Pet Insurance 101

WHAT IS PET INSURANCE?

Pet Insurance is an insurance policy bought by a pet owner which helps to lessen the overall costs of care and unexpected veterinary bills - accidents or illnesses.

Pet Insurance is not an investment or health savings plan.

HOW DOES IT WORK?

Pet insurance does not cover pre-existing conditions, so it is important to have insurance before an emergency or any new conditions develop.

PRE-EXISTING CONDITIONS

Any injury, illness or condition documented or observed prior to pet insurance coverage.

WAITING PERIODS

A set amount of time after purchasing pet insurance that you must wait before making any claims. Any illnesses or accidents occurring during a waiting period will NOT be covered.

TYPICAL PET BILL

Co-insurance

Deductible

Reimbursement % $

Pet owner’s responsibility

Pet insurance coverage

HOW MUCH DOES IT COST?

PREMIUMS

The monthly cost for pet insurance coverage. The premium will depend on several factors: type/breed/age/gender of the pet, location, and the selected coverage plan.

CO-INSURANCE

A percentage of the vet bill the pet owner pays, while the remainder is paid by the insurance provider.

DEDUCTIBLE

The portion of the vet bill in which the pet owner is responsible to pay before the insurance provider will start contributing.

AVERAGE MONTHLY PREMIUMS

<table>
<thead>
<tr>
<th></th>
<th>Cats</th>
<th>Dogs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$25-$40</td>
<td>$40-$55</td>
</tr>
</tbody>
</table>

LIFECYCLE OF PET INSURANCE

PET GETS SICK OR HURT

GET & PAY THE BILL

FILE A CLAIM WITH INSURANCE PROVIDER

OBTAIN PRE-APPROVAL FOR SELECT INSURANCE COMPANIES

GO TO THE VET TO GET TREATED

RECEIVE FULL REIMBURSEMENT FROM INSURANCE PROVIDER

HAPPY PET & HAPPY OWNER

WORKS CITED


LIFECYCLE OF PET INSURANCE

PET GETS SICK OR HURT

GET & PAY THE BILL

FILE A CLAIM WITH INSURANCE PROVIDER

OBTAIN PRE-APPROVAL FOR SELECT INSURANCE COMPANIES

GO TO THE VET TO GET TREATED

RECEIVE FULL REIMBURSEMENT FROM INSURANCE PROVIDER

HAPPY PET & HAPPY OWNER

WORKS CITED


LIFECYCLE OF PET INSURANCE

PET GETS SICK OR HURT

GET & PAY THE BILL

FILE A CLAIM WITH INSURANCE PROVIDER

OBTAIN PRE-APPROVAL FOR SELECT INSURANCE COMPANIES

GO TO THE VET TO GET TREATED

RECEIVE FULL REIMBURSEMENT FROM INSURANCE PROVIDER

HAPPY PET & HAPPY OWNER

WORKS CITED


LIFECYCLE OF PET INSURANCE

PET GETS SICK OR HURT

GET & PAY THE BILL

FILE A CLAIM WITH INSURANCE PROVIDER

OBTAIN PRE-APPROVAL FOR SELECT INSURANCE COMPANIES

GO TO THE VET TO GET TREATED

RECEIVE FULL REIMBURSEMENT FROM INSURANCE PROVIDER

HAPPY PET & HAPPY OWNER

WORKS CITED


LIFECYCLE OF PET INSURANCE

PET GETS SICK OR HURT

GET & PAY THE BILL

FILE A CLAIM WITH INSURANCE PROVIDER

OBTAIN PRE-APPROVAL FOR SELECT INSURANCE COMPANIES

GO TO THE VET TO GET TREATED

RECEIVE FULL REIMBURSEMENT FROM INSURANCE PROVIDER

HAPPY PET & HAPPY OWNER

WORKS CITED