



PET INSURANCE 101

A Quick Guide

What Is Pet Insurance?

This is pet health insurance. It reimburses pet owners on veterinary bills when their pet gets sick or injured.

We also have a routine care plan (for vaccines, flea/tick preventatives, etc.).

Why Do Pet Parents Need it?



Veterinary care is more sophisticated than ever, therefore costs have gone up. Pets can have MRIs, chemo, etc.



And 1 in 3 pets will have an unexpected veterinary visit this year.*



Pet insurance helps give you peace of mind. So you can go back to enjoying your pet, rather than worrying about what might happen & the cost.*

*From Datamonitor.

*From 2016 NAPHIA survey of pet insurance customers

How It Works



Get An Instant Quote & Sign Up

It only takes a few minutes! No medical records needed to enroll, instant approval, 30- day money back guarantee.



Get Treatment

When your pet becomes ill or injured, take them to the veterinarian.



File A Claim

Pay your veterinarian, and then submit a claim to Pets Best.



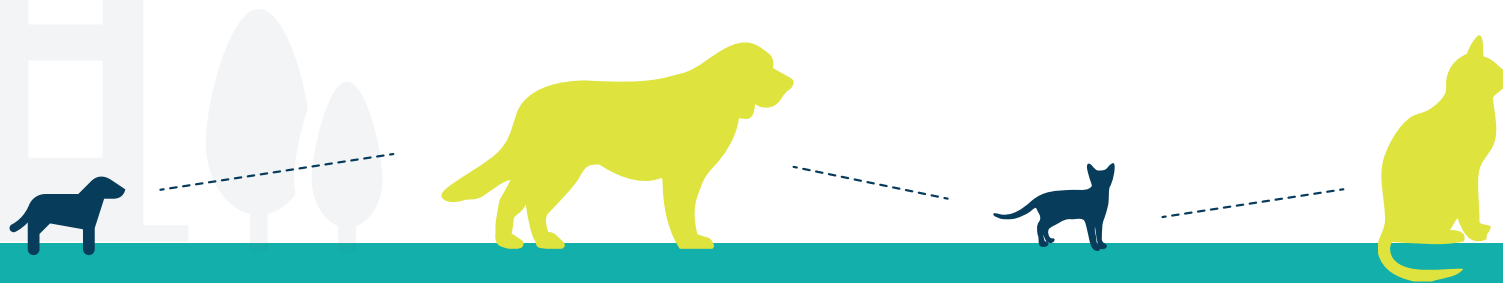
Get Reimbursed!

Pets Best processes most claims within 5 days, then reimburses you on that vet bill.



Coverage Explained

Who Can Get Coverage?



Dogs and cats of any breed can be enrolled in a pet insurance plan starting at 7 weeks old, up to any age.

Who Can Get Coverage?



We're available in all 50 states & D.C.

Pets Best has 3 types of plans



Accident-Only Plan

Budget friendly plan.
Coverage for accidents only,
no illnesses.



BestBenefit Accident & Illness Plan

Most popular and
comprehensive plan.

Accident Examples:

Broken Bone, laceration,
eating a toy or sock, etc.

Illness Examples:

Cancer, ear infection, allergies,
diabetes, etc.




Wellness Routine Care Plan

Can be added-on to the
other two plans.

Coverage for items such as:

Vaccinations, teeth cleaning,
and flea & tick prevention.

What's Not Covered



No pet insurance company covers pre-existing conditions. But, if your pet has a pre-existing condition (for example, diabetes) there are still thousands of other future health issues that pet insurance covers. It's not liability insurance and it's not life insurance for pets.



What It Costs

Pet Insurance Rates



Accident-Only Plan

Flat Rate:
\$6 for cats
\$9 for dogs



Accident & Illness Plan

The cost is based on the pet's age, breed and location. So you have to get a quote to see how much a plan will cost.

Common monthly price range:
\$30-\$65



Wellness Routine Care Plan*

EssentialWellness: \$16
BestWellness: \$26

Prices shown are monthly rates.

*To note, in WA EssentialWellness is \$14/mo and BestWellness is \$30/mo.

A woman in a blue t-shirt and jeans is walking a dog on a leash on a paved path. The dog is a medium-sized breed with white, brown, and black fur. The background is a blurred green lawn and trees.

