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HEALTHCARE

Petfinder.com
ADOPT A HOMELESS PET

ADOPTION INSURANCE REFERENCE GUIDE





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Welcome to PetFirst Healthcare

PetFirst Healthcare was founded by the former CEO of the Kentucky Humane Society. Serving for eight years in that capacity, he brings a unique understanding of the adoption process from a humane perspective. PetFirst's adoption coverage was designed to integrate seamlessly with your current adoption process, which we understand varies from humane agency to humane agency.

PetFirst Healthcare, an innovative leader in pet insurance, offers easy to understand lifelong coverage for dogs and cats. PetFirst's comprehensive coverage is unique in the industry providing simplified coverage with no per diagnosis limits and premiums unaffected by age, breed or location. PetFirst provides reliable customer service and reimburses claims in less than 10 business days to complement their healthcare offering. Prompt claims reimbursement is important as all pet insurance is set-up as a reimbursement program. This feature also gives pet parents the flexibility to choose any veterinarian nationwide.

Humane Agency Partnerships

PetFirst Healthcare is proud to partner with hundreds of animal rescue and adoption agencies throughout the United States. PetFirst provides new adopters with the peace of mind of knowing that their pet will be taken care of in the event of an unexpected accident or illness. The adoption insurance is \$5 for the first month and then automatically renews for \$14.95 per month thereafter. This program is designed to allow the adopter to have the option of contacting PetFirst toll-free via 1-877-291-PETS (7387) or online at www.petfirst.com/petfinder. We do not make outbound calls to the adopters in an attempt to sign them up for coverage.

Regulatory Information

PetFirst Healthcare's liabilities for the administration of pet insurance policies are insured by underwriters with an A+ rating from A.M. Best. PetFirst primarily uses Munich Re American Corporation and its member companies – Munich Reinsurance America (risk bearer) and American Alternative Insurance Corporation (issuing carrier) are A+ Superior rated by A.M. Best.

PetFirst Healthcare: Adoption Insurance Reference Guide



Adoption Insurance Summary

Eligibility	All adopted dogs and cats NO age restrictions
Coverage	Any accident or illness NO named perils or schedule of benefits
Limits	\$1,000 annually \$500 per incident NO limit to the number of incidents that can be claimed
Deductible	\$50 per incident
Reimbursement	100%
Effective	12:01am EST following activation
Enrollment by Pet Parent within 20 Days of Adoption	Via toll-free number (1-877-291-7387) or website (www.petfirst.com/petfinder)
Cost of First Month	\$5.00
Monthly Premium Thereafter	\$14.95

Exclusions

- Pre-existing conditions
- Elective procedures, cosmetic surgeries, including but not limited to tail docking, dewclaws, skin folds, nail trims, and cropping of ears
- Expression or removal of anal glands or anal sacculitis
- Breeding or conditions relating to breeding*
- Special diets, pet foods, vitamins, mineral supplements, grooming costs and bathing (including medicated baths)*
- Treatment of external parasites such as fleas, lice and ticks and preventable internal parasites such as heartworms, hookworms, roundworms, tapeworms and whipworms
- Orthodontics, endodontics and removal of deciduous teeth
- Diagnostic test(s) and treatment(s) for conditions excluded or limited by this policy and complications of conditions excluded or limited by this policy
- Time and travel expenses to the veterinarian's premises or hospital
- Illness or injury which arises out of racing, coursing, commercial guarding or organized fighting of your pet
- Congenital or hereditary defects or diseases*
- Continuous coverage of chronic and long term conditions that manifest in a previous policy year*
- Behavioral problems training or therapy*
- Routine examinations, routine tests or screens, vaccines, teeth cleaning or polishing*
- Preventive treatments and diagnostics for, or conditions relating to, preventable parasites, including heartworms.*
- Spaying/Neutering*
- During the first 12 calendar months in which your policy is in effect, no coverage will be extended for the diagnosis, medical management or surgical correction of anterior cruciate ligament (ACL) or cranial cruciate ligament (CCL) damage or rupture.
- During the first 6 calendar months in which your policy is in effect, no coverage will be extended for the diagnosis, medical management or surgical correction of intervertebral disc(s) regardless of the procuring cause.

*Exclusions marked with an asterisk can be removed with optional coverage riders. Contact PetFirst Healthcare for details.

