



California Insurer Disclosure of Important Policy Provisions

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.

Exclusions

Pre-existing Conditions

We do not cover pre-existing conditions.

Pre-existing conditions means:

- a. Illness or condition which developed or redeveloped prior to the pet policy effective date;
- b. an injury, or recurrence of an injury, as a result of an accident that occurred prior to the pet policy effective date; or
- c. any condition or complication resulting from an illness that developed, or any injury as a result of an accident that occurred prior to the pet policy effective date.

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

Co-Insurance and Deductibles

1. Coinsurance is your portion of the cost of insured veterinary treatment for your pet before any deductible is applied. Your pet's coinsurance amount is shown as "Your Share" on the Pet Schedule of the declarations page.
2. Deductible is the amount you must first pay with respect to the cost of insured veterinary treatment for your pet after your pet's coinsurance portion has been applied. Your Pet's deductible is shown on the Pet Schedule of the declarations page. Your pet's deductible shall apply once per coverage term.
3. Reimbursements are based on your actual veterinary bill. We determine the total of the covered treatments and multiply that by your reimbursement rate. We then subtract your remaining annual deductible:

www.HealthyPawsPetInsurance.com

P.O. Box 50034, Bellevue, WA 98015 • p: 855-898-8991 • f: 888-228-4129 • Help@HealthyPawsPetInsurance.com

Healthy Paws Pet Insurance & Foundation is the brand name for the program operations of Healthy Paws Pet Insurance LLC. Healthy Paws Pet Insurance, LLC is a licensed producer in all states (TX license # 1636108); operating in California as Healthy Paws Pet Insurance Services, LLC (CA license # 0H16053), and in New York, Healthy Paws Pet Insurance Agency, LLC. Insurance offered by Healthy Paws Pet Insurance is provided by ACE American Insurance Company, Westchester Fire Insurance Company, Indemnity Insurance Company of North America, ACE Property and Casualty Insurance Company and Atlantic Employers Insurance Company and one or more of their U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.



\$ 1,200	Covered treatments
x 90 %	Your Reimbursement Level
<hr/>	
\$ 1,080	
- \$ 100	Remaining Annual Deductible
<hr/>	
\$ 980	Reimbursement Amount

Your pet's deductible is annual, meaning it must be satisfied only once per policy year and resets on the anniversary of your pet's enrollment.

Cancellation

If you are not satisfied with this policy within thirty (30) days of the Policy Effective Date, you may cancel your insurance. We will refund your premium in full, as long as you have not submitted a claim.

Waiting Periods

There is a 15-day waiting period from the Pet Policy Effective Date for accidents and illness and 12-month waiting period from the Pet Policy Effective Date for illness related to hip dysplasia.

Changes to Your Coverage

Your coverage, coinsurance and deductibles will not change due to your own pet's claims experience. Premium increases are not based on your own pet's claims experience.

Please refer to your policy and any attached endorsements carefully for complete coverage details.

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