adoro

INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS

KEY THINGS ABOUT YOUR ADORO ACCIDENT AND 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.[1]

Is there a snapshot of my coverage?	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.
What is <u>not</u> covered by my Policy?	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. A condition for which coverage is afforded on a Policy is not considered a Pre-Existing Condition on any Renewal of the Policy.
When does coverage begin?	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

[1] Defined terms have the same meaning as in the Policy.

	will be considered a Pre-Existing Condition under this Policy. No Waiting Periods apply upon Policy Renewal.
Will my premiums change over time?	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. As Your Pet ages the Annual Deductible may increase. 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. 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.
How are my claim payments calculated?	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. The following examples show how the Annual Deductible, Payout Percentage, and Annual Limit would work in the following scenarios: <u>Example 1:</u>

	If You have a $20,000 Annual Limit, a Payout Percentage of 80% (You pay 20%), an Annual Deductible of $500, and You submit an eligible claim for $2,600 - We pay: $2,600 eligible claim x 80% Payout Percentage = $2,080 - $500 Annual Deductible = $1,580 paid. <u>Example 2:</u> If You have a $5,000 Annual Limit, a Payout Percentage of 70% (You pay 30%), You have satisfied Your Annual Deductible, We have paid $3,500 towards Your Annual Limit in the same Policy Effective Period, and You submit an eligible claim for $2,500 - We pay: $2,500 eligible claim x 70% Payout Percentage = $1,750. Because You have $1,500 remaining on Your Annual Limit, We would pay $1,500. <u>Example 3:</u> If You have a $100,000 Annual Limit, a Payout Percentage of 70% (You pay 30%), You have satisfied Your Annual Deductible, We have paid $5,000 towards Your Annual Limit in the same Policy Effective Period, and You submit an eligible claim for $975 - We pay: $975 eligible claim x 70% Payout Percentage = $682.50 paid.
Is adoro the insurer for my Policy?	No. We at adoro will administer Your product, including processing any claims. Spinnaker Insurance Company is the insurer for Your policy.
Can I cancel my Policy?	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.
Can I change my coverage after I have enrolled?	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. 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.

	To help keep premiums stable, You may not make other changes. Please refer to the section in Your policy titled “Changes to Your Coverage” to see how this applies specifically for Your Pet.
Who should I contact if I have questions?	You should contact adoro at: www.adoropet.com adoro Pet Insurance Services LLC 3120 139th Ave SE, Suite 500 Bellevue, WA 98005 (855) 724-1502 If discussions with Us have not resolved Your question, You can contact the California Department of Insurance Consumer Services Division 300 South Spring Street, 14th Floor Los Angeles, CA 90013 (800) 927-HELP (4357) http://www.insurance.ca.gov

Key Defined Terms

Accident/Accidental	An unexpected and unintended event resulting in Injury to Your Pet.
Annual Deductible	The amount You pay for any eligible claim before Our obligation to pay begins. This amount resets at the beginning of each Policy year.
Annual Deductible Lock Period	The period when the Annual Deductible may not be changed by You. During this time, the Annual Deductible will increase in modest amounts upon certain policy renewals to help offset premium increases due to Your Pet aging.
Annual Limit	The maximum amount We will pay in any given Policy Effective Period. This amount resets at the beginning of each Policy year.
Behavioral Condition(s)	A Condition relating to abnormal behavior exhibited by Your Pet. The following are examples of Behavioral Conditions: separation anxiety, aggression, destructive behavior, eating disorders, elimination problems.
Bilateral Condition(s)	A Condition that can affect both sides of a pet, even if clinical signs or symptoms present at different times. The following are examples of Bilateral Conditions: Luxating patella, glaucoma, entropion, ectropion, elbow dysplasia, cataracts, cherry eye, hip dysplasia, lameness caused by intervertebral disc disease and Cruciate Ligament Events.
Comprehensive Medical Examination	A thorough, hands-on evaluation performed by a Veterinarian to assess the overall health and well-being of the Pet.
Condition(s)	Any disease, disorder, sickness, Illness, Injury, abnormality or syndrome for which Your Pet has displayed signs or symptoms.
Cruciate Ligament Event(s)	Any strain, sprain, rupture, tear, or degeneration of any cruciate ligament in the knee of Your Pet.
End of Life Expenses	Expenses for euthanasia, burial and cremation only, up to the amount shown on Your Declaration Page. We will not

