



Adoption Insurance Program Reference Guide

recommended by:

Petfinder
ADOPT A HOMELESS PET



Adoption Insurance Program Reference Guide



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Introduction of PetFirst

PetFirst was founded in 2004, stemming from a shocking veterinary bill for one of the co-founder's dogs, Midnight. Knowing there must be a need out there for other pet parents like him who wanted to provide the best care available to their pet, but needed some help to mitigate the financial aspect, PetFirst was established.

PetFirst was co-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 insurance plan was designed to integrate seamlessly with your current adoption process, which we understand varies from humane agency to humane agency.

PetFirst prides itself on offering simple, easy-to-understand coverage that can be customized to meet each pet's needs, as well as his/her parent's budget. With options for coverage limits, deductibles and reimbursement levels, PetFirst has a plan that works for every pet parent. Our claims submission process offers options to mail, fax or email, making it easy and convenient. PetFirst knows many pet parents provide loving homes to several pets and is one of the only pet insurance companies to offer multiple-pet plans to make providing coverage for an entire fur-family cost effective.

Adoption Insurance Program

PetFirst's adoption insurance is a discounted pet insurance offer available to every dog and cat adopted from your organization, regardless of age or breed. This program ensures the pets you adopt out are covered for unexpected accidents and illnesses. PetFirst's adoption insurance plan, Standard 500, provides accident and illness coverage for only \$5 for the first month, and \$14.95 each additional month thereafter. This provides \$1,000 of accident and illness protection, with a \$500 per-incident limit, which can be a safety net for a pet parent to be able to afford an unforeseen medical emergency, rather than making the tragic decision not to treat.

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.

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Adoption Insurance Coverage Summary

Eligibility	All dogs and cats No age restrictions
Coverage	Any accident or illness
Limits	\$1,000 aggregate limit \$500 per-incident limit
Deductible	\$50 per-incident
Reimbursement	100%
Effective	12:01 am EST following activation
Enrollment	Toll-free 877-291-PETS (7387) or online at www.petfirst.com/petfinder
Cost	\$5 first month \$14.95 each month thereafter, automatically billed

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

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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.

Don't leave your new pet's health to chance.

Protect your pet with PetFirst pet insurance Standard 500 plan:

- \$1,000 of accident & illness coverage
- \$500 per incident limit
- 100% reimbursement after \$50 deductible
- Use any veterinarian, emergency clinic or specialist
- Coverage effective at midnight following activation

Only \$5 first month
\$14.95 each month thereafter billed automatically

Call Today!

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

Petfinder petfirst

How It Works:

Pet insurance works differently than human health insurance; it is reimbursement based, which allows you to utilize your favorite veterinarian, as well as emergency clinic and specialists. There is no need to check if your veterinarian is in a "network." You pay the treating vet, send us the bill and claim form, and we will reimburse you according to your plan. PetFirst has one of the fastest claim processing times in the industry, within 10 business days.

The PetFirst Difference:

PetFirst offers simple, easy-to-understand coverage that can be customized to meet your pet's needs and your budget. With options for coverage limits, deductibles and reimbursement amounts, we have a plan that works for every pet parent. Our claims submission process offers options to mail, fax or email, making it easy and convenient. PetFirst knows many pet parents provide loving homes to several pets and we are one of the only companies to provide multiple-pet plans to make providing coverage for your entire fur-family cost effective.

Apply your \$9.95 discount toward

Lifetime Coverage

PetFirst has your pet covered. For life.

Our new Lifetime plans are perfect for cats and dogs offering coverage for:

- Accidents
- Illnesses
- Chronic & Hereditary Conditions

Other benefits of PetFirst's Lifetime coverage include:

- No Per-Incident Limits
- Coverage for Hip Dysplasia
- Customizable Deductibles & Reimbursement Levels

Once your pet is covered with a PetFirst Lifetime plan, we will cover all chronic conditions like diabetes, arthritis and cancer into your furry friend's golden years.



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

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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. As a non-licensed insurance agent, please refer any specific questions that adopters may have regarding coverage, to PetFirst.

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. 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.

"Active the insurance at your earliest convenience because 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 accident or illness."

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FAQ's

Enrollment

1. **Q:** What is the adoption insurance program?

A: PetFirst's adoption insurance program is a discounted pet insurance offer available to every dog and cat adopted from your organization, regardless of age or breed. This program ensures the pets you adopt out are covered for accidents and illnesses. PetFirst's adoption insurance provides accident and illness coverage for only \$5 for the first month, and \$14.95 each additional month thereafter. This provides \$1,000 of accident and illness protection, which can be a safety net for a pet parent to be able to afford an unforeseen medical emergency, rather than making the tragic decision not to treat.

To activate the insurance, pet parents can either register online at www.petfirst.com/petfinder or by calling 1-877-291-PETS(7387). The insurance isn't active until they activate it, and is not retroactive to the date of the adoption. Once their insurance is active, they use the veterinarian of their choice and submit their bills for reimbursement. PetFirst reimburses 100% of veterinary bills after a \$50 deductible, and our claims department usually processes those claims within 2 weeks.

