

Mortality Program Highlights

The Hartford

- **Full Mortality Coverage** (LS 00 33 03 06)
 - Coverage Territory – The United States of America or Canada.
 - Cancellation – Pro-rata or short-rate depending upon the reason for cancellation.
 - Premium Payment – Annual payment at inception
 - Mortality Extension / Renewal Protection
 - Policy extends to pay for death of a covered animal within 30 days after the policy ends for conditions occurring / reported during the policy period.
 - Hartford agrees to renew coverage on any animal suffering from a **"life threatening"** injury, sickness or disease if
 - The animal is under 15 years of age
 - Requires the policy to be renewed with like number and value of animals as on the expiring policy.
 - Extension provision ceases once the condition is no longer "life threatening" or the animal reaches 14 years of age.
 - Loss Settlement
 - Limit of Insurance shown for the animal in the Declarations.
- **Emergency Colic Surgery** (LS 99 19 11 05)
 - Pays up to 80% of reasonable and customary fees for emergency colic surgery, post operative care and third party transportation.
 - \$3,000 (or 50% of insured mortality limit, whichever is less, which may include up to \$300 for third party emergency transportation.)
 - This coverage is excess over any other medical / surgical or surgical only benefits.
- **Medical / Surgical Expense Coverage – \$7,500 (LS 99 47 10 11) \$10,000 (LS 99 44 10 11) or \$15,000 (LS 99 45 10 11) limit.**
 - A \$300 deductible applies to each and every claim or recurrence.
 - Services for each accident, illness or injury must be performed within 120 days of the first covered treatment for conditions that commenced and were reported to Hartford during the policy period.
 - Harvested Tissue Treatments (Stem Cell, PRP, IRAP) The limit of coverage is capped at 10% of the Medical / Surgical Expense coverage limit per policy period.
 - Diagnostic Medical Imaging Procedures – deductible applies.
 - Pays 100% of reasonable & customary fees for radiographs and ultrasounds.
 - Pays 50% of reasonable & customary fees for all other types of diagnostic medical imaging procedures.
 - Shockwave Therapy – Pays 50% of reasonable & customary (deductible applies).
 - The premium for Medical / Surgical is fully earned at inception.
- **Medical / Surgical Expense High Deductible Coverage – \$10,000 (LS 99 46 10 11) limit.**
 - A \$1,500 deductible applies to each and every claim or recurrence.
 - Services for each accident, illness or injury must be performed within 120 days of the first covered treatment for conditions that commenced and were reported to Hartford during the policy period.
 - Harvested Tissue Treatments (Stem Cell, PRP, IRAP) The limit of coverage is capped at 10% of the Medical / Surgical Expense coverage limit per policy period.
 - Diagnostic Medical Imaging Procedures – deductible applies.
 - Pays 100% of reasonable & customary fees for radiographs and ultrasounds.
 - Pays 50% of reasonable & customary fees for all other types of diagnostic medical imaging procedures.
 - Shockwave Therapy – Pays 50% of reasonable & customary (deductible applies).
 - The premium for Medical / Surgical is fully earned at inception.
- **Medical / Surgical Basic Expense Coverage – \$5,000 (LS 99 18 10 11) or \$7,500 (LS 99 36 10 11) limit.**
 - A \$300 deductible applies to each and every claim or recurrence.
 - Services for each accident, illness or injury must be performed within 120 days of the first covered treatment for conditions that commenced and were reported to Hartford during the policy period.
 - Harvested Tissue Treatments (Stem Cell, PRP, IRAP) – Not covered.
 - Diagnostic Medical Imaging Procedures – deductible applies.
 - Pays 100% of reasonable & customary fees for radiographs and ultrasounds.
 - Pays 50% of reasonable & customary fees for all other types of diagnostic medical imaging procedures.
 - Shockwave Therapy – Pays 50% of reasonable & customary (deductible applies).
 - The premium for Medical / Surgical is fully earned at inception.

- **(Limited) Loss of Use** (LS 99 22 11 05)
 - Insuring Agreement: "If a 'Covered Animal' listed in the Declarations, Schedule(s), or Endorsement(s) includes the designation 'Loss of Use - Limited', we will pay for the Loss of Use of that 'Covered Animal' during the Policy Period and during the 1-year period immediately following the date on which the Policy Period ends. Such Loss of Use must be directly caused by an accident or acute injury that:
 - a. Occurred during the Policy Period;
 - b. Was reported to us during the Policy Period;
 - c. Is covered for DEATH or THEFT by your Animal Mortality Coverage Form (LS 00 33); and
 - d. Makes the 'Covered Animal' totally and permanently unfit for the first Use specified for it in the Declarations, Schedule(s), or Endorsement(s).
 - In order for an insured animal covered for Limited Loss of Use to be eligible to make a claim against this coverage part, you must notify the insurer within fourteen days of any accident or injury which could result in a condition which may give rise to a claim for Loss of Use.
 - Upon payment of a claim under this endorsement, any salvage will accrue to the benefit of the insured.
 - Pays up to 60% of the limit of insurance.
 - Permanent incapacity / unfitness must be determined within one year of the expiration date of the policy.
 - The premium for Loss of Use coverage is fully earned at inception.
- **(Full) Loss of Use** (LS 99 21 11 05)
 - Insuring Agreement: "If a 'Covered Animal' listed in the Declarations, Schedule(s), or Endorsement(s) includes the designation 'Loss of Use', we will pay for the Loss of Use of that 'Covered Animal' during the Policy Period and during the 1-year period immediately following the date on which the Policy Period ends. Such Loss of Use must be directly caused by an accident, injury, sickness or disease that:
 - a. Occurred or commenced during the Policy Period;
 - b. Was reported to us during the Policy Period;
 - c. Is covered for DEATH or THEFT by your Animal Mortality Coverage Form (LS 00 33); and
 - d. Makes the 'Covered Animal' totally and permanently unfit for the first Use specified for it in the Declarations, Schedule(s), or Endorsement(s).
 - In order for an insured animal covered for Loss of Use to be eligible to make a claim against this coverage part, you must notify the insurer within fourteen days of the accident, injury or diagnosis of a sickness or disease which could result in a condition which may give rise to a claim for Loss of Use.
 - Upon payment of a claim under this endorsement, any salvage will accrue to the benefit of the insured.
 - Pays up to 60% of the limit of insurance.
 - Permanent incapacity / unfitness must be determined within one year of the expiration date of the policy.
 - The premium for Loss of Use coverage is fully earned at inception.

Coverage forms available upon request.
 Updated February 13, 2012