

Some questions to consider when choosing medical insurance for your pet.



COVERAGE



1. Are there exclusions or limitations by breed?
2. Is there one simple plan or multiple plans with varying coverage limits? What are the policy limits for each plan offered? Are they per year, per condition, for the life of the pet?
3. Are hereditary and congenital conditions covered? If so, are there limits on coverage?
4. Does coverage change when visiting a specialist or emergency hospital?
5. Is dental coverage included? Does it include disease or just accidents?
6. Are all prescription drugs, supplements, and nutraceuticals covered? How about prescription food?
7. Is there a coverage option for rehab or alternative therapies? What are the limits?
8. Is wellness care (vaccines, flea, and heartworm prevention) an option or mandatory with the policy? Are wellness treatments dictated by a benefit schedule or can your veterinarian determine proper care? Are there limits?
9. Does coverage change if enrolling an adult or senior pet?



CLAIMS



1. Does the provider offer direct payments to veterinary hospitals at checkout?
2. If there are no direct payment options, what is the average time to receive reimbursements?
3. Does the provider offer pre-approval to ensure coverage?
4. What is needed to send in a claim? How long does it take to process?
5. What are the customer service hours? Can you reach a representative after hours or during holidays if a condition is life threatening?



GENERAL



1. What are the waiting periods when you enroll? Are they longer for orthopedic, hereditary, or congenital conditions?
2. How does the deductible work? Per condition, per year, per body part, or per condition and per year?
3. How flexible are your deductible options? Are you given specific amounts, or can you adjust to best fit your budget? Can you change the deductible without affecting coverage?
4. Can a previously covered condition become pre-existing upon policy renewal or if you change the limit or the deductible?
5. Are there penalties for making changes to your policy?
6. Are premium increases on a predetermined schedule?
7. Are there additional fees to pay your premium monthly?
8. Is there a minimum or maximum age for coverage?
9. Is there a usual and customary charges clause or does the company pay from the invoice?
10. Can your policy be canceled for any reason other than non-payment?

Your AKC Reunite enrollment includes 30 days of pet insurance coverage through PetPartners at no additional cost to you. Simply activate your coverage using the certificate below.

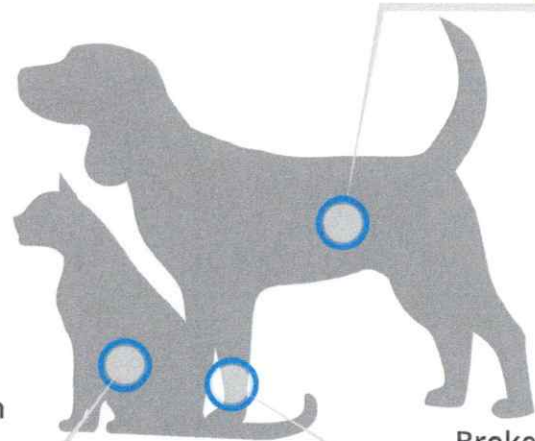
Deductible \$100	Incident \$500	Up to \$1,500
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Certificate of Coverage Includes*

- ✓ Accident coverage
- ✓ Illness coverage
- ✓ 30 days of coverage
- ✓ No credit card needed
- ✓ Diagnostic & Laboratory Tests
- ✓ X-rays, CT scans & MRIs
- ✓ Surgery
- ✓ Hospitalization
- ✓ Prescription Medications

Don't wait,
Activate
Today!

Toxin Ingestion
\$878.00



Upset Stomach
\$770.72

Broken Bone
\$791.71

Common Claims



PetPartners Insurance Certificate

Pet Name	_____
Microchip #	_____
Activate By	within 28 days of enrollment
Coverage	\$1,500 total coverage
Eligibility	8 weeks - 8 years of age

Call Us To Activate Today

1-866-774-1113 • www.akcreunitephp.com

*The PetPartners Insurance Certificate is administered by PetPartners, Inc. and is underwritten by American Pet Insurance Company, 907 NW Ballard Way, Seattle WA 98107-4607. Activation is required, may not be available in all states and only available to U.S. residents. Eligibility restrictions apply. Visit www.petpartners.com/certificate or call 1-866-774-1113 for more information or to review terms and conditions.

