

## Certificate

This Certificate is subject to all provisions of **Your Policy** that are not in conflict with the provisions of this Certificate. Notwithstanding anything in your **Policy** to the contrary, your **Policy** is amended as follows:

Section 4, **Waiting Periods for Coverage** is deleted in its entirety and replaced by the following:

There is a five (5) day **Waiting Period** per **Pet** from the first day of the **Coverage Period** before **We** will cover an **Illness**, except for IVDD (Intervertebral Disc Disease) where there is a 180-day **Waiting Period**.

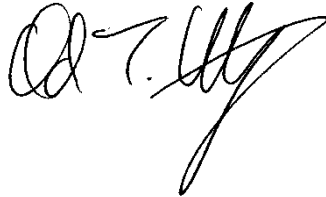
There is a one (1) day **Waiting Period** per **Pet** from the effective date of this **Policy** before **We** will cover an **Accident**, except for cruciate ligament related conditions where there is a 180-day **Waiting Period**.

**Waiting Periods** are waived for subsequent renewals provided **You** maintain an active **Policy**, with no gap in coverage, annually renewed and continuously in-force.

All other terms and conditions of the policy remain the same.

IN WITNESS WHEREOF, the Insurance Company has caused this Endorsement to be signed by its President.

**INDEPENDENCE AMERICAN INSURANCE COMPANY**



David Kettig  
President