



Pet Wellness Endorsement

This endorsement modifies insurance provided under the:

Zurich Pet Illness and Injury Insurance Policy

- I. Solely for the purposes of **Coverage** provided by this endorsement, Subparagraph C.1. in SECTION I – INSURING AGREEMENT is deleted in its entirety and replaced with the following:
 - C. Benefits
 1. We will reimburse You for reasonable and necessary **Veterinary Expenses** that You incur for **Veterinary Services** including the following:
 - a. a physical examination of Your **Pet**;
 - b. **Prescribed** behavioral training, therapy or treatment;
 - c. fees or other expenses related to **Covered Veterinary Expenses**, including **Pet** services and supplies prescribed by Your **Veterinarian**;
 - d. **Prescribed Drugs**;
 - e. **Prescribed Nutritional Supplements**;
 - f. **Prescription Pet Food**.
- II. Solely for the purposes of **Coverage** provided by this endorsement, Exclusion P. in SECTION II – EXCLUSIONS is deleted.
- III. Solely for the purposes of **Coverage** provided by this endorsement, Paragraphs C. and D. of SECTION IV- DEDUCTIBLE, COPAYMENT AND LIMIT are replaced with the following:
 - C. You are responsible for the remainder of **Covered Veterinary Expenses** in addition to any amounts not covered by this endorsement.
 - D. Reimbursement of **Veterinary Expenses** is subject to the Pet Wellness Endorsement Limit shown on the **Declarations Page**. This limit is the maximum amount payable for reimbursement during the **Policy Period** for **Coverage** provided by this endorsement. You are responsible for the remainder of **Veterinary Expenses** that exceed the limit.
- IV. Solely for the purposes of **Coverage** provided by this endorsement, the definition of **Veterinary Expenses** and **Veterinary Services** in SECTION V- DEFINITIONS are replaced with the following:

Veterinary Expenses means the costs associated with preventive medicine, diagnosis or treatment provided by a **Veterinarian** who has physically examined Your **Pet**, including, but not limited to **Prescribed Drugs**, **Prescribed Nutritional Supplements** and **Prescription Pet Food**.

Veterinary Services means preventive medicine, diagnosis or treatment provided by a **Veterinarian** who has physically examined Your **Pet**, including, but not limited to **Prescribed Drugs**, **Prescribed Nutritional Supplements** and **Prescription Pet Food**.

All other terms, conditions, provisions and exclusions of this policy remain the same.