



Accident & Illness

Benefits

Eligible Pet Ages **Between 8 weeks and 9 years**

Plan is renewable for the life of your pet if you enroll before your pet's 10th birthday.

Coverage Types **Accidents and Illnesses**

Routine care coverage is not available with this plan.

Per-Incident Deductible **\$100**

You are responsible for this amount before benefits kick in.

Reimbursement **90%**

For covered expenses. If you're not sure whether a veterinary expense qualifies, check our exclusions.

Prescription Drug Coverage **Included**

Covered pet prescriptions are reimbursed at 90% after your \$100 deductible

Routine Care Benefits **Not available for Accident & Illness Plan**

Routine care is not available with this plan.

Supplemental Benefits **Not available for Accident & Illness Plan**

No supplemental benefits are available with this plan.

Limits

Per-Incident Limit **\$1,000**

Annual Limit **\$2,000**

Includes \$1,000 per year for accidents and \$1,000 per year for illnesses.

Exclusions

1. Preexisting conditions
2. Elective procedures, cosmetic surgeries, including but not limited to tail docking, declawing, skin folds, nail trims, and cropping of ears
3. Expression or removal of anal glands or anal sacculitis
4. Breeding or conditions related to breeding
5. Special diets, pet foods, vitamins, mineral supplements, grooming costs and bathing (including medicated baths)
6. Treatment of external parasites such as fleas, lice and ticks and preventable internal parasites such as heartworms, hookworms, roundworms, tapeworms and whipworms
7. Orthodontics, endodontics and removal of deciduous teeth
8. Diagnostic tests and treatments for conditions excluded or limited by this policy and complications of conditions excluded or limited by this policy
9. Time and travel expenses to the vet or animal hospital
10. Illness or injury resulting from racing, coursing, commercial guarding or organized fighting of your pet
11. Congenital or hereditary defects or diseases
12. Continuous coverage of chronic and long-term conditions that manifested in a previous policy year
13. Behavioral problems, training or therapy
Activate a Comprehensive or Comprehensive Plus plan to cover behavior training.
14. Routine examinations, routine tests or screens, vaccines, teeth cleaning or polishing
Activate a Comprehensive or Comprehensive Plus plan to cover some or all of these.
15. Preventive treatments and diagnostics for, or conditions relating to, preventable parasites, including
Activate a Comprehensive, Comprehensive Plus, or Senior Comprehensive plan to cover heartworm and flea prevention.
16. Spaying/Neutering
Activate a Comprehensive Plus plan to cover a spay/neuter.
17. Diagnosis or treatment of any/all cruciate ligament damage or rupture
18. Diagnosis or treatment of disc disease, regardless of the cause, during the first 6 months of the policy
19. Treatment of periodontal disease
20. Diagnosis or treatment of patella luxation or hip dysplasia
21. Treatment of foreign body ingestion, occurring more than once per policy year