

Certificate

This Certificate is subject to all provisions of **Your Policy** that are not in conflict with the provisions of this Certificate. 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:

There is a five (5) day **Waiting Period** per **Pet** 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**.

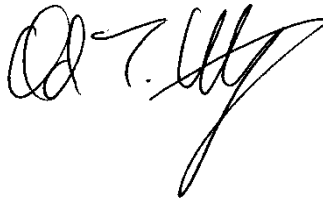
There is a one (1) day **Waiting Period** per **Pet** from the effective date of this **Policy** before **We** will cover an **Accident**, except for cruciate ligament related conditions where there is a 180-day **Waiting Period**.

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.

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

INDEPENDENCE AMERICAN INSURANCE COMPANY



David Kettig
President