



Digging Into PET HEALTH INSURANCE

Wondering about coverage for your four-legged family member? Let's dig right in!

What You Need to Know.

What should pet parents know before they choose a pet insurance provider?

Can Coverage Be Customized?

Being able to choose factors like annual limits lets pet parents tailor their plan to fit their budget and needs. For instance, if they want the ability to get reimbursed more each year, they can pick a higher annual limit. If they prefer to pay a lower monthly premium, they could select a lower limit.

What's Not Covered?

All pet insurance providers exclude pre-existing conditions, but they differ on other exclusions.* For instance, some have waiting periods that exclude illnesses or conditions for a period of time. Some won't reimburse for exam fees, which are part of nearly every veterinary bill.

What's Covered?

These days, pretty much all providers offer coverage for **accidents, illnesses, and hereditary conditions**. But what about preventive care and other things pets might need, like prescription food or help with behavioral issues*? Pet parents should make sure anything they'd want covered is covered.



Are They Financially Stable?



The pet insurance market has seen providers come and go which makes it important to partner with a dependable and financially stable company. While you can't know for sure, size and experience are good indicators of reliability.

See Why We're the Cat's Meow.

ASPCA Pet Health Insurance Complete CoverageSM offers robust coverage that covers exam fees for accidents and illnesses. Pet parents can choose their annual limit, reimbursement percentage, and annual deductible. They can also enroll, submit claims, and more online. We help make it easy for customers to take great care of their pets!

Top 3 Reasons to Cover Your Pet:

- Pets Are Family.**
55% of pet parents buy pet health insurance because they love their pets.¹
- Many Veterinarians Think It's a Good Idea.**
84% of veterinarians wished more clients had pet insurance.²
- You'd Be Joining Lots of Pet Parents!**
More than 1.8 million pets are insured in North America.³



For more information or to get a free quote, visit www.WeCoverThat.com or call us at 1-866-230-4749.

¹NAPHIA "Driving Growth of Pet Health Insurance" Report, March 2016

²DVM360 State of the Profession Survey, 2015

³North American Pet Health Insurance Association (NAPHIA) State of the Industry Report 2017, June 2017

*Pre-existing conditions are not covered. Coverage for prescription food does not include prevention or general health maintenance (including weight loss). Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions, visit www.aspcapetinsurance.com/terms. Preventive and Wellness Care reimbursements are based on a schedule. Complete CoverageSM reimbursements are based on the invoice. Levels 1-4 reimbursements are based on usual and customary eligible costs. Products, rates and discounts may vary and are subject to change.

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