

## **Lifetime Accident & Illness Plans Exclusions**

1. Preexisting conditions
2. Elective procedures, cosmetic surgeries, including but not limited to tail docking, declawing, skin folds, nail trims, and cropping of ears
3. Expression or removal of anal glands or anal sacculitis
4. Breeding or conditions related to breeding
5. Special diets, pet foods, vitamins, mineral supplements, grooming costs and bathing (including medicated baths)
6. Treatment of external parasites such as fleas, lice and ticks and preventable internal parasites such as heartworms, hookworms, roundworms, tapeworms and whipworms
7. Orthodontics, endodontics and removal of deciduous teeth
8. Diagnostic tests and treatments for conditions excluded or limited by this policy and complications of conditions excluded or limited by this policy
9. Time and travel expenses to the vet or animal hospital
10. Illness or injury resulting from racing, coursing, commercial guarding or organized fighting of your pet
11. Behavioral training
12. Routine examinations, routine tests or screens, vaccines, teeth cleaning or polishing
13. Preventive treatments and diagnostics for, or conditions relating to, preventable parasites, including but not limited to heartworms
14. Spaying/Neutering
15. Diagnosis or treatment of any/all cruciate ligament damage or rupture during the first 12 months of the policy
16. Diagnosis or treatment of disc disease, regardless of the cause, during the first 12 months of the policy
17. Payment of any treatment not performed by a licensed veterinarian
18. Diagnosis or treatment for organ transplants