2. **Q:** How does the shelter offer the adoption insurance program to its adopters?

A: At the point of adoption, the counselor should show the leaflet to the adopter and reference its benefits of:

- \$1,000 of accident and illness coverage
- \$500 per-incident limit
- Adopters must call the toll-free number or go online to activate the coverage

3. **Q:** What if the adopter has questions for the shelter representative?

A: The adopter should be encouraged to call the PetFirst toll-free phone number to speak with a licensed agent or go online to www.petfirst.com/petfinder to find the answers to their questions.

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4. **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 activating their coverage either by phone or online. However, you do have the ability to enroll your adopters on the Petfinder Admin page if you would like to do so. On the navigation toolbar, select PetFirst Insurance and click the enroll adopters link. This will enable you to sign up your adopters at the time of adoption.



5. **Q:** Can the adopter enroll via the Internet?
- A:** Yes, an adopter can enroll for the adoption insurance plan by going to www.petfirst.com/petfinder and filling out the required information to setup the policy. Coverage will begin at 12:01 EST following the enrollment.
6. **Q:** Is there a cost to the shelter or rescue group to offer the adoption insurance program?
- A:** No, there is no cost to the shelter, nor any contracts to sign.

Coverage

1. **Q:** Do adopters have to use specific veterinarians for the pet insurance to work?
- A:** No, pet insurance is based on reimbursement to the pet parent, so you can use any licensed veterinarian, emergency clinic or specialist in the United States. There is no need to worry if your veterinarian is in a “network.”
2. **Q:** What does the adoption insurance plan, Standard 500, cover?
- A:** The adoption insurance plan covers any accident or illness as long as it is not on the list of exclusions provided on the coverage summary on page 4.

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3. **Q:** Is routine wellness covered as a part of the adoption insurance?
A: No, routine care coverage is not included as a part of the adoption insurance plan, however, adopters can add a routine care rider to cover routine expenses once they contact PetFirst to activate the insurance. PetFirst offers routine riders that cover up to \$125, \$250 and \$400 worth of routine care reimbursement.
4. **Q:** What are the coverage limits for the adoption insurance?
A: The adoption insurance plan covers up to \$1,000 annually for accidents or illnesses with a \$500 per-incident limit. This means that for each injury or illness an adopted pet sustains, PetFirst will reimburse up to \$500 for that specific accident or illness. Adopters are reimbursed 100% of the veterinary bill up to the limits stated, after a \$50 per-incident deductible.
5. **Q:** Is there a waiting period for the adopter's coverage to become effective?
A: Coverage with the adoption insurance begins at 12:01 EST following activation of the policy for accidents and illnesses. The policy is not back-dated to the time of adoption, thus it is important to encourage adopters to sign up for coverage immediately.
6. **Q:** What if an adopter's pet has an illness 5 days after adoption, but has not yet contacted PetFirst to activate their coverage? Will the illness be covered?
A: Pre-existing conditions are not covered by the adoption insurance. If symptoms have begun to manifest prior to the effective date of the policy, they are considered pre-existing. The adopter has 20 days to activate the policy, however, coverage is not retroactive. If the adopter had contacted PetFirst to setup their policy prior to the illness, it would have been covered.
7. **Q:** Are there any exclusions for pre-existing conditions?
A: Yes, conditions diagnosed or manifesting prior to the effective date are excluded from coverage.

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Claims

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

A: Once the adopter activates their coverage, they will receive a policy packet, which will contain a one-page claim form. To submit a claim, the claim form must be filled out completely and signed by the adopter and treating veterinarian, and sent to PetFirst via email, fax or mail with the written veterinary records and invoice.

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

A: The adoption insurance plan has a \$50 per-incident deductible, then PetFirst will reimburse 100% of the veterinary bill up to the \$500 per incident limit or \$1,000 annual limit.

Promotion

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

A: Yes, we are happy to provide you with the banner ads below to promote the availability of the pet insurance through your organization. Contact us at 1-877-291-PETS(7387) or reorder@petfirst.com for the files and directions on how to link to the adoption insurance information.

Don't leave your new pet's health to chance.
Activate the pet insurance plan recommended by Petfinder!

petfirst
▶ Get a Quote

Don't leave your new pet's health to chance.
Activate the pet insurance plan recommended by Petfinder!

petfirst
▶ Get a Quote

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Contacts

Activation and Questions

1-877-291-PETS (7387)- Option 1
Monday-Friday, 8am-9pm EST
Saturday, 11am-5pm EST
www.petfirst.com/petfinder

Customer Service

1-877-291-PETS (7387)- Option 2
Monday-Friday, 8am-9pm EST

Reordering

reorder@petfirst.com

General Questions

Chelsea Mull
Senior Account Executive
812-206-6979
cmull@petfirst.com