

AMENDATORY ENDORSEMENT – NEW HAMPSHIRE

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

This endorsement modifies insurance provided under the following:

Pet Health Insurance Policy

A. Section **II. EXCLUSIONS & 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 **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 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**, Item 11) is deleted and replaced with the following:

- 11) In the event of any disagreement between **you** and **us** with regards to a claim, the matter will be referred to **our veterinarian**. If the matter is not resolved, an independent third party **veterinarian** shall be appointed. The choice of the third party **veterinarian** must be agreeable to both **you** and **us**. This independent third party **veterinarian's** decision shall be final and binding on all parties.

D. 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.

E. Section **IV. ADDITIONAL CONDITIONS** is amended as follows:

Item 1) **MISREPRESENTATION AND FRAUD** is deleted and replaced with the following:

1) **CONCEALMENT, MISREPRESENTATION OR FRAUD**

We do not provide coverage to one or more insureds who, at any time:

- a. Intentionally concealed or misrepresented a material fact;
- b. Engaged in fraudulent conduct; or
- c. Made a false statement;

relating to this insurance.

Item 2) **CANCELLATION** is deleted and replaced with the following:

2) **CANCELLATION**

- a. **We** may cancel this **policy** if **we** do not receive a monthly premium from **you** when the premium is due. In such a case a written notice will be sent to **you** at **your** last mailing address known to **us**. **We** will provide at least (20) days notice of our intent to cancel. The notice will be in accordance with the provisions of **III. GENERAL CONDITIONS**, Item 1). Otherwise, **we** may cancel this policy by providing **you** at least ninety (90) days written notice.
- 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).

F. Section **V. DEFINITIONS**, 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 is any condition for which any of the following are true prior to the **pet policy effective date** or during any **waiting period**:

- a. A **veterinarian** provided medical advice;
- b. The **pet** received previous treatment; or
- c. Based on information from verifiable sources, the **pet** had signs or symptoms directly related to the condition for which a claim is being made.

It does not include a condition that was covered under a preceding policy period prior to the renewal so long as there was no break in the superseding policy periods.

- 29) **Veterinarian.** An individual who holds a valid license to practice veterinary medicine from the appropriate licensing entity in the jurisdiction in which he or she practices.
- 32) **Waiting periods.** The period of time specified below that is required to transpire before some or all of the coverage in the **policy** can begin. Waiting periods may not be applied to renewals of existing coverage. The **waiting periods** will be waived by **us** upon completion of a complete **clinical examination**. The applicable **waiting periods** are:
- a. Fifteen (15) days from the **pet policy effective date** for **illness or injury** not resulting from an **accident**.
 - b. Fifteen (15) days from the **pet policy effective date** for orthopedic conditions (other than hip dysplasia) not resulting from an **accident**.
 - c. 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**.

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.