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INDEPENDENCE AMERICAN INSURANCE COMPANY
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MAINE
INSURER DISCLOSURE OF IMPORTANT PET INSURANCE POLICY PROVISIONS

POLICY DEFINITIONS

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

- "Chronic Condition" means a condition that can be treated or managed, but not cured.
- "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, including, but not limited to, elbow dysplasia, hip dysplasia, intervertebral disc degeneration, patellar luxation, and cranial cruciate ligament ruptures. Orthopedic does not include cancers, or metabolic, hemopoietic or autoimmune diseases.
- "Pet Insurance" means property insurance that provides coverage for accidents and illnesses of pets.
- "Pre-Existing Condition" means a condition for which any of the following are true prior to the pet's original start date under this policy or prior to the end of any applicable waiting period:
 1. A veterinarian provided medical advice regarding the condition;
 2. Your pet received previous treatment for the condition; 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.
- "Renewal" means to issue and deliver at the end of this pet insurance policy a policy that supersedes a policy previously issued and delivered by Us, 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insurer, and that provides types and limits of coverage substantially similar to those contained in the policy being superseded.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" 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.

REQUIRED DISCLOSURES

Policy Exclusions and Limitations

The policy 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 Inherited & Congenital Care coverage.
 - 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 Inherited & Congenital Care coverage.
 - 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 limits coverage through:

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

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

We may increase premiums based on:

1. The age of the covered pet.
2. A change in the geographic location of the 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

A policyholder has 15 days from the date the policy was received to review it and return it to us if the policyholder decides not to keep it. The policyholder does not have to tell us why they are returning it. If the policyholder decides not to keep it, it can be returned to us at our administrative office, or the policyholder can return it to the insurance producer that they bought it from, as long as the policyholder has not filed a claim under the policy. The policyholder must return the policy 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. The premium refund will be sent directly to the person who paid it. The policy will be void as if it had never been issued.

Claims Payments

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

Claim Payment Methodology:

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

- We first apply the deductible to the allowable charges. Once your policy annual deductible has been met, claims for allowable charges are subject only to your coinsurance until any applicable annual maximum, or per incident limit, has been reached

Per Incident Plans:

If you purchase a per incident plan, your claims are paid in the same manner as set forth above; however, regardless of the number of claims made during the period of insurance, Our total liability of insurance for each Pet for all Covered Expenses will not exceed the amount shown on the Declarations Page under the Per Incident Limits.

- Per Incident Limit is the maximum We will reimburse You for a Covered Expense for each Incident with an Onset date within the Coverage Period. Any applicable Per Incident Limit is shown on the Declarations Page. Per incident Limits do not reset at Renewal or with changes to coverage.
- Incident means a specifically identifiable Illness or Injury. Incident may include multiple diagnoses when they are secondary or related. If an Incident is recurring or Chronic, it will be considered one (1) Incident.

Claim Payment Methodology for Optional Preventive Care Benefit: Preventive Care services, if included as covered benefits under your policy, 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 includes the following Waiting Periods:

1. 14-days from the pet's original start date for illnesses.
2. 30-days from the pet's original start date for orthopedic illnesses.
3. 30-days from the pet's original start date for Congenital Disorders/Abnormalities and Hereditary Disorders if you purchase the Inherited & Congenital Care coverage. If you add the Inherited & Congenital Care coverage at a later date, the waiting period is 30-days from the effective date of the Inherited & Congenital Care coverage.
4. 30-days from the pet's original start date if you purchase the optional Breeding coverage. If you add the Breeding Coverage at a later date, the waiting period is 30-days from the effective date of the Breeding coverage.
5. 30-days from the pet's original start date for Alternative Therapies, Complementary Therapies, and diagnosis and treatment of Behavioral Problems if you purchase the optional Alternative coverage. If you add the Alternative coverage at a later date, the waiting period is 30-days from the effective date of the Alternative coverage.

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

Waiver of Waiting Periods: We may waive an applicable 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 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 waiting periods shown on the Declarations Page. If the waiver of the 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.

CONTACT INFORMATION

State Contact:

Mailing Address:	State of Maine Department of Professional & Financial Regulation Bureau of Insurance #34 State House Station Augusta, ME 04333-0034
Toll-Free Telephone Number:	(800) 300-5000
Website Link:	https://www.maine.gov/pfr/insurance/home

Insurer Contact:

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

Producer Contact (if any):

Name:	
Email Address:	
Telephone Number:	