PetFirst Healthcare: Adoption Insurance Reference Guide



Adoption Insurance Promotion

PetFirst is pleased to provide your organization with leaflets to distribute to your adopters at the point of adoption. This information describes the insurance benefits and also explains the activation process.

Congratulations on adopting a new pet!

Introductory Pet Insurance Offer

Only \$5 for the 1st Month

\$14.95 each month thereafter billed automatically

SAVE ON VET BILLS!

To redeem this special offer, call or register online within 20 days of your adoption

1-877-291-PETS (7387)
Monday - Friday, 8am-9pm EST
www.petfirst.com/petfinder

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- \$1,000 of accident/illness coverage, \$500 per incident
- 100% reimbursement after a \$50 deductible
- Reimbursements in as little as two weeks
- Use any veterinarian

Enroll within 20 days of your adoption!

Your coverage begins at midnight EST following your activation. You must activate this coverage within 20 days of the adoption to be eligible for the introductory offer of \$5 for the first month. Simply call 1-877-291-PETS (7387) or visit www.petfirst.com/petfinder.

Reimbursement is Quick and Easy!

PetFirst Healthcare helps you pay for your accident and illness veterinary costs. Here is how it works:

1. Visit any licensed veterinarian.
2. Pay your veterinarian.
3. Send the completed claim form to PetFirst.
4. Meet the \$50 per incident deductible.
5. Receive your reimbursement check in as little as two weeks.

AAIC
American Alternative Insurance Corporation
Underwritten by American Alternative Insurance Corporation (AAIC), 555 College Road East, Princeton NJ 08543.
AM Best rating: A+ (superior)
AAIC is a subsidiary of Munich Re America Corporation and an affiliate of Munich Reinsurance America, Inc.

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What is pet insurance? PetFirst Healthcare pet insurance protects policyholders from the expense of veterinary treatment. PetFirst's coverage is simple and easy to use providing accident and illness protection.

Why do I need pet insurance? With PetFirst, there is no need to worry about unexpected veterinary expenses. From a visit to your veterinarian to a late night visit to the emergency clinic, you can give your pet the best care available while controlling the costs.

Coverage continues automatically. Your pet insurance coverage automatically renews after the first 30 days for \$14.95 per month for dogs and cats of all ages.

"I have to say PetFirst impressed me very much. The pet insurance offer sounded too good to be true, but when Charlie got bronchitis PetFirst reimbursed our claim quickly just like you promised." – Carol of Pepper Pike, OH

To order these leaflets, simply call 1-877-291-PETS (7387) or email reorder@petfirst.com.



How to Introduce Pet Insurance

Adopting a new pet is an exciting time for the pet parent. Because it can also be a confusing time, it's important to mention the adoption insurance coverage specifically rather than just including the leaflet in the adoption package. Here is a guide to quickly introduce the program to your adopters at the point of adoption.

Introduction

The availability of pet insurance through your humane agency adds value to the pet parent's adoption. Remind them of this benefit as you hand them a leaflet.

"Because you have adopted from our organization, you are eligible to receive discounted pet insurance from PetFirst Healthcare. This leaflet gives you the details."

Benefit Description

Pointing to just a few of the benefits on the leaflet reinforces the value of the pet insurance to the adopter.

"This insurance provides \$1,000 of accident and illness coverage. It reimburses 100% of your veterinary costs after a \$50 deductible."

Activation Reminder

Coverage isn't active until the adopter calls or goes online, so remind them to do so as soon as they get home.

"Although you have 20 days to activate, the insurance isn't effective until the day after you call or go online. Activate the insurance today to ensure your pet is protected in case of an unexpected accident or illness."



FAQS

ENROLLMENT

- Q:** What is the adoption insurance program?
A: The adoption insurance program offers accident and illness pet insurance to new adopters for an introductory price of \$5 for the first 30 days. The coverage then automatically renews for \$14.95 each month thereafter. The insurance provides \$1,000 of accident and illness coverage with a \$500 per incident limit. PetFirst reimburses 100% of expenses after a \$50 per incident deductible.
- Q:** How does the shelter offer the adoption coverage to each adopter?
A: At the point of adoption, the shelter representative hands the leaflet to the adopter referencing:

