

## Defender/DefenderPlus™ Endorsement

**Endorsement** Defender/DefenderPlus Endorsement (IAIC PPI DP AE 005 0517)

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:

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

This endorsement provides reimbursement for preventive care shown below up to the lesser of the actual treatment expense provided by a **Veterinarian** or the following allowable maximum amount:

### Benefit Schedule

Preventive Benefit	Maximum Allowable Limits	
	Defender	Defender Plus
Spay/Neuter – Teeth Cleaning	\$0	\$150
Rabies	\$15	\$15
Flea/Tick Prevention	\$50	\$65
Heartworm Prevention	\$30	\$30
Vaccination/Titer	\$30	\$40
Wellness Exam	\$50	\$50
Heartworm test or FELV screen	\$25	\$30
Blood, fecal, parasite exam	\$50	\$70
Microchip	\$20	\$40
Urinalysis of ERD	\$15	\$25
Deworming	\$20	\$20

2. The following is added to **GENERAL CONDITIONS**:

Defender/DefenderPlus Endorsement Changes: you may remove or change to our other preventive endorsement option only at renewal of the base policy.

Defender/DefenderPlus Endorsement Cancellation:

1. **You** may cancel this endorsement coverage at the time of base policy renewal.
2. If you cancel this endorsement, you must also cancel the base policy.
3. If this endorsement is cancelled, there will be a minimum twelve month waiting period before **You** will be eligible to apply for the Defender/DefenderPlus endorsement for **Your Pet**.

IN WITNESS WHEREOF, the Insurance Company has caused this Endorsement to be signed by its President.

**INDEPENDENCE AMERICAN INSURANCE COMPANY**



David Kettig  
President

SAMPLE