



insurer disclosure of important policy provisions

Pet Health Insurance Policy

Please read your policy carefully for complete information on the coverage provided. If there is any conflict between the policy and this notice, the provisions of the policy will prevail.

ANNUAL BENEFIT

We will pay, up to the maximum annual benefit as shown on the Declarations Page, for the actual cost(s) of any medically necessary treatment your pet receives during the policy period. This benefit is subject to the co-pay and deductible as shown on the Declarations Page.

Regardless of the number of claims made our total limit of insurance for each policy period for all covered costs shall not exceed the amount shown on the Declarations Page as the maximum annual benefit.

CO-PAY AND DEDUCTIBLES

During the policy period, you will pay the co-pay and deductible as stated on the Declarations Page for the VETERINARY FEES coverage.

The co-pay percentage will be deducted from the total of all costs for a covered service. Once the co-pay has been applied, the deductible will be applied to the remaining amount.

When the treatment dates fall into two or more policy periods, you will be required to pay a deductible for each policy period.

As an example, if you have a covered claim of \$1,000 to which a ten percent (10%) co-pay and \$50 deductible apply, first the ten percent (10%) co-pay is applied and \$100 is deducted from the covered amount. Then the \$50 deductible is applied and taken off the covered amount. This means that out of the original \$1,000, we will reimburse you a total amount of \$850.

Once you have met the deductible for the policy period, covered claims will be paid less the co-pay.

As an example of a claim where you have already met your annual deductible: if you have a covered claim of \$1,000, the ten percent (10%) co-pay is deducted from the covered amount. This means that out of the original \$1,000, we will reimburse you a total amount of \$900.

No co-pay or deductible will apply if your pet requires immediate, life-saving treatment.

EXCLUSIONS

The Ultimate Plus Pet Health Insurance Policy, Ultimate Pet Health Insurance Policy, Preferred Pet Health Insurance Policy and Essential Pet Health Insurance Policy include the following exclusions:

This policy does not cover:

1. Costs or fees for treatment of pre-existing conditions as described below:
 - a. For any illness that first showed clinical sign(s) before the effective date of this policy or during the first fourteen (14) days beginning on the effective date of this policy;
 - b. For any illness that is the same as, or has the same diagnosis or clinical sign(s) as any illness your pet had before the effective date of this policy or during the first fourteen (14) days beginning on the effective date of this policy; or

- c. For any illness that is caused by, relates to or results from any illness or clinical sign(s) your pet had before the effective date of this policy or during the first fourteen (14) days beginning on the effective date of this policy, no matter where the illness or clinical sign(s) are noticed or occur on your pet's body; or
- d. For Chronic Conditions and Hereditary Disorders to the extent they first show clinical sign(s) before the effective date of this policy or during the first fourteen (14) days beginning on the effective date of this policy.

except for ongoing medical conditions that were diagnosed after the effective date of the first policy period where continuous coverage with a pet insurance policy administered by Figo Pet Insurance, LLC, was maintained thereafter;

- 2. Costs or fees for congenital defects or abnormalities where clinical sign(s) were apparent prior to the effective date of the policy or that became apparent during the first fourteen (14) days beginning on the effective date of this policy;

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

The Accident Only Pet Health Insurance Policy includes the following exclusion:

Costs or fees for Treatment of any Illness; including but not limited to Chronic Conditions, Congenital Defects or Abnormalities, Hereditary Disorders and Pre-existing Condition(s).

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

GENERAL CONDITIONS

- 1. There is a fourteen (14) day waiting period beginning on the effective date of this policy during which we will not cover any illness of your pet. Coverage for injury of your pet will begin five (5) days after the effective date of this policy. Conditions that occur during the waiting period are excluded from this policy as pre-existing conditions.

The waiting period will not apply to any renewal of this policy if continuous coverage is maintained.

- 2. After receipt of the policy by the owner, the policy may be returned by the insured for cancellation by delivering it or mailing it to the insurer or to the agent through whom it was purchased within 30 days. We will then cancel this policy and refund the premium in full, as long as you have not filed a claim. The Free Look Period is not available on renewals or reinstated policies.

Please refer to the policy for complete details.