

InheritedPlus™ Endorsement

Endorsement InheritedPlus Endorsement (IAIC PPI IP AE 005 0517)

This Endorsement is subject to all provisions of **Your Policy** that are not in conflict with the provisions of this Endorsement. Notwithstanding anything in **Your Policy** to the contrary, **Your Policy** is amended as follows:

The following is added to **WHAT IS COVERED**:

This endorsement provides for reimbursement of **Covered Expenses** for **Hereditary** and **Congenital** illnesses, their secondary conditions, as well as diabetes, osteoarthritis, spondylosis, and Luxating patella. Only **Pets** that are enrolled before the age of two are eligible for the benefits of this endorsement. Per **Incident** limits are the same as those of the base policy **Covered Expenses**.

The following is added to **WAITING PERIODS**:

InheritedPlus Endorsement **Waiting Periods**: There is a 180-day **Waiting Period** from the effective date of the **Policy** for cardiovascular defects, hip dysplasia, elbow dysplasia, osteochondritis dissecans, spondylosis, Luxating patella, and portosystemic shunts. If any of these conditions show any symptoms during the 180-day **Waiting Period**, they will be considered Pre-existing and ineligible for coverage.

The following is added to **PER INCIDENT LIMITS**:

In the same manner, the Per **Incident** limit is the maximum we will reimburse you for an InheritedPlus Endorsement **Covered Expense** over the life of your **Pet** for those incidents with an onset date within the current **Policy** term, as long as **You** maintain an active **Policy**, with no gap in coverage, annually renewed and continuously in-force.

IN WITNESS WHEREOF, the Insurance Company has caused this Endorsement to be signed by its President.

INDEPENDENCE AMERICAN INSURANCE COMPANY



David Kettig
President

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