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.