

InheritedPlus™ Endorsement

Endorsement InheritedPlus Endorsement (PPI-E-IP-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:

The following is added to **WHAT IS COVERED:**

This endorsement provides for reimbursement of **covered expenses** for **hereditary** and **congenital** illnesses, their secondary conditions, as well as diabetes, osteoarthritis, spondylosis and luxating patella. Only **pets** that are enrolled before the age of two are eligible for the benefits of this endorsement. Per **incident** limits are the same as those of the base policy **covered expenses**.

The following is added to **WAITING PERIODS:**

InheritedPlus Endorsement waiting periods: There is a 180-day **waiting period** from the effective date of the **policy** for cardiovascular defects, hip dysplasia, elbow dysplasia, osteochondritis, dissecans, spondylosis, luxating patella and portosystemic shunts. If any of these conditions show any symptoms during the 180-day **waiting period**, they will be considered pre-existing and ineligible for coverage.

The following is added to **PER INCIDENT LIMITS:**

In the same manner, the per **incident** limit is the maximum we will reimburse you for an InheritedPlus Endorsement **covered expense** over the life of your **pet** for those incidents with an **onset date** within the current **policy term**, as long as **you** maintain an active **policy**, with no gap in coverage, annually renewed and continuously in-force.