



Certificate Endorsement

Endorsement Certificate Endorsement (PPI-E-CERT-004)

This Endorsement is subject to all provisions of **your policy** that are not in conflict with the provisions of this Endorsement. Notwithstanding anything in your **policy** to the contrary, your **policy** is amended as follows:

Section 4, **Waiting Periods for Coverage**, is deleted in its entirety and replaced by the following.

4. Waiting Periods for Coverage

There is a five (5) day **waiting period** per **pet(s)** from the first day of the **coverage period** before **we** will cover an **illness**, except for IVDD (Intervertebral Disc Disease) where there is a 180-day **waiting period**.

There is a one (1) day **waiting period** per **pet(s)** from the effective date of this **policy** before **we** will cover an **accident**, except for cruciate ligament related conditions where there is a 180-day **waiting period**.

Waiting periods are waived for subsequent renewals provided **you** maintain an active **policy**, with no gap in coverage, annually renewed and continuously in-force.

All other terms and conditions of the policy remain the same.