Wagmo Pet Health Insurance Plan Terms & Conditions

Last Updated: 1/1/2026

Welcome to Wagmo. These Insurance Terms and Conditions describe important information about your pet health insurance coverage. Your insurance coverage is governed by the terms of the insurance policy issued to you by the applicable underwriting insurance company.

As a reminder, Your Wellness membership is also subject to the Wagmo Terms of Service, which is currently located at: https://wagmo.io/terms

Refer to your pet insurance policy document to confirm which insurance company underwrites your plan.

- Policies **underwritten by National Specialty Insurance Company (NSIC)**.
  - Policies in this group were sold and produced by **Wagmo Insurance Agency, LLC** (NPN: 19405740, CA license 6001900).
  - Wagmo Insurance Agency, LLC is a licensed insurance agency and does not underwrite insurance or pay claims.
  - **Issued NSIC policy is the sole source of truth** for coverage, definitions, exclusions, waiting periods, and all governing terms.
  - **Sample policies at https://go.wagmo.io/SamplePolicyDocs do not apply** to NSIC legacy policies.

- Policies **underwritten by:**
  - **Independence American Insurance Company (IAIC)** (NAIC #26581), or

  - **United States Fire Insurance Company (USF)** (NAIC #21113)

- are **produced by PTZ Insurance Agency, Ltd**, domiciled in Illinois with corporate offices in Scottsdale, AZ (NPN: 5328528)

- are produced as **PTZ Insurance Agency, Ltd d.b.a. PIA Insurance Agency** in California (CA #0E36937)

Wagmo Insurance Agency, LLC does not underwrite these new plans and does not pay claims.

For customers in this group, **the applicable Sample Policy for your state is available at: https://go.wagmo.io/SamplePolicyDocs**

1. Definitions and General Terms

Throughout this Insurance Terms and Conditions, the words “I”, “You” and “Your” refer to the Wagmo member who registered for a Wagmo Insurance plan via our website or during open enrollment. The words "We," "Us," and "Our" refer to Wagmo or the Wagmo’s designated representative.

2. Your Acknowledgements

You acknowledge and agree to the following:

- I have read, and Wagmo has advised me to carefully read, the terms and conditions of the pet insurance policy that I am applying for, which have been made available to me. I am over the age of eighteen (18) years and I consent to the release of any information that I have submitted to Wagmo, including any information that is of a personal confidential nature, as pertains with this insurance product(s) or service(s) for my pet(s).
- The information that I have provided throughout this application is, to the best of my knowledge, true, accurate, and complete. My pet(s) is/are in good, healthy condition at the time of this application and, as such, is the basis for my policy. Wagmo has made me aware of the various coverages and options available as well as the limitations of coverage, and I have selected the coverages and limits that I desire and/or that I require.

- Pre-existing conditions are not covered. Conditions that show symptoms before the insurance policy's effective date or during a waiting period will be considered pre-existing and ineligible for coverage, even if they haven't been formally diagnosed or treated by a Veterinarian.
- I understand and agree that my application for pet insurance will be submitted electronically and the policy documents related to my pet insurance, including any notices and updates thereto (collectively, the "Policy Documents"), will be made available to me electronically. Wagmo is authorized to send, and I agree to accept delivery of, all Policy Documents electronically; accordingly, I understand that I will not be receiving copies of the Policy Documents by standard mail unless required by the department of insurance of the state in which I reside. If I decide that I no longer wish to receive the Policy Documents electronically, I shall contact Wagmo at support@wagmo.io to request that the Policy Documents be sent to me by non-electronic delivery.
- It is my responsibility to provide Wagmo with a valid and current email address and to check that email address regularly for important Policy Documents from Wagmo.
- I have read Wagmo's Terms of Service, currently located at: https://wagmo.io/terms and California Insurer Disclosure.
- I understand and agree that by clicking the applicable "Place Order" button, PTZ Insurance Agency, LTD is authorized to charge my credit card or debit card or debit directly my checking account for payments as specified by my chosen payment plan.
- I understand that my policy may automatically renew at expiration unless I notify Wagmo otherwise. PTZ Insurance Agency, LTD is authorized to automatically charge my credit card or debit card, or debit directly my checking account, as applicable, at the time of renewal unless I notify Wagmo otherwise.
- I understand that any non-disclosure or misrepresentation or non-payment of premium may result in cancellation of or non-renewal of this policy.
- Fraud Warning Language:
    - Alabama - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.
    - Alaska - Any person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.
    - Arizona - For your protection Arizona law requires the following statement to appear on this form: any person who knowingly presents a

false or fraudulent claim for payment of a loss is subject to criminal and civil penalties

- o Arkansas - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- o California - Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.
- o Colorado - It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. penalties may include imprisonment, fines, denial of insurance, and civil damages. any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.
- o Delaware - Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.
- o Florida - Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.
- o Idaho - Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.
- o Indiana - A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.
- o Kentucky - Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.
- o Louisiana - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

- Maine - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.
- Maryland - Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- Minnesota - A person who files a claim with intent to defraud, or helps commit a fraud against an insurer, is guilty of a crime.
- New Hampshire - Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in rsa 638:20.
- New Jersey - Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.
- New Mexico - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.
- Ohio - Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.
- Oklahoma - Warning: any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
- Oregon - Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact thereto, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.
- Pennsylvania - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.
- Rhode Island - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false

information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

- Tennessee - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.
- Texas - Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.
- Utah - Any person who knowingly presents false or fraudulent underwriting information, files or causes to be filed a false or fraudulent claim for disability compensation or medical benefits, or submits a false or fraudulent report or billing for health care fees or other professional services is guilty of a crime and may be subject to fines and confinement in state prison. Utah workers compensation claims only.
- Virginia - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.
- Washington - It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or denial of insurance benefits.
- West Virginia - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- All other States - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

- A Waiting Period for covered Illness or Orthopedic Injury not resulting from an Accident will apply, unless you choose to waive that Waiting Period. By selecting to waive the waiting period, you agree to obtain a veterinarian examination performed by an independent Vet at your expense following this Policy's effective date, but prior to the number of days which would have been provided as your Waiting Period(s), and which will be required to be submitted with your first Claim under this Policy. Disclosure of Important Policy Provisions For Pet Health Insurance Policy