 - \$1,000 maximum annual coverage for unexpected accidents/illnesses
 - \$500 per incident
 - Adopters must call the PetFirst toll-free number on the leaflet or visit www.petfirst.com/petfinder within 20 days of the adoption to activate
- Q:** What if the adopter has more questions for the shelter representative?
A: The adopter should be encouraged to call the PetFirst toll-free number on the leaflet or visit www.petfirst.com/petfinder for more information.
- Q:** Does the shelter have to enroll or activate the policy for the adopter at the point of adoption?
A:No, the adopter is responsible for calling the PetFirst toll-free number or visiting www.petfirst.com/petfinder to enroll and activate within 20 days of the adoption. Coverage is effective at midnight EST following activation.
- Q:** Can the adopter enroll online via the Internet?
A: Yes, the adopter can enroll via www.petfirst.com/petfinder anytime within 20 days of the adoption date. Coverage is effective at midnight EST following activation.
- Q:** If the adopter does not receive a leaflet at the shelter when adopting their pet, is the adopter still eligible to receive the introductory adoption insurance offer?
A: No, the adopter should receive the adoption insurance leaflet at the point of adoption to be eligible to enroll.
- Q:** Is there a cost to the shelter or rescue group for the adoption insurance program?
A: No, there is no cost to the shelter or rescue group, and there is no contract to sign.



COVERAGE

1. **Q:** Will the pet parent be reimbursed for treatment at any veterinarian?
A: Yes, policyholders are free to use any licensed veterinarian in the U.S. and can be reimbursed in as few as 10 business days.
2. **Q:** What does the adoption program's insurance cover?
A: Coverage is for ANY unexpected accident or illness unless noted in the exclusions on page 2.
3. **Q:** Is routine wellness covered under the adoption program?
A: Routine wellness is part of PetFirst's comprehensive programs and not the adoption program. Adopters will have an opportunity to learn about PetFirst's comprehensive programs when they contact PetFirst to activate the adoption coverage.
4. **Q:** What are the coverage amounts?
A: \$1,000 annual/\$500 per incident. There is a \$50 deductible per incident, then PetFirst covers 100% of the vet bill for any unexpected accident or illness unless noted in the exclusions on page 2.
5. **Q:** Is there a waiting period for an adopter's insurance to become effective?
A: Adoption coverage starts at midnight following activation. Since coverage is not effective until the day after the adopter activates the coverage, the adopter should be encouraged to call or go online the day of adoption.
6. **Q:** What if the adopter's new pet has an illness 5 days following the adoption but has not yet called PetFirst or visited www.petfirst.com/petfinder to activate coverage? Will the vet bill be covered?
A: Pre-existing conditions are not covered by the adoption insurance. If symptoms have manifested for a particular condition before the coverage is effective, that condition is considered pre-existing. The adopter has 20 days from the time of the adoption to activate coverage, but the coverage is not retroactive. If the adopter had contacted PetFirst before the illness developed, the condition would have been covered.
7. **Q:** Are there any exclusions for pre-existing conditions?
A: Yes, conditions identified prior to the effective date are excluded.
8. **Q:** Are there are limits other than the per incident limit and maximum benefit limit?
A: No, the adoption insurance is limited only by the \$1,000 maximum benefit limit and the \$500 per incident limit. There are no per diagnosis limits, "reasonable and customary" fee restrictions or list of named perils.



CLAIMS

1. **Q:** How does an adopter file a claim?

A: Once the adopter calls the PetFirst toll-free number or visits www.petfirst.com/petfinder to activate, they will have access to PetFirst's one-page claim form. They simply need to have the veterinarian sign the form with the diagnosis. The adopter then mails the form and veterinary receipts to PetFirst. Once the necessary information is provided, PetFirst will reimburse the policyholder within 10 business days.

2. **Q:** Is there a deductible or co-pay for the adoption insurance?

A: There is a \$50 deductible per incident, and then PetFirst will cover 100% of the remaining vet bill for any unexpected accident or illness up to \$500 per incident and \$1,000 annually.

PROMOTION

1. **Q:** Can my adoption agency promote PetFirst's insurance on our website?

A: Yes, PetFirst can provide a customized banner for your website to promote the availability of insurance through your organization.





Contacts

- **Activation and Customer Service**
877-291-PETS (7387) – Option 1
Monday-Friday, 8am-9pm EST
www.petfirst.com/petfinder
 - **Claims**
877-291-PETS (7387) – Option 2
Monday-Friday, 8am-9pm EST
 - **Fulfillment and Reordering**
877-291-PETS (7387) – Option 3
reorder@petfirst.com
 - **General Questions**
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