

# curious about pet insurance?

**For Your Team: A special message from  
the ASPCA® Pet Health Insurance program!**



Pet insurance can be confusing, especially when you're unsure what's included, what types of plans are available, or how claims are handled.

Pet insurance isn't just about peace of mind today. It's one way to stay a step ahead, better prepared for future surprise vet visits and everyday care alike.



## Coverage comes with a perk!\*

Get a \$25 Amazon gift card when you enroll your pet.



### What's covered

Coverage may include accidents, illnesses, diagnostic testing, surgeries, and more, depending on the plan you choose.



### What's not covered

Pre-existing conditions, elective procedures, and cosmetic treatments are typically not included.



## Coverage options



### Complete Coverage<sup>SM</sup>

Helps cover unexpected injuries and illnesses, including exams, diagnostics, treatments, surgeries, and prescribed medications.



### Accident-Only

A more limited plan that helps cover care for unexpected accidents and sudden injuries like cuts, broken bones, or swallowed objects.



### Preventive Care

Optional add-on that gives you cash back on a set schedule for routine care like annual exams, vaccines, screenings, and dental cleanings. Available for an additional monthly cost.



### How reimbursement works

Pay the vet, send in a claim, and get reimbursed for eligible costs, either by direct deposit or check.



**Contact our team to learn more or enroll:**

\*Limited time offer. Policy must be in effect for 32 days to qualify. Not available to residents of AK, IL, PA, RI, TX, or VA. For all terms and conditions visit <https://www.aspcapetinsurance.com/incentive-terms-conditions/>.

Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit [www.aspcapetinsurance.com/terms](https://www.aspcapetinsurance.com/terms). Preventive Care coverage reimbursements are based on a schedule. Complete Coverage<sup>SM</sup> reimbursements are based on the invoice. Products, schedules, and rates may vary and are subject to change. Discounts may vary and are subject to change. More information available at checkout.

Insurance products are underwritten by either Independence American Insurance Company (NAIC #26581. A Delaware insurance company located at 11333 N. Scottsdale Rd, Ste. 160, Scottsdale, AZ 85254), or United States Fire Insurance Company (NAIC #21113. Morristown, NJ). Please refer to your policy forms to determine the underwriter for your policy. Insurance is produced by PTZ Insurance Agency, Ltd. (NPN: 5328528. Domiciled in Illinois with offices at 1208 Massillon Road, Suite G200, Akron, Ohio 44306). (California residents only: PTZ Insurance Agency, Ltd., d.b.a PIA Insurance Agency, Ltd. CA license #0E36937).

Premiums are based on the current age of your pet. Premium may increase due to the age of your pet at renewal. Initial premiums may be impacted by the species or breed of your pet. Premium may change based on your home address.

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