Care Benefit:

Preventive Care services, if included as covered benefits under your policy/certificate, 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/certificate includes the following Benefit Waiting Periods:

11. 14-days from the pet’s Effective Date of Coverage for illnesses.
12. 30-days from the pet’s Effective Date of Coverage for orthopedic illnesses.
13. 14-days from the pet’s Effective Date of Coverage for Congenital Disorders/Abnormalities and Hereditary Disorders for illnesses if you purchase the Hereditary and Congenital Care Rider; or 30-days from the pet’s Effective Date of Coverage for Congenital Disorders/Abnormalities and Hereditary Disorders for orthopedic illnesses if you purchase the Hereditary and Congenital Care Rider. If you add the Hereditary and Congenital Care Rider at a later date, the benefit waiting period is computed from the effective date of the Hereditary and Congenital Care Rider.
14. 30-days from the pet’s Effective Date of Coverage for Holistic and Alternative Treatment if you purchase the optional Alternative Care Rider. 14-days from the pet’s Effective Date of Coverage for diagnosis and treatment of Behavioral Problems if you purchase the optional Alternative and Behavioral Care Rider. If you add the Alternative Care Rider or the Alternative and Behavioral Care Rider at a later date, the benefit waiting period is computed from the effective date of the optional rider.
15. 30-days from the pet’s Effective Date of Coverage for rehabilitation or physical therapy treatment for a covered illness if you purchase the Rehabilitation and Physical Therapy Rider. If you add the Rehabilitation and Physical Therapy Rider at a later date, the waiting period is 30-days from the effective date of the Rehabilitation and Physical Therapy Rider. This benefit waiting period will be waived if the rehabilitation or physical therapy is to treat an accidental injury.

This Policy/certificate does not apply any Benefit Waiting Periods:

7. to injuries sustained in an accident.
8. to orthopedic Injuries sustained in an accident.
9. upon renewal of existing coverage.

Accident Only Plan:

This Policy/certificate does not apply any Benefit Waiting Periods:

7. to injuries sustained in an accident.
8. to orthopedic injuries sustained in an accident.
9. upon renewal of existing coverage.

All Plans:

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

Waiver of Benefit Waiting Periods:

We may waive an applicable benefit 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 benefit 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 benefit waiting periods shown on the Declarations Page. If the waiver of the benefit 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/certificate.

CONTACT INFORMATION

State Contact:

| | |
|-----------------------------|---|
| Mailing Address: | State of Nebraska The Nebraska Department of Insurance PO Box 95087 Lincoln, Nebraska 68509-5087 |
| Toll-Free Telephone Number: | (877)-564-7323 |
| Website Link: | https://doi.nebraska.gov |

Insurer Contact:

| | |
|---|---|
| Insurance policies are issued and underwritten by Independence American Insurance Company | |
| 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: | 1-866-774-1113 |
| Administrator’s Customer Service E-Mail: | Help@petpartners.com |

Administrator Contact:

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| Plans are administered by PetPartners, Inc. (PPI), a licensed agency (CA Agency #OF27261). | |
| Mailing Address: | PetPartners, Inc. (PPI) 8051 Arco Corporate Drive Suite 350 Raleigh, NC 27617 |
| Website Link: | https://www.petpartners.com/ |
| Customer Service Toll-Free Number: | 1-866-774-1113 |
| Customer Service E-Mail: | Help@petpartners.com |

Marketing Contact:

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Producer Contact (if any):

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|-------------------|--|
| Name: | |
| Email Address: | |
| Telephone Number: | |



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8051 Arco Corporate Drive Suite 350
Raleigh, NC 27617
Telephone: 1-866-774-1113
E-Mail: Help@petpartners.com

INSURER:
INDEPENDENCE AMERICAN INSURANCE COMPANY
a Delaware Insurance Company
11333 N. Scottsdale Rd., Suite 160
Scottsdale, AZ 85254

NEW HAMPSHIRE
INSURER DISCLOSURE OF IMPORTANT PET INSURANCE POLICY PROVISIONS

POLICY DEFINITIONS

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

- "Benefit 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 can begin. Waiting periods may not be applied to renewals of existing coverage.
- "Congenital Anomaly or Disorder" mean 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" refers to a condition 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 cancer or metabolic, hemopoietic, or autoimmune disease.
- "Pet Insurance" means a property insurance policy that provides coverage for accidents and illnesses of pets.
- "Pre-Existing Condition" means any condition for which any of the following are true prior to the pet's original start date of a pet insurance policy or during any waiting period under such policy:
 4. A veterinarian provided medical advice;
 5. Your pet received previous treatment; or
 6. Based on information from verifiable sources, your pet had clinical signs or symptoms directly related to the condition for which a claim is made.It does not include a condition that was covered under a preceding policy period prior to the renewal so long as there was no break in the superseding policy periods.
- "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 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 he or she 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" see Benefit Waiting Period.

