

## Insurer Disclosure of Important Policy Provisions

THIS NOTICE CONTAINS A SUMMARY OF YOUR COVERAGE AND DOES NOT AMEND, EXTEND, OR ALTER THE COVERAGES OR ANY OTHER PROVISIONS CONTAINED IN YOUR POLICY. THE LANGUAGE IN YOUR POLICY CONTROLS YOUR LEGAL RIGHTS AND OBLIGATIONS. THIS DISCLOSURE IS NOT ADMISSIBLE IN ANY ACTION CONCERNING THIS POLICY EXCEPT FOR THE SOLE PURPOSE OF SHOWING THAT THE NOTICE WAS OR WAS NOT PROVIDED PURSUANT TO STATE LAW.

### **\*\*READ YOUR INSURANCE POLICY FOR COMPLETE POLICY TERMS AND CONDITIONS\*\***

You have 30 days from the day you receive this policy to review it and cancel should you decide not to keep it. If you decide not to keep it and have not filed a claim, simply contact us via email, telephone or in writing. You must cancel within 30 days of the day you first received the policy. We will refund the full amount of premium paid within 30 days after we receive the cancellation request. The policy will be void as if it had never been issued.

We get it. Insurance can be confusing. Here are some answers to frequently asked questions pet parents have about their coverage.

### **What's covered with Rainwalk pet insurance policy provided by Physicians Mutual Insurance Company?**

Accident and illnesses are covered by Our policy. This includes treatment, prescriptions or surgery for injuries, broken bones, tooth extractions, cancer and more. See a more comprehensive list in your policy's *What is Covered* section.

We will help take care of the veterinarian bills and prescribed treatments for accidents and illnesses that could otherwise be unaffordable.

### Real Life Example

Let's assume your pet has been ill and suffers from a cancer or other condition covered by the policy. To correct the issue, your pet will need to undergo cancer treatment.

Here is what you would get if you had a standard pet insurance policy with a \$20,000 annual coverage limit, 90% **Amount We Pay percentage** and a \$250 deductible:

\$5,000 Cost to treat  
-\$ 250 Deductible  
x 90% Amount We Pay

## **\$4,275 Total Reimbursement**

\$ 725 Pet Parent's out-of-pocket expense (deductible and 10% of bill)

### **Is Microchip Implantation covered?**

Microchip implantation is a quick, safe procedure where a tiny identification chip is injected under a pet's skin for permanent, unique identification. The policy covers the implantation up to \$50.

### **Are Orthopedic Expenses covered?**

The policy covers Orthopedic expenses incurred during the policy period. This coverage is limited to 50% of the annual limit for each policy period.

### **Are breed specific, genetic, congenital conditions covered?**

Yes. As long as the conditions your pet may be prone to aren't pre-existing, they will be covered like any of others.

### **Is cancer covered?**

Yes. All policies cover cancer treatments not associated with a pre-existing condition.

### **Is surgery covered?**

Yes. Surgeries related to an accident or illness (that are not from pre-existing conditions) are covered. Cosmetic, preventive and elective surgeries are not covered.

### **Are prescription medications and supplements covered?**

Yes. Medication or supplements prescribed or recommended by a veterinarian to treat a covered condition are approved for up to two months following the diagnosis or onset of treatment.

### **Are vet exam fees covered?**

Veterinary exam fees are covered if they relate to a covered condition.

### **What isn't covered?**

We do not cover any expenses from routine care. These are expenses you can budget for like food, flea & tick prevention, and grooming.

Pre-existing conditions are not covered. However, we note that We have a Cured Condition Clause in your policy. If your pet's pre-existing condition is curable and has been cured and free from treatment and symptoms for a period of 180 days, it is a new occurrence if the condition occurs again. A condition for which coverage is afforded on a policy cannot be considered a pre-existing condition on any renewal of the policy.

Other exclusions may apply. Please refer to the *What is not Covered* section of the policy for more information.

**Does Rainwalk pay the vet directly?**

No. Pet Insurance works a little bit differently than human health insurance. To give you the option of visiting any vet you trust, We will reimburse you for covered accidents and illnesses.

**Will Rainwalk ever drop my pet from coverage or increase my rates for claims?**

No. If your pet is enrolled by age 7 for dogs, or age 9 for cats, and you do not let the policy lapse or expire, we will not drop your coverage or increase your rate because you have submitted reimbursable claims requests.

Rates are subject to change at your annual renewal based on the increased age of your affecting policies.

**Is there a lifetime maximum benefit?**

There is no lifetime maximum benefit. We will continue to pay up to your maximum annual benefit for the lifetime of your pet.

**Is there a waiting period?**

Yes. A 14-day waiting period applies to coverage for illnesses. Once the waiting period has passed, your policy goes into full effect. Refer to your policy for details on waiving the waiting period.

**Can I use any vet?**

Yes. We allow you to visit any licensed vet you trust.

**Does my vet have to approve Rainwalk pet insurance?**

No. Since We will reimburse you based on your vet bills; it allows you to use any vet you like without any extra steps.

We are available if you should have any questions. Please contact us at:

Rainwalk Customer Service Contact information:

Call or text: 844-520-0041

Email: [help@rainwalk.io](mailto:help@rainwalk.io)

[www.RainwalkPetInsurance.com](http://www.RainwalkPetInsurance.com)

1225 Laurel Street, Suite 421  
Columbia, SC 29201

Office of the Commissioner of Securities & Insurance, Montana State Auditor  
840 Helena Ave.  
Helena, MT 59601  
406-444-2040