Spot Takeover Provision

What Is It?

This provision is for pets who have other pet insurance coverage in place through their employer and are concerned about switching to Spot Pet Insurance because of pre-existing conditions.

How Does It Work?

The employee must submit satisfactory documentation to **coverme@customer.spotpet.com** for approval – this documentation must validate that coverage is comparable and has been continuous.

- Acceptable documentation includes:
  - The **original effective date of coverage** with the prior carrier (e.g., Declarations page), and
  - The **paid-through date** (e.g., the current month's billing statement or employer payroll report if premium were payroll deducted).

Eligibility & Exclusions

- ✓ **The "Takeover" provision is only available to employees of employer groups.**
- ✓ **The prior coverage must be continuous and comparable.**
- ✓ **The "Takeover" provision applies to each individual pet, not the employee.**
- ✓ **The pet is not required to be covered under the prior policy for any minimum period.**
- ✗ **The "Takeover" provision does not apply to existing Knee and Ligament conditions.**

- All employees have annual limit options up to $10,000 – not just employees who have prior pet insurance.
- The "Takeover' provision is available year-round so employees can transition to Spot at any time throughout the year, not just at the initial launch of the program.
- At present, there is no rate increase or price adjustment for the "Takeover" provision, which may change in the future. All pets are eligible for this provision (no age or breed restrictions). **Spot employer discounts are not impacted by this provision**.

This provision is for pets who have other pet insurance coverage in place through their employer and are concerned about switching to Spot Pet Insurance because of pre-existing conditions. The "Takeover" provision applies to each individual pet, not the employee. A health condition that would otherwise be pre-existing to Spot Pet Insurance will be eligible if all the following are met: 1.) The condition was covered by the prior policy, 2.) The prior policy is continuous and provides comparable coverage to the Spot policy, and 3.) The prior pet insurance was offered by the employer. The pet is not required to be covered under the prior policy for any minimum period. The "Takeover" provision does not apply to existing Knee and Ligament conditions. The "Takeover" provision is only available to employees of employer groups. All employees are subject to the Annual Limit restriction – not just employees who have prior pet insurance. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms visit spotpetins.com/sample-policy. Products, schedules, discounts, and rates may vary and are subject to change. More information available at checkout. Insurance plans are underwritten by either Independence American Insurance Company (NAIC #26581. A Delaware insurance company located at 11333 N. Scottsdale Rd, Ste. 160, Scottsdale, AZ 85254) or United States Fire Insurance Company (NAIC #21113. Morristown, NJ), and are produced by Spot Pet Insurance Services, LLC. (NPN # 19246385. 990 Biscayne Blvd Suite 603, Miami, FL 33132. CA License #6000188)