



Spot Pet Insurance Overview



Why Do Employers Offer Pet Insurance?



- 70% of employees own a pet! Costs of new pet ownership is expensive, the first year alone can be over \$1800.
- Pet Insurance is one of the highest in demand voluntary benefits.
- Employee retention! Benefits is one of the top reasons employees stay loyal to a company.
- Spot Pet Insurance can help to alleviate financial stress for your employees who own a pet.
- Employers see it as a way to demonstrate that they care about employees.
- Offering pet insurance is a recruitment tool!

A person wearing a blue and white striped long-sleeved shirt is sitting on a light-colored tiled floor. A golden retriever is lying down to the left of the person, and a grey and white cat is sitting in front of the person's legs. The background is a plain, light-colored wall.

The Spot Mission

Our mission is to create communities of healthier pet families.

Proud contributor to the American Humane Society to promote animal welfare

On our best day, a plan from Spot can be the difference between a pet parent saying yes or no to a life-saving surgery for their pet

Pet Insurance is a Walk in the Park



Special Discount: Up to 20% OFF on Premiums

10% group discount on all pets, plus, a 10% multi-pet discount on all additional pets.



Dog 1:
10% Off



Cat 2:
20% Off



Dog 2:
20% Off



No Networks

Visit any licensed Vet, Emergency Clinic or Specialist.



Pre-Existing Condition Clause

No pet insurance provider covers pre-existing conditions. However, we will no longer consider a condition to be pre-existing if your pet has been **cured** of it and **without treatment** for it, or **symptoms** of it, for 180 days.²



30-Day Money Back Guarantee¹

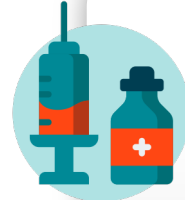
If you are not thrilled with Spot's affordable coverage options, we'll give you your money back.

What do Spot Pet Insurance Plans Cover?



Accidents

Bites, cuts, broken bones, lodged foreign objects, etc.



Illnesses

Digestive problems, UTIs, cancer, kidney disease, etc.



Hereditary Conditions

Hip dysplasia, heart disease, respiratory issues, eye disorders, etc.



Behavioral & Chronic Issues

Diabetes, arthritis, allergies, etc.

and much more...



PREVENTATIVE CARE OPTIONS

Gold Coverage

\$250 Total Benefit

Covers:

- ✓ Wellness Exams
- ✓ Dental cleanings
- ✓ Vaccinations
- ✓ Canine heartworm test
 - ✓ Deworming
- ✓ Feline FELV test
- ✓ Fecal tests

OR

Platinum Coverage

\$450 Total Benefit

Covers:

All Gold Coverage

Benefits plus...

- ✓ Spaying/Neutering
- ✓ Vaccinations (Including Bordetella)
- ✓ Blood tests & urinalysis
- ✓ Health certificate



Alternative Therapies

Spot plans cover alternative therapies used to treat covered conditions. *

- Acupuncture
- Low-Level Laser Therapy
- Hydrotherapy

Behavioral Issues

Spot helps with vet visits for behaviors you would like to correct, including*:

- Anxiety
- Destruction of the home
- Aggression

*You can view the full list of items covered in Spot's sample policy available through this link: <https://spotpetins.com/sample-policy/>



It's 10:44pm

Your dog is throwing up!

Get peace of mind with 24/7 Access to VetAccess™

Helpline to answer all questions about pet health, behavior, and wellness answered by veterinary experts at no additional cost. **Included in EVERY plan. Spot also covers Virtual vet visits and Mobile vet visits.**