TRUPANION

MEDICAL INSURANCE FOR PETS — COVERAGE OVERVIEW

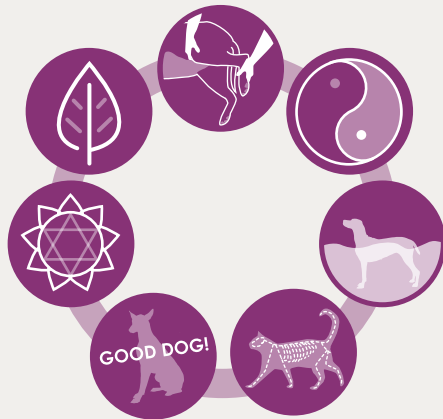


WHAT'S COVERED



RECOVERY AND COMPLEMENTARY CARE RIDER AVAILABLE FOR AN ADDITIONAL COST

WHAT'S NOT COVERED



REHABILITATIVE THERAPY
ACUPUNCTURE
HYDROTHERAPY
CHIROPRACTIC
BEHAVIORAL MODIFICATION AND THERAPY
HOMEOPATHY
NATUROPATHY

- Pre-existing conditions — conditions that show symptoms in the 18 months before enrollment or during waiting periods
- Preventive care (vaccinations, flea and tick control, etc.)
- Spay or neuter
- Exam fees and sales tax, where applicable

WHO?



All dogs and cats under 14 years old can enroll for lifelong coverage.

WHAT?



One simple plan covers 90% of eligible costs for all new illnesses and injuries with no payout limits.

WHEN?



Coverage begins after applicable policy waiting periods: 5 days for injuries and 30 days for illnesses.

WHERE?



Visit any veterinary, emergency care, or specialty hospital in the US, Canada, and Puerto Rico.

Terms and conditions apply. See the policy for complete details at Trupanion.com/pet-insurance. Trupanion is a registered trademark owned by Trupanion, Inc. Underwritten in Canada by Omega General Insurance Company and in the United States by American Pet Insurance Company, 6100-4th Ave S, Seattle, WA 98108. Please visit AmericanPetInsurance.com to review all available pet health insurance products.

TRUPANION.COM

trupanion[™]
 Medical insurance for the life of your pet.

855.240.0818

PI031-0119

DON'T FORGET TO OPT-IN
FOR SMS REMINDERS!



WE'RE HERE FOR YOU 24/7

Their best life starts now.

A Trupanion policy can help protect your pet while you give them all the love, comfort, and joy they deserve.

Schedule your pet's initial veterinary exam to keep them healthy from the very beginning. **After their exam, activate this certificate within 24 hours** to begin medical insurance for your new best friend.

Once activated, this offer gives you and your pet: ¹

- Immediate protection from the minute you hang up the phone
- 90% coverage for unexpected injuries and illnesses
- Financial ease — we can pay your hospital directly, eliminating the need for reimbursements
- No payout limits — no caps on needed medical care
- Award-winning customer care — available all day, every day

Call 855.861.2420
and use promo code: **SRHAPLIFEB**

Or, visit Trupanion.com to activate coverage.

VETERINARY TEAM PLEASE COMPLETE:

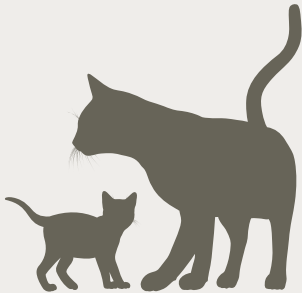
Pet's name:

Pet's age:

Staff signature:

Date of exam:

Staff are not compensated for providing this offer.
Must be activated by the owner.



This special offer is available for dogs and cats over 8 weeks and under 14 years of age when activated within 24 hours after a complete veterinary exam. \$250 deductible applies during this offer period. Limit one per pet. Certificate programs vary based on where you live. If you live in a different state or province than where you received this certificate, please call 855.251.5736 to activate a certificate approved for where you live.

¹Terms and conditions apply. See the policy at Trupanion.com/pet-insurance. Trupanion is a registered trademark owned by Trupanion, Inc. Underwritten in Canada by Omega General Insurance Company and in the United States by American Pet Insurance Company, 6100-4th Ave S, Seattle, WA 98108. Please visit AmericanPetInsurance.com to review all available pet health insurance products

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