

Pet Insurance Policy Comparison

Embrace	Trupanion
AGE	
All dogs & cats <u>up to 14 years old</u>	All dogs & cats <u>8wks-14yrs</u>
POLICY	
The policy holder makes three choices about their accident & illness policy: (1) the amount of the deductible (2) the % of each claim that Embrace will cover (up to 80%) (3) the maximum annual payout limit	There is one policy, a comprehensive accident & illness policy. The policy holder chooses a deductible from \$0-\$1000.
DEDUCTIBLE	
There is a deductible on all eligible claims which is incurred annually.	There's a deductible on all eligible claims which is incurred per incident.
WAITING PERIOD	
2-day waiting period on all accident claims 14-day waiting period on all illness claims* No waiting period on wellness claims <small>*There is a 6-month waiting period for any orthopedic problems to be covered under the trial policy unless a veterinarian performs an exam and signs the orthopedic waiver. This form will be sent by email once enrolled.</small>	5-day waiting period on accident claims 30-day waiting period on illness claims
PREMIUMS	
The premium increases annually once the pet turns 5 years old.	Premiums do not increase due to age or claims that have been made. (e.g. if the pet is enrolled as a puppy, the rate stays as the "puppy rate" for life)
PAYOUT	
The payout percentage on eligible claims is determined by the policy, up to 80%. Exam fees are always covered. There are annual and lifetime payout limits.	The payout on eligible claims is always 90%. Exam fees are never covered. There are never any payout limits.
WELLNESS	
Optional wellness plans can be added to the regular policy. <small>Examples of wellness payouts are: spay/neuter, routine blood screens, heartworm prevention, and some dental work</small>	No wellness or preventative care is covered.
CONDITIONS	
Pre-existing conditions are not covered. A condition can be considered "curable," and therefore covered again after 12 months.	Pre-existing conditions are not covered. The patient is considered clear of a condition after 24 months without symptoms or related complications.
MISCELLANEOUS	
There is a 5% discount when paying with a bank account. You'll earn a \$50 credit each year your pet is healthy. Pets older than 14 are only eligible for an accident policy.* <small>*Examples of accidents covered include: bloat, hit by car injuries, and poisoning. Examples of illnesses not covered under the accident policy are: cancer, pancreatitis, and kidney disease. The accident policy comes with the following items pre-set: \$5,000 maximum payout, \$100 annual deductible, and 90% claim coverage.</small>	The enrollment fee is \$35. Once covered, a pet is covered for life and cannot be dropped. Cold laser treatment is covered under the regular core policy.