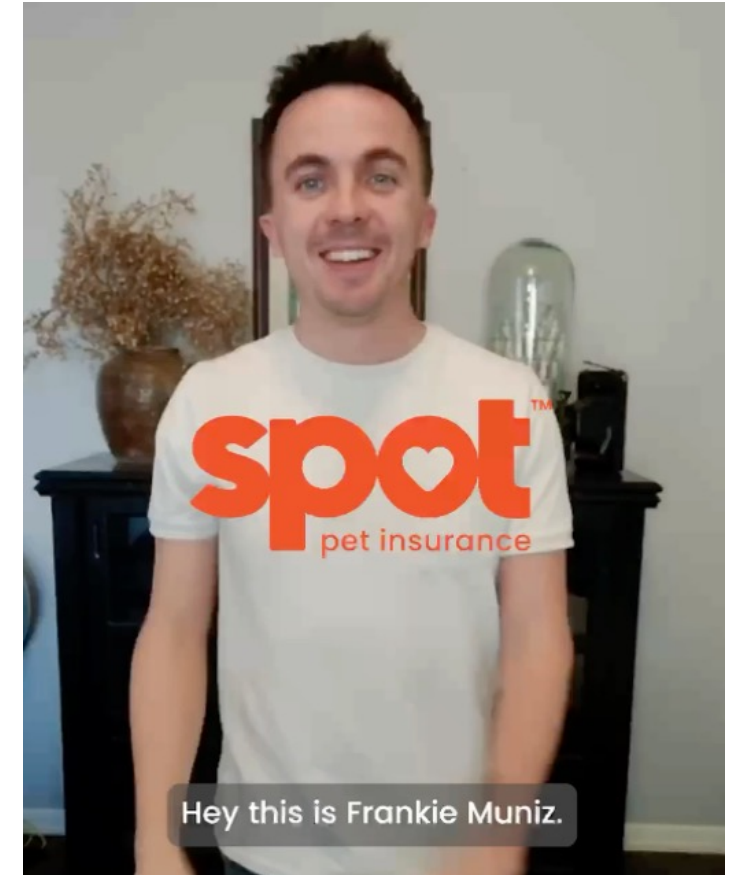


Direct Bill Option

- ♥ Individual is policyholder
- ♥ Enrollment is not limited to OE
- ♥ No group is too small
- ♥ HR Dept's **love** Spot, we do the heavy lifting!
- ♥ Quick set up (average 48hour turnaround) – Digital media kit and unique co-branded link for turnkey (24 hour) roll out (See below for example)
- ♥ Self Pay – Debit/Credit or ACH
- ♥ Pets are individually rated by age, breed, and zip code



Spot Engagement is FUN!



Including:
Email Campaigns, Seasonal Flyers, Cameo Videos, Social Media, Webinars

How Spot Works

01



Visit Any Licensed Vet

Get vet treatment in the US or Canada.

02



Submit Your Claim

Send us your bill online, in our app, or via fax.

03



Get Cash Back

Get paid back for eligible vet bills.



Spot Leads Competitors with an Extensive Policy Offering



	spot pet insurance	Nationwide ⁶	MetLife	fetch [®]	wishbone (Pet Benefit Solutions)	Liberty Mutual [®]	Pets Best [®]
Accident Only Options	♥	×	×	×	×	✓	✓
Unlimited Annual Limit Option	♥	×	✓	×	×	×	✓
Customizable Reimbursement Rate and Deductibles	♥	×	✓	✓	×	✓	✓
10% Multi-Pet Discount for all Additional Pets	♥	×	×	×	×	×	×
No Vet Exam Required for Enroll/Renewal	♥	✓	✓	×	✓	×	✓
Microchip Implantation	♥	Additional Cost Add-On	Additional Cost Add-On	×	Additional Cost Add-On	×	Additional Cost Add-On
Behavioral Conditions	♥	Per Incident Limits	Depends On Plan	\$1,000 Limit	×	✓	Limited ⁶
Alternative Therapies for Covered Conditions	♥	Per Incident Limits	✓	✓	✓	✓	Additional Cost Add-On
Prescription Food for Covered Conditions	♥	Per Incident Limits	✓	×	×	Additional Cost Add-On	×
24/7 Pet Telehealth Service	♥	✓	✓	\$1,000 Limit	✓	×	✓
No Per Incident Limits on Accidents	♥	×	✓	✓	×	✓	✓
14 Day Cruciate Ligament Waiting Period	♥	12 Months	6 Months	6 Months	6 Months	✓	6 Months
Claims Submissions	270 Days	90 Days	90 Days	60 Days	180 Days	90 Days	180 Days
Group/ Employee Discount (where applicable)	10%	5%	5% Groups <1,000 10% Groups >1,000	10%	Varies	10%	5%
Minimum Group Size	No Minimum	25 Employees	No Minimum	No Minimum	25 Employees	No Minimum	No Minimum

6PetBest behavioral conditions limited to behavioral consults with and/or Rx meds prescribed by a licensed vet.* See attachment disclosure. Comparison information is provided using publicly available information as of 03/01/2022 and is only meant to summarize program features, not a specific plan. Review the provider's plan terms for more details. The description of the providers' plans is not provided by that company. If you have questions about other plans, please contact an agent of that company. It is our intention to provide fair and accurate comparison information. We attempt to keep the information up to date but it may change from time to time. If you are aware of any inaccuracies or changes in the information provided, let us know by emailing marketing@spotpetins.com. Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits, and exclusions may apply. For all terms and conditions visit spotpetins.com/sample-policy. Preventive Care reimbursements are based on a schedule. Accident & Illness coverage reimbursements are based on the invoice. Products, schedules, discounts, and rates may vary and are subject to change. More information is available at checkout. Insurance plans are underwritten by United States Fire Insurance Company (NAIC #2113, Morristown, NJ). Insurance plans are marketed and produced by Spot Insurance Services, LLC, y (NPN # 19246385, 303 Banyan Blvd, Suite 101, West Palm Beach, FL 33401, California license #6000188).

Some of our Partners

"We chose Spot because of their outstanding product reviews and top ratings. Spot has a very capable and responsive team. They check off all the boxes as far as technology, user experience, branding, and coverage, marketing, support. Their team is a pleasure to work with and we are excited about our partnership now and in the future!"

– Ruben Alcaraz, Ecosystem, Partnerships, and Innovation at Purina.



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Trusted by Our Partners and Pet Parents

"Happy with our decision, we have peace of mind knowing our dog is covered for the unexpected."

– Martha Simons ★ Trustpilot



Rated #1 Best Pet Insurance Company for 2023



BUSINESS INSIDER



ConsumerAffairs





Pre-existing conditions are not covered.

Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply.

For all terms and conditions visit spotpetins.com/sample-policy.

Preventive Care reimbursements are based on a schedule.

Spot On Coverage reimbursements are based on the invoice. Products, schedules, discounts, and rates may vary and are subject to change. More information available at checkout.

Insurance plans are underwritten by United States Fire Insurance Company.

Insurance plans are marketed and produced by Spot Pet Insurance Services, LLC. (NPN # 19246385)

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