naphia
NORTH AMERICAN
PET HEALTH INSURANCE
ASSOCIATION

Steptoe

Sample Pet Insurer Web Pages – Explanations of Coverage for Consumers

Submitted to the NAIC Pet Insurance (C) Working Group

July 15, 2020

In response to the Working Group's request, NAPHIA Regulatory Committee members provide the following examples of information appearing on their consumer-facing web pages. This is not a comprehensive survey of all insurers' website material, but it reflects what is commonly presented to consumers today, including information on:

- Preexisting conditions (how they are defined and coverage limitations)
- General explanations of coverage and exclusions
- Claims process information
- Customer support resources
- Sample policies
- Answers to consumer FAQs
- Notice to California residents

Regarding the specific presentation and location of this information (which often appears multiple times on an insurer's website), it varies by insurer. As companies innovate and respond to evolving consumer demand and technology, they continually reevaluate how best to display this type of key information. The information is always readily accessible to anyone visiting an insurer website via clear tabs or links.

Preexisting Conditions – Definition & Coverage Discussion

Pre-existing Conditions

1. What is a pre-existing condition?

A pre-existing condition means the condition first occurred or showed clinical signs or symptoms before your pet's coverage started. The Healthy Paws program protects your pet against future conditions. Healthy Paws is here for new accidents and illnesses that may occur after applicable waiting period(s).

Click here for examples of pre-existing conditions.

For additional information please click here to see policy specific provisions related to this FAQ.

2. Is my pet's congenital condition considered pre-existing?

If you are aware that your pet has a congenital condition before you enroll in pet insurance, this condition would be considered pre-existing.

There are many types of congenital conditions that do not become apparent until sometime after birth. Healthy Paws will cover these types of congenital conditions as long as there were no clinical signs or symptoms present before enrollment or during the waiting periods.

For additional information please click here to see policy specific provisions related to this FAQ.

3. Are cruciate ligament (CL, CCL, ACL) injuries covered?

https://www.healthypawspetinsurance.com/frequent-questions

Preexisting Conditions – Definition & Coverage Discussion

Pet Insurance & Pre-existing Conditions

A pre-existing condition is any injury, illness, or irregularity noticed by you or your veterinarian before the end of your waiting period, even if your pet never went to see the veterinarian for it.

Does pet insurance cover pre-existing conditions?

No pet insurance company covers pre-existing conditions, but a pre-existing condition will never prevent you from obtaining pet insurance coverage. Whether your pet's pre-existing condition is curable or not will determine your coverage options for that condition.

Embrace is one of the few companies that distinguishes between curable and incurable pre-existing conditions, allowing for the greatest long-term coverage. Before signing up, it is important to understand what pre-existing conditions your pet insurance company deems curable or incurable. Curable pre-existing conditions may be covered if the pet goes 12 months symptom and treatment free while incurable pre-existing conditions will never be covered.

Examples of how pre-existing conditions might affect a pet's pet insurance coverage:

- Your dog tore her right cruciate ligament before you bought your policy. She then tears the left cruciate ligament 2 years into the policy. The left cruciate tear is a pre-existing condition.
- Your cat had a bout of diarrhea from Giardia eight months prior to enrolling. Two months into the policy term, he has diarrhea again and your veterinarian does not know the cause except she has ruled out Giardia. The diarrhea would be covered.
- Your cat was limping 2 weeks prior to being insured and your veterinarian didn't know what caused it. After your waiting period has expired, your cat is limping again. The limping would be a pre-existing condition.

Your website says you cover my pet's condition.

You'll see lots of pet insurance claims examples on our website. These claims were paid because the conditions were not pre-existing when the pets first enrolled with Embrace.

Have you visited your vet in the last 12 months?

Your policy terms and conditions require you to have a documented visit to the vet in the 12 months before you purchased your policy. Your pet must be examined and documented by a veterinarian for coverage to start. You should get this done as soon as possible so you don't find yourself without coverage when you need it most.

Still not sure about your coverage of a pre-existing condition?

