FREQUENTLY ASKED QUESTIONS

Pet insurance can be confusing.

Let us lend you a paw.

At AAA, we're committed to helping protect what's important to you – including your furry family members! That's why we're excited to have AAA Pet Insurance available for your dogs and cats.

We know you may have questions about our pet insurance product, how it works and what you can expect. This is a great place to get answers to commonly asked questions.

Don't see your question?
Contact our care team using the chat button, or at **Csaa-service@companionprotect.com** or **833-311-0974**.

Pet Insurance 101

What is pet insurance?

Pet insurance is reimbursement-based coverage for your dog or cat, and covers veterinary treatment costs for unexpected accidents, injuries and illnesses.

How does AAA Pet Insurance work?

When your pet is sick or injured:

1. Visit any licensed veterinarian to receive services and pay as usual when you leave.
2. Log in to your AAA Pet Insurance Customer Portal to easily submit your claim for medical services. Follow the prompts to enter a few key details, upload a copy of your invoice and hit submit. It's easy – and it's 100% digital!
3. Our AAA Pet Insurance Customer Care team will review and process your claim. Once finalized, you'll receive reimbursement via the payment method of your choice for approved services based on your coverage terms!

Pet Insurance 101

What types of things does AAA Pet Insurance cover?

AAA Pet Insurance offers coverage for a variety of unexpected accidents, illnesses, injuries and items related to those incidents, including (but not limited to):

Illnesses

- Cancer
- Respiratory issues
- Diabetes
- Kidney disease
- And many more!

Accidents*

- Hit by a car
- Foreign body ingestion
- Orthopedic conditions
- Non-routine dental treatment
- And many more!

Holistic & Alternative Care

- Acupuncture
- Chiropractic
- Herbal therapy
- And many more!

Prescriptions

Prescription medication with no deductible and prescription food** prescribed by a veterinarian for a covered injury, accident or illness.

What isn't covered with AAA Pet Insurance?

While AAA offers coverage for accidents and illnesses, there are a few things we don't cover:

Pre-existing conditions

Any injury or illness identified or treated prior to enrollment in a policy.

- Neglect
- Intentional acts
- Spaying
- Breeding/pregnancy
- Neutering
- Non-prescription food
- Wellness exams
- Routine dental treatment
- Vitamins and supplements
- Vaccines
- Preventable parasites (flea, tick, heartworm)

*Orthopedic conditions limited to $10k per body part. End of life (euthanasia, cremation, burial) limited to $250.

**Prescription food has a 50% reimbursement. Deductible does not apply (60-day benefit limit per covered incident).

Understanding and Selecting Coverage

What is the difference between a copay and a deductible?

Your **copay** is the percentage you are responsible for of the total approved costs, before your deductible is applied.

For example: if your dog suffered a hit-by-car accident and requires surgery costing $4,000 and you've selected our Premier plan with 90% coverage, you are responsible for a 10% copay, or $400.

Premier Plan ✔ 90% Coverage

$4,000	Vet bill
x 10%	Copay percentage
$400	**Copay you are responsible for**

Your **deductible** is applied per accident, illness or injury and is the flat fee owed in addition to the copay.

So what's the bottom line?
Under the Premier Plan, your reimbursement due from AAA Pet Insurance would be:

Premier Plan ✔ $100 Deductible

$4,000	Vet bill
– $400	Copay
– $100	Deductible
$3,500	**Reimbursed to you**

Understanding and Selecting Coverage

I see that AAA offers different coverage options for my pet. What is the difference?
The primary difference between AAA Pet Insurance options is the amount of the per-condition deductible and the copay percentage.

Pet Insurance Plans	Deductible	Copay	Lifetime Limit
Standard	$300	30%	$100,000
Preferred	$200	20%	$100,000
Premier	$100	10%	$100,000

What is my lifetime limit?
The lifetime limit is the total amount AAA Pet Insurance will pay for benefits per policy over the course of your enrollment in our plan.

What is a lifetime per condition deductible?
A lifetime per condition deductible means you only pay the deductible for vet expenses related to the same accident, illness or injury once.

Considerations when choosing your plan

When selecting your coverage level, higher coverage options will result in a higher monthly premium, but higher reimbursements for approved claims.

Understanding and Selecting Coverage

COVERAGE EXAMPLE

	Standard	Preferred	Premier
Surgery Vet Bill	$4,000	$4,000	$4,000
Copay Your cost	$1,200	$800	$400
Deductible Per condition	$300	$200	$100
Reimbursement What you get back	$2,500	$3,000	$3,500
Your out-of-pocket cost	$1,500	$1,000	$500

Understanding and Selecting Coverage

What is a premium?
Your premium is the cost per month you pay (per pet) for AAA Pet Insurance.

