



Insurer Disclosure of Important Policy Provisions

Example of Claims Payment Formula

The deductible is subtracted from the covered amount. After the deductible has been met, the remaining amount is reimbursed at the reimbursement percentage.

An example with a \$1,300 covered amount, a \$100 annual deductible and a 90% reimbursement percentage.

$$\begin{aligned} \$1,300 - \$100 &= \$1,200 \\ \$1,200 \times .9 &= \$1,080 \text{ (reimbursed amount)} \end{aligned}$$

Waiting Periods

The waiting periods for Embrace's accident and illness coverage are:

- Illnesses: 14 days
- Accidents: 48 hours or 14 days, depending on state
- Orthopedic Conditions (dogs only): 6 months

To find out which accident waiting period your state falls under, visit EmbracePetInsurance.com

You can reduce the waiting period for orthopedic conditions to 14 days for completing an orthopedic exam which is an examination your veterinarian performs on your dog's skeleton, joints, and ligaments to see if he has any orthopedic issues. The exam must be completed after the start date of the policy and must be clear of any pre-existing conditions for the waiting period to be reduced. The pre-existing condition exclusion applies to anything found during the examination.

Cancellation

If you provide us written notice of cancellation within thirty (30) days of the Original Start Date and you have made no Claim, we will refund the premium you paid us and the policy will be canceled. If you have made a Claim within thirty (30) days of the effective date, the premiums paid for or allocable to the first month of Coverage become fully earned upon the submittal of the Claim.

Exclusions

This policy does not cover conditions related to pre-existing conditions.

Pre-existing Condition(s) means:

- a Chronic Condition observed by you or your Veterinary Provider prior to the end of the Waiting Period for your Pet(s) and any related conditions; or
- an Illness or Injury that first occurred or showed Clinical Signs prior to the end of the Waiting Period for your Pet and any related conditions.

Undiagnosed conditions with the same Clinical Signs as those in (a) or (b) above are also considered pre-existing.

The following Illnesses or Injuries shall be considered Pre-existing Conditions:

- a. If your Pet has had Clinical Signs, prior to being insured, of a Bilateral Condition on one side of the body, she/he runs a higher risk of the same condition on the other side of the body and future occurrences of the same condition will not be covered. For example, but not limited to, if a dog has been diagnosed with a cruciate tear in his left leg before the end of the Waiting Period, a subsequent cruciate tear in his right leg shall be considered Pre-existing;
- b. Any Pet diagnosed or treated for intervertebral disk disease (IVDD) prior to the end of the Waiting Period runs a higher risk of further episodes of IVDD and will not be covered for any future incidences of this condition.
- c. If a Pet has been diagnosed or treated for any form of cancer prior to the end of the Waiting Period, further incidences of any form of cancer in any location in the body are not covered. This exclusion includes any conditions that are a direct result of the cancer.
- d. If a Pet has been diagnosed or treated for hyperthyroidism prior to the end of the Waiting Period, any hyperthyroidism Treatments and Medications are not covered, as well as any kidney, heart, and high blood pressure conditions that may develop.
- e. If a Pet has been treated for undiagnosed masses prior to the end of the Waiting Period, any mass, or condition where a mass is a Clinical Sign, is not covered, including those caused by cancer. If the cause of the mass that occurred prior to the end of the Waiting Period can be diagnostically narrowed down via cytology, un-related conditions may be covered.

However, for the purposes of this exclusion, those conditions that started prior to the end of the Waiting Period that have not shown any Clinical Signs for a period of twelve (12) consecutive months shall not be considered Pre-existing Conditions:

Specific situations include but are not limited to:

- i. If your Pet showed Clinical Signs of any Dermatological Condition prior to the end of the Waiting Period, your Pet must be free of any Dermatological Conditions for twelve (12) consecutive months before any Dermatological Conditions may be covered again.
- ii. If your Pet has been treated for Undiagnosed vomiting and/or diarrhea prior to the end of your Pet's Waiting Period, your Pet must be free of conditions with the same Clinical Signs for twelve (12) consecutive months before any conditions with the same Clinical Signs may be covered again.

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

Premiums **do not** increase due to claim history.