Not everything is black and white when it comes to your pet's health. We try hard to be honest and upfront about what we consider pre-existing before you enroll.

For peace of mind about your pet's coverage we recommend you ask us to conduct a free Medical History Review after you enroll your pet.

https://www.embracepetinsurance.com/coverage/pet-insurance-plan/pre-ex-conditions

Preexisting Conditions – Definition & Coverage Discussion

Coverage

What are pre-existing conditions?

A pre-existing condition is defined as any condition that was present before the end of your waiting periods, even if it wasn't formally diagnosed by a veterinarian. If signs or symptoms were present before the policy started there will be no coverage for that condition, even if you weren't sure what was wrong with your pet.

All pet insurance providers, including Pets Best, do not cover pre-existing conditions in order to keep premiums lower for all pet parents.

If your dog or cat has been previously diagnosed with a condition prior to starting your policy with Pets Best, you can still enroll, but there wouldn't be coverage available for these specific issues or issues related to them.

Although we can't guarantee coverage until you submit a claim and we review your pet's specific conditions, we are happy to answer any questions you have about your policy.

For more information on coverage, **get a quote** or download your policy in your **Customer Account**.

https://www.petsbest.com/faq

Preexisting Conditions – Definition & Coverage Discussion

Whatever medical procedures your cat or dog needs for those unexpected injuries and illnesses, we'll cover. That includes things like:

Diagnostic tests | Surgeries | Hospital stays | Medications | Veterinary supplements | Herbal therapy | Prosthetic devices and carts

Just know that our policy isn't designed to cover the things that happened before you became a member. Conditions that showed signs during waiting periods or before you enrolled are considered pre-existing and are not eligible for coverage.

What is considered a pre-existing condition?

A pre-existing condition is any injury or illnesses that your pet shows symptoms of before coverage begins. You don't need to formally know the name of the condition for it to be considered pre-existing. Pre-existing conditions are not covered by any pet insurance providers.

To help sick pets get better, we at Trupanion just look for any condition that presented before enrolling in a policy or during the waiting periods (5 days for injuries, 30 days for illnesses) to determine what is a pre-existing condition and not eligible for coverage.

https://trupanion.com/pet-insurance

https://trupanion.com/pet-insurance/pre-existing-conditions

Description of Coverage and Exclusions

Coverage Included With All BestBenefit Accident and Illness Plans

Accidents −

Examples include broken bones, poisoning, car accident, lacerations, foreign object ingestion which results in surgery.

This also includes accidents that happen while hunting or in the line of service.

Illnesses +

Cancer treatments +

Hereditary & congenital conditions

Emergency care, hospitalization, and surgery

Prescription medications

Exclusions

Like every pet insurance plan, our plans have some exclusions in order to keep prices affordable. Here are some examples of what's not covered under our insurance plans.

Pre-existing conditions +

Elective and preventive procedures −

Our BestBenefit plans do not cover preventative care or elective care. Examples of elective and preventative procedures include: anal gland expression and removal, tail docking, ear cropping, nail trimming, feline declawing, dewclaw removal. Limited coverage for vaccines and preventive care is available with our optional BestWellness plan.

Parasites +

Non-veterinary expenses, food, special diets, vitamins and supplements +

https://www.petsbest.com/coverage

Description of Coverage and Exclusions

American Modern Pet Insurance Covers:

- Accidents & Illnesses
- Genetic & Breed-specific Conditions
- Wellness & Routine Care (optional coverage)
- Cancer Treatment
- Chronic Conditions
- Alternative Therapies & Rehab
- Diagnostic testing and imaging (e.g. X-ray, ultrasound, MRI)
- ER & specialist care
- Medication (optional coverage)
- Dental care (optional coverage)
- Vet exam fees (some companies do not cover this)

American Modern Pet Insurance will not pay for:

- Cosmetic, elective or preventative procedures such as de-worming, tail docking, ear cropping, and declawing (except where medically necessary)
- Pregnancy, breeding or whelping
- Cremation and burial
- Pre-existing conditions

https://www.amig.com/insurance/pet/

Description of Coverage and Exclusions

PLAN COVERAGE

Healthy Paws Pet Insurance coverage has no caps on payouts.

