



ILLNESS, ACCIDENT AND INJURY PLANS

COMPLETE PET HEALTH INSURANCE COVERAGE FOR YOUR DOG OR CAT

All plans reimburse 80% of your vet bill

for treatment related to illness, accident and injury, after deductible:

Emergency visits
Surgeries
Cancer Treatments
Medication injections

Hospitalization
Outpatient care
MRI, CAT and X-ray
Lab tests

Specialist care
Prescription medications
Acupuncture (limited)
Chiropractic (limited)

Plus: You choose any veterinarian, specialist or emergency center anywhere in the world. We have no upper age limits for pets, and we never use restrictive benefit schedules on our illness, accident and injury plans. Call 866-440-2020 or visit www.petsbest.com to get a quote.

BestWellness™ Optional Routine Care Coverage

BestWellness can be added to any Pets Best Insurance plan to provide for routine care coverage with no deductibles, and provides coverage of more than \$400 annually for dogs and more than \$500 annually for cats. BestWellness covers teeth cleaning, spaying and neutering, vaccinations, annual exams and much more! Routine care is the best method for early detection of disease.

What's Not Covered

Pets Best Insurance plans have some exclusions in order to keep premiums affordable. Please read [What's Not Covered](#).

Our Plans Cover Illness, Accident and Injury

When your pet is covered by Pets Best Insurance, you can use any licensed veterinarian anywhere in the world. We don't use networks and we don't tell your veterinarian how much he or she can charge.

In addition to standard illness, accident and injury coverage, including emergency care, you'll also have coverage for alternative treatments including acupuncture and chiropractic therapy.

Which Plan Should You Choose?

Pets Best Insurance offers a variety of plans, each with a variety of deductible levels, so you can tailor the perfect policy for you and your pet. All plans include accident coverage at no extra charge.

- Pets Basic offers the security of good health coverage with lower premiums.



- Pets First gives you even greater coverage at affordable rates.
- Pets Premier has some of the highest benefits in the industry for the ultimate in security.

After your deductible, each plan pays 80% up to the limits of the policy. And, Pets Best Insurance has some of the highest limits in the industry. Our Pets Premier plan covers up to \$14,000 per incident and \$100,000 per lifetime, so you can afford to provide your pet the best veterinary care available.



WHAT'S NOT COVERED

UNDERSTANDING YOUR POLICY

Like every insurance plan, Pets Best Insurance plans have some exclusions in order to keep premiums affordable. Please read this section carefully. By understanding what's not covered, you can prepare for your pets' veterinary needs.

Routine care without the BestWellness™ add-on

Routine care isn't covered under our regular plans. If you'd like coverage for wellness exams, vaccines, spays and neuters, dental cleanings, and routine diagnostics, please add the optional [BestWellness™](#) plan to your policy at the time of purchase or upon annual renewal.

Pre-existing conditions

Any illness or injury that begins before your policy is effective, or during your waiting period, will be considered "pre-existing". Even if your pet had no signs or symptoms and wasn't diagnosed, some conditions can still be considered pre-existing.

Some conditions, like broken legs, heal and require no further treatment. Once healed, this would not be considered a pre-existing condition.

Pets with serious ongoing conditions like diabetes, Addison's disease and Immune Mediated Anemia are not eligible for full health coverage, but we will be happy to offer accident-only coverage.

Congenital Conditions

Congenital conditions or disorders are present at birth, even if they aren't noticeable right away. They are all considered pre-existing and will not be covered. Caused by genetic abnormalities or other unknown factors, the most common examples of congenital conditions are patellar luxation, umbilical hernia, entropion, ectropion, elongated soft palate, stenotic nares, malocclusion, mitral valve defects, patent ductus arteriosus, ventricular septal defect and portosystemic shunt.



Hereditary conditions (if a pet is enrolled after its second birthday)

Hereditary conditions are genetically passed to pets from their parents. If you purchase a Pets Best Insurance plan for your pet before its second birthday, we will include limited coverage for hereditary conditions. To see the amount of coverage provided by each plan, visit our [Coverage Details](#) page. To learn what is considered hereditary, please view our list of [hereditary conditions](#).

Cruciate ligament injuries during the first 12 months of your policy

Your pet has two cruciate ligaments in each of his knees. If one of these ligaments tears or becomes injured, this is called a "cruciate ligament injury", and in most cases, the condition won't be covered in the first 12 months of your policy.

After 12 months, regular benefits will apply to cruciate injuries that develop after the first year of coverage. In addition, we don't consider cruciate injuries to be bi-lateral. For example, if your dog tears a ligament in his right knee, we won't consider a later tear in the left knee to be pre-existing like some companies do.

Note for all states: In very few cases, limited coverage will be available in the first year. A Customer Care team member can explain your specific policy options to you.

Note for Illinois Residents: Policies include a limited reimbursement for cruciate injuries that occur after the 14-day waiting period and during the first six months of the policy. Regular benefits apply to cruciate injuries that develop thereafter.

