
Waiting Periods
The date of treatment must occur during the Policy Period. After the Start Date, the following Waiting Periods will apply to the following coverages and all related Conditions: 2 days for Accidents, 14 days for Illnesses, and 6 months for Cruciate Ligament Events.

How Claims Payments Work
Lemonade will pay X% (the Co-Insurance amount you choose) of the Cost for any covered claim up to the policy's Annual Limit. There's also an Annual Deductible (which you choose) for Accidents and Illnesses.

Other Important Things
- Other exclusions may apply. Please refer to the exclusions section of the policy for more information.
- Your premiums won't increase at renewal just because you have a claim.

Terms and Definitions
- "Chronic Condition" means a Condition that can be treated or managed, but not cured.
- "Congenital Condition" means a Condition that is present from birth, whether inherited or caused by the environment, which may cause or otherwise contribute to Illness or disease.
- "Hereditary Disorder" means an abnormality that is genetically transmitted from parent to offspring and may cause Illness or disease.
- "Pre-Existing Condition" means any condition for which a Veterinarian provided medical advice, the pet received treatment for, or the pet displayed signs or symptoms consistent with the stated Condition prior to the Start Date of a pet insurance policy or during any Waiting Period.
- "Veterinarian" means an individual who holds a valid license to practice veterinary medicine or other appropriate licensing entity in the jurisdiction in which he or she practices. Also referred to in the policy as a "Vet."
- "Waiting Period" means 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. The Waiting Period begins on the policy’s Start Date.