How is my premium billed?
Your premium is billed monthly. You can pay with a credit card, debit card or with your checking or savings account. A non-refundable fee of $1.00 may be added to each monthly payment if paid from your checking or savings account. A non-refundable fee of $2.00 may be added to each monthly payment if paid by debit or credit card.

When am I billed?
At AAA Pet Insurance, we want to make sure you always have the coverage you need for your dog or cat, and that claims are never denied because of past due payment issues. The first month payment is due at the time of enrollment, then all subsequent months are due 12 days prior to the start of the next month's coverage period.

Are there any discounts available?

Yes! We are proud to offer a variety of discounts* to our customers:

5%	AAA Home Insurance
5%	AAA Auto Insurance
5%	AAA Membership
5%	Military
2.5%	2 Pets
5.6%	3+ Pets

*Maximum available discount per policy is 10%

Availability of discounts and individual savings may vary and are not guaranteed.

Policy Details

How quickly does my coverage begin?
Your coverage for accidents and injuries will begin the day after enrollment is complete. For illnesses, all policies are subject to an initial 15-day waiting period once your policy is active.

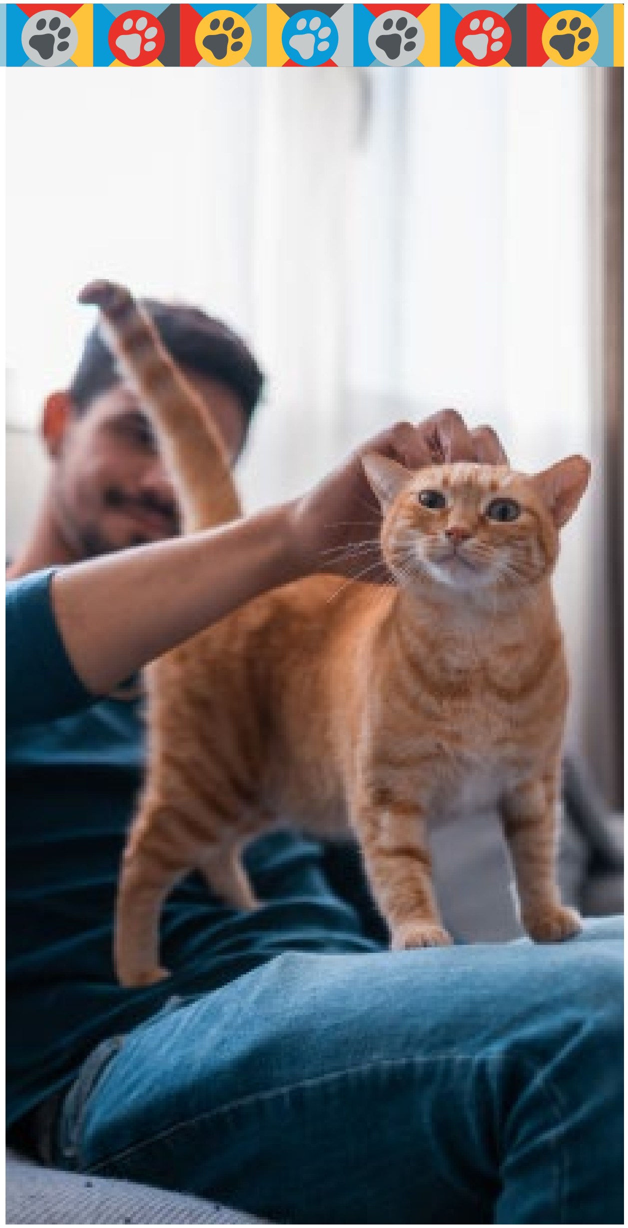
What is "wellness", and is it included in AAA Pet Insurance plans?
"Wellness" refers to supplemental coverage that reimburses you for routine care, including annual veterinary exams, vaccines and preventative treatments. "Wellness" care is not included in AAA Pet Insurance plans.

Are there any restrictions based on the breed or gender of my pet?
None! AAA is proud to be one of few pet insurance providers that does not discriminate or limit coverage based on your pet's gender, breed or size.

Does each pet need their own policy?
Yes, each pet needs his or her own individual policy for coverage. Multi-pet discounts are available when you enroll more than one pet!

We are proud to offer **no gender, breed or size discrimination**

Policy Details



How do I enroll multiple pets?

Once you complete the enrollment for your first pet, you will be provided with the option to enroll an additional pet. Are you a current pet insurance customer who just added a new pet to the family? Congrats! Contact your AAA Insurance agent or visit AAA.com/ProtectMyPet to complete your new pal's enrollment. Multi-pet enrollments qualify for a great discount!

