

PetFirst Insurance Policy

Accident & Illness

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 Accident & Illness Plan.

- Pre-existing conditions
- Elective Procedures
 - Including, but not limited to:
 - Tail Docking
 - Ear Cropping
 - Dewclaw Removal
 - Nail Trim
 - Skin Fold Issues
- 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
 - 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
 - Expression or removal of anal glands or anal sacculitis
 - Fecal & routine blood tests
 - Microchipping
- Any treatment not performed by a licensed veterinarian
- Organ transplants

There is a 6-month waiting period for orthopedic conditions, but these issues are coverable once the pet has had an effective policy for more than 6-months and the issue isn't pre-existing including:

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

Like most insurance policies, insurance policies offered by PetFirst Healthcare, LLC contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.

PetFirst Healthcare, LLC, a MetLife company, is the program administrator authorized to offer and administer pet health insurance policies underwritten by Independence American Insurance Company, a Delaware insurance company, with its main office at 485 Madison Avenue, NY, NY 10022. For costs, complete details of coverage, and a listing of approved states, please contact PetFirst Healthcare, LLC

