

# Insurer Disclosure of Important Policy Provisions

## 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.