If your pet needs treatment for an accident or illness, and it's not a pre-existing condition, you're covered. It's that simple.

Save up to 90% on vet bills, with no caps on per-incident, annual, or lifetime payouts.

- Illnesses
- Accidents
- Hereditary Conditions
- Congenital Conditions
- Chronic Conditions
- Cancer
- Diagnostic Treatment
- X-Rays, Blood Tests, Ultrasounds
- Surgery
- Hospitalization
- Prescription Medications
- Emergency Care
- Specialty Care
- Alternative Treatment

Pet Insurance Exclusions

We're all about protecting your pet from unexpected accidents and illnesses and you from the financial problems their treatment may cause.

Our pet insurance plan does not cover the following:

- Pre-existing conditions
- The examination fee
- Pre-existing cruciate ligament injury has a bilateral exclusion. If the cruciate ligament on one leg is injured prior to enrollment or during the 15-day waiting period, then the cruciate ligament on the other leg is excluded from coverage. This is our only bilateral exclusion.
- Preventative care
  - Preventive healthcare including vaccinations or titer test, flea control, heartworm medication, de-worming, nail trim, and grooming.
  - Parasite control including but not limited to internal and external parasites for which readily available prophylactic treatments are available.
  - Dental health care, however if injury to teeth is caused by an accident, we do cover the cost of extraction and/or reconstruction of damaged teeth.
  - Spaying and neutering.
  - Anal gland expression.

https://www.healthypawspetinsurance.com/pet-insurance-coverage-and-exclusions

Description of Coverage and Exclusions

Sample conditions

	whole pet with wellness	major medical	pet wellness
Chronic kidney disease	●	●	
Cleft palate	●		
Collapsed trachea	●	◒	
Corneal ulcer	●	●	
Cryptorchidism	●		

● Full coverage ◒ Some coverage

https://www.petinsurance.com/whats-covered/

Claims Process Information

Filing Claims

1. What should I expect in the event of an illness or accident?

2. How do I file a claim?

Just send us your veterinary paid invoice through our online Customer Center or Healthy Paws Mobile App. If you prefer, you can also submit your claim via email, fax (888-228-4129), or mail.

For additional information please click here to see policy specific provisions related to this FAQ.

3. How can you contact Healthy Paws about a claim?

If you have questions you can email us at claims@healthypawspetinsurance.com or click here.

We are available Monday-Friday from 7:00am to 4:00pm and Saturday-Sunday 8:00am to 5:00pm Pacific Standard Time.

4. Should I file a claim if the invoice total is less than my deductible?

https://www.healthypawspetinsurance.com/frequent-questions

Claims Process Information

Possible Claim Scenarios

Every claim is different, so if your claim isn't as straightforward as one pet seen for one illness, take a look at what's required for different scenarios:

Claims for Recurring Prescriptions
Have your vet's office fill out one claim form with the diagnosis and the name of the medication and hang on to that form. Simply submit it with the invoice each time your pet has a refill.

There's a Pet on the Invoice Who Isn't Insured
That's okay. Please still submit the complete invoice with that pet listed. Because that pet isn't insured, we will not set up a claim for them.

Claims for Visits Related to the Same Condition
If your pet has several visits for the same condition, each visit's invoice is its own claim. We require a separate claim form for every invoice.

Submitting Supporting Documents
If you have supporting documentation (chart notes, discharge summary, etc.), please **do not** submit those with your claim. You may upload those in the **Submit Documents** section of MyEmbrace (this is the **Send Documents** section in the Embrace Pet Insurance app).

What happens next?

Keep an Eye on Your Email and MyEmbrace
Once we have your claim, we'll send you an email to let you know. The claim's status will also be updated in MyEmbrace for easy tracking.

Your Claim is Reviewed
Claims are processed in 10-15 business days as long as we have all necessary information. If we're missing something, we'll reach out to the vet's office and update you in MyEmbrace.

