

INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS

Please read below for important information to help you understand our coverage. Keep in mind, we will not reduce coverage or increase premium due to claims history

We use certain terms in our policy documents and want to make sure you understand how they are used. Following are some common DEFINITIONS:

Chronic condition – means a condition that can be treated or managed, but not cured.

Pet insurance – means an individual or group insurance policy that provides coverage for Veterinary expenses.

Pre-existing condition – means any Condition for which a Veterinarian provided medical advice, the Pet received Treatment for, or the Pet displayed signs or Symptoms consistent with the stated Condition prior to the Effective Date of a Pet insurance policy or during any waiting period.

Veterinarian – means an individual who holds a valid license to practice Veterinary medicine from the Veterinary Medical Board pursuant to Chapter 11 (commencing with Section 4800) of Division 2 of the Business and Professions Code or other 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 – 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.

EXCLUSIONS

Pre-existing conditions are not covered by our plans. Other exclusions may apply. Please refer to the coverage restrictions and exclusions sections of the policy for more information.

WAITING PERIODS

There are waiting periods that apply before certain coverages are effective. On Essential, a 30-day illness waiting period applies to the first policy period except for named conditions that may be covered starting on the third day after the effective date. On Extra, Classic, Super, and Champion, a 14 day illness waiting period applies to the first policy period, except for named conditions that may be covered starting on the third day after the effective date. Conditions that occur during a waiting period are considered pre-existing.

DETERMINATION OF CLAIM PAYMENTS

The policy provides reimbursement of eligible Veterinary Fees. Wellness benefits are paid according to the schedule of benefits provided in the Optional Wellness Fees Coverage section of the policy, if selected.

DEDUCTIBLE & CO-PAYMENT

We offer a choice of annual deductible options depending on the coverage level. The annual deductible applies each policy period. We subtract that deductible amount from the eligible claims under the veterinary fees benefit before calculating your co-insurance. After the deductible is met, we will reimburse 80% of each eligible claim up to the applicable limit.

POLICY LIMITS

	Accident Only	Essential	Extra	Classic	Super	Champion
Veterinary Fees Limits (per policy term)	\$20,000	\$1500	\$3000	\$5000	\$10,000	\$20,000
Additional Benefits*						
Boarding Kennel Fees	\$500 per incident					
Trip Cancellation						
Lost Pet Recovery Costs						
Additional Living Expenses						
Euthanasia and Cremation	\$200					
Accidental Death	\$1000					
<i>*Additional limitations and restrictions are located in Section 4 and 5 of the Policy Terms and Conditions.</i>						

Optional Wellness Fees Coverage

Reimbursements are up to the lower of the amount listed or charged

	Routine	Advanced
Wellness Exam	\$40	\$50
Heartworm Test or FELV Screen	\$15	\$15
Fecal Screen	\$15	\$15
Spay/Neuter and/ or Wellness Blood Screening	\$80	\$100
DOGS: Rabies Vaccine/ Titer or Lyme Vaccine/ Titer	\$15	\$15
CATS: Rabies Vaccine/ Titer or FIP Vaccine/ Titer	\$15	\$15
Canine DHLPP Vaccine/ Titer or Feline FVRCP Vaccine/ Titer	\$15	\$15
Microchip and/ or Urinalysis	\$20	\$20
Canine Bordetella Vaccine/ Titer or Feline FELV Vaccine/ Titer	\$0	\$15
Dental Cleaning	\$0	\$100
Heartworm/ Flea Prevention	\$0	\$55

For assistance regarding your 24PetWatch pet insurance policy please contact 24PetWatch Insurance Programs, administered by PTZ Insurance Agency Ltd. (California residents only: PTZ Insurance Agency Ltd., d.b.a PIA Insurance Agency Ltd.).

Contact Information:

**24PetWatch Insurance Programs
C/O PTZ Insurance Agency Ltd.
3315 Algonquin Road Suite 310
Rolling Meadows, IL 60008
1-866-597-2424
www.24petwatch.com**

**California Department of Insurance
300 Spring Street, 11th Floor, Los Angeles, CA 90013
(800) 927-4357
www.insurance.ca.gov**

The California Department of Insurance should only be contacted after discussions with the insurer, or its agent or other representative have failed to produce a satisfactory resolution.