Note for Hawaii Residents: Policies include a limited reimbursement for cruciate injuries that occur after the 14-day waiting period and during the year the policy. Regular benefits apply to cruciate injuries that develop thereafter.

Parasites

Our regular plans don't cover parasitic testing, treatments or prevention. Parasites include but are not limited to: fleas, ticks, heartworms, roundworms, whipworms, hookworms, tapeworms, giardia,



coccidia, ear mites or scabies. In most states, you may receive limited coverage for the testing and prevention of fleas, ticks and heartworm by purchasing the optional [BestWellness™](#) coverage.

Preventable conditions

Conditions that could've been prevented are not covered. For example, if your dog is not vaccinated against kennel cough, kennel cough diagnosis and treatment will not be covered. The same applies to any other illness that can be vaccinated against, as well as obesity.

Elective and preventative procedures

Elective procedures such as tail docking, ear cropping, nail trimming, feline declawing, dewclaw removal, elective gastropexy, and anal gland expression and removal are not covered expenses.

For spay and neuter coverage, you may add the optional [BestWellness™](#) plan to your policy for a one-time reimbursement of \$100 with no deductible.

Food, special diets, vitamins and supplements

Our plans cover all products on the [FDA list of approved veterinary drugs](#), and this does not include food, vitamins or supplements.

Routine dental cleaning, gingivitis and progressive periodontal disease

Our regular plans don't cover routine dental cleanings or treatment of gingivitis and periodontal disease caused by tartar accumulation. However, our optional [BestWellness™](#) routine care coverage reimburses \$100 each year for teeth cleaning, and there's no deductible.

Pregnancy in certain breeds; breeding and reproduction expenses

Expenses for breeding, reproduction and related conditions are not covered. When not breeding, pregnancy coverage for most breeds has a limited reimbursement amount. Some breeds are excluded completely, and you can see that list [below](#).



Non-veterinary expenses

Non-veterinary expenses aren't covered. Examples include taxes, administration fees, bio-hazardous waste disposal fees, transportation and house call fees, shipping and handling fees, bathing, grooming, and any service not performed under the supervision of a licensed veterinarian.

Herbal, holistic and alternative therapies (except chiropractic and acupuncture)

Our plans offer limited coverage for chiropractic and acupuncture services. All other herbal, holistic and alternative therapies are not covered.

Looking for something else?

For more information, contact Customer Care at customercare@petsbest.com, or call our toll-free number, 1-877-738-7237 ext. 1, Monday through Friday between 8 AM and 5 PM, and Saturday 10 Am to 2 PM, Mountain Time.



Hereditary Limitations – All Breeds

As applied to the Pets First, Pets Basic and Pets Premier policies of Pets Best Insurance

1. Factor I, II, VII, VIII, IX, X, XI and XII Deficiencies
2. Von Willebrand Disease
3. Hip Dysplasia
4. Elbow Dysplasia
5. Osteochondritis Dissecans
6. Legg-Calve-Perthes Disease
7. Cataracts in pets less than 6 years old – excluding secondary to trauma or DM
8. Progressive Retinal Atrophy

Hereditary Limitations – Breed Specific

As applied to the Pets First, Pets Basic and Pets Premier policies of Pets Best Insurance

1. Corneal Dystrophy – Airedale, cocker spaniel, Cavalier King Charles Spaniel, miniature poodle, samoyed, Shetland sheepdog and Siberian husky.
2. Urate Urolithiasis – Dalmatian
3. Cystine Urolithiasis – Newfoundland, Irish terrier, Scottish terrier, Australian shepherd, basenji, bichon frise, bull-mastiff, Chihuahua, dachshund, English bulldog, mastiff, miniature pinscher, Pembroke Welsh corgi, pitbull terrier, Scottish deerhound, silky terrier and Staffordshire terrier.
4. Xanthine Urolithiasis – Cavalier King Charles spaniel.
5. Glaucoma – Beagle, Siberian husky and Welsh Springer spaniel.
6. Copper Hepatopathy – Bedlington terrier.
7. Epilepsy – Beagle, Belgian tervuren, dachshund, German shepherd, golden retriever, keeshond and Labrador retriever.

All congenital defects are considered pre-existing, as they have been present since birth, and are thereby limited to pre-existing coverage.



Excluded Breeds for Pregnancy / Breeding Coverage

(As applied to Pets First, Pets Basic and Pet Premier policies from Pets Best Insurance)

Dog Breeds

Bulldog	Pekingese
French Bulldog	Pomeranian
Boston Terrier	Schipperke
Chihuahua	Shih-Tzu
Pug	Silky Terrier
Dachshund	Tea Cup Poodle
Lhasa Apso	West Highland Terrier
Maltese	Yorkshire Terrier

Cat Breeds

Himalayan
Persian