

## Healthy Paws Pet Insurance – Product Specification

Healthy Paws Pet Insurance is an easy-to-understand pet health insurance plan that covers injuries, illnesses, genetic conditions, and emergency care for dogs and cats. Coverage is provided with no claim limits and offers unlimited lifetime benefits with an annual deductible.

### Features & Benefits

|                         |  |
|-------------------------|--|
| Eligibility             | Lifetime coverage for dogs and cats. Enroll pets anytime between 8 weeks and before 14 years old.  |
| Discounts               | Multiple discounts saving up to 10% applied at time of rate quote with actual dollar savings presented to pet parent.  |
| Payment Frequency       | Monthly  |
| Payment Options         | Automatic monthly billing via credit/debit card  |
| Premium Calculation     | Each pet's quote is customized based on pet type, breed, age, zip code, reimbursement and deductible selections. <ul style="list-style-type: none"> <li>• Customizable reimbursement level: 90%, 80%, 70% or 60%*</li> <li>• Customizable annual deductible: \$100, \$250, \$500 or \$750*</li> </ul> *Choice will vary depending on pet's age.  |
| Benefits                | Unlimited lifetime benefits with no caps on claims. Healthy Paws is the only company to offer unlimited lifetime benefits and an annual deductible.  |
| Coverage                | <ul style="list-style-type: none"> <li>• Illnesses</li> <li>• Accidents</li> <li>• Hereditary Conditions</li> <li>• Chronic Conditions</li> <li>• Cancer</li> <li>• Diagnostic Treatment</li> <li>• X-Rays, Blood Tests, Ultrasounds</li> <li>• Surgery</li> <li>• Hospitalization</li> <li>• Prescription Medications</li> <li>• Emergency Care</li> <li>• Specialty Care</li> <li>• Alternative Treatments</li> <li>• Visit Any Licensed Veterinarian</li> </ul>   |
| Limitations/Exclusions  | <p>Healthy Paws is designed to protect you and your pet from unexpected illness and accidents. The policy contains limitations and exclusions, including the following:</p> <ul style="list-style-type: none"> <li>• Pre-existing conditions</li> <li>• Spay/neuter procedures</li> <li>• Preventative or routine care</li> <li>• The office visit fee or veterinary exam fee</li> </ul> <p>A pre-existing condition means that the condition first occurred or showed clinical symptoms before your pet's coverage started (including waiting periods). Our pet insurance protects you against future conditions.</p> |
| Reimbursement Method    | Reimbursement based on the actual veterinary bill.   |
| Healthy Paws iPhone App | Submit a claim from anywhere, without a claim form. Just take a photo of your invoice and send it to Healthy Paws via the app. You can manage your account, monitor your claim status, plus much more!   |
| Claim Processing        | The average claim processing time is 3.5 days.   |
| Customer Rating         | Healthy Paws is the #1 rated pet insurance plan and has earned a 98% customer satisfaction rating at PetInsuranceReview.com.   |

**Add Healthy Paws Pet Insurance to your benefit package today!**

**Need more information: Contact AJM Associates, Inc. at (248) 778-6070 or email at [info@ajmassoc.com](mailto:info@ajmassoc.com)**