

PetFirst Insurance Policy

Premier Plan

LIST OF EXCLUSIONS

At PetFirst, we pride ourselves in making sure our pet parents know exactly what to expect of their pet insurance coverage. We've taken out the "insurance speak" so our exclusions are easy to understand.

If you don't see it listed below, it means it's covered with our Premier Plan.

- Pre-existing conditions
- Elective Procedures
 - Including, but not limited to:
 - Tail Docking
 - Ear Cropping
 - Dewclaw Removal
 - Nail Trim
 - Skin Fold Issues
- Expression or removal of anal glands or anal sacculitis
- Breeding or conditions related to breeding
 - Including, but not limited to:
 - Dystocia
 - Eclampsia
 - Hemorrhage
 - Retained Placenta
 - Uterine Infection
 - Mastitis
- Pet food, special diet, vitamins, mineral supplements
- Grooming costs and bathing, including medicated baths
- Parasite prevention, parasite treatment and illnesses transmitted by parasites
 - Including, but not limited to:
 - Flea
 - Illnesses transmitted by fleas:
 - Murine Typhus
 - Mycoplasma Haemofelis
 - Cat Scratch Disease

- Tick
 - Illnesses transmitted by ticks:
 - American Canine Hepatozoonosis
 - Cytauxzoonosis
 - Babesiosis (Piroplasmosis)
 - Tularemia
 - Haemobartonellosis (feline infectious anemia)
 - Tick Paralysis
 - Anaplasmosis
 - Ehrlichiosis
 - Rocky Mountain Spotted Fever
 - Lyme Disease
- Lice
- Mites
- Heartworms
- Roundworms
- Whipworms
- Tapeworms
- Orthodontics, endodontics and removal of deciduous teeth
- Diagnostic tests, treatments and complications of conditions excluded or limited by the policy
- Time and travel expenses to the veterinarian's premises or hospital
- Illness or injury which arises out of racing, coursing, commercial guarding or organized fighting of your pet
- Behavioral training
- Routine Wellness and Preventative Care
 - Including, but not limited to:
 - Spay/Neuter
 - Flea/Tick Prevention
 - Heartworm Prevention
 - Teeth Cleaning
 - Vaccinations
 - Routine Screenings, Tests or Panels
 - Fecal & routine blood tests
 - Microchipping
- Any treatment not performed by a licensed veterinarian
- Organ transplants

There is a 12-month wait period for the following conditions, but these issues are coverable once the pet has had an effective policy for more than 12-months and the issue isn't pre-existing:

- Intervertebral Disc Disease (IVDD)
- Cruciate Ligaments
 - Anterior Cruciate Ligament (ACL)
 - Medial Cruciate Ligament (MCL)
 - Posterior Cruciate Ligament (PCL)
 - Cranial Cruciate Ligament (CCL)