

“The younger you insure your pet the more you are covered for. Note that pets up to 4 months of age do not have any age at entry policy limitations unless specified in the breed specific table below”

## Age at entry policy waiting periods, limitations & exclusions

This chart details exclusions and waiting periods which applies to all pets based on their age when first insured with us

	Heart Conditions	Diabetes	Eye Conditions	Brachycephalic Airway Syndrome	Spinal Problems	Pyometra & Prostate Issues*	Degenerative Conditions	Skin Conditions	Orthopedic Condition
<b>Pet Age At Inception</b>									
< 4 Months	✓	✓	✓	✓	✓	✓	✓	✓	✓
4-6 Months	✓	✓	6*	✓	12*	✓	12*	✓	6*
7-11 Months	✓	✓	12*	✗	12*	✓	18*	12*	12*
1 - 2 Yrs	12*	✓	12*	✗	18*	✓	18*	18*	18*
2 -3 Yrs	12*	✓	✗	✗	✗	✓	18*	✗	✗
3 -4 Yrs	12*	✓	✗	✗	✗	✓	18*	✗	✗
4 -5 Yrs	✗	✗	✗	✗	✗	✓	✗	✗	✗

\*Number of months stand down period

\*\*Special Note - There is no cover for Pyometra or Prostate conditions for non-neutered pets 2 years or older irrespective of the age that your pet was first insured with us.

This chart details further exclusions in addition to the above chart, which apply to certain Breeds based on their age when first insured with us.

	Heart Conditions	Diabetes	Eye Conditions	Brachycephalic Airway Syndrome	Spinal Problems	Pyometra & Prostate Issues*	Degenerative Conditions	Skin Conditions	Orthopedic Conditions
<b>Cavalier King Charles</b> Age at Inception: 6 Months or Older	✗				✗				
<b>Shitzu &amp; Sharpei</b> Age at Inception: 4 Months or Older			✗						
<b>Brachycephalic Breeds</b> (Boston terrier, Pugs, Bulldogs etc or combinations of these) Age at Inception: 3 Months or Older				✗					
<b>Select Breeds</b> (or any mixes of same) Age at Inception: 6 Months or Older									✗

Brachycephalic Breeds - including but not limited to:  
Pugs, Boston Terriers, shih Tzu, English Bull Dog, Pekingese, French Bulldog, Lhaso Apso