



# New PetPartners Group Pet Insurance

Underwritten by Independence American  
Insurance Company

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**Employer Group Pet Insurance Renewal Proposal**

**Plan Effective Date:** 7/1/2026

**Employer Name:** City of Fresno

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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# Dual Choice: Accident & Illness and Accident Only Insurance - per covered pet

*Underwritten by Independence American Insurance Company*

## Accident & Illness 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

## Accident Only 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 the guidance of a veterinarian, excluding over-the-counter medications) as a result and a direct consequence of an Injury 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.

## Base Plan

	Accident Only	Accident & Illness
Annual Deductible	\$300	\$350
Coinsurance ( <i>% the policy pays</i> )	80%	70%
Annual Limit	\$5000	\$5000
Diminishing Deductible <i>Deductible is reduced by specified dollar amount each year pet is claim free while continuously covered</i>		Not Included
Minimum Issue Age of Pet at Effective Date	8 Weeks	
Maximum Issue Age of Pet at Effective Date	No Maximum Age Limit	No Maximum Age Limit
Expiration Age of Pet	None	
Benefit Waiting Periods:		
Injuries	Waived	Waived
Illnesses		Waived
Cruciate Ligament	6 Months	
Pre-Existing Condition	Covered after 12 months (look back period is from date of birth)	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

*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.*

# Included Benefits (Riders)

## Accident Only

**Rehabilitation and Physical Therapy:**  
(Subject to Deductible & Coinsurance)

**Alternative Care:** Acupuncture, Chiropractic, Homeopathy, Herbal Therapy, Naturopathy, and Vitamins/Supplements; Treatment of behavioral problems not covered (Subject to Deductible & Coinsurance)

**Final Respects:** Additional stipend for Cremation/Burial/Remains disposal only: \$300 Limit (Paid in excess of Annual Limit - Not subject to Deductible or Coinsurance)



## Accident & Illness

**Office Exams and Telehealth Consult:**  
Subject to Deductible & Coinsurance

**Rehabilitation and Physical Therapy:**  
Subject to Deductible & Coinsurance

**Inherited and Congenital Care:** Subject to Deductible and Coinsurance, and 30-day Benefit Waiting Period

**Alternative and Behavioral Care:** Subject to Deductible & Coinsurance - Behavioral Care subject to \$1,000 Annual Limit and 14-day Benefit Waiting Period (*Acupuncture, Chiropractic, Homeopathy, Herbal Therapy, Naturopathy, and Vitamins/Supplements*)

**Final Respects:** \$300 Limit - Paid in excess of Annual Limit - Not subject to Deductible or Coinsurance (*Cremation/Burial/Remains Disposal Only*)

## 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

*\*Illness is not covered under Accident Only*

## 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 Only Exclusions

- Inherited and Congenital Care (not available for Accident Only)
- Office Exams and Telehealth Consult Rider
- Routine Dental Rider

## Accident & Illness Exclusions

- Routine Dental

## Employer Group Specific Information

Employer Name:	City of Fresno
Situs State:	CA
Situs Location Zip:	93721
Number of Eligible Workers:	4000
Effective Date: <i>(this proposal is valid for up to 90 days from date issued)</i>	7/1/2026
Number of Annual Pay Periods:	24
Multi-Location Group: <i>(defined as 20% or more of eligible workers located outside situs location)</i>	No

**Accident Only –  
per Covered Pet**  
*Frequency: Bi-Monthly – 24*

**\$3.47**

**Accident & Illness –  
per Covered Pet**

*Frequency: Bi-Monthly – 24*

<b>Dog Age 0 - 14</b>	<b>\$33.97</b>
<b>Cat Age 0 - 14</b>	<b>\$18.81</b>

## Stipulations and Qualifications

Accident Only: This proposal has an employer contribution of per year. The rates displayed indicate the total premium.

Accident & Illness: This proposal has an employer contribution of per year. The rates displayed indicate the total premium.

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. My signature below also constitutes my signature on the Group Application.***

\_\_\_\_\_  
Signature of Authorized  
Employer Representative

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Licensed P&C Producer

\_\_\_\_\_  
Date

Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit <https://www.petpartners.com/sample-policies>. Products, schedules, and rates may vary and are subject to change. Discounts may vary and are subject to change. Premiums are based on and may increase or decrease due to the age of your pet, the species or breed of your pet, and your home address.

Products are administered by PetPartners, Inc. (NPN: 7612549, CA license #0F2726), a licensed insurance agency located at Scottsdale, AZ and underwritten by Independence American Insurance Company (NAIC #26581) (rated A- "Excellent" by A.M. Best), with offices at Scottsdale, AZ. Eligibility restrictions apply. Terms and conditions may apply. See policy/certificate for details on coverage, terms, limitations and conditions.