



PET INSURANCE 101




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**What You Need To Know
About Insuring Your Furry Friend !**



Why do I need Pet Insurance?

There are a lot of reasons why you should insure your pet. Just like with yourself and with your family, the unexpected can happen and that's when it pays to have your pet insured. Even the cost of the expected monthly prescriptions can be offset or sometimes eliminated with the right coverage.

-  Every six seconds, a pet owner is faced with a vet bill of over \$1,000. For most, that's a hard financial burden
-  Having a pet insurance plan helps owners afford vet care when their furry friend is sick or gets into an accident. Pet insurance can help owners make the decision between the life of their pet vs. financial euthanasia.
-  When deciding whether or not you need insurance, consider the cost of treatments without pet insurance.





What is “Pet Insurance” ?

It's the best and cheapest way to protect your pet and your budget from both life-threatening and less severe health conditions regarding your companion animal. Pet Insurance is a policy sold to pet owners that helps them lower the overall costs of high veterinary bills. The coverage is somewhat similar to the health insurance policies for people.









How does it work?

All pet insurance works on a reimbursement model.

Here is the process:

-  Pet owners take their sick or injured pet to a veterinarian or specialist of their choice within the U.S.
-  Veterinarian services are paid for up front, followed by submitting the invoice along with a claim form and veterinarian records for reimbursement.
-  Any further information needed is obtained by us and the claim is processed within two weeks.
-  Pet owners receive payment back from the insurance company.







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What do I need to know before applying?

-  In most cases of pet insurance, the owner is responsible for covering the veterinary invoices from pocket. After filing the claims to the insurance company you get reimbursed sometime after. So don't expect to get the money right away.
-  Generally, it takes 1 week to 2 months for owners to get the insurance money back.
-  When talking about timing it's important to mention that you don't get to use the pet insurance the same moment you sign up. A waiting period of a few weeks is required before the insurance activates. The reason for such a policy is to prevent people from getting pet insurance just because they noticed something wrong might be going on with their pets the last couple of days.
-  Most pet insurance deductibles in the US range from \$200-\$500 with the average being \$250. This type of payment is different from the monthly premium which can range from \$25 - \$150 per month.

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People are loving Pin Paws Pet Care



Candy R
San Antonio, TX

“Rosco and Bootsy are now ready to go to doggy daycare everyday since I am able to save their vaccination records in their Pin Paws online profiles.”





Pin Paw Claim Tales
**A Chocolate-Caused
Cause for Alarm**



Maggie the Aussie-Doodle got more than she bargained for after eating chocolate one night. She was rushed to the vet, and after many workups, she was able to be treated.

Total Vet Bill \$1,565

Reimbursed \$1,319





Helping your pets live their best life

Pin Paws teams up with MetLife to provide coverage for you pets. MetLife's comprehensive pet insurance plans provide access to the best medical coverage and veterinary care options. Now, giving your loved ones the best pet insurance coverage is as easy as growing old together! Multiple Value-Added Benefits are included with a MetLife plan and Routine Care Option are Available with Customized Plans!





Why get insurance Through Pin Paws?

3 Additional VALUE ADDED pet benefits:

PetCLOUD

Provides your pet with an online profile for storing important veterinary and medical information as well as uploading important documents.

Should your pet become lost, you have immediate access to downloading a pre-filled lost poster with the click of a button.

PawPINNER

Ever wanted to pin down those wandering paws? We all love our pets dearly, but due to modern day living a simple pet tag with a phone number isn't enough. As much as we love to give our four legged best friends as much freedom as possible, sometimes they can enjoy a little too much and disappear off much to our dismay! There's no worse feeling than losing your pet! No more worrying, fretting or panicking – this system allows you to be notified almost immediately when your pet is found.

whiskerDocs®

We know how much you love your pet and we want to help. Connect in seconds with the whiskerDocs team of veterinary experts, 24 hours a day, every day! Call, email, or live chat, and we'll help you make the best decision about your pet's health or behavior, including whether you need to see a vet or seek emergency treatment.





**Don't wait any
longer!**

**Monthly Memberships
Starting at \$24.99/mo.**

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