



New PetPartners Group Pet Insurance

Underwritten by Independence American
Insurance Company

Employer Group Pet Insurance Renewal Proposal

Date: 8/2/2024

Employer Name: LGI Services, LLC

Proposal Name: LGI Services, LLC -- MONTHLY --
RENEWAL W/RATES

Broker: Jonathan Snell
Pet Partners

Distributed by:

Terms are illustrative only and describe benefits, limitations, and rates widely available. There may be state specific variations based on state legal requirements and regulatory approvals. Please refer to disclosure forms, your declarations page, and policy documents for specific details.

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Accident & Illness Insurance - per covered pet

Underwritten by Independence American Insurance Company

Coverage

Subject to any applicable Deductible, Coinsurance and Annual Limit

Medically Necessary Supplies and Treatment, including emergency care and prescription medications (when dispensed directly by a veterinarian or compounded by a pharmacist under guidance of a veterinarian, excluding over-the-counter medications) performed for conditions that started after the Benefit Waiting Period, if any, and during the Coverage Period, resulting from:

- Accidents, such as, an automobile Accident, ingestion of a foreign body, poisoning, animal bites, dental trauma, burns and fractures.
- Illnesses

Base Plan

Annual Deductible	\$300
Coinsurance (% the policy pays)	80%
Annual Limit	\$5000
Diminishing Deductible <i>Deductible is reduced by specified dollar amount each year pet is claim free while continuously covered</i>	Included \$50

Minimum Issue Age of Pet at Effective Date	8 Weeks
Maximum Issue Age of Pet at Effective Date	10 Years
Expiration Age of Pet	None

Benefit Waiting Periods:	
Injuries	Waived
Illnesses	Waived
Cruciate Ligament	6 Months
Pre-Existing Conditions	6 months look back, then covered after 12 months
Prior Coverage Credit	Included
<i>Credit toward satisfying the Benefit Waiting Periods and the Pre-Existing Condition provision for comparable, prior pet insurance which was in effect immediately before the Effective Date</i>	
Continuity of Coverage	
<i>In the event you are no longer eligible for coverage under this group plan, don't worry! You may apply for individual pet insurance through PetPartners, Inc and receive credit for the time covered under the group pet insurance plan. This means that credit will be given for the time covered under the group pet insurance plan toward satisfying the Pre-Existing Condition waiting period and the Benefit Waiting Periods. You must have no lapse in coverage between the two plans in order to qualify.</i>	

Optional Benefits (Riders)

Office Exams and Telehealth Consult	Not Included
Rehabilitation and Physical Therapy	Included - Subject to Deductible & Coinsurance
Inherited and Congenital Care	Included Subject to Deductible and Coinsurance, and 30-day Benefit Waiting Period
Alternative and Behavioral Care <i>Acupuncture, Chiropractic, Homeopathy, Herbal Therapy, Naturopathy, and Vitamins/ Supplements</i>	Included Subject to Deductible & Coinsurance Behavioral Care subject to \$1,000 Annual Limit and 14-day Benefit Waiting Period
Final Respects <i>(Cremation/ Burial/ Remains Disposal Only)</i>	Included \$300 Limit Paid in excess of Annual Limit Not subject to Deductible or Coinsurance
Routine Dental	Not Included

Preventive Care		Maximum Allowable Limits			
		Schedule A	Schedule B	Schedule C	Schedule D
Included (Optional) Schedule B	Rabies Vaccine	\$15	\$30	\$40	\$50
	Flea/Tick Prevention	\$25	\$50	\$75	\$100
	Heartworm Prevention	\$25	\$50	\$75	\$100
	Blood, Fecal, Parasite Test	\$15	\$30	\$40	\$50
	Preventive Vaccines <i>(as recommended by AVMA)*</i>	\$30	\$45	\$60	\$75
	Urinalysis or ERD	\$15	\$30	\$40	\$50
	Heartworm Test or Feline Leukemia (FeLV) Test	\$15	\$30	\$40	\$50
	Spay/Neuter	\$25	\$50	\$75	\$100
	Microchip	\$25	\$50	\$75	\$100
	Office Visit/Exam	\$25	\$35	\$45	\$55

*Limit shown is maximum paid for all vaccinations, regardless of number

Definitions

Accident – a sudden, unexpected, unintended, or unpreventable event, which is specific as to place and time that causes physical Injury

Coverage Period – begins on pet's effective date coverage and ends on renewal date of group policy or date pet is no longer covered under policy

Illness(es) – sickness, disease, or any change in a pet's normal, healthy state, which is not caused by Injury to pet

Inherited – an Illness, disease or condition whose presence is determined by genetic factors

