

## **Standard 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. Congenital or hereditary defects or diseases
12. Continuous coverage of chronic and long-term conditions that manifested in a previous policy year
13. Behavior problems, training or therapy
14. Routine examinations, routine tests or screens, vaccines, teeth cleaning or polishing
15. Preventive treatments and diagnostics for, or conditions relating to, preventable parasites, including but not limited to heartworms
16. Spaying/Neutering
17. Diagnosis or treatment of any/all cruciate ligament damage or rupture
18. Diagnosis or treatment of disc disease, regardless of the cause, during the first 6 months of the policy
19. Treatment of periodontal disease
20. Diagnosis or treatment of patella luxation or hip dysplasia
21. Treatment of foreign body ingestion, occurring more than once per policy year