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.