



## EMBRACE PET INSURANCE COMPANY DETAILS

### How long has Embrace Pet Insurance been around?

Embrace Pet Insurance sold their first policy in 2006.

## EMBRACE PET INSURANCE COVERAGE DETAILS

### What is pet insurance for?

Pet insurance protects a policyholder's finances when pets experience an unexpected accident or illness. It provides peace of mind that if pets get hurt or sick, pet parents can focus solely on getting them the best care instead of worrying about what that care will cost.

### Do all veterinarians take insurance?

Unlike human health insurance, pet insurance has no networks. Because it works based on a reimbursement method, policyholders pay the vet directly, submit claims, and Embrace reimburses the covered portion. There are no networks so policyholders can visit any veterinarian, specialist, or emergency hospital they choose.

### Is routine care covered?

Pet insurance is for the unexpected, so accident and illness policies do not cover routine care costs.

However, Embrace offers Wellness Rewards<sup>2</sup>, a preventative care plan that can be purchased in addition to the pet insurance policy. Wellness Rewards works as a budgeting tool and reimburses for everyday veterinary, training, and grooming costs.

### Is cancer covered?

Yes, [cancer treatment](#) is covered as long as the condition is not pre-existing to the policy and pets are through the waiting periods. Coverage includes diagnostics and testing, radiation therapy, chemotherapy, surgery and hospitalization, rehabilitation, and alternative therapies<sup>2</sup>.

### Are prescription medications covered?

Prescription coverage is available for every policy. This is an optional coverage that can be removed.

### Are alternative therapies covered?

Embrace covers alternative therapies for 12 weeks following any covered injury or illness. This coverage is included at no extra cost. Embrace covers the following alternative therapies:

- Acupuncture
- Hydrotherapy
- Laser therapy
- Chiropractic care
- Physical therapy



## EMBRACE PET INSURANCE COVERAGE DETAILS

### What is not covered?

Every pet insurance plan has exclusions and Embrace is no exception. Here's a summary of what's not covered:

- [Pre-existing conditions](#)
- Routine care costs
- Breeding, whelping, & pregnancy
- Injury caused deliberately by pet parents or any other person or pet residing in their home
- Injury or illness resulting from fighting, racing<sup>3</sup>, cruelty, or neglect
- Cosmetic procedures such as tail docking, ear cropping, & dew claw removal unless medically necessary
- DNA testing or cloning
- Stem cell therapy not deemed medically necessary
- Avian Flu or Nuclear War

For a complete list of exclusions see the [Embrace terms and conditions](#).

### What is a pre-existing condition?

A [pre-existing condition](#) is any injury, illness, or irregularity noticed by the policyholder or their veterinarian before the end of the waiting period, even if the pet never went to see the veterinarian for it. No pet insurance company covers pre-existing conditions.

However, Embrace distinguishes between **curable** and **incurable** pre-existing conditions:

- **Curable** conditions (things like ear infections or undiagnosed vomiting or diarrhea) may be eligible for coverage if the pet goes 12 consecutive months treatment- & symptom-free.
- **Incurable** conditions are excluded permanently & include diabetes, allergies, & other chronic conditions.

Embrace defines what conditions are pre-existing by requesting a pet's medical records for the 12 months (or less, if they are a new addition) prior to the purchase of the policy.

### What is an accident-only plan?

Pets who are too old for full accident and illness coverage are eligible for an [accident-only policy](#).

Coverage for this policy includes, but is not limited to:

- Bloat
- Foreign body ingestion
- Hit by car
- Poisoning
- Cuts & lacerations
- & more

### Are pets covered for life?

Yes. Embrace never drops pets or reduces coverage based on age, health status, or because of claims filed. Once enrolled, Embrace does not cancel coverage for anything other than non-payment of premium.



## POLICY PARAMETERS

### What kind of discounts are available?

Embrace offers a 10% discount on policies with multiple pets and a 5% discount for active or former military members.<sup>1</sup>

### What are the waiting periods?

[Waiting periods](#) are standard in insurance. Embrace has a 2-day waiting period for accident coverage and a 14-day waiting period for illness coverage.

Dogs also have a 6-month orthopedic waiting period. Orthopedic means anything related to bones, joints, ligaments, etc. This waiting period can be reduced to as little as 14 days by following the [Orthopedic Exam and Waiver Process](#) after enrollment. This process is not required but is highly recommended.