Get Reimbursed
Covered claims are paid by check in the mail (takes about 10 business days), or with direct deposit (funds arrive within 3 business days). You can switch to direct deposit in MyEmbrace.

https://www.embracepetinsurance.com/claims

Claims Process Information

How do I submit a claim?

The best way to submit, update, and see the status of your claims is through your **Customer Account**. You can access your Customer Account from any device, or download our mobile app for your iOS or Android device.

Download on the App Store

GET IT ON Google Play

When submitting claims, we do require an itemized invoice showing where you pet was seen, your pet's name, how much the services cost, and proof of payment.

For more helpful tips and claims filing help, **view our claims page**.

How do I update a claim once it's been submitted?

Do I need to upload a picture of my paper claim form when submitting a claim online?

Is there a deductible or co-insurance with Routine Care coverage?

https://www.petsbest.com/faq

Claims Process Information

HOW TO FILE A CLAIM

Answer ID 8 | Published 03/10/2008 02:27 PM | Updated 06/23/2020 03:21 PM | Access Level Everyone

How do I file a claim?

To submit a claim via fax, email or mail, follow these simple steps:

Step 1: Obtain a claim form. Log onto the Nationwide Pet Account Access page to download a pre-filled claim form, or you can download a blank claim form.

Step 2: Complete your claim form. Using the information from your veterinary visit, fill out the diagnosis section of the claim form and obtain a copy of your itemized invoice. Don't forget to fill in the wellness treatment box if your pet was seen for routine services.

Tip: Fill in only your pet's diagnosis (the name of the injury or illness) in the diagnosis section, not the symptoms or a list of the treatments received. If you are not sure of your pet's diagnosis, ask your veterinarian to write it on the claim form at the end of your visit.

Step 3: E-mail, Fax or Mail your claim and invoice to Nationwide.

Fax to: 714-989-5600
Or
Mail: Nationwide Claims Department, P. O. Box 2344, Brea, CA 92822-2344
Or
E-mail to submitmyclaim@petinsurance.com

Please send only PDF, DOC, JPG, TIFF or BMP files that total less than 10 MB, and please disable your email signature.

http://petinsurance.custhelp.com/app/answers/detail/a_id/8/session/L3RpbWUvMTU5NDIzNTY3OC9zaWQvVS15OHNwTm8%3D

Customer Support Resources

Contact Us

Have questions? Ask away. We're reachable by email, phone, fax - even traditional stamp and envelope. We look forward to hearing from you.

PLEASE NOTE: Due to higher than normal inquiry volume, responses to the contact form below may be delayed. We apologize for the inconvenience.

Current policyholder? Log in to your MyEmbrace customer account online or in the Embrace Pet Insurance app to submit & check on claims, manage billing, update your address, change coverage, or add pets.

Send a Message

**All fields are required.*

First name

Last name

Email address

Customer Care

Contact Center Hours
Mon-Fri 8:30 am-8 pm ET
Sat 9 am-1 pm ET

Phone
(800) 511-9172

Fax
(800) 238-1042

Mailing Address
Embrace Pet Insurance
PO Box 22188
Beachwood, OH 44122-0188

Office Address
Embrace Pet Insurance
4530 Richmond Rd
Cleveland, OH 44128

https://www.embracepetinsurance.com/contact-us

Customer Support Resources

CONTACT US

Members

FAQs

Have a question? Sniff out our FAQs

Email us

We're here to help, send us an email

Main website

petinsurance.com

Phone

New enrollments **800-872-7387**

Customer Care **800-540-2016**

Mailing address

P.O. Box 2344 Brea, CA 92822-2344

Hours

Monday to Friday 5 a.m. to 7 p.m. Pacific time

Saturday 7 a.m. to 3:30 p.m. Pacific time

https://www.petinsurance.com/contact/

Sample Policies

Trupanion sample policy

Trupanion's Customer Care Specialists are available 24/7 to walk you through our policy. Call 888.733.2685 to learn more about our one simple plan.

