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Status of Healthy Paws

Healthy Paws Pet Insurance, LLC (HPPI) is an insurance producer licensed in your state. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction involves one or more of these activities. Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects.

In addition, HPPI may charge a fee for administrative services. Clicking the "Get Protected" button will be deemed to signify your consent to and acceptance of the terms and conditions including the compensation, as disclosed above, that is to be received by HPPI. The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or

in part on the sale of insurance to the purchaser, and compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by emailing help@healthypawspetinsurance.com and requesting compensation information. In addition, premiums paid by Clients to HPPI for remittance to insurers, Client refunds and claim payments paid to HPPI by insurance companies for remittance to Clients are deposited into fiduciary accounts in accordance with applicable insurance laws until they are due to be paid to the insurance company or Client. Subject to such laws and the applicable insurance company's consent, where required, HPPI will retain the interest or investment income earned while such funds are on deposit in such accounts.

In placing, renewing, consulting on or servicing your insurance coverages HPPI and its affiliates may participate in contingent commission arrangements with insurance companies that provide for additional contingent compensation, if, for example, certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by HPPI with the insurance company or the overall performance of the policies placed with that insurance company, not on an individual policy basis. As a result, HPPI may be considered to have an incentive to place your insurance coverages with a particular insurance company. Where Aon participates in contingent commission arrangements with insurance companies, Aon may be entitled to additional commission in the range of 0 to 5% depending upon whether and when specified thresholds are achieved.

Limitations of Liability

Our liability to you, in total, for the duration of our business relationship for any and all damages, costs, and expenses (including but not limited to attorneys' fees), whether based on contract, tort (including negligence), or otherwise, in connection with or related to our services (including a failure to provide a service) that we provide in total shall be limited to the lesser of \$1,000,000 or the singular annual limit of the policy of insurance procured by us on your behalf from which your damages arise.

This liability limitation applies to you, our client, and extends to our client's parent(s), affiliates, subsidiaries, and their respective directors, officers, employees and agents (each a "Client Group Member" of the "Client Group") wherever located that seek to assert claims against HPPI, and its parent(s), affiliates, subsidiaries and their respective directors, officers, employees and agents (each an "Aon Group Member" of the "Aon Group"). Nothing in this liability limitation section implies that any Aon Group Member owes or accepts any duty or responsibility to any Client Group Member.

If you or any of your Group Members asserts any claims or makes any demands against us or any Aon Group Member for a total amount in excess of this liability limitation, then you agree to indemnify HPPI for any and all liabilities, costs, damages and expenses, including attorneys' fees, incurred by HPPI or any Aon Group Member that exceeds this liability limitation.

Other Disclosures

Aon Corporation, our ultimate parent company, and its affiliates have from time to time sponsored and invested in insurance and reinsurance companies. While we generally undertake such activities with a view to creating an orderly flow of capacity for our clients, we also seek an appropriate return on our investment. These investments, for which Aon is generally at-risk for potential price loss, typically are small and range from fixed-income to common stock transactions. In such case, the gains or losses we make through your investments could potentially be linked, in part, to the results of treaties or policies transacted with you. Please visit the [Aon website](#) for a current listing of insurance and reinsurance carriers in which Aon Corporate and its affiliates hold any ownership interest.

Recurring Payment

By clicking the Get Protected button, you authorize Healthy Paws Pet Insurance to charge your credit card for the agreed upon amount plus a one-time only \$25.00 admin fee (not applicable in all states). You understand the charge will recur monthly on the same date the policy became effective. For Pet Parents that enroll on the 28th to 31st of the month, the billing date defaults to the 28th for consistency due to the typical number of days in February. You understand that in order to cancel coverage, you need to notify Healthy Paws via regular mail, fax, email or verbally where permitted by your policy. We will return unearned premium on a pro rata basis. You understand this insurance policy constitutes a legally binding contract. Finally, you understand that policy amounts may be subject to change and if so, you will be notified via the email address you have provided.

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