





Healthy Paws Pet Insurance Plan – Product Specification

Pet insurance can help cover the veterinary costs for unexpected accidents & illnesses that you just can't plan for. The Healthy Paws pet insurance plan covers new accidents and illnesses with customizable pricing. Choose from flexible deductible and reimbursement options to tailor your monthly premium. With Healthy Paws' easy-to-understand plan, you can use any licensed veterinarian in the U.S., and there are no payout limits per incident, annually or for the lifetime of the policy.

Features & Benefits

Eligibility	Enroll pets from 8 weeks old through 13 years old at any time of year.* <i>*Maximum age for enrollment may differ for some states.</i>
Payment Frequency	Monthly
Payment Method	Automatic monthly billing via credit/debit card or ACH bank account withdrawal
Premium Calculation	Each pet's quote is customized based on pet type, breed, age, zip code, reimbursement and deductible selections. <ul style="list-style-type: none"> Customizable reimbursement level: 90%, 80%, 70%, 60%, 50%* Customizable annual deductible: \$100, \$250, \$500 or \$750, \$1,000* <i>*Choice will vary depending on pet's age and/or breed.</i> <ul style="list-style-type: none"> No per incident caps, no annual caps and no lifetime caps on payouts.
Coverage	<ul style="list-style-type: none"> Illnesses Accidents Hereditary Conditions Chronic Conditions Cancer Diagnostic Treatment X-Rays, Blood Tests, Ultrasounds Surgery Hospitalization Prescription Medications Emergency Care Specialty Care FDA-Approved Alternative Treatments <p>See policy for complete coverage details.</p>
Limitations/ Exclusions	<p>The Healthy Paws plan is designed to insure your pet for unexpected illness and accidents. The policy contains limitations and exclusions, including the following:</p> <ul style="list-style-type: none"> Pre-existing conditions* Spay/neuter procedures Preventative or routine care The office visit fee or veterinary exam fee <p><i>* A pre-existing condition means that the condition first occurred or showed clinical symptoms before your pet's coverage started (or during waiting periods). The pet insurance plan protects you against future conditions. See policy for complete coverage details.</i></p>
Claim Reimbursement Method	Check or direct deposit.
Claim Reimbursement Calculation	No claim forms needed. Reimbursement is based on the actual veterinary invoice.
Healthy Paws Mobile App	Submit a claim easily from your Android or iOS mobile device, using the Healthy Paws app. Just take a photo of your invoice and send it to Healthy Paws via the app.* You can manage your account, monitor your claim status, plus much more! <i>*Your pet's medical records may be required to complete certain claims</i>
Claim Processing	Most claims are processed within two days.
Customer Rating	<div>  <p>Best Overall NEW YORK POST</p> </div> <div>  <p>Most Affordable Unlimited Coverage MarketWatch</p> </div> <div>  <p>Best for Fast Claims Processing US News</p> </div> <div>  <p>Best for Accident & Illness CNBC select</p> </div>

Plan coverage varies based on the age of the pet at enrollment and the deductible and reimbursement levels chosen at enrollment. Exclusions and restrictions apply. All descriptions or highlights of the insurance being provided are for general information purposes only, do not address state-specific notice or other requirements and do not amend, alter or modify the actual terms or conditions of an insurance policy. Please refer to the terms and conditions of the policy, which set forth the scope of insurance being provided and address relevant state requirements. Healthy Paws, a Chubb Company, is the marketing name used to refer to the pet insurance products underwritten and provided by ACE American Insurance Company, Westchester Fire Insurance Company, Indemnity Insurance Company of North America, ACE Property and Casualty Insurance Company and Atlantic Employers Insurance Company and one or more of their U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. These pet insurance products are offered through Chubb Insurance Solutions Agency, Inc. (CISA) (California license no. 0D12120). Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.