

A hereditary, genetic or congenital condition is an illness, defect, disorder or disease that is present from birth, inherited by your pet, or to which your pet is predisposed through hereditary or genetic factors. This list includes conditions we consider hereditary, genetic or congenital in all cat and dog breeds or breed mixes unless otherwise noted. Hereditary, genetic and congenital conditions also include those that are related, secondary to or the result of any of these listed conditions. These conditions are excluded under some of our plans, so please refer to your plan for coverage details, limitations, exclusions and waiting periods.

Muscular/Skeletal Problems

- Elbow Dysplasia
(Fragmented Medial Coronoid Process/FCP, Incongruent Elbow, Premature Closure of the Distal Ulnar/Radial Physis, Ununited Anconeal Process/UAP)
- Hemivertebra
- Hip Dysplasia
- Intervertebral Disc Disease (IVDD) Type I ¹
- Legg-Calve Perthes Disease
(Spontaneous Aseptic Necrosis of the Femoral Head)
- Medial Patellar Luxation ²
- Osteochondritis Dissecans (OCD), Osteochondrosis
- Osteochondrodysplasia
- Vertebral Stenosis
- Wobbler's Syndrome
(Cervical Vertebral Instability)

Disorders affecting the Eyes

- Cherry Eye
- Cataracts
(occurring in dogs 6 years and under)
- Collie Eye Anomaly (CEA)
- Corneal Dystrophy
- Distichiasis/Trichiasis/Ectopic Cilia
- Ectropion/Entropion
- Keratoconjunctivitis Sicca (KCS)
- Pannus
- Progressive Retinal Atrophy
- Retinal Dysplasia

Cardiovascular Disorders

- Atrial Septal Defect
- Dilated Cardiomyopathy (DCM)
- Hypertrophic Cardiomyopathy (HCM) ³
- Mitral Valvular Disease (Endocardiosis)
- Patent Ductus Arteriosus (PDA)
- Pulmonic Stenosis
- Tricuspid Valve Dysplasia
- Subaortic Stenosis (SAS)
- Ventricular Septal Defect (VSD)

Medical Disorders

- Bleeding Disorders
(Hemophilia, Factor II, Factor VII, Factor VIII, Factor IX, Factor X, Factor XI, Factor XII, Von Willebrand's Disease)
- Brachycephalic Syndrome
(Caudally Displaced Maxillae, Elongated Soft Palate, Everted Laryngeal Saccules, Hypoplastic Trachea, Stenotic Nares, Tortuous Turbinates)
- Cryptorchidism
- Congenital Renal Disease
(Polycystic Renal Disease, Renal Agenesis, Renal Dysplasia)
- Copper Hepatopathy
- Corkscrew Tail
- Demodicosis
(occurring in animals age 2 years and under)
- Ectopic Ureters
- Epilepsy ⁴
- Exocrine Pancreatic Insufficiency
- Fold Dermatitis ⁵
- Hepatoportal Microvascular Dysplasia
- Hydrocephalus
- Megaesophagus
- Myasthenia Gravis (MG)
- Portosystemic Shunt
- Protein Losing Nephropathy (PLN) ⁶
- Sebaceous Adenitis
- Shaker Syndrome
- Tracheal Collapse
- Umbilical Hernia ⁷

Please read more important information on the back of this list.

This list is effective as of 1/1/2014 and is subject to change.

Plans are underwritten by the United States Fire Insurance Company and administered by Fairmont Specialty Insurance Agency (FSIA Insurance Agency in CA), members of the Crum & Forster Enterprise.

- 1 In the following dog breeds and breed mixes only: Basset Hound; Beagle; Bulldog (all types); Cocker Spaniel; Dachshund (all sizes); Doberman Pincher; Lhasa Apso; Pekingese; Poodle (all sizes); Pomeranian; Shih-Tzu; Welsh Corgi.
- 2 In the following dog breeds and breed mixes only: Affenpinscher; Australian Terrier; Basset Hound; Beagle; Bichon Frise; Boston Terrier; Bulldog (all types); Cairn Terrier; Cavalier King Charles Spaniel; Chihuahua; Chinese Shar-Pei; Cocker Spaniel; Japanese Chin; Lhasa Apso; Maltese; Miniature Pinscher; Papillon; Pekingese; Poodle (miniature and toy); Pomeranian; Pug; Shih-Tzu; Silky Terrier; Toy Fox Terrier; Welsh Corgi; West Highland Terrier; Wirehaired Fox Terrier; Yorkshire Terrier.
- 3 In following cat breed and breed mixes only: American Shorthair; Maine Coon; Norwegian Forest Cat; Persian; Ragdoll; Siberian; Sphynx.
- 4 In the following dog breed and breed mixes only: Beagle; Belgian Sheepdog; Belgian Sheepdog; Belgian Tervuren; Bernese Mountain Dog; Bichon Frise; Border Collie; Border Terrier; Boxer; Cocker Spaniel; Collie; Dachshund (all sizes); English Springer Spaniel; German Sheperd; Golden Retriever; Irish Setter; Irish Wolfhound; Keeshond; Labrador Retriever; Lagotto Romagnolo Dog; Poodle (all sizes); St. Bernard; Shetland Sheepdog; Siberian Husky; Springer Spaniel; Welsh Corgi; Wire Fox Terrier; Vizsla.
- 5 In the following dog breeds and breed mixes only: Bloodhound; Boston Terrier; Boxer; Bulldog (all types); Chinese Shar-Pei; Cocker Spaniel; English Springer Spaniel; Pekingese; Pug.
- 6 In the following dog breed and breed mixes only: Soft-Coated Wheaton Terrier.
- 7 In the following dog breeds and breed mixes only: Airedale Terrier; Basenji; English Pointer; Pekingese; Weimaraner.

Reference: Ackerman, Lowell. The Genetic Connection: a Guide to Health Problems in Purebred Dogs, 2nd Edition. Lakewood: AAHA Press, 2011.

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