

**Insurer Disclosure of Important Policy Provisions – California**  
**Westchester Fire Insurance Company**

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.

**Definitions**

**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.

**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.

**Renewal.** “Renewal” has the same meaning as defined in subdivision (e) of Section 660.

**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.

**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.

**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.

**Right to Exam and Return Policy (“Free Look Period”)**

You have thirty (30) days from the day you receive this policy, certificate or rider to review it and return it to the company if you decide not to keep it. You do not have to tell the company why you are returning it. If you decide not to keep it, simply return it to the company at its administrative office or you may return it to the agent/insurance producer that you bought it from as long as you have not filed a claim. You must return it within 30 days of the day you first received it. The company will refund the full amount of any premium paid within 30 days after it receives the returned policy, certificate, or rider. The premium refund will be sent directly to the person who paid it. The policy, certificate or rider will be void as if it had never been issued. However, if the insurer has paid any claim, or has advised the insured in writing that a claim will be paid, the 30-day free look right pursuant to this paragraph is inapplicable and instead the policy provisions relating to cancellation apply to any refund.

## **Exclusions**

**Pre-existing Conditions:** We do not cover pre-existing conditions.

“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.

Pre-existing condition does not include, for a renewal of a pet insurance policy, a condition for which coverage was afforded on the previous policy.

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

## **Waiting Periods**

- 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 orthopedic conditions (hip dysplasia only) not resulting from an accident.
- The waiting period described above will be waived by us upon completion of a complete clinical examination.
- There shall be no waiting period for illness, injury or orthopedic conditions resulting from an accident.
- Waiting periods shall not be applied to a renewal of existing coverage.

## **Co-Insurance**

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.

## **Deductibles**

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.

## **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.

### **Changes to Your Coverage and Premium**

Premiums may change based on the overall claims experience for the program within the region where the pet resides, geographic location, breed and age of pet, among other factors. Premiums are not based on your own pet's individual claims experience. Your coverage, coinsurance and deductibles will not change due to your own pet's claims experience.

### **Questions about your insurance?**

**If you have questions about your insurance, need coverage information, or require assistance in resolving complaints, do not hesitate to contact us at;**

**Healthy Paws  
P.O. Box 50034  
Bellevue, WA 98015  
Phone: 855-898-8991  
Email: [corporate.compliance@healthypawspetinsurance.com](mailto:corporate.compliance@healthypawspetinsurance.com)**

This Policyholder Disclosure Notice is not your policy. Please carefully review your policy and any attached endorsements carefully for complete coverage details. If there is any conflict between the policy and this notice, the provisions of the policy will prevail.