

RECOVERY AND COMPLEMENTARY CARE RIDER

THIS RIDER CHANGES YOUR POLICY.

PLEASE READ THIS DOCUMENT CAREFULLY AND KEEP IT WITH YOUR POLICY.

For an additional premium and when the Policy Declarations indicates that the **RECOVERY AND COMPLEMENTARY CARE RIDER** applies, your policy coverage is extended to include the following:

1. **REHABILITATIVE THERAPY**

Rehabilitative therapy is the use of therapeutic exercises and other healing modalities to help pets recover from acute and chronic health conditions resulting from illness, trauma, or surgery. It must be recommended by your veterinarian and provided by or under the supervision of a licensed veterinarian or a qualified professional (e.g., a registered and credentialed member of the Canine Rehabilitation Institute, the American Association of Rehabilitation Veterinarians, and/or Diplomate American College of Veterinary Sports Medicine and Rehabilitation).

2. **ACUPUNCTURE**

The insertion of needles into specific points on the body to cause a desired healing effect, provided by or under the direct supervision of a licensed veterinarian or a registered and certified member of the International Veterinary Acupuncture Society, and/or the American Academy of Veterinary Acupuncture.

3. **HYDROTHERAPY**

Hydrotherapy involves the use of water to aid in the healing and/or conditioning of a patient. Pets either swim in a pool or tank for prescribed periods of time, or walk on an underwater treadmill. Hydrotherapy is used in the treatment of osteoarthritis, orthopedic conditions, neurological conditions, and muscle, ligament, and other soft tissue injuries. It must be recommended by your veterinarian and provided by or under the direct supervision of a licensed veterinarian or a qualified professional (e.g., a registered and credentialed member of the Canine Rehabilitation Institute and/or the American Association of Rehabilitation Veterinarians).

4. **CHIROPRACTIC**

Chiropractic adjustments include spinal manipulation and/or manual therapy recommended and performed by a licensed veterinarian who is ideally a credentialed member of the American Veterinary Chiropractic Association.

5. BEHAVIORAL MODIFICATION AND THERAPY

A systematic approach to changing behavior, including a pet's reaction to a situation, a person, a thing, an animal, etc., provided by or under the direct supervision of a licensed veterinarian or a registered and credentialed member of Certified Applied Animal Behaviorists, and/or Diplomate American College of Veterinary Behaviorist.

6. HOMEOPATHY

A system of health care that concentrates on care of the whole animal by methods that are specific, gentle, and sympathetic to the body's needs. Homeopathy is based on the utilization of specially prepared, refined dilutions of natural substances intended to trigger a healing response in a patient. Homeopathic care must be provided by or under the direct supervision of a licensed veterinarian who is ideally a registered and certified member of the Academy of Veterinary Homeopathy.

7. NATUROPATHY

Naturopathy is a system of treatment of disease that avoids drugs and surgery, and emphasizes the use of natural agents (air, water, and herbs) and physical means (tissue manipulation and electrotherapy). Naturopathy is a holistic approach founded on the belief that diet, mental state, exercise, breathing, and other natural factors are central to the origin and treatment of disease. Most naturopathic doctors use a variety of therapies and techniques (such as nutrition, behavior change, herbal medicine, homeopathy, and acupuncture). Naturopathic care must be provided by or under the direct supervision of a licensed veterinarian who is ideally a registered and certified member of the Academy of Veterinary Homeopathy, or a registered and certified member of the International Veterinary Acupuncture Society, and/or the American Academy of Veterinary Acupuncture, or a Certified Veterinary Herbalist, food Therapist or Tui-na Practitioner.

All other policy provisions apply.