

# MetLife Pet Insurance – what’s not covered.

## Exclusions and limitations.



Pet insurance is coverage for dogs and cats that can help you be prepared for unexpected vet costs associated with injuries and illnesses and can also cover routine care. At MetLife Pet, we understand pet insurance can be confusing, and we want to be honest about the coverage your pet may receive.

Here’s some key information on MetLife Pet’s exclusions and limitations. For full details, refer to your policy. Some of these exclusions and limitations may vary by state.

### Pre-existing conditions

Pre-existing condition means, with respect to a covered pet’s illness or injury, that prior to the date that continuous coverage begins or, for an illness that begins during an applicable waiting period under the policy, or a prior policy issued during the period of continuous coverage:

- a veterinarian provided medical advice;
- the pet received a diagnosis, care or treatment; or
- the pet displayed signs or symptoms consistent with the stated illness or injury.

However, MetLife Pet may cover previously covered pre-existing conditions when switching pet insurance providers.

**Visit [metlifepetinsurance.com/pre-existing-conditions](https://www.metlifepetinsurance.com/pre-existing-conditions) to learn more and reference your policy for full details.**

### Preventive Care

Preventive Care coverage is optional and is only provided if elected by you.

### Unlicensed veterinarians

Whenever the policy requires a service to be performed by a veterinarian, the veterinarian must be licensed in the United States, performing the service within the state or territory where he or she is licensed, and acting within the scope of the license.

## Outside the United States

We do not cover any treatment, services or supplies provided outside the United States.

## Complications or progression

We don't cover complications of conditions or procedures that are not otherwise covered by the policy. Examples of this include, but are not limited to, complications from cosmetic surgery, such as tail docking or declawing, or progression of an injury caused by an accident that occurred before the policy effective date.

## Preventable or intentional incidents, neglect, and deliberate endangerment

We don't cover treatment for any illness or injury that is deliberately caused by you or a member of your household, caused by persistent neglect, or that results from deliberate endangerment of your pet, such as organized fighting.

## Working pets

We don't cover treatment for any illness or injury resulting from commercial use activities related to racing, exhibition of your pet for which you are paid, law enforcement or guarding.

## Other pets & other pet parents

Coverage is only provided for your pet who must reside with you and be under your regular care and supervision at the physical address listed on the policy's Declarations Page.

## Not medically necessary

Unless explicitly covered elsewhere in your policy, MetLife Pet Insurance does not cover treatment, services or supplies that are not related to an illness or injury, such as cosmetic or aesthetic procedures, elective surgeries, anal gland expression, nail trims and grooming, obedience training, and vitamins, pet foods or commercial pet diets that can be purchased without a prescription, even if recommended by a veterinarian for treatment of your pet's illness or injury. Claims for pets with no symptoms are not covered.



Scan Now

Enroll at [metlife.com/getpetquote](https://metlife.com/getpetquote).

Questions? Call 1 800 GET-MET8 (1 800 438-6388)

Accident and optional preventive care coverage begins on midnight EST of the effective day of your; illness coverage begins 14 days from the effective day of your policy.

Coverage issued by Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886. Availability is subject to regulatory approval. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota), and MetLife Pet Insurance Solutions Agency LLC (Illinois).

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