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A Guide to Understanding Pre-Existing Conditions

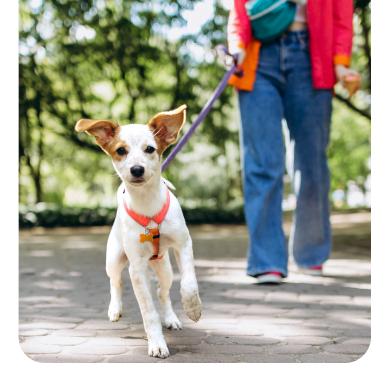
At PetPartners, our goal is to keep things simple. We try hard to strip away all the complexities that don't add real value to pet insurance, instead focusing on the solutions that make a difference to you and your pet. Here are a few commonly asked questions about pre-existing conditions.

Who do I contact if I have more questions about pre-existing conditions?

You can reach out to our Customer Care team at 1-800-956-2495 or mypolicy@petpartners.com.
We are always happy to answer your questions.

Are all breeds covered under the same definition?

We cover all breeds of cats and dogs. We do not discriminate!



Can I receive coverage if my pet has pre-existing conditions?

Yes! PetPartners offers coverage for pre-existing conditions on Accident and Illness plans after a 12-month waiting period. We cover commonly excluded conditions such as cancer, urinary tract infections, chronic ear infections, gastrointestinal issues, and more.

What is the PetPartners definition of pre-existing conditions*?

"Pre-Existing Condition" refers to an injury or illness that happened, recurred, existed, or showed symptoms, whether diagnosed or treated by a veterinarian, during the specified time period before the Effective Date or during the Benefit Waiting Period.

Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms visit https://www.petpartners.com/sample-policies Products, schedules, discounts, and rates may vary and are subject to change. More information available at checkout. Insurance products are underwritten by Independence American Insurance Company (rated A- "Excellent" by A.M. Best), with offices at 11333 N. Scottsdale Rd, Suite 160, Scottsdale, AZ 85254. PetPartners, Inc. (CA agency #OF27261) is a licensed insurance agency located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617. Eligibility restrictions apply. Terms and conditions may apply. See policy/certificate for details on coverage, terms, limitations and conditions. *Pre-Existing condition coverage may require a 365-day waiting period, depending on Pre-Existing 6 month period, 12 month period or date of birth look back. Waiting period may be waived for groups over 200 employees or with prior coverage for Accident & Illness plans. Participation in this plan is voluntary and not subject to ERISA.