CLAIMS PROCESS ENDORSEMENT

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<th>Named Insured</th>
<th>Endorsement Number</th>
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<tr>
<th>Policy Symbol</th>
<th>Policy Number</th>
<th>Policy Period</th>
<th>Effective Date of Endorsement</th>
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Issued By (Name of Insurance Company)

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

**PET HEALTH INSURANCE POLICY**

Under Section II, EXCLUSIONS AND LIMITATIONS, 5) LIMITATIONS is deleted and replaced by the following:

5) LIMITATIONS

a. A pet less than six (6) years of age on the date of enrollment must have undergone a complete clinical examination. The exam must 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.

b. A pet six (6) years of age or greater on the date of enrollment must 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.

c. Your failure to submit your pet to a complete clinical examination may void the policy. If the policy is voided, the policy premium will be refunded.

d. When you submit a claim, we may ask you to provide the written record of the enrollment examination that you, when you applied for this insurance, represented as having taken place within the applicable periods outlined in paragraphs a. and b. above.

e. If you provide such record, we will process your claim, subject to the terms and conditions of this policy provided there are no pre-existing conditions related to that claim. If there are pre-existing conditions related to the claim, your claim will not be processed because this policy does not cover pre-existing conditions.

f. If you do not provide such record, the last day of the waiting period will be the later of:

1. the last day of the longest applicable waiting period outlined in II. EXCLUSIONS & LIMITATIONS 1) b., 1) c., and 1) d.; or
2. the date when the clinical examination conducted for the conditions covered by this policy that resulted in your claim; and,

your claim will not be processed because this policy does not cover illness or injury that occurs during the waiting periods outlined in II. EXCLUSIONS & LIMITATIONS 1) b., 1) c., and 1) d.

g. For pets six (6) years of age or greater on the date of enrollment, no coverage shall apply for illness related to hip dysplasia.

h. For working pets, no coverage shall apply for any condition resulting from activities related to racing, breeding, law enforcement, guarding or for any commercial use.

i. We will not make any payments for any claims for which you are entitled to be paid under any other insurance except for any additional sum which is payable over and above such other insurance.
Under Section V, DEFINITIONS, 2) Clinical Examination is deleted and replaced with the following:

V. DEFINITIONS

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. Examination can also be referred to as “full physical, physical consultation, full examination or veterinary examination.”

3) Enrollment Exam. A clinical examination having taken place within the applicable periods outlined in II. EXCLUSIONS & LIMITATIONS 5) a. and 5) b.

All Other Terms And Conditions Remain Unchanged.

Authorized Representative