About Pets Best

Your Pets Deserve the Best

Founded by a veterinarian, whose mission is to save pets because he understands the incredible bond we create.

Since our founding in 2005, we've paid out over \$125 million in pet insurance claims to pet parents just like you.

Customers rate us 9.4 out of 10*

*TrustPilot Rating as of 10/18/16.



Get an Instant Quote & Enroll



Get a quote in 3 minutes or less. It's free. And there's no obligation.



Get a quote online at www.PetsBest.com/CCSF



Or call Pets Best at **1-888-984-8700** and reference your referral code: CCSF



You can enroll immediately if you'd like.

Waiting Periods



Accident & Illness Plan



Accident-Only Plan



BestWellness Routine Care

Coverage will begin after your waiting periods.
3 days for accident coverage | 14 for illness coverage

Wellness plans you can start using the next day.

No contract or commitment - Cancel anytime - 30 day free-look period.

We Make Using Pet Insurance Easy



Use any licensed veterinarian in the U.S., Canada or Puerto Rico.

- You can keep your vet or go to a new one, including if you're traveling.
- Includes emergency vets and specialists.
- We don't have doctor networks or clinic networks.



Online Customer Account

- 24/7 access to file claims, view claims status and history, change payment method, add pets to policy, policy documents and notifications and more.
- Add direct deposit so you'll get your money back faster.



Mobile App

- All the functionality and features of the online customer portal, in a mobile-friendly interface.



Thank You

BestBenefit Plans

Coverage For:

Accidents
Illness
Cancer treatments
Hereditary & congenital conditions
Emergency care, hospitalization, & surgery
Prescription medications
Ongoing & chronic conditions
Diagnostics
Physical rehabilitation
Older pets
Full coverage even not spayed/neutered
Behavioral conditions
Pregnancy
Dental coverage
Prosthetic devices & wheelchairs
Euthanasia

Coverage Included with Most Plans

**These can be excluded from some plans
(to fit your budget & pet's needs)**

Exam fees
Acupuncture & chiropractic treatments
Prescription medications

You'll Choose Your:

Annual Deductible
\$50-\$1,000
Reimbursement Level
70%-90%
Annual Limit
\$5,000-Unlimited

Accident Only Plan



Accident Insurance: Covering virtually all accidental injuries. Accident insurance can be purchased as sand-alone coverage to provide robust coverage for the diagnosis and treatment for a wide variety of accidents.

Coverage Summary:

Dogs: \$9/ month (\$108/year)

Cats: \$6/month (\$72/year)

\$10,000 annual benefits

90%reimbursement

\$250 annual deductible

For dogs and cats older than 7 weeks.

Examples of covered accidents:

Trauma

Poisoning

Bite (animal, insect, snake)

Hit by car or moving vehicle

Foreign body ingestion

Bone break/fracture

Laceration, cut, abrasion

Torn nail

...And much more

Examples of covered treatments:

Exam/consultation fee

Emergency visits

Bloodwork

X-ray, CAT Scan, MRI

Prescription medications

Surgery

Hospitalization

Specialist Care

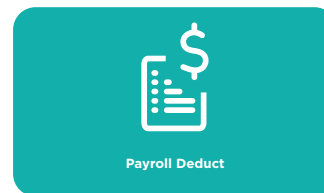
Physical therapy

...And much more

Routine Care Plans

	EssentialWellness	BestWellness
Monthly Price Per Pet (Dogs & Cats)	\$16	\$26
	✓	✓
Spay/Neuter or Teeth Cleaning	---	\$150
Rabies Vaccine	\$15	\$15
Flea/Tick Prevention	\$50	\$65
Heartworm Prevention	\$30	\$30
Vaccination/Titer	\$30	\$40
Wellness Exam	\$50	\$50
Heartworm test or FELV Screen	\$25	\$30
Blood, Fecal, Parasite Exam	\$50	\$70
Microchip	\$20	\$40
Urinalysis or ERD	\$15	\$25
Deworming	\$20	\$20
Total Annual Wellness Benefit	\$305	\$535

Plan Start Date



After you get a quote and enroll; your plan start date will be on the 1st (of the next month).

Then coverage will begin when the short waiting periods are over.