

The Benefits of 24Petwatch Pet Insurance

Pets aged 8 weeks and older may enroll	Cats and dogs over the age of 8 weeks may enroll into the 24Petwatch Pet Insurance Programs, for QuickCare Gold and QuickCare Complete , enrollment is allowed up to age 10 for cats, age 8 for dogs and age 6 for Select Breed dogs. Once enrolled into a program the pet may stay on that program for the rest of its life.
24PetWatch pays up to 100%	24Petwatch Pet Insurance Programs offers a flexible range of programs that allow you to determine the percentage coverage/monthly premium mix that will work best for you and your finances. You may choose from 90% and 70% coverage - see below for examples of how the various programs work out when you claim.
No physical exam required	Coverage commences next day - Accident and illness coverage begins at 12:01am the morning after your enrollment application is approved, except illness coverage under the QuickCare Gold , QuickCare Complete and QuickCare Plus for Cats programs which does not commence until 14 days following enrollment.
Annual check-up and vaccinations required	An annual examination and adherence to the vaccination recommendations of your veterinarian are a condition of your continued 24Petwatch Pet Insurance Programs coverage.
Pre-existing Conditions Excluded from Coverage	Coverage will not be extended for existing conditions, injuries, medical conditions and symptoms of concern that were evident prior to enrollment or for QuickCare Gold , QuickCare Complete and QuickCare Plus for Cats which occur during the 14 day waiting period for illness coverage. Exclusions may be temporary or permanent in nature.
No Annual Maximum Benefit Restrictions	There are no maximum annual benefit restrictions, you may choose when and how you use your benefits based on your veterinarian's treatment recommendations for your pet. The maximum coverage per incident is detailed in the coverage charts on the appropriate pages. You may claim for an unlimited number of covered accidents up to the per incident coverage amount. You may claim up to the coverage amount for each illness category indicated in your program choice over the lifetime of the pet.
Guaranteed acceptance	All cats and dogs over the age of 8 weeks may enroll, and are guaranteed acceptance into one of the 24Petwatch Pet Insurance Programs. Selected programs do have an upper age limit. Please check program pages for details..
Fixed Premiums and Deductibles	The 24Petwatch Pet Insurance Programs are annual policies that have been filed and approved on a state by state basis, premiums and deductibles are fixed for each annual period.
Automatic Policy Renewal	The 24Petwatch Pet Insurance Programs renew automatically provided that the premium payments are kept up to date. You may cancel your policy at any time as described in the policy Terms and Conditions.
Monthly or Annual Premium Payment	Your premiums may be paid on a monthly or annual basis. In the event that you choose to pay on a monthly basis a \$2.00 pay plan fee will be added to your monthly billing.
Exclusions	Chinese Shar-pei and Shar-pei cross-breeds are eligible for accident coverage only. If Adult Onset Demodex (After Age Five) has been noted, treated or diagnosed, prior to the inception of your policy, or within the thirty day waiting period for illness coverage, no illness coverage is available under any of our programs. Accident coverage is still available. If Feline Immunodeficiency Virus (FIV) and/or Feline Leukemia Virus (FELV) has been noted, treated or diagnosed, prior to the inception of your policy, or within the thirty day waiting period for illness coverage, no illness coverage is available under any of our programs. Accident coverage is still available.