### What is an annual deductible?

The [deductible](#) is the amount that policyholders are responsible for before reimbursements start. Embrace's deductible is annual, meaning it only has to be met once per policy term instead of every vet visit or once for every different condition, which is how some pet insurance companies operate.

Embrace also offers the best diminishing deductible feature in the pet insurance industry – the [Healthy Pet Deductible](#). For every full policy year that policyholders do not receive an accident or illness claim reimbursement, the pet's annual deductible is reduced by \$50 the following policy term. The deductible could get down to \$0 for consecutive claim reimbursement-free years.

### What is a reimbursement percentage?

A reimbursement percentage is the amount of the vet bill that is reimbursed after the deductible has been met. Embrace reimburses a direct percentage of the covered vet bill rather than based on a benefit schedule. The reimbursement percentage is the opposite of a copay. For example, an 80% reimbursement percentage means the copay is 20%. Policyholders are responsible for 20% of the bill and Embrace reimburses 80%.

The reimbursement percentage options are:

- 70%
- 80%
- 90%

### What is an annual maximum?

The annual maximum is the most Embrace will reimburse covered vet bills in a policy year. Embrace offers several annual maximum options<sup>4</sup>:

- \$5,000
- \$8,000
- \$10,000
- \$15,000
- \$30,000
- Unlimited



## POLICY PARAMETERS

### Is there a lifetime maximum?

No. There is only an annual maximum that policyholders choose at enrollment.

### Will rates increase?

Yes, policy premiums do increase over time for a few reasons, including:

- The pet getting older
- Increases in veterinary costs
- Changes in overall trends in the pet population

Embrace does not raise rates due to submission of claims.

## WELLNESS REWARDS

### What does Wellness Rewards<sup>2</sup> cover?

[Wellness Rewards](#) covers:

- Wellness exams
- Vaccinations & titers
- Flea, tick, & heartworm medication
- Spay/neuter surgery
- Fecal exams
- Routine blood tests
- Microchipping
- Umbilical hernia repair
- Gastropexy
- Toenail trimming
- Routine anal gland expression
- Routine chiropractic care, reiki, massage therapy, acupuncture
- Teeth cleaning
- Prescription diet food purchased at the veterinarian
- OFA & PennHIP exams & X-rays
- Nutritional supplements
- Medicated shampoos
- Behavioral, obedience, & specialty training
- Pet activity monitors
- Grooming
- Cremation or burial
- & much more



## WELLNESS REWARDS

### **Do wellness claims apply toward the annual deductible?**

No. Only charges for covered accidents and illnesses are applied to the deductible. Routine/preventative care items (such as vaccinations, spay/neuter, heartworm/flea/tick preventative, etc.) are not covered by the insurance policy, making them ineligible to be applied toward the deductible.

### **Can Wellness Rewards be purchased without an insurance policy?**

No. Wellness Rewards is not available for standalone purchase. Pet parents must be an Embrace Pet Insurance policyholder to purchase Wellness Rewards.

### **Does Wellness Rewards have per-item limits?**

No. The Wellness Rewards plan is available for any allowable product or service up to the annual allowance.

## CLAIMS

### **How are claims reimbursed?**

Policyholders pay the bill at the time of service. We just need an invoice and the diagnosis when claims are started using the policyholder's MyEmbrace customer account. Embrace reimburses covered amounts (vet bill less annual deductible and copay) via check in the mail or ACH direct deposit.

### **How can claims be submitted?**

Claims can be submitted online through the MyEmbrace customer account, directly uploaded to the Embrace Pet Insurance mobile app, emailed, faxed, or mailed.

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 2222-8), and American Southern Home Insurance Company. Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review, and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors, and are subject to change. Wellness Rewards is offered as a supplementary, non-insurance benefit administered by Embrace Pet Insurance Agency in the United States.  
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<sup>1</sup> Military discount not available in FL, NY, & TN.

<sup>2</sup> Wellness Rewards is not available in RI.

<sup>3</sup> Organized and professional racing is covered if policyholders let Embrace know that their pet is involved in that activity at sign up or when they become involved.

<sup>4</sup> Not all annual maximums are available in every state.