



**866-937-PETS (7387)**

Monday - Friday, 8am - 9pm EST

**[www.petfirst.com](http://www.petfirst.com)**

PetFirst Healthcare, LLC is a managing general agent authorized to underwrite and administer pet health insurance policies on behalf of American Alternative Insurance Corporation, a Delaware-domiciled property and casualty insurer with its principal office in Princeton, NJ.



**petfirst<sup>®</sup>**

**We've got your pet covered. For life.**

**Pet insurance customized for your pet and your budget.**



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## How Pet Insurance Works

Pet insurance works differently than human health insurance; it reimburses your vet expenses allowing you to utilize your favorite veterinarian, as well as emergency clinics 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.

## The PetFirst Difference

- Coverage available for all cats and dogs, regardless of age or breed
- Family plans available for multiple-pet homes
- Customizable plans to fit your budget and your pet's needs
- Reduced premium for policies without a claim
- Use any licensed veterinarian, emergency clinic or specialist nationwide
- Convenient claim submission options via email, fax or mail
- Quick claim processing – usually within 10 business days
- Friendly, helpful staff that love pets



## Customize the plan that works for you!

PetFirst's step-by-step plan builder helps you pick and choose the pet insurance policy that is best for you and your pets. Purchase coverage today to see how we keep it simple to keep pets safe.

### STEP 1 > Select your coverage

#### Lifetime Accident & Illness

Lifetime plans provide accident and illness coverage, as well as on-going protection for breed-specific, recurring illnesses or chronic conditions like cancer and hip dysplasia. These plans offer ample annual limits that reset year-after-year.

*Annual Policy Limits:* \$20,000; \$10,000 and \$5,000

#### Standard Accident & Illness

Standard plans provide accident and illness coverage for 12-month policy periods. From a scuffle with the neighbor's pet to an upset stomach, your pet is covered.

*Per-Incident Policy Limits:* \$3,500; \$2,500; \$1,500; \$1,000

### STEP 2 > Pick your deductible and reimbursement

Your deductible is the fixed amount which is your responsibility per incident. Your reimbursement is the percentage of the vet bill you will receive back after your deductible is applied.

*Deductible Options:* \$50, \$100, \$250 and \$500

*Reimbursement Options:* 90%, 80% and 70%

### STEP 3 > Add optional riders

Riders allow you to enhance a policy to provide coverage for incidents generally excluded from your plan selection. (All riders are not available with all plan options.)

*Rider Options:* Routine, Breeders and Prescription Food

### STEP 4 > Purchase your pet's coverage

Go online to [www.petfirst.com](http://www.petfirst.com) or call 866-937-PETS (7387), Monday - Friday, 8am - 9pm EST. Accident and routine coverage is effective at 12:01 EST following activation, and illness coverage is effective 14 days later.