



# 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](tel:1-800-956-2495) or [mypolicy@petpartners.com](mailto: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.

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