REQUIRED DISCLOSURES

Policy/Certificate Exclusions and Limitations

The policy/certificate excludes coverage due to any of the following:

10. Pre-existing Conditions.
 - a. Depending on your plan availability, this exclusion for pre-existing conditions may expire on the date after coverage has been continuously in effect for 365 days from the covered pet's original start date.
11. Hereditary Disorders.
 - a. Coverage for Hereditary Disorders can be selected via an optional purchase if you have an accident and illness policy. In the event that the Hereditary Disorder is also an Orthopedic Illness, such Orthopedic Illness is not eligible for coverage unless you purchase the optional Hereditary and Congenital Care Rider.
 - b. Coverage for Hereditary Disorders is not available with the accident policy.
12. Congenital Anomaly or Disorders.
 - a. Coverage for Congenital Anomalies or Disorders can be selected via an optional purchase if you have an accident and illness policy. In the event that the Congenital Anomaly or Disorder is also an Orthopedic Illness, such Orthopedic Illness is not eligible for coverage unless you purchase the optional Hereditary and Congenital Care Rider.
 - b. 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/certificate limits coverage through:

16. Waiting Periods.
17. Deductibles.
18. Coinsurance.
19. An Annual Limit.
20. If selected, Per Incident Copay.

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

We may increase premiums based on:

4. Demographics of the group 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

You have 30 days from the date the policy/certificate was received 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, it can be returned to us at our administrative office, or You can return it to the insurance producer that You bought it from, as long as You have not filed a claim. You must return the policy/certificate within 30 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/certificate. The premium refund will be sent directly to the person who paid it. The policy/certificate will be void as if it had never been issued.

Claims Payments

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

Claim Payment Methodology:

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

- We will apply the Coinsurance to eligible Covered Expenses after satisfaction of Your Deductible. Once the Deductible is satisfied, We will pay Your Claim subject to Your Coinsurance, up to the Annual Limit as shown on the Declarations Page(s).

Once Your Deductible is reached, We will pay Your Claim subject to Your Coinsurance. When the Treatment dates of an Illness or Injury fall into two or more Coverage Periods, You will be required to pay a Deductible for each Coverage Period.

Claim Payment Methodology for Optional Preventive Care Benefit:

Preventive Care services, if included as covered benefits under your policy/certificate, 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/certificate includes the following Benefit Waiting Periods:

16. 14-days from the pet's Effective Date of Coverage for illnesses.
17. 30-days from the pet's Effective Date of Coverage for orthopedic illnesses.
18. 14-days from the pet's Effective Date of Coverage for Congenital Disorders/Abnormalities and Hereditary Disorders for illnesses if you purchase the Hereditary and Congenital Care Rider; or 30-days from the pet's Effective Date of Coverage for Congenital Disorders/Abnormalities and Hereditary Disorders for orthopedic illnesses if you purchase the Hereditary and Congenital Care Rider. If you add the Hereditary and Congenital Care Rider at a later date, the benefit waiting period is computed from the effective date of the Hereditary and Congenital Care Rider.
19. 30-days from the pet's Effective Date of Coverage for Holistic and Alternative Treatment if you purchase the optional Alternative Care Rider. 14-days from the pet's Effective Date of Coverage for diagnosis and treatment of Behavioral Problems if you purchase the optional Alternative and Behavioral Care Rider. If you add the Alternative Care Rider or the Alternative and Behavioral Care Rider at a later date, the waiting period is computed from the effective date of the optional rider.
20. 30-days from the pet's Effective Date of Coverage for rehabilitation or physical therapy treatment for a covered illness if you purchase the Rehabilitation and Physical Therapy Rider. If you add the Rehabilitation and Physical Therapy Rider at a later date, the waiting period is 30-days from the effective date of the Rehabilitation and Physical Therapy Rider. This benefit waiting period will be waived if the rehabilitation or physical therapy is to treat an accidental injury.

This Policy/certificate does not apply any Benefit Waiting Periods:

10. to injuries sustained in an accident.
11. to orthopedic Injuries sustained in an accident.
12. upon renewal of existing coverage.

Accident Only Plan:

This Policy/certificate does not apply any Benefit Waiting Periods:

10. to injuries sustained in an accident.
11. to orthopedic injuries sustained in an accident.
12. upon renewal of existing coverage.

All Plans:

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

Waiver of Benefit Waiting Periods:

We may waive an applicable benefit 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 benefit 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 benefit waiting periods shown on the Declarations Page. If the waiver of the benefit 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/certificate.

CONTACT INFORMATION

State Contact:

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| Mailing Address: | State of New Hampshire New Hampshire Insurance Department 21 South Fruit Street, Suite 14 Concord, NH 03301 |
| Toll-Free Telephone Number: | (800)-852-3416 |
| Website Link: | https://www.nh.gov/insurance/ |

Insurer Contact:

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|---|---|
| Insurance policies are issued and underwritten by Independence American Insurance Company | |
| 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: | 1-866-774-1113 |
| Administrator’s Customer Service E-Mail: | Help@petpartners.com |

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