Injury – physical harm or damage to pet, caused by an Accident

Medically Necessary – medical services, Supplies or care provided to treat pets which are consistent with Symptoms or diagnosis, accepted as good veterinary practice standards, not for ease or convenience of pet owner or veterinarian, and consistent with proper supply or level of services which can be safely provided to pets

Pre-Existing Condition – an Injury or Illness which occurred, reoccurred, existed, or showed Symptoms whether diagnosed and/ or treated by a veterinarian for time period specified above prior to Effective Date or during Benefit Waiting Period

Supplies – any item that is Medically Necessary and provided by veterinarian that is safe and effective for its intended use, and that omission would adversely affect the pet

Symptoms – first departure from normal function or feeling which is noticed by Insured or Insured's veterinarian, reflecting presence of an Injury or Illness

Treatment – any laboratory test, x-rays, medication, surgery, hospitalization, nursing and care provided or prescribed by a veterinarian

Summary of Exclusions

- Treatment not medically necessary or considered experimental or performed prior to Effective Date or during a Benefit Waiting Period
- Pre-Existing Conditions including, but not limited to a Bilateral Condition, presenting on one side of body (i.e., a cruciate tear in left leg that showed Symptoms prior to Coverage Period or during a Benefit Waiting Period, a subsequent cruciate tear in right leg will be considered Pre-Existing)
- IVDD (Intervertebral Disc Disease) if diagnosed, treated, or showing Symptoms prior to Coverage Period or during a Benefit Waiting Period and any further episodes of IVDD or any future occurrence of this condition
- Services not performed by or under direct supervision of a licensed veterinarian
- Conditions related to racing, security, law enforcement, working dogs and organized fighting, including intentional acts, neglect, or deliberate endangerment
- More than one Injury per coverage period arising from a repetitive and specific activity or similar activity that has previously occurred (i.e., foreign body ingestion, dog fights and toxin ingestion)
- Missed appointment fees, training, and cost of treatment for failure to follow veterinarian's recommendations
- Natural supplements and vitamins
- Obesity unrelated to an underlying medical condition
- Transportation costs, including but not limited to non-emergency ground or air pet ambulance, and emergency air pet ambulance
- Treatment of breeding, pregnancy, whelping or queening, including complications

Accident & Illness – per Covered Pet

Frequency: Monthly – 12

Dual option rates shown: **without Wellness Benefit option** / **with Wellness Benefit option**

		Adult Weight in Pounds
Age		0 - 90+
Dog	Age 0 - 10	\$45.55 / \$64.54
Age		
Cat	Age 0 - 10	\$23.18 / \$37.94

Employer Group Specific Information

- Employer Name: **LGI Services, LLC**
- Situs State: **IA**
- Situs Location Zip: **50021**
- Number of Eligible Workers: **650**
- Effective Date: **1/1/2025**
(this proposal is valid for up to 90 days from date issued)
- Number of Annual Pay Periods: **12**
- Multi-Location Group: **Yes**
(defined as 20% or more of eligible workers located outside situs location)

Stipulations and Qualifications

The minimum participation requirement is 2 enrolled eligible persons. If the minimum participation requirement is not met at enrollment, or maintained during the policy term, we can end this Group policy.

I accept the terms of this proposal and understand that it will be made part of the Policy or Policies that may be issued by Independence American Insurance Company.

Signature of Authorized
Employer Representative

Title

Date

Signature of Licensed P&C Producer

Date

Employer Group Pet Insurance policies are administered by PetPartners, Inc. and underwritten by Independence American Insurance Company (rated A- "Excellent" by A.M. Best), with offices at 11333 N. Scottsdale Rd, Suite 160, Scottsdale, AZ 85254. PetPartners, Inc. (CA agency #OF27261) is a licensed insurance agency located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617.

For complete benefits, exclusions, and other details, which may vary by state, please refer to Certificate of Insurance form (which may differ by state): Group Pet Insurance Accident Coverage – IAIC GPI CERT A 0321



About PetPartners, Inc.

Headquartered in Raleigh, NC, PetPartners offers pet health insurance in all 50 states of the United States, underwritten by Independence American Insurance Company (in WA by American Pet Insurance Company). Since 2003, PetPartners has been the exclusive provider of pet health insurance protection to registrants of the American Kennel Club through the AKC Pet Insurance brand. Coverage administered by PetPartners provides access to the quality of medical care your pet needs, through the licensed veterinarian of your choice. Please visit www.petpartners.com for additional information.

About Independence American Insurance Company:

Independence American Insurance Company is domiciled in Delaware and licensed to write property and/or casualty insurance in all 50 states and the District of Columbia.