



Metropolitan General Insurance Company  
Warwick, Rhode Island

## **Insurer Disclosure of Important Policy Provisions For Residents of California**

As used in this disclosure, terms that appear with initial capitalization are defined in the Policy, including any endorsements attached to the Policy.

- The Policy is underwritten by Metropolitan General Insurance Company.
- You have 30 days from the day You receive Your Policy to review it and return it to Us if You decide not to keep it. You do not have to tell Us why You are returning it. If You decide not to keep it, simply return it to Us at the address shown on Your Policy or You may return it to the agent/insurance producer that You bought it from as long as You have not filed a claim. You must return it within 30 days of the day You first received it. We will refund the full amount of any premium paid within 30 days after We receive the returned Policy. The premium refund will be sent directly to You. The Policy will be void as if it had never been issued. (This provision only applies to the initial policy that We issue to You with a one year Policy Period; it does not apply to renewal policies).
- The Policy covers Illness. An Illness may include a physical sickness, infirmity or disease due to:
  - a hereditary disorder;
  - a congenital anomaly or disorder; or
  - a chronic condition.
- The Policy excludes coverage for a Pre-Existing Condition.
- Other exclusions may apply. Please refer to the Limitations and Exclusions section of the Policy for more information.
- The Policy may include:
  - a Waiting Period;
  - a Deductible;
  - a Covered Percentage; or
  - a Policy Limit.
- Depending on the Policy coverage, the following formula is generally used as a basis to which We determine claim payments, up to the Policy Limit, if applicable:

$$(\text{Total Treatment Cost} - \text{Deductible}) \times \text{Covered Percentage} = \text{Claim Payment}$$

If You elect to receive coverage for Preventive Care services under a Preventive Care Coverage Endorsement, benefits will be paid, per Policy Period based on the actual costs incurred for Preventive Care services covered under the Endorsement, up to the maximum allowable amount for each type of Preventive Care service and the overall maximum amount shown in the Endorsement. (Preventive Care Coverage Endorsements are only available for policies that cover cats and/or dogs).

Please use the link on the main page of the MetLife Pet Insurance website for information on the Preventive Care Coverage Endorsements available, including the limits that apply.

- The Policy does not reduce coverage or increase premiums based on the Pet Parent's claim history. Premiums may increase based on:
  - a change in Your address;
  - a change in coverage; or
  - the age of Your Pet, upon renewal.
- The Waiting Period for Illness is a 14 calendar day period that begins on the date coverage first takes effect for a Pet under the Policy. Once the Waiting Period is completed for a Pet, Illnesses will be covered for that Pet, subject to the terms and provisions of the Policy. The Waiting Period does not apply to Injuries and does not apply at Policy renewal for a Pet that has already completed the Waiting Period, provided You maintain Continuous Coverage for that Pet with Us. (Note that policies with a 30 day Policy Period do not include a Waiting Period for Illness).
- The Waiting Period for Illness may be fully or partially waived for Your Pet as described below.

For purposes of this provision, a Waiver Exam means an Exam of Your Pet, performed at Your option and expense that includes:

- an assessment of all body systems and parts; and
- documentation of the results, including any identified Illnesses, Injuries, and medications Your Pet takes.

### **Full Waiver**

The Waiting Period for Illness will be fully waived for Your Pet, if within 7 calendar days before Your Pet's effective date of coverage, Your Pet has a Waiver Exam. This means that the Waiting Period will not apply to any Illness that first begins after Your Pet's effective date of coverage.

### **Partial Waiver**

The Waiting Period for Illness will be partially waived for Your Pet, if within 5 calendar days after Your Pet's effective date of coverage, Your Pet has a Waiver Exam. In this case, the portion of the Waiting Period that remains after the date of the Waiver Exam will not apply to any Illness that first begins after the date of the Waiver Exam.

In order for Us to fully or partially waive the Waiting Period for Illness, documentation of the Waiver Exam must be provided to Us the first time You submit a claim for an Illness.

If You elect to exercise the waiver of the Waiting Period, please note the following:

- if the Waiver Exam identifies an Injury that occurred before Your Pet's effective date of coverage, that Injury will be considered a Pre-Existing Condition for which there is no coverage under the Policy; and
- if the Waiver Exam identifies an Illness that began on or before the date of the Waiver Exam, that Illness will be considered a Pre-Existing Condition for which there is no coverage under the Policy.

- When used in the Policy, the following terms will have the meanings stated below:
  - **chronic condition** means a condition that can be treated or managed, but not cured.
  - **congenital anomaly or disorder** means a condition that is present from birth, whether inherited or caused by the environment, which may cause or otherwise contribute to illness or disease.
  - **hereditary disorder** means an abnormality that is genetically transmitted from parent to offspring and may cause illness or disease.
  - **pet insurance** means an individual or group property insurance policy that provides coverage for Accidents and Illnesses of pets, and other veterinary expenses.
  - **producer** means a person licensed pursuant to Section 1625 or 1625.5 of the California Insurance Code who transacts pet insurance in California.
  - **renewal or to renew** is defined consistent with Section 660 of the California Insurance Code to mean to continue coverage with either Us, or an affiliated insurer, as defined in Section 1215 of the California Insurance Code, for an additional Policy Period upon expiration of the current Policy Period.  
 If coverage is continued with an affiliated insurer, it will be the same or broader coverage as provided by Us, and You will be notified in Writing at least 20 days prior to expiration of the current Policy Period of all of the following:
    - that We have determined that We will not offer renewal of the policy;
    - that We are offering replacement with an affiliated insurer; and
    - that You may obtain in Writing the reasons for the change in insurers if You request this information in Writing not later than one month following the expiration of the Policy Period.
 Policies with a 30 day Policy Period do not renew therefore this definition does not apply to the 30 day policy.
  - **veterinarian** means 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 and Professions Code or other appropriate licensing entity in the jurisdiction in which he or she practices.
  - **veterinary dental care** means the prevention, diagnosis, and treatment of conditions, diseases, and disorders of the oral cavity, the maxillofacial region, and associated structures.
  - **veterinary expenses** means that the costs associated with medical advise, 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.
- The following definitions in the Definitions section of the Policy are revised to read as follows:
  - **Waiting Period** means the period of time specified in a pet insurance Policy that is required to transpire before some or all of the coverage in the Policy can begin. Waiting Periods may not be applied to renewals of existing coverage.
  - **Pre-Existing Condition** means 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 Effective Date of a pet insurance Policy or during any Waiting Period.

- You may contact Us at:  
700 Quaker Lane  
Warwick, Rhode Island, 02886  
866-937-7387

If the policy is issued or delivered by an agent or broker, contact your agent or broker for assistance.

If, after contacting MetLife regarding a complaint, You feel that a satisfactory resolution has not been reached, You may contact the California Department of Insurance at:

300 Capitol Mall, Suite 1700  
Sacramento, CA 95814  
[www.insurance.ca.gov](http://www.insurance.ca.gov)  
800-927-4357