



# Pet Health Insurance

Caring for a pet goes beyond routine vet visits

The pet market is huge. Nearly 83 million U.S. households (68 percent) have a pet, with annual spending of nearly \$60 billion. One in three pets requires some form of unexpected medical care each year. This program offers flexible deductible and co-pay choices, coverage options, and a range of annual limits, so that any dog or cat lover can provide more than just basic care for their companion.

<b>Included Coverage</b>	<ul style="list-style-type: none"> <li>• accidents</li> <li>• laboratory and diagnostic tests</li> <li>• breed specific and generic conditions</li> <li>• chronic and recurring conditions</li> <li>• emergency and specialist vet visits</li> <li>• cancer</li> <li>• surgery</li> <li>• hospitalization</li> <li>• nursing care</li> <li>• alternative therapies</li> <li>• exam fees</li> <li>• prescription drugs</li> <li>• dental illness up to \$1,000</li> </ul>
<b>Excluded Coverage</b>	<p><b>Preexisting Conditions</b></p> <p>Preexisting condition means any condition for which a veterinarian provided medical advice, the pet received treatment for, or the pet displayed undiagnosed clinical signs related to and contemporaneous with the stated condition prior to the effective date of a pet insurance policy or during any waiting period*.</p>
<b>Options</b>	<p><b>Wellness Rewards</b> Choose from three allowance levels - \$250, \$450, or \$650.</p> <p>This is NOT an insurance product- it is a savings plan to help with routine care and reimbursed at 100% with no deductible, up to the yearly limit. The customer can spend the allowance as they see best.</p> <ul style="list-style-type: none"> <li>• routine care</li> <li>• preventative surgery such as neutering or spaying</li> <li>• dental services</li> <li>• prescription diet food</li> <li>• OFA and HIP exams</li> <li>• vaccinations &amp; titers</li> <li>• flea, tick, &amp; heartworm preventatives</li> <li>• microchipping</li> <li>• routine blood work</li> <li>• grooming, training, &amp; more</li> </ul>
<b>Discounts</b>	<ul style="list-style-type: none"> <li>• insuring multiple pets</li> <li>• being an active or retired service person</li> </ul>
<b>Actual limit options</b>	<p>\$5,000, \$8,000 \$10,000, \$15,000 or \$30,000</p>
<b>Deductible options</b>	<p>\$100 - \$1,000</p>
<b>Reimbursement options</b>	<p>70 percent, 80 percent and 90 percent</p>

\*Waiting Period means the period of time specified in a pet insurance policy that is required to transpire before some or all of the coverage in the policy can begin.

Pet ownership data sourced from American Pet Products Association, the North American Pet Health Insurance Association (NAPHIA), and Packaged Facts. Available options may vary by state.



Pet health insurance is administered by Embrace Pet Insurance Agency, LLC and underwritten by one of the licensed insurers of American Modern Insurance Group, Inc., including American Modern Home Insurance Company d/b/a in CA as American Modern Insurance Company (Lic. No 2222-8), and American Southern Home Insurance Company.

Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors and are subject to change. Wellness rewards are offered as a supplementary benefit to the pet health insurance policy and are not an insurance product. Wellness rewards are offered and administered by Embrace Pet Insurance Agency in the United States.

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