	apply Your Annual Deductible or Our Payout Percentage to this coverage.
Foreign Material	Any food or non-food object not solely intended by the producer or manufacturer for ingestion by a pet, including but not limited to bones, toys and food not labeled for pets.
General Health Maintenance	A program or procedure planned to prevent Illness, maintain maximum function or promote health.
Illness(es)	Any physical sickness, physical disease, or any physical change to Your Pet's normal healthy state that is not caused by an Accident.
Initial Policy Effective Date	The date that coverage first becomes effective and (if applicable) the Waiting Period begins. The Initial Policy Effective Date is shown on Your Declaration Page. Your Policy doesn't become effective until the required premium is collected.
Injury(ies)	Any physical harm or damage to Your Pet caused by an Accident and independent of any Illness.
Neglectful Behavior	Deliberate actions or lack of care by You or anyone in Your household that harm Your Pet or put Your Pet at risk, including permitting Your Pet to be in the company of anyone who has previously harmed Your Pet, but otherwise excluding acts of domestic violence.
Payout Percentage	Our share of any eligible claim payable under the Policy.
Pet	A domestic cat or dog owned for companionship or as a service dog and not for commercial purposes.
Pet Insurance	An individual property insurance policy that provides coverage for Accidents and Illnesses of Pets, and other Veterinary Expenses.
Physical Rehabilitation	Acupuncture, chiropractic services, hydrotherapy, physical therapy, therapeutic ultrasound, and laser therapy.
Policy Effective Date	The date that coverage becomes effective for renewed Policies. The Policy Effective Date is shown on Your

	Declaration Page. Your Policy doesn't become effective until the required premium is collected.
Policy Effective Period	The time period that begins at 12:01 a.m. ET of the Initial Policy Effective Date or subsequent Policy Effective Date and ends at 11:59 p.m. ET on the Policy End Date.
Policy End Date	The date coverage ends, as shown on Your Declaration Page.
Pre-Existing Condition(s)	Any condition for which a Veterinarian provided medical advice, the Pet received Treatment for, or the Pet displayed signs or symptoms consistent with the stated condition prior to the Initial Policy Effective Date of a Pet Insurance policy or during any Waiting Period. A condition for which coverage is afforded on a Policy is not considered a Pre-Existing Condition on any Renewal of the Policy.
Producer	A person licensed pursuant to Section 1625 or 1625.5 who transacts Pet Insurance in California.
Renewal	To continue coverage with either the insurer which issued the Policy or an affiliated insurer, as defined in Section 1215, for an additional policy period upon expiration of the current policy period of a Policy, provided that if coverage is continued with an affiliated insurer, it shall be the same or broader coverage as provided by the present insurer, and the insured shall be notified in writing at least 20 days prior to expiration of the current policy period of all the following: (1) The insurer has determined it will not offer renewal of the Policy with the present insurer. (2) It is offering replacement in an affiliated insurer. (3) The insured may obtain in writing the reasons for the change in insurers if he or she requests in writing not later than one month following the expiration of the Policy Effective Period the reason or reasons for the change in insurers.
Treatment	Proven and accepted medical services provided by or under the direct supervision of a Veterinarian in the United States, in connection with an eligible Condition, including:

	➢ chemotherapy; ➢ diagnostic tests; ➢ exam fees, not including house call fees; ➢ hospitalization; ➢ medications and medical supplies; ➢ orthotic devices, prosthetic devices or carts; ➢ Physical Rehabilitation; ➢ procedures; ➢ surgery. We will pay the actual cost You incur for Your Pet's Treatment subject to the terms and conditions of this Policy.
Veterinarian	An individual who holds a valid license to practice veterinary medicine from the Veterinary Medical Board pursuant to Chapter 11 (commencing with Section 4800) of Division 2 of the Business of Professions Code or other appropriate licensing entity in the jurisdiction in which the individual practices..
Veterinary Dental Care	The prevention, diagnosis, and treatment of conditions, diseases, and disorders of the oral cavity, the maxillofacial region, and associated structures.
Veterinary Expenses	The costs associated with medical advice, diagnosis, care, or treatment provided by a Veterinarian, including, but not limited to, Veterinary Dental Care, the cost of drugs prescribed by a Veterinarian, and services provided under the supervision of a Veterinarian.
Waiting Period(s)	The period of time specified in a Pet Insurance policy that is required to transpire before some or all of the coverage can begin. Waiting Periods will not be applied to Renewals of existing coverage.
We, Us, Our	Spinnaker Insurance Company or adoro Pet Insurance Services LLC.
Wellness	Treatment that is routine for preventing Illnesses or for General Health Maintenance. Examples include vaccinations and parasite prevention medications.

You, Your	The individual listed as the Policyholder on the Declaration Page.