

PETPLAN® PET INSURANCE www.GoPetplan.com

Background

Petplan is the world's leading pet insurance brand, with over a million policies worldwide.

Petplan USA was founded in 2003 by Chris and Natasha Ashton after they experienced a \$5,000 veterinary bill while studying for their MBAs at The Wharton School in Philadelphia.

They set out to create a new pet insurance company that enables all American pet parents to afford the very best veterinary care for their beloved family pets.

Since launching in 2006 Petplan USA has consistently been **America's #1 rated** pet insurance provider among pet owners (according to reviews on independent review site www.PetInsuranceReview.com).

Policies are underwritten by AGCS Marine Insurance Company, a member of the Allianz Group, American National Property And Casualty Company, and North American Elite Insurance Company, all rated A or A+ by A.M. Best.

All policies are filed and approved on an admitted basis, meaning that policyholder premiums are backed up by each state's insurance guarantee fund.

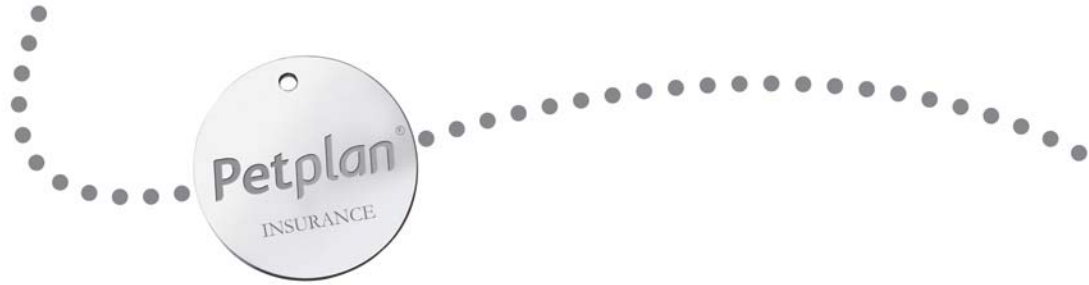
Exclusive pet insurance partner of The Humane Society of the United States (HSUS).

How Pet Insurance Works

Pet insurance works by reimbursing pet parents for the costs incurred in providing veterinary treatment for their pets.

Pet parents can visit any veterinarian, anywhere in the United States. Unlike human health insurance there are NO networks, POS, HMOs – you are free to go wherever you want for the best possible treatment.

Pet parents pay the veterinary clinic for the services administered at the point of service, submit a claim, and receive a reimbursement check from Petplan, usually within 10 business days.



Petplan Product Features

All Petplan policies provide **comprehensive coverage for veterinary treatment** arising out of an illness or injury including:

- Accidents
- Illnesses
- Hospitalization
- Surgery
- Laboratory and diagnostic testing (x-rays, MRIs)
- Prescription drugs,
- Alternative therapies (acupuncture, chiropractic therapy)
- Specialist treatment (oncology, orthopedics, behavioral therapy)

The following coverage is **included as standard** in all Petplan policies with no additional premium or surcharges:

- Coverage for hereditary (breed-specific) and congenital conditions, e.g. hip dysplasia in German Shepherds, back problems in dachshunds
- Coverage for long-term chronic conditions e.g. diabetes
- Dental treatments
- Prescription medications
- Cancer treatments
- Alternative treatments such as acupuncture, hydrotherapy

Reimbursement paid to the pet parent is based on the actual amount paid to the veterinary clinic and is not based off a benefit schedule or a usual and customary schedule.

No time or dollar limits per condition – instead just a simple annual limit.

No individual price increases based on claims activity.

First customizable plans in the marketplace with a choice of deductible and coinsurance so pet owners can choose a plan that suits their needs and budget.