

Continuing Care Amendatory Endorsement

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ CAREFULLY.

Policy Number: A9999999

Name of Pet Insured: Test4

Continuing Care: Level 4

Effective Date: 01/01/2016

Base policy modified: Level 4

Expiration Date: 01/01/2017

At 12:01 a.m. Standard Time at Your Primary Address

You must continue to pay premiums both for the base policy and this endorsement during the Policy Period. To be eligible for the following coverage, Your base policy and Hereditary and Congenital Care endorsement and this endorsement must be in force for the current and following Policy Periods.

Defined terms are capitalized in this endorsement. You can find their meanings in the DEFINITIONS section of Your policy.

ENDORSEMENT BENEFITS AND LIMITS

WHAT IS COVERED

Benefits for Accidents and Illnesses that are first eligible under Your base policy during the current Policy Period will continue to be eligible for benefit payment in the following Policy Periods. Coverage is allowed up to the maximum Continuing Care Incident and Lifetime Limits. These limits are separate from Your base policy limits. These limits will not reset at Reissuance.

Incident Limit: \$2,500.00

Lifetime Limit: \$6,000.00

Benefits for Alternative Therapy and Behavioral Therapy that are first eligible under Your base policy during the current Policy Period will continue to be eligible for benefit payment in the following Policy Periods. Coverage is allowed up to the maximum Alternative Therapy and Behavioral Therapy limit listed on Your base policy. This endorsement does not increase the Alternative Therapy and Behavioral Therapy limits. These benefits are also subject to the maximum Continuing Care Incident and Lifetime Limits listed above.

Benefits for Hereditary, Genetic, or Congenital Conditions that are first eligible under Your Hereditary and Congenital Care endorsement during the current Policy Period will continue to be eligible for benefit payment in the following Periods. Coverage is allowed up to the maximum Congenital and Hereditary Care Incident and Lifetime Limits. This endorsement does not increase the Congenital and Hereditary Care Incident and Lifetime Limits. See the latest Congenital and Hereditary Care endorsement for these limits.

DEDUCTIBLE AND CO-INSURANCE AMOUNTS

The Continuing Care deductible applies during each Policy Period. After the deductible is met, You are responsible for Your portion of the Covered Expenses listed below as Your Co-Insurance in addition to any amount not covered by the endorsement. We then pay out our portion of the Covered Expenses subject to any limits. The Continuing Care Deductible and Co-Payment are separate from Your base policy.

Deductible: \$100.00

Your Co-Insurance: 20%

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GENERAL CONDITIONS

Endorsement Changes - You cannot increase maximum benefits limits, either during the Policy Period or at Reissuance.

Cancellation - To cancel this endorsement coverage, You must also cancel Your base policy.

DEFINITIONS

Continuing Care Incident Limit is the lifetime maximum amount payable for all eligible expenses per Condition

Continuing Care Lifetime Limit is the overall lifetime maximum amount payable for all eligible expenses for all Conditions

Covered Expenses - Usual and Customary Costs for expenses that are eligible for coverage under Your policy

This endorsement is subject to all other terms, conditions, and exclusions of Your policy. Attach this endorsement to Your policy.



Marc J. Adey
Chairman and CEO