We'll give you a clear understanding of what you get when you enroll, because you shouldn't have to worry about "fine print" when it comes to your pet's coverage.

To view Trupanion's sample policy, please select the state you live in:

Select your state

View sample policy

https://trupanion.com/pet-insurance/policy/choose-your-policy

Sample Policies

Embrace Policy Terms & Conditions

We believe in being open, honest, and transparent. That's why the Embrace Policy Terms & Conditions are easily accessible, so you can review them before you buy.

Policy Details

Your pet's eligibility for an Embrace Pet Insurance plan can be determined only after being underwritten online or over the phone. All new and renewal policies are issued by American Modern Insurance Group, an A+ Superior rated company.

Please Note: These are sample policy documents for new policies only.

Current Policyholders can refer to their terms and conditions through the MyEmbrace customer account online or in the Embrace Pet Insurance mobile app (Google Play Store or Apple App Store).

- CT & MA: Download Policy Terms & Conditions (Last Updated: January 2018)
- AZ: Download Policy Terms & Conditions (Last Updated: January 2018) or Download Critical Care Terms & Conditions (Last updated: May 2020)
- All other states: Download Policy Terms & Conditions (Last updated: January 2018)

https://www.embracepetinsurance.com/coverage/pet-insurance-plan/embrace-terms

Answers to Consumer FAQs

Getting Reimbursed

1. How long does it take to get reimbursed?
2. What are my options for reimbursement?
3. Can you pay my veterinarian directly?

Managing Your Policy

1. Why didn't I get my policy documents in the mail?
2. How do I add a new pet?
3. How does the annual deductible work?
4. Can I change my deductible or reimbursement level after enrolling?
5. How can I lower the cost of my premiums?

Billing

1. What is the 30-day Free Look Period?
2. How do I update my profile or billing information?
3. When will the monthly payment be charged or deducted?
4. What payment methods do you accept?
5. Can I make a late payment?
6. Will my premiums increase?
7. How do I cancel my policy?
8. Why do you charge a one-time $25 admin fee?
9. Why can't you take my billing information over the phone?

Refer A Friend

1. How do I participate in the Healthy Paws Refer-A-Friend program?
2. Where can I see referral reports?

https://www.healthypawspetinsurance.com/frequent-questions

Answers to Consumer FAQs

Customer Service

How do I update my personal information? +

How can I add a new pet to my account? +

What are Pets Best operating hours? +

How does my policy renew? −

Pets Best offers policies that automatically renew on an annual basis from your policy effective date. You'll receive a renewal notification from us 30-90 days prior to your policy renewing based on your state's regulations.

How can I change my pet's policy? +

How do I cancel my policy? +

https://www.petsbest.com/faq

Answers to Consumer FAQs

Medical History Review

- What is a medical history review?
- What is the benefit of the medical history review?
- How much medical history is needed for the medical history review?

Healthy Pet Deductible

- How does the Healthy Pet Deductible work?

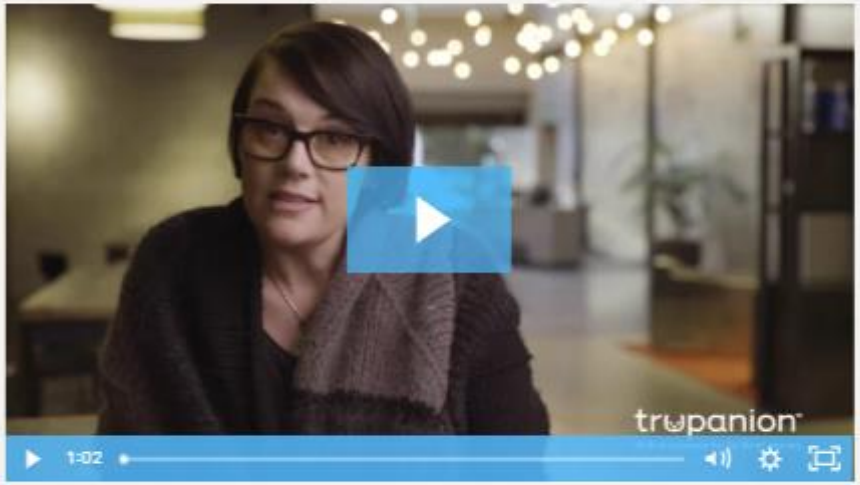
With Healthy Pet Deductible, your pet's annual deductible is automatically reduced by $50 each year that you don't receive a claim reimbursement. Healthy Pet Deductible is included with every policy at no extra charge.

