Insurer Disclosure of Important Policy Provisions – Pennsylvania

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

Commissioner. The Insurance Commissioner of the Commonwealth.

Insured. A person on whose behalf a pet insurer is obligated to pay or reimburse covered veterinary expenses under a pet insurance policy.

Orthopedic Condition. As follows:

a. A condition affecting the bones, skeletal muscle, cartilage, tendons, ligaments or joints.

b. The term includes elbow dysplasia, hip dysplasia, intervertebral disc degeneration, patellar luxation and ruptured cranial cruciate ligaments.

c. The term does not include cancer or a metabolic, hemopoietic or autoimmune disease.

Pet insurance policy. A property insurance policy, certificate or rider that provides coverage for accidents and illnesses of pets.

Pet insurer. An insurer that issues a pet insurance policy.

Practice of veterinary medicine. As defined in section 3 of the act of December 27, 1974 (P.L.995, No.326), known as the Veterinary Medicine Practice Act.

Pre-existing condition. A condition for which any of the following apply regarding a pet prior to the pet policy effective date of a pet insurance policy for the pet or during any waiting period:

a. A veterinarian provided medical advice regarding the pet.

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.

Renewal. As defined in section 3 of the Act of July 22, 1974 (P.L.589, No.205), known as the Unfair Insurance Practices Act.

Veterinarian. An individual who holds a valid license to engage in the practice of veterinary medicine from the appropriate licensing entity of the jurisdiction in which the individual engages in the practice of veterinary medicine.

Veterinary Expenses. The costs associated with medical advice, diagnosis, care or treatment provided by a veterinarian, including the cost of drugs prescribed by a veterinarian.

Waiting Period. As follows:

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. 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.

b. A waiting period may not be applied to a renewal of existing coverage.

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

You have 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 or 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.

Exclusions

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

"Pre-existing condition" means a condition for which any of the following apply regarding a pet prior to the pet policy effective date of a pet insurance policy for the pet or during any waiting period:

a. A veterinarian provided medical advice regarding the pet.

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 pet insurance policy cannot be considered a pre-existing condition upon any renewal of the pet insurance 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.

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- There shall be no waiting period for illness, injury or orthopedic conditions resulting from an accident.
- Waiting periods may not be applied to renewals 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, 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, Indemnity Insurance Company of North America or Westchester Fire Insurance Company, as shown on your Policy Declarations Page.

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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 50034
Bellevue, WA 98015
Phone: 855-898-8991
Email: HP_Corporate_Compliance@chubb.com

In the alternative you should feel free to contact:

Pennsylvania Insurance Department
Bureau of Consumer Services
1209 Strawberry Square
Harrisburg, PA 17120
Toll Free Consumer Line: (877) 881-6388
www.insurance.pa.gov

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.

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