

Personalized pet insurance

There are many pet insurance plans available, but they aren't all the same. Embrace™ Pet Insurance offers:

- Coverage for accident and illnesses, including genetic conditions
- Coverage for accidents only
- Coverage for exam fees
- Coverage for dental work
- Coverage for prescriptions
- Full refund for cancels within the first 30 days without any claims
- 24/7 PawSupport through your MyEmbrace online account at no additional charge
- 10% discount for insuring more than one pet
- 5% discount for active and former military members



Pet Health Insurance

embrace[™]
PET INSURANCE

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-B), and American Southern Home Insurance Company. Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may vary or not be available for all risks or in all states. Rates, discounts vary, are determined by many factors, are subject to change.

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23043-Pet Health Brochure-202312

embrace[™]
PET INSURANCE

Nose-to-tail pet insurance for dogs and cats

So your pet can live their best life with you

Included coverage	<ul style="list-style-type: none">• Accident and illness; or accident only (available by phone)• Associated accident-and-illness-related to laboratory and diagnostic tests• Breed-specific and genetic conditions• Chronic and recurring conditions• Alternative therapies such as acupuncture and rehabilitation• Emergency and specialist vet visits• Cancer• Surgery• Hospitalization• Nursing care• Dental illness (up to \$1000)
Discounts*	<ul style="list-style-type: none">• Save 10 percent if you insure more than one pet• Save 5 percent if you are an active or retired service person
Annual limit options	up to \$30,000 or unlimited
Deductible options	Many options between \$100 and \$2,500
Reimbursement options	70, 80 or 90 percent

* Available options are based on state approval.



Why pet health insurance?

It's a hard truth, but medical care is expensive, whether it's for you, a family member, or your beloved pet. An emergency trip to the vet can run up to hundreds or even thousands of dollars in a very short span of time.

Buying pet health insurance is a financially-sound strategy for being ready to provide the care you want for your dog or cat, at the time it's needed, without the added worry of how you'll pay for it.

Just because your pet is happy and healthy today, doesn't mean things will always be that way. Pet health insurance helps you prepare for the unexpected accident or illness.





Pet Health Insurance

Caring for a pet goes beyond routine vet visits

The pet market is huge: millions of U.S. households have a pet and annual spending is in the billions. When an accident or an illness occurs, pet insurance can help families avoid a difficult choice between an expensive treatment and their pet. 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 well-loved companion.

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Quote today in AMsuite®

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23043-Pet Health Sell Sheet-AmFam-202311



Pet Health Insurance Questions

Process questions

Q: How do I quote Pet Health coverage?

A: It's easy. Go to the AMsuite® home page and select Pet Health from the Product dropdown menu. If Pet Health is not listed, contact producer management at 800-759-9008, option 2. They will set up your agency with access.

Q: Whose email address should I use on the application?

A: Use the customer's email address.

Q: How do I save my quote?

A: Quotes are automatically saved throughout the process. You do not need to hit a "save" button.

Q: Can I print a quote once completed?

A: Quotes are automatically sent to the pet parent's email address. This email will contain a retrieve quote link which can be used to walk the customer through their quote.

Q: When and how does the customer receive their quote?

A: One of the last steps in the quoting process is entering the customer's email address. Once that is entered, an email is sent to them with a link to the quote.

Q: How do I make changes to a bound policy?

A: Once a policy is bound, changes can only be made by an Embrace agent. You can call Embrace at 800-511-9172.

Q: After the quote is sent, can the customer change the coverage, such as selecting different limits?

A: Yes, customers can change the coverage on a quote. To do so, your customer must use the link included in the email sent to them by Embrace. You will still get credit for the sale.

Q: How do I request policy documents?

A: Call Embrace at 800-511-9172.

Q: How do I order brochures?

A: Marketing materials are available through the AMsuite Marketing Center.

continued...

Program questions

Q: How are pre-existing conditions defined?

A: Pre-existing conditions are any diagnosed condition, or condition related to a symptom, that existed prior to the purchase of the policy or during the waiting period.

Q: How are claims handled?

A: All claims are treated as a reimbursement. Your customer pays the vet bill then submits the receipt to Embrace for reimbursement consideration based on the customer's reimbursement percentage and subject to the deductible.

Q: Can an insured file a claim via the Embrace app on their phone? Can they simply take photos of their invoices to submit?

A: Claims can be made via Embrace's app. Photos of invoices are acceptable.

Q: Will the rate increase at renewal if there was a claim?

A: Rates are not necessarily tied to an individual's claim experience, but can change based on a variety of reasons.

Q: If an insured pays their premium annually, can they get a bill in the mail or must it be automatically withdrawn out of their account or charged to their card?

A: Paper invoice mailing is not available. Payments must be set up on an automatic plan from the customer's account or charged to their card.

Q: Are any dog breeds excluded?

A: No.

Q: Are purebreds more expensive to insure than mixed breeds?

A: Yes.

Q: Do purebreds need to provide proof of pedigree?

A: No, we don't need any proof.

Q: When selecting the breed, if we know the dog is a mix, but primarily one breed, is there an option to say something like "beagle mix"? Or are the options just "beagle" or "mixed breed"?

A: There are several mix options available to best select your breed, including "beagle mix", "lab mix", "shepherd mix", and many more.

Q: If a dog was previously seen for kennel cough, and the owner purchased pet health insurance after the fact, and the dog later contracts kennel cough again, is that considered a pre-existing condition even though it's caused by a virus?

A: If a second bout of kennel cough occurs within 12 months of the first instance, it would not be covered because it would be preexisting condition. However, if there is a 12-month or longer gap between symptoms, diagnosis, or treatments, then a second bout would be eligible for coverage.

Q: Regarding the first vet visit requirement, if, for example, a 3-year-old pet has had a few visits already, do they need to go in again to meet the first visit requirement?

A: So long as the pet has been seen within 12 months prior to purchase, it is not necessary for an exam unless the owner wants the Orthopedic Report Card to be completed.

Q: Are tick borne illnesses covered?

A: Tick borne illnesses are temporarily excluded. However, if the pet is symptom and treatment-free for 12 months, the exclusion will expire

Q: What is covered if the pet dies?

A: Treatment and procedures, up to and including euthanasia, is covered so long as the condition leading to the necessity euthanasia is a covered condition and is not a pre-existing.

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23043-Pet Health Agent FAQ-202310