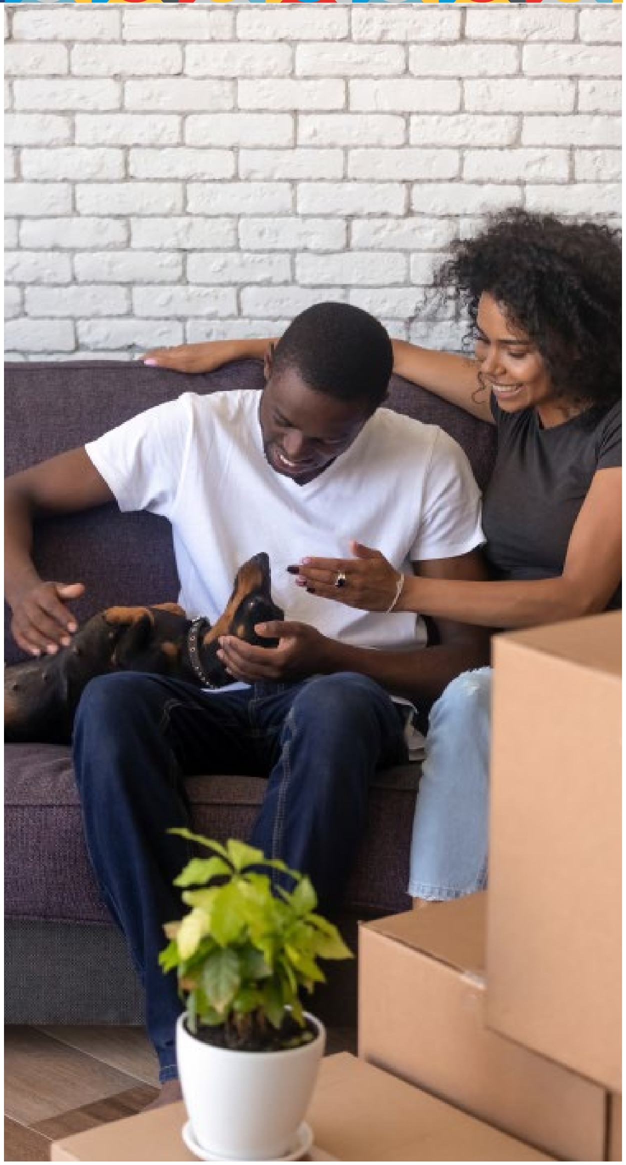
Can I change my coverage amounts?

You can request to change your policy's coverage to one of our other coverage options at any time by contacting a AAA Pet Insurance Animal Care Advocate at 833-311-0974. Policy changes will go into effect at the start of your next monthly policy period. For coverage upgrades, there is a 14-day waiting period for benefits once the upgrade is effective. No cancellation fees apply.

How do I cancel my coverage?

AAA Pet Insurance is committed to helping you provide the best care for your dog or cat – we hate to see you go. If you do need to cancel coverage, you can contact a AAA Pet Insurance Animal Care advocate at 833-311-0974 or log in to your customer portal at AAA.com/CompanionProtect.

Pre-Existing Conditions



What is a pre-existing condition, and is it covered?
A pre-existing condition is an illness or injury that started before your pet's AAA Pet Insurance policy went into effect or during your waiting period. Most pet insurance companies, including AAA, do not cover pre-existing conditions.

How do I know if my pet has a pre-existing condition?
AAA Pet Insurance offers customers Clarity™, an optional and free screening process which clearly identifies and communicates any pre-existing conditions that will not be covered by your policy. This service will make sure you're not left guessing whether your claim will be approved.

Following your enrollment, you'll simply provide us with veterinary history through a simple form in your AAA Pet Insurance customer portal. We'll collect medical records from your veterinary clinic and will let you know of any pre-existing conditions that will be excluded from coverage.

After receiving the findings, you can choose to cancel your policy with a full refund if you have not had any claims within the first 30 days of your policy.

Clarity™ is an option from Companion Protect for pre-existing conditions.

Opening Claims

How do I open a claim for reimbursement?

AAA Pet Insurance offers a quick and easy claims process via our customer portal. Reimbursement will be sent within three to five business days with most claims.

1 **Visit your vet**

AAA Pet Insurance provides the same trusted protection at all licensed vets in the United States.

2 **Submit your claim**

Easily submit and track your claims on your AAA Pet Insurance customer portal.

3 **Get reimbursed quickly**

Receive reimbursement within 3 to 5 business days with most claims.

How long does it take to open a claim?

Opening a claim is quick and easy – it usually only takes a few minutes. Make sure to have your invoice for veterinary services ready to upload for even faster claim submission.