

TASHA'S STORY



Pete and DeLynn Siemsen from Denver, Colorado, decided in August 2006 that purchasing pet insurance for their miniature long-haired Dachshund, Tasha, was probably a good idea after they previously paid \$2,700 to have her knee problems fixed. Little did they know that pet insurance would end up being their beloved, four-year-old pet's lifesaver, just six months later.

"Somehow Tasha ruptured a disk in her back," says DeLynn. "She was in such terrible pain and we went to several vets who weren't sure how to treat her. Then, our vet referred us to a wonderful doctor who performed surgery the very day he saw her, drilling a hole in her back to release fluid and take pressure off of her spine.

"If Tasha hadn't had the surgery she would have become paralyzed, and additional disks would have ruptured all the way up her spine. Ultimately, we would have lost her. Instead, she's doing great today."

The bill for the surgery and four-day stay was \$4,500.

"Embrace Pet Insurance picked up 80 percent, just like their policy stated it would. Even without insurance, I think we would have gone ahead with the surgery, but we'd have had a big problem to deal with at checkout time."

"Embrace made sure that Tasha got excellent care. They paid our claim promptly, and they put our minds at ease. And, on top of that, Embrace really took a personal interest in Tasha – the service we received was very genuine."

WHEN IS THE BEST TIME TO GET PET INSURANCE ?

It pays to get pet insurance for your pet when young as there are usually few or no pre-existing conditions. But healthy older pets can also get pet insurance.

For a **FREE QUOTE** you can visit www.EmbracePetInsurance.com or www.PetInsuranceReview.com for other options on pet health insurance. As with any insurance product please review the choices available and select the product that best meets your requirements. If you have any questions please speak with your veterinarian or the insurance provider.



Happier, healthier pets ... that's what you have in common with your veterinarian.

Visit www.PetInsuranceReview.com for additional information, quotes and customer reviews on pet health insurance companies.



This brochure was prepared with the assistance of Embrace Pet Insurance in Cleveland, Ohio. Go online and get a **FREE QUOTE** today at www.EmbracePetInsurance.com or phone (800) 511-9172 from 8:30 am to 6pm eastern time.

Pet Health INSURANCE



WHAT YOU NEED TO KNOW...

Questions & Answers About Pet Health Insurance



WHAT IS PET INSURANCE?

Pet insurance is health insurance for your cat or dog. Pet insurance pays a large part of your veterinary bills when your pet gets sick or injured, at any veterinarian you choose.

WHY DO I NEED PET INSURANCE?

With pet insurance you and your veterinarian can give your pet the best care without worrying about the cost.

Pet owners are shocked when a visit to the emergency veterinarian ends up costing thousands of dollars. No one plans for this but it happens every single day!

See Tasha's story in this brochure.



Veterinary medicine has advanced a lot over the last few years and today your pet can get MRI scans, ultrasounds, and even drugs to treat arthritis and heart problems. And pets are living longer too which means that more and more pet owners have to deal with the problems that affect senior pets.

With pet health insurance you can help your pet live a longer, healthier life without worrying about the high price tag.

HOW DOES PET INSURANCE WORK?

Pet insurance is simple and flexible. You can visit any general, specialist, or emergency veterinary hospital in the United States, there are no networks of any kind.

You pay your bill at the time of service, have your veterinarian sign a simple form, and send it in to your pet insurance company. You'll usually receive a refund within 10 business days. Payment direct to your veterinarian can be arranged too. **You can get 70% to 90% of your bill back!**

WHAT DOES PET INSURANCE PAY FOR?

Pet insurance usually pays for:

- Accidents
- Illnesses including cancer
- Surgery, hospitalization, and anesthesia
- Laboratory and diagnostic test such as X-rays
- Medications

Extra coverage for wellness care, dental illnesses, and prescription drugs may be available as add-ons.

WHAT DOESN'T PET INSURANCE PAY FOR?

Pet insurance usually won't pay for:

- Cosmetic procedures such as tail docking
- Genetic testing
- Pregnancy and whelping costs
- Any pre-existing conditions

HOW DO I CHOOSE THE RIGHT PET INSURANCE PLAN?

There are lots of pet insurance plans available, ask your veterinarian for brochures or go to Google and type in "pet insurance." You can also visit **www.PetInsuranceReview.com** and read customer comments and testimonials about the different plans.



✓ WHAT SHOULD I WATCH OUT FOR?

Make sure the plan covers genetic conditions as many dogs and cats, even mixed breeds, can get them. For example, one leading plan will not cover hip dysplasia if your pet develops it.

Also ask how the company repays when you file a claim. One leading company uses a "benefit schedule" which can severely limit how much you will get back. Do you want to get back \$200 from a \$2,000 bill when you could be getting \$1,400 or more with other plans?

So pick a plan that repays you based on your actual veterinary bill, you'll get a lot more back.

Ask if the plan will raise your premium if you make too many claims. Only one or two companies do this but it can come as a surprise!

For additional information and testimonials please visit www.PetInsuranceReview.com