

A close-up photograph of a woman with dark, curly hair smiling warmly and hugging a small, brown and white dog. The woman's eyes are closed in a happy expression, and she is holding the dog against her chest. The dog is looking towards the camera with a calm expression.

Best  
Friends

Deserve  
the Best  
Pet  
Insurance

EMBRACE<sup>®</sup>  
PET INSURANCE

# What Is Pet Insurance?

Pet insurance is like a health care policy for your pet that reimburses you for certain medical expenses. In the event of a surprise accident or illness, having a pet insurance plan can protect your finances. Embrace Pet Insurance offers personalized, affordable pet insurance for dogs and cats with up to 90% back at any vet – plus, you can add Wellness Rewards, Embrace’s wellness plan for total protection!

## You Care About Your Pets. So Do We.

We’re one of the oldest pet insurance companies in the country, and our experience and reputation show.

- Rated Over 9/10 by Pet Parents
- Highly Rated at Consumers Advocate, Google, Investopedia, Money, Pet Insurance Quotes, Pet Insurance Review, and Rover
- International Service Excellence Award from the Customer Service Institute of America
- Rated a Best Pet Insurance Provider by Forbes

*“Embrace took care of my claims in a timely manner, and they did everything they said they would.” – Carla | Los Osos, CA*

# How Does It Work?

## 1. First Things First: Sign Up for a Policy

- Consult our wonderful Pet Insurance Advisors or Customer Care Embracers to ensure you fully understand how and when to use your policy.

- What happens when I need to use my policy?

We work on a reimbursement basis meaning you can use whichever vet fits your pet’s needs. Make sure to clarify the diagnosis or reason for visit and grab a copy of your itemized invoice before you leave the vet’s office. A complete invoice includes the total amount charged, discounts, taxes, charges for other pets, blank pages, etc.

- Do I need to submit a Claim Form?

If you submit via MyEmbrace or the Embrace Pet Insurance app, you do not need to include a claim form.

A claim form is required if you submit via email, fax, or physical mail. Your claim form is available in MyEmbrace online and in the app.

## 2. Submit Your Claim Through MyEmbrace

- Log in to MyEmbrace, select Submit a Claim, and follow the simple step-by-step instructions to select your vet, upload your invoice, and select the diagnosis or reason for visit.
- Once we have your claim, we’ll send you an email to let you know. The claim’s status will also be updated in MyEmbrace for easy tracking.

## 3. Your Claim Is Reviewed

- Claims are processed in 10–15 business days as long as we have all necessary information. If we’re missing something, we’ll reach out to the vet’s office and update you in MyEmbrace. Covered claims are paid by check in the mail, or with direct deposit.

# What Does It Cover?

You can't predict when your pet will get sick or injured, but you can prepare for it. Embrace Pet Insurance offers one simple, yet comprehensive insurance plan that covers all your pet's unexpected accidents and illnesses.

- Illnesses & Conditions
- Accidents & Injuries
- Dental Accidents & Illnesses
- Vet Visit Fees
- Tests, Procedures, & Treatments
- Follow-Up Care
- No Networks, Visit Any Vet
- Up to 90% Back on Vet Bills

Personalize your plan to fit your budget and your needs.

## Extra Care with Wellness Rewards.

Wellness Rewards isn't insurance, it's our optional, flexible plan to help budget for your pet's preventative and routine care. The wellness plan can be added to any insurance policy.

While insurance helps cover accidents and illnesses after they happen, Wellness Rewards reimburses you for preventative treatments and care, like nutritional supplement, prescription food, grooming and nail trims, training, spay/neuter surgery, dental cleanings, and more.

## Extra Care with Extra Savings.

- 10% Multiple Pet Discount
- 5% Military Discount

# How Embrace Compares

	<b>EMBRACE</b> PET INSURANCE	Healthy Paws Pet Insurance	Nationwide WholePet®	Pets Best	Trupanion
<b>Plan Features</b>					
Waiting Periods	2 Days for Accidents, 14 Days for Illnesses	15 Days for Accidents & Illnesses	×	14 Days for Illnesses 3 Days for Accidents	30 Days for Illnesses 5 Days for Accidents
Preventative Care Plan	✓	×	×	Per-item Limits	×
Coverage for Complementary Treatments* Included	✓	✓	×	Costs Extra	Costs Extra
Diagnostic Exam Fee Coverage Included	✓	✓	×	Costs extra	✓
Medical History Review Option	✓	×	×	×	×
Behavioral Treatments Coverage Included	✓	×	✓	×	✓
Diminishing Deductible	✓	×	×	×	×
Preventable Condition Coverage Included	✓	×	×	×	×
24/7 Pet Telehealth	✓	×	×	×	×

# Best Service

## Welcome to The Water Bowl!

*The Water Bowl* is Embrace Pet Insurance's Pet Community and Health Center. Get information on pet news, medical articles, product reviews and more!

### Questions about your pet's food?

- When to Consult a Veterinary Nutritionist
- Is a Raw Food Diet Safe for Dogs?
- Switching Dog Food: When, How, and What to Choose
- Food Allergies in Dogs
- How Much to Feed a Kitten
- Cat Food: Wet vs Dry Diet
- Homemade Dog Treats
- Do-It-Yourself: Frozen Treats for Dogs

**THE WATER BOWL**  
EMBRACE'S PET COMMUNITY & HEALTH CENTER

**EMBRACE**<sup>®</sup>  
PET INSURANCE



## We Care 24/7

*PawSupport* is Embrace's exclusive pet telemed partner that gives you 24/7 access to Pet Pros for your pet health-related concerns – even on holidays. Access to PawSupport is included in every Embrace policy at no additional charge.

The Pet Pros at PawSupport can offer decision support on topics including:

- Diet
- Vitamins & Supplements
- Exercise
- Emergencies
- Poisons & Toxins
- Possible Symptoms
- Managing Chronic Conditions
- Wellness Care
- Medication Concerns
- Holistic Care Options
- Behavioral Changes
- Training

The Pet Pros help pet parents assess their pet's situation and decision support offers guidance on when, where, and how to use pet healthcare resources appropriately.



**Get Your Custom  
Quote in Minutes.**

[EmbracePetInsurance.com](https://EmbracePetInsurance.com)