

AMENDATORY ENDORSEMENT – CALIFORNIA

Named Insured		Endorsement Number
Policy Number	Policy Period	Effective Date of Endorsement
		to
Issued By		

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

WESTCHESTER FIRE INSURANCE COMPANY

Pet Health Insurance Policy

A. Section **II. EXCLUSIONS AND LIMITATIONS** is amended as follows:

Item **1) GENERAL EXCLUSIONS** is deleted and replaced with the following:

1) GENERAL EXCLUSIONS

We do not cover:

- a. **Veterinary examination fees;**
- b. **Illness or injury** not resulting from an **accident** that occurs within fifteen (15) days following the **pet policy effective date;**
- c. **Orthopedic conditions** (other than hip dysplasia) not resulting from an **accident** that occurs within fifteen (15) days following the **pet policy effective date;** or
- d. Hip dysplasia not resulting from an **accident** that occurs within thirty (30) days following the **pet policy effective date.**

However, the exclusions described in Section 1) b., 1) c. and 1) d. above will not apply if the **waiting periods** described are waived by **us** upon completion of a complete **clinical examination.**

Item **4) OTHER EXCLUSIONS** is amended by adding the following:

We do not reimburse the costs, fees or expenses associated with:

- An **illness or condition** which developed or redeveloped prior to the **pet policy effective date;**
- An **injury**, or recurrence of an **injury**, as a result of an **accident** that occurred prior to the **pet policy effective date;** or
- 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.**

Item **5) LIMITATIONS**, subparagraph a. is deleted and replaced with the following:

- a. A **pet** less than six (6) years of age on the date of enrollment should have undergone a complete **clinical examination** to ensure the ease and speed of processing **your** claim. The exam should have taken place either in the twelve (12) months prior to the **pet policy effective date**, or within fifteen (15) days following the **pet policy effective date.** A **pet** six (6) years of age or greater on the date of enrollment should have undergone a complete **clinical examination** within thirty (30) days prior to the **pet policy effective date**, or within fifteen (15) days following the **pet policy effective date.** When **you** submit a claim, **we** may ask **you** to provide the written record of the **clinical examination** that **you**, when **you** applied for this insurance, represented as having taken place within the applicable periods outlined in this subparagraph a.

- B. Section **III. GENERAL CONDITIONS**, Item 2) is deleted and replaced with the following:
 2) **You** may cancel **your policy** by notifying **us** in writing via regular mail, fax or email or verbally.
- C. Section **III. GENERAL CONDITIONS** is amended by addition of the following:

BASIS FOR CLAIM REIMBURSEMENT: 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**. For example:

\$ 1,200	Covered treatments
x 90%	Your Reimbursement Level
\$ 1,080	Sub-total
- \$ 100	Remaining Annual Deductible
\$ 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.

- D. Section **IV. ADDITIONAL CONDITIONS** is amended as follows:
 Item **2) CANCELLATION**, subparagraph b. is deleted and replaced with the following:
 b. **You** may cancel this **policy** at any time by notifying **us** in writing via regular mail, fax or email or verbally. This is in accordance with the provisions of **III. GENERAL CONDITIONS**, Item 2).

- E. Section **V. DEFINITIONS** is amended as follows:
 Items 2) **Clinical Examination**, 24) **Pre-existing conditions**, 29) **Veterinarian** and 32) **Waiting Periods** are deleted and replaced with the following:
- 2) **Clinical Examination.** A thorough examination performed by a licensed and registered **veterinarian** encompassing all body systems of the **pet** that is documented in a written **veterinarian** record and paid for by **you**. Examination can also be referred to as “full physical, physical consultation, full examination or veterinary examination.” Such an examination cannot be performed by a **veterinarian** that is **you** or a member of **your** immediate family.
- 24) **Pre-existing condition.** “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 **pet policy effective date** of a **pet insurance policy** or during any **waiting period**.
- 29) **Veterinarian.** “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 the individual practices.
- 32) **Waiting period.** “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. The **waiting periods** will be waived by **us** upon completion of a complete **clinical examination**. The applicable **waiting periods** are:
- Fifteen (15) days from the **pet policy effective date** for **illness** or **injury** not resulting from an **accident**.
 - Fifteen (15) days from the **pet policy effective date** for **orthopedic conditions** (other than hip dysplasia) not resulting from an **accident**.
 - Thirty (30) days from the **pet policy effective date** for hip dysplasia not resulting from an **accident**.

There shall be no **waiting periods** for **illness, injury** or **orthopedic conditions** resulting from an **accident**.

When used in the Policy, the following terms have the meanings stated below:

- **Orthopedic.** “Orthopedic” refers to **conditions** affecting the bones, skeletal muscle, cartilage, tendons, ligaments, and joints, including elbow dysplasia, hip dysplasia, intervertebral disc degeneration, patellar luxation, and ruptured cranial cruciate ligaments. “Orthopedic” does not include cancers or metabolic, hemopoietic, or autoimmune diseases.
- **Pet insurance.** “Pet insurance” means an individual or group property insurance **policy** that provides **coverage** for **accidents** and **illnesses** of **pets**, and other **veterinary expenses**.
- **Renewal.** “Renewal” has the same meaning as defined in subdivision (e) of Section 660.
- **Veterinary dental care.** “Veterinary dental care” means the prevention, diagnosis, and treatment of **conditions**, diseases, and disorders of the oral cavity, the maxillofacial region, and associated structures.
- **Veterinary expenses.** “Veterinary expenses” means the costs associated with medical advice, diagnosis, care, or treatment provided by a **veterinarian**, including, but not limited to, **veterinary dental care**, the cost of drugs prescribed by a **veterinarian**, and services provided under the supervision of a **veterinarian**.

The title and any headings in this endorsement/rider are solely for convenience and form no part of the terms and conditions of coverage.

All other terms, conditions and limitations of this Policy shall remain unchanged.