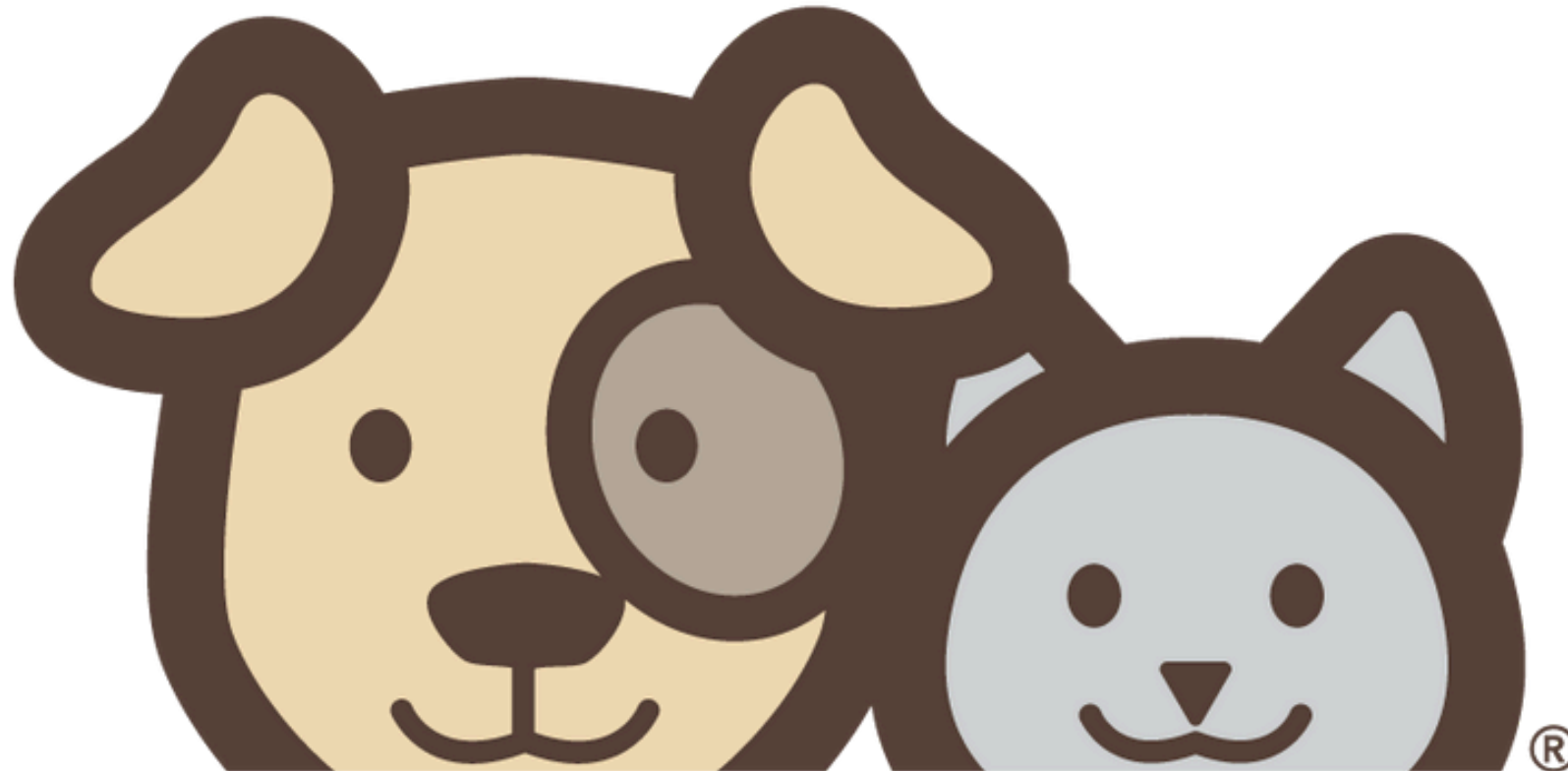


Rated #1 Pet  
Insurance on  
Trustpilot



# PRUDENT PET

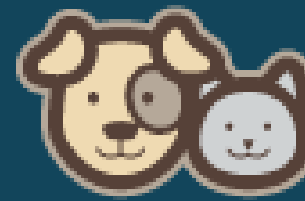


## Pet Insurance Training Guide

Pet insurance products are produced and administered by Prudent Pet Insurance Agency, LLC (NPN #18778951). Plans are underwritten by Markel Insurance Company and Markel American Insurance Company. \*Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit <http://www.prudentpet.com/sample-policy> | Preventive Care reimbursements are based on a schedule. Products, rates and discounts may vary and are subject to change. \*\* 30-day money back guarantee available only if no claims have been paid during 30 days.



