

## Healthy Paws Pet Insurance Plan – Product Specification

The Healthy Paws Pet Insurance Plan is a straightforward plan that reimburses up to 90% of vet bills for accidents, injuries, illnesses, genetic conditions, and emergency care for dogs and cats. The plan has no caps on payouts for covered conditions: no per incident caps, no annual caps and no lifetime caps on payouts.

### Features & Benefits

Eligibility	Enroll pets anytime between 8 weeks and before 14 years old.
Payment Frequency	Monthly
Payment Method	Automatic monthly billing via credit/debit card
Premium Calculation	Each pet's quote is customized based on pet type, breed, age, zip code, reimbursement and deductible selections. <ul style="list-style-type: none"> <li>• Customizable reimbursement level: 90%, 80%, 70% or 60%*</li> <li>• Customizable annual deductible: \$100, \$250, \$500 or \$750*</li> </ul> <i>*Choice will vary depending on pet's age.</i>
Benefits	No per incident caps, no annual caps and no lifetime caps on payouts.
Coverage	<ul style="list-style-type: none"> <li>• Illnesses</li> <li>• Accidents</li> <li>• Hereditary Conditions</li> <li>• Chronic Conditions</li> <li>• Cancer</li> <li>• Diagnostic Treatment</li> <li>• X-Rays, Blood Tests, Ultrasounds</li> <li>• Surgery</li> <li>• Hospitalization</li> <li>• Prescription Medications</li> <li>• Emergency Care</li> <li>• Specialty Care</li> <li>• FDA-Approved Alternative Treatments</li> <li>• Visit Any Licensed Veterinarian</li> </ul> <i>See policy for complete coverage details.</i>
Limitations/ Exclusions	<p>The Healthy Paws plan is designed to insure your pet for unexpected illness and accidents. The policy contains limitations and exclusions, including the following:</p> <ul style="list-style-type: none"> <li>• Pre-existing conditions*</li> <li>• Spay/neuter procedures</li> <li>• Preventative or routine care</li> <li>• The office visit fee or veterinary exam fee</li> </ul> <p><i>* A pre-existing condition means that the condition first occurred or showed clinical symptoms before your pet's coverage started (or during waiting periods). The pet insurance plan protects you against future conditions. See the policy for a complete list of exclusions.</i></p>
Reimbursement Method	Check or direct deposit.
Reimbursement Calculation	Reimbursement based on the actual veterinary bill.
Healthy Paws Mobile App	<p>Submit a claim from anywhere, without a claim form. Just take a photo of your invoice and send it to Healthy Paws via the app.* You can manage your account, monitor your claim status, plus much more!</p> <p><i>* Full medical records are required before we can begin processing a pet's first claim</i></p>
Claim Processing	Most claims begin processing within two days.
Customer Rating	Overall top-rated by customers on PetInsuranceQuotes.com.

**Get Healthy Paws today!**  
**[www.healthypaws.com](http://www.healthypaws.com)**

Plan coverage varies based on the age of the pet at enrollment and the deductible and reimbursement levels chosen at enrollment. Exclusions and restrictions apply. All descriptions or highlights of the insurance being provided are for general information purposes only, do not address state-specific notice or other requirements and do not amend, alter or modify the actual terms or conditions of an insurance policy. Please refer to the terms and conditions of the policy, which set forth the scope of insurance being provided and address relevant state requirements.

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