

or supply, the level of skill, extent of training, and experience required to perform the procedure or service, the length of time required to perform the procedure or services as compared to the length of time required to perform other similar services; the length of time required to perform the procedure or services as compared to national standards and/or benchmarks, the severity or nature of the **Illness** or **Injury** being treated, and such other factors as Underwriters, in the reasonable exercise of discretion, determine are appropriate.

Veterinary Emergency Care: A veterinary condition manifesting itself by acute signs or symptoms which could reasonably result in placing the **Insured Person's** pet's life in danger if veterinary attention is not provided within twenty-four (24) hours, based upon reasonable veterinary certainty. Immediate veterinary intervention and attention is required as a result of a severe, life threatening condition.

Vet: A professional who practices veterinary medicine by treating diseases, disorders, illnesses and injuries in animals. A **Vet** must have the prerequisite qualifications and/or licensures necessary to practice veterinary medicine in the location where the service is performed. If there are no prerequisite qualifications and/or licensure required in the location where the service is performed, the prerequisite qualifications applicable to the nearest location having such requirements will apply.

Walk-in Clinic: A medical facility that provides medical services for minor **Injury** or **Illness**. The clinics are often found in or near retail establishments or pharmacies. The staff providing medical services are usually nurse practitioners and **Physician Assistants**.

Specimen