healthypaws®
A Chubb Company

Insurer Disclosure of Important Policy Provisions – Florida

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 conditions. Orthopedic conditions means a condition that affects the bones, skeletal muscle, cartilage, tendons, ligaments, or joints. The term includes, but is not limited to, elbow dysplasia, hip dysplasia, intervertebral disc degeneration, patellar luxation, and cranial cruciate ligament rupture, but does not include any cancer or any metabolic, hematopoietic, or autoimmune disease.

Pet insurance. Pet insurance means an insurance policy that provides coverage for accidents and for illnesses and diseases of pets. Such insurance reimburses a policyholder for expenses associated with medical advice, diagnosis, care, or treatment provided by a veterinarian, including, but not limited to, the cost of drugs prescribed by the veterinarian.

Pre-existing condition. Pre-existing condition means a condition for which any of the following is true before the pet policy effective date of a pet insurance policy or during a waiting period applicable to a pet insurance policy:

a. A veterinarian provided medical advice.

b. The pet received previous treatment.

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.

A condition for which coverage is afforded on a policy is not deemed to be a pre-existing condition on any renewal of the policy.

Renewal. Renewal means the issuance and delivery at the end of an insurance policy period of a policy that supersedes the policy previously issued and delivered by the same pet insurer or affiliated pet insurer and that provides types and limits of coverage substantially similar to those contained in the policy being superseded.

Veterinarian. Veterinarian means a health care practitioner who is licensed to engage in the practice of veterinary medicine in this state under chapter 474.

Waiting Period. Waiting period means the period of time specified in a pet insurance policy which is required to run before some or all of the coverage in the policy may begin. This period 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:

Healthy Paws, a Chubb Company, is the marketing name used to refer to the pet insurance products underwritten and provided by ACE American 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. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

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.

Clinical Examination

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.

The results of the Clinical Examination may result in identifying Pre-existing Conditions, which may be excluded under the policy.

Right to Exam and Return Policy ("Free Look Period")

You have 30 days after the date you receive this policy, certificate, or rider to review 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 policy, certificate, or rider, simply return it to the company at the company's administrative office, or to the insurance agent or broker from whom you bought it, as long as you have not filed a claim. You must return the policy, certificate, or rider within 30 days after the day you first receive it in order to receive a refund. The company must 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.

Exclusions

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

Pre-existing condition means a condition for which any of the following is true before the pet policy effective date of a pet insurance policy or during a waiting period applicable to a pet insurance policy:

a. A veterinarian provided medical advice.

b. The pet received previous treatment.

Healthy Paws, a Chubb Company, is the marketing name used to refer to the pet insurance products underwritten and provided by ACE American 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. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

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.

A condition for which coverage is afforded on a policy is not deemed to be a pre-existing condition on any renewal of the 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 hip dysplasia 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 may 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.

Healthy Paws, a Chubb Company, is the marketing name used to refer to the pet insurance products underwritten and provided by ACE American 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. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

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, coinsurance, deductibles or coverage 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.

Underwriting Company

Healthy Paws, a Chubb Company, is the marketing name used to refer to the pet insurance product underwritten and provided by ACE American Insurance Company, ACE Property and Casualty Insurance Company, Indemnity Insurance Company of North America or Westchester Fire Insurance Company, as shown on your Policy Declarations Page.

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, A Chubb Company
P.O. Box 1156
Portland, ME 04104
Phone: 855-898-8991
Email: HP_Corporate_Compliance@chubb.com

Healthy Paws, a Chubb Company, is the marketing name used to refer to the pet insurance products underwritten and provided by ACE American 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. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

In the alternative you should feel free to contact:

DFS Consumer Services (Questions/Complaints)
Email: consumer.services@myfloridacfo.com
Toll-Free Helpline (in FL): (877) 693-5236
Out-of-State Callers: (850) 413-3089
TDD Line: (800) 640-0886
https://floir.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.

Healthy Paws, a Chubb Company, is the marketing name used to refer to the pet insurance products underwritten and provided by ACE American 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. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.