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Insurance on  
Trustpilot

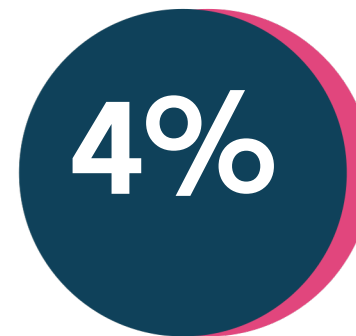


**PRUDENT PET.**  
PET INSURANCE

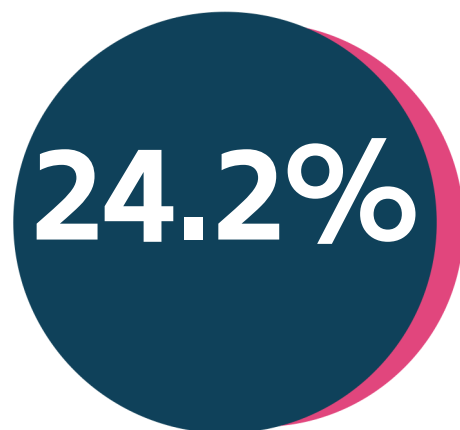
## Why Pet Insurance?

### 150 million pets in U.S.

More than 2/3 of American households have at least one pet, with Millennials encompassing the #1 pet-owning generation

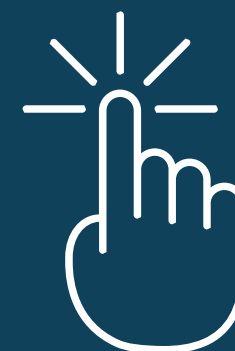


Less than 4% of all pets are insured within the U.S.



Market premium growth from 2021-22

### Highly Used Product



We average 2.5 claims per policyholder per year!



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## Pet Insurance Process



### Visit Any Licensed Veterinarian

No networks, all vets within the U.S. are covered



### Pay the Bill Directly at the Vet

Pay your vet bill out-of-pocket, and be sure to save your receipt.



### Submit the Bill as a Claim to Prudent Pet

Claims can be filed by taking a picture of the receipt and uploading it through our member portal. We also allow claims to be mailed or faxed.



### Get Reimbursed

We process 75% of claims within 24-hours and 95% within 1-week, the quickest in the pet insurance industry.

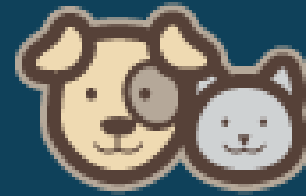
Reimbursement can be received via direct deposit or check.

**Proprietary & Confidential**





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PET INSURANCE

# Comprehensive Accident & Illness Coverage

## What Does Prudent Pet Cover?

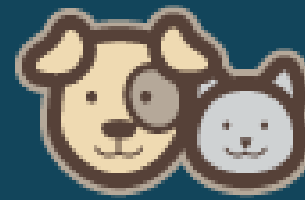
- **Accidents** - such as broken legs or swallowed objects
- **Serious Illnesses** - such as cancer, diabetes, & hip dysplasia
- **Common Illnesses** - allergic reactions or ear infections
- **Exam Fees** - walk-in-the-door fees associated with vets
- **Wellness Coverage** - spaying/neutering, vaccines, fecal exams, microchipping, diagnostics, etc.



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## What We Don't Cover

### We Do Not Cover:

- **Pre-Existing Conditions** - Prudent Pet covers almost everything your pet encounters outside of pre-existing conditions
  - **Pre-existing conditions** are medical conditions that occur before the effective date of the policy or during the waiting periods
- **Non-Veterinary Services** - food, grooming, bathing

### Waiting Periods

- 5 days for accidents
- 14 days for illnesses

Waiting periods are standard within the pet insurance industry, but ours are among the shortest!





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## How We're Different



### Top-Rated in the Industry

With a 4.8/5 rating and over 1,400 reviews, Prudent Pet is the #1-rated pet insurance on TrustPilot.



### Lightning Fast Reimbursement

Our artificial intelligence claims technology allows us to process 75% of claims within 24-hours. 95% processed within 1-week.



### FREE 24/7 Live Vet Chat

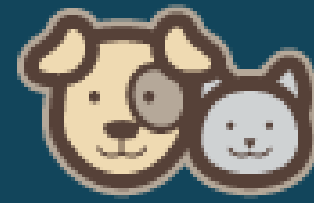
All policies include unlimited 24/7 live vet chat. This allows all policyholders to chat with a vet, even after hours. Meaning you can save on those costly vet bills.



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## Featured Product

### Most Common Policy: **Essential**

- \$10K Annual Limit
- \$500 Annual Deductible
- 80% Reimbursement

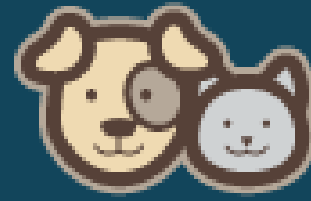
All quotes default to this plan in  
agent portal or custom-quoting link







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## Pro-Tip

Add your custom-quoting  
link to:

- Your website
- Your email signature
- Social Media
- Text Messages
- Email Marketing
- Scannable QR Code