Once your pet's deductible decreases to $0, that's as low as it can go. We'll automatically apply any Healthy Pet Deductible credits you've earned when you're eligible for reimbursement. Once you receive an accident or illness claim reimbursement greater than your current Healthy Pet Deductible credit, the Healthy Pet Deductible credit resets to zero for your next policy year.

https://www.embracepetinsurance.com/coverage/faq

Answers to Consumer FAQs

Deductibles explained in 60 seconds



https://trupanion.com/pet-insurance/deductibles

Notice to California Residents

AMERICAN PET INSURANCE COMPANY

a New York Domiciled Stock Company, NAIC #12190
Administrative Office: 6100 4th Ave S. Seattle, WA 98108

CALIFORNIA

Insurer Disclosure of Important Policy Provisions

A policy excludes coverage due to any of the following:

1. A preexisting condition
2. A chronic condition if manifested prior to coverage

Other exclusions may apply. Please refer to the exclusions section of the policy for more information.

Waiting Periods that Apply

1. 14 days following the Policy Effective Date for any Illnesses and any related Conditions.

2. 3 days following the Policy Effective Date for any Injuries and any related Conditions.

3. 6 months following the Policy Effective Date for any Cruciate Ligament Events and any related Conditions.

4. Once met, these Waiting Periods are waived for continuous, uninterrupted policy renewals, including, at our discretion, uninterrupted policy

https://www.petsbest.com/notice-to-california-residents

Notice to California Residents

Insurer Disclosure of Important Policy Provisions

Example of Claims Payment Formula

The deductible is subtracted from the covered amount. After the deductible has been met, the remaining amount is reimbursed at the reimbursement percentage.

An example with a $1,300 covered amount, a $100 annual deductible and a 90% reimbursement percentage.

$1,300 - $100 = $1,200
$1,200 x .9 = $1,080 (reimbursed amount)

Waiting Periods

The waiting periods for Embrace's accident and illness coverage are:

- Illnesses: 14 days
- Accidents: 48 hours or 14 days, depending on state
- Orthopedic Conditions (dogs only): 6 months

To find out which accident waiting period your state falls under, visit EmbracePetInsurance.com

https://www.embracepetinsurance.com/docs/default-document-library/stateofca_document_final-50026.pdf?sfvrsn=8133c97b_2

Notice to California Residents

WHY TRUPANION | COVERAGE | COMMON QUESTIONS | GET A QUOTE | OFFERS & CERTIFICATES

Careers

Contact us

Trupanion supports pet charities

News room

Partnership opportunities

Get a quote

CALIFORNIA

Insurer Disclosure of Important Policy Provisions

1. This policy excludes coverage for any condition where signs or symptoms exist prior to the pet's date of enrollment. (See section 9.B. of the policy)
2. Other exclusion may apply. (See section 9 of the policy)
3. Policy waiting periods apply unless waived by endorsement. (See section 9.A. of the policy)
   A. This policy contains a 30-day waiting period for illnesses.
   B. This policy contains a 5-day waiting period for accidents.
4. This policy does not reduce coverage or increase premiums based on the insured's claim history.
5. Pre-existing condition is defined as, "Any condition for which a veterinarian provided medical advice, the pet received treatment for, or the pet displayed signs or symptoms consistent with the state Condition prior to the effective date of a pet insurance policy or during any waiting period."
6. Claim payments are subject to the terms and conditions of the policy. Once the eligible costs from the invoice(s) are determined, the policyholders chosen deductible will be applied and then followed by the 10% co-insurance.

https://trupanion.com/about/california-notice