

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## PET INSURANCE POLICY

### Alternative Therapies Endorsement – Accident and Illness Policy

- I. The following language is **added** to the Coverage and Benefits section of Your Policy:

#### Coverage and Benefits

##### Coverage

##### Veterinary Fees

The most We will pay for consultation by a **Vet** to diagnose and treat behavioral problems is two thousand (\$2,000) dollars annually.

- II. The following language is **added** to the Coverage and Benefits section of Your Policy:

#### Coverage and Benefits

##### Benefits

8. Alternative and complementary therapies including, but not limited to, acupuncture, chiropractic care, hydrotherapy, and physiotherapy performed by a **Vet** or **Veterinary** staff member under direct supervisions of a **Vet**.

- III. The following language is **added** to the General Conditions section of Your Policy:

#### General Conditions

##### Policy Endorsements and Changing Your Coverage

The Alternative Therapies Endorsement may only be added at Policy inception or Policy renewal. The endorsement maybe removed at any time during the **Policy Period**. A **Waiting Period**, as shown on the Declarations Page may apply.

- IV. The following exclusion is **deleted** from the Exclusions Section of the Policy in its entirety:

27. Costs or fees for any of the following alternative and complementary therapies:
- a. holistic;
  - b. homeopathic;
  - c. acupuncture;
  - d. chiropractic;

Policy Number: <123456789>  
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Effective Date: <Jan 01, 2020>

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- e. physical therapy; and/or
- f. hydrotherapy

All other terms and conditions of this Policy remain unchanged.

SAMPLE