

## **My Pet Protection: Additional Benefits Coverage**

Both versions of My Pet Protection include new benefits to assist members with costs associated with pet expenses that may not be directly related to a pet's condition. Each of the additional benefits listed below (A-D) will only be paid once per policy term, up to the dollar amounts listed within each section (A-D). The deductible and co-insurance will apply and the additional coverage does not increase the \$7,500 annual limit.

### **A. Boarding or Kennel Fees:**

We will pay for boarding of a members insured pet at a licensed kennel if the member or a family member is hospitalized as a result of injury or illness.

Coverage is limited to a maximum annual benefit of \$500. Members must submit certification of hospitalization of the member or family member from the attending physician and the receipt from the licensed kennel.

Coverage is excluded if the member or their family member is admitted to a hospital for less than forty-eight (48) hours.

### **B. Advertising and Reward:**

We will pay for advertising or offering a reward if an insured pet is stolen or strays during the policy term.

Coverage is limited to a maximum annual benefit of \$500. Members must send us a completed claim form along with all itemized receipts for costs associated with advertising and reward.

Coverage is excluded for any reward

- Not supported by a signed receipt giving the full name, phone number, and address of the person who found the insured pet;
- Any reward paid to any resident of the member's household, a family member, a person employed, or known by the member;
- Any reward resulting from the member's neglect or deliberate concealment of their pet.

### **C. Loss Due to Theft or Straying:**

We will pay the price the member paid for their pet if their pet is stolen or goes missing during the policy term and is not found within sixty (60) days.

Pet replacement coverage is limited to a maximum benefit of \$500. Members must send us the original receipt showing the purchase/adoption cost of their insured pet. If they did not pay for their pet or have no formal proof of how much was paid, we will pay \$150. The member must send us a completed claim form including the original receipt for the price paid for the insured pet.

Pet replacement coverage is excluded if the member, or a person looking after their pet, freely parts with the insured pet.

### **D. Mortality Benefit:**

We will pay covered veterinary expenses that are incur during the policy term for fees associated with the death of an insured pet due to injury or illness. We will pay for:

- A veterinarian to humanely euthanize the insured pet
- Cremation and burial expenses
- the price the member paid for their pet if their pet.

Pet replacement coverage is limited to a maximum benefit of \$1,000. Members must send us the original receipt showing the purchase/adoption cost of their insured pet. If they did not pay for their pet or have no formal proof of how much was paid, we will pay \$150. The member must send us a completed claim form including the original receipt for the price paid for the insured pet.

Pet replacement coverage is excluded if:

- The insured dog was eight (8) years of age or older or the insured cat was ten (10) years of age or older at the time of death and died or was euthanized due to an illness
- The attending veterinarian is not able to verify the death of the insured pet and sign the claim form.