

**INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS - KEY THINGS ABOUT  
YOUR ADORO ACCIDENT & ILLNESS POLICY**

While everything in Your Policy is important, We thought it would be helpful to summarize some important information in an FAQ format. We recommend You carefully review this FAQ and the Policy.<sup>1</sup>

<p><b>Is there a snapshot of my coverage?</b></p>	<p>Yes. In addition to Your Policy, We are sending You a Declaration Page. This includes some key information about Your Policy, including the name of the covered Pet, Your Policy Number, the date the Policy becomes effective and ends, Your Annual Deductible, Your Payout Percentage, any applicable enrollment fee, any applicable Annual Limit and any applicable Waiting Periods.</p>
<p><b>What is <u>not</u> covered by my Policy?</b></p>	<p>Your Policy <u>does</u> provide coverage for the actual cost You incur when Your Pet gets Treatment for an eligible Illness, Injury or Cruciate Ligament Event. Probably the most important thing Your Policy <u>does not</u> cover is any Pre-Existing Condition. What does this mean for You? It means that the Policy will not cover anything related to Treatment for any condition that started before coverage was effective, or during any applicable Waiting Period. Please note that other exclusions apply. Please refer to the section in Your Policy titled “What Is Not Covered” for more information.</p>
<p><b>When does coverage begin?</b></p>	<p>We collect the first premium payment on the second day after You sign up. Coverage for Accidents begins at 12:01 a.m. ET on this day. Coverage for Illnesses and Cruciate Ligament Events begins after a 12-day Waiting Period, although We can waive a portion of this Waiting Period if Your Pet has a full vet exam during the window starting on the day You applied for Your Policy and ending on the day the applicable Waiting Period would expire. Any condition documented from this exam will be considered a Pre-Existing Condition under this Policy. No Waiting Periods apply upon Policy Renewal.</p>

---

<sup>1</sup> Defined terms have the same meaning as in the Policy.

<p><b>Will my premiums change over time?</b></p>	<p>Your premium is primarily based on the cost of claims for Your Pet’s breed, where You live (ZIP code), and Your Pet’s age. As Pets age, they typically experience more medical issues, which would result in higher premiums. To help keep premiums more stable, Your Policy includes a provision that helps offset premiums increasing due to a Pet aging – the Annual Deductible Lock Period. Please refer to the section in Your Policy titled “How Your Annual Deductible, Payout Percentage and Annual Limit Work” to see how this applies specifically for Your Pet. Premiums may also change (higher or lower) if You move.</p> <p>That said, Your premium will <u>never</u> change because of claims You might file. If You have an unlucky Pet that needs more Treatment than Your neighbor who has a Pet the same age and breed and enrolled at the same time, assuming the same coverage choices, You both would pay the same premium.</p>
<p><b>How are my claim payments calculated?</b></p>	<p>For all claims other than Optional Wellness Coverage and End of Life Expenses, Your Payout Percentage is Our share of the actual costs incurred for any eligible claim payable under the Policy. Your Annual Deductible is the amount You pay for any eligible claim before Our obligation to pay begins. This amount resets at the beginning of each Policy year. We apply Your Payout Percentage <u>before</u> any applicable Annual Deductible. Your Annual Limit is the maximum amount We will pay in any given Policy Effective Period. This amount resets at the beginning of each Policy year. For Wellness Coverage claims, We will pay the actual costs incurred for eligible services up to the maximum amounts shown in the Policy. For End of Life Expenses, We will pay the actual costs incurred for eligible services up to the Reimbursement Amount shown on Your Declaration Page.</p>
<p><b>Is adoro the insurer for my Policy?</b></p>	<p>No. We at adoro will administer Your product, including processing any claims. United States Fire Insurance Company is the insurer for Your policy. We’ve proudly partnered with them since Day 1.</p>
<p><b>Can I cancel my Policy?</b></p>	<p>Yes. At any time for any reason. If You cancel during the first 30 days so long as You have not filed a claim, We will refund any premium You have paid.</p>

<p><b>Can I change my coverage after I have enrolled?</b></p>	<p>First 30 days: Yes (so long as nothing has happened to or developed in Your Pet since You enrolled). You may also add Optional Wellness Coverage.</p> <p>After 30 days: You may increase Your Annual Deductible up until Your Pet reaches the Annual Deductible Lock Period. You may add Optional Wellness Coverage upon annual Renewal. You may remove Optional Wellness Coverage upon annual Renewal, or to remove immediately, You will be required to pay any difference between amounts received by Us and amounts paid to You for Wellness Coverage for the Policy Effective Period.</p> <p>To help keep premiums stable, You may not make other changes.</p> <p>Please refer to the section in Your policy titled “Changes to Your Coverage” to see how this applies specifically for Your Pet.</p>
<p><b>Who should I contact if I have questions?</b></p>	<p>You should contact adoro at:  adoropet.com  adoro Pet Insurance Services LLC  3120 139th Ave SE, Suite 500  Bellevue, WA 98005</p> <p>855-724-1502</p> <p>If discussions with Us have not resolved Your question, You can contact the Pennsylvania Insurance Department at:  1326 Strawberry Square, Harrisburg, PA 17120</p> <p>Toll-free number: 1-877-881-6388</p> <p><a href="https://www.pa.gov/agencies/insurance/consumer-help-center/complaints-questions-help">https://www.pa.gov/agencies/insurance/consumer-help-center/complaints-questions-help</a></p>