

Frequently asked questions

Pet insurance can be confusing, but we're here to help.

We're dedicated to safeguarding what matters most to you, including your beloved pets. That's why we're thrilled to offer Progressive Pet Insurance for your dogs and cats.

Whether you're thinking about choosing Progressive Pet Insurance or already have a policy, you've come to the right place. Here, you'll find answers to some of the most frequently asked questions.

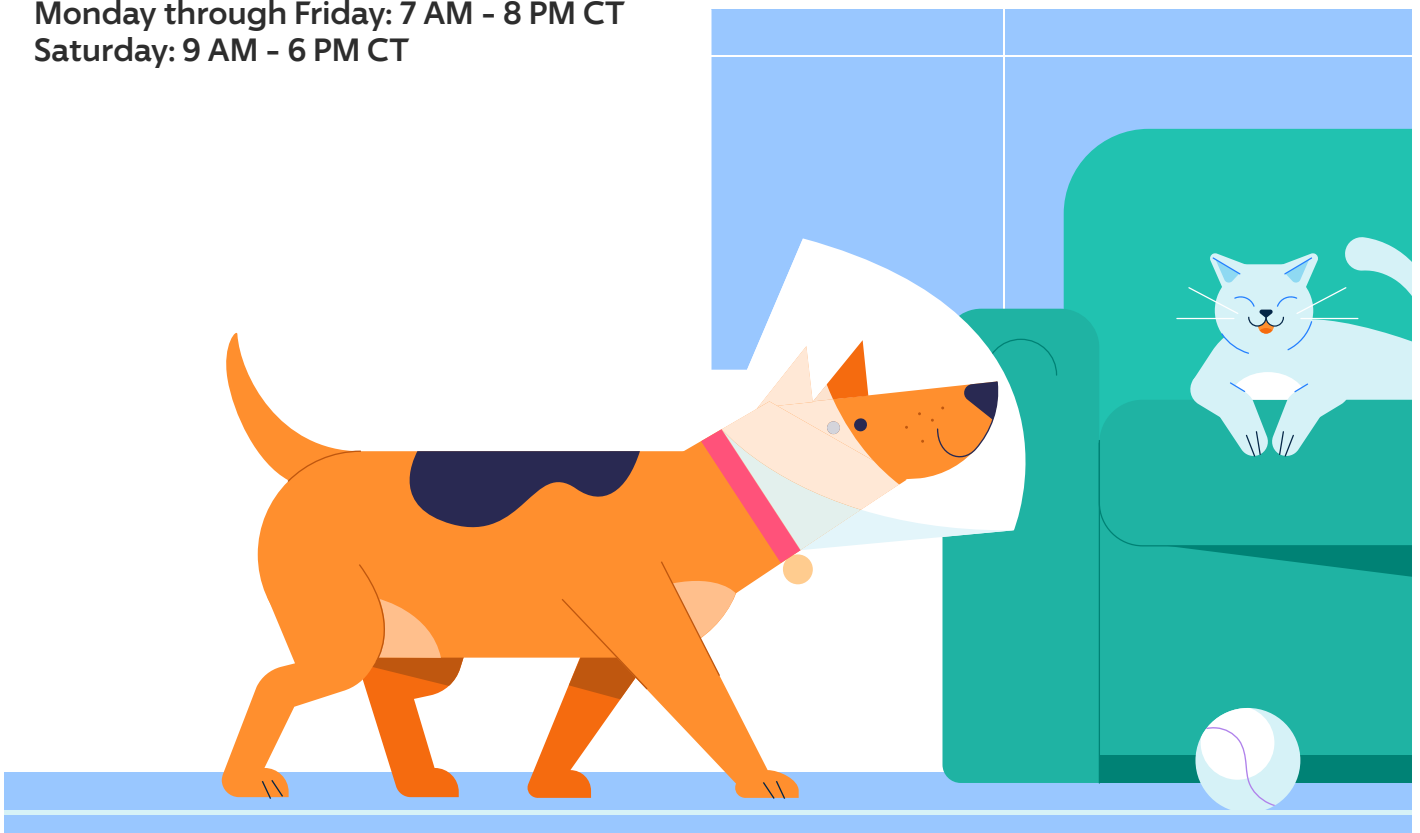
Don't see your questions?

Contact our care team via chat, email us at ProgressivePet-service@petscovered.com or call us at 888.546.8945.

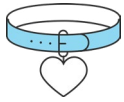
Hours of operation

Monday through Friday: 7 AM - 8 PM CT

Saturday: 9 AM - 6 PM CT



Frequently asked questions



Progressive Pet Insurance 101

What is pet insurance?

How does pet insurance work?

What types of things do Progressive Pet Insurance cover?

What isn't covered with Progressive Pet Insurance?



Selecting and understanding coverage

Are there options to customize my Accident & Illness Policy?

Are there coverage limits associated with the add on Wellness Plan?

What is a premium?

How is the premium billed?

Are there any discounts available?



Policy details

Are there any waiting periods?

Are there any restrictions related to my pet's breed or gender?

Are there any restrictions related to my pet's age?

Does each pet need a separate policy?

Can I use my vet (or any vet I'd like)?



Accessing the Customer Portal & filing claims

How do I access the Customer Portal?

How do I file a claim for reimbursement?

How long does it take to file a claim, and how long does it take to be reimbursed?



Policy renewal details

What is the length of my policy?

Does my policy renew automatically?



Cancellation details

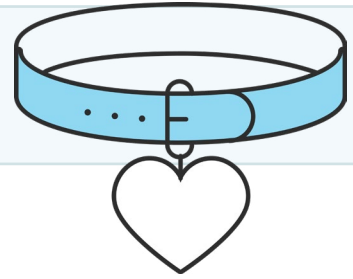
What should I know before canceling a pet insurance policy?

How do I cancel my policy?

Will I be refunded if I cancel?

Can I reinstate a canceled policy?

Progressive Pet Insurance 101



What is pet insurance?

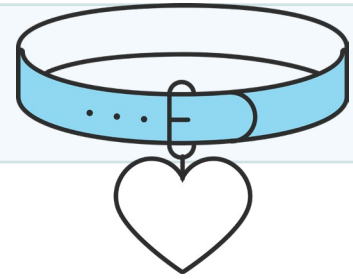
Progressive Pet Insurance is reimbursement-based coverage for your dog or cat that can cover unexpected accidents and illnesses and, depending on coverage selected, general wellness expenses.

Please note, the amount of coverage will depend on the policy in which you enroll.

How does pet insurance work?

- 1 Visit any licensed veterinarian in the United States to receive services and pay as usual when you leave.
- 2 Log in to the [Customer Portal](#) to easily submit a claim. Follow the prompts to enter a few important details, upload a copy of your invoice and related medical records, and hit submit! It's easy – and it's 100% digital! Plus, you can track the status of your claim at any time in the Customer Portal!
- 3 We will review and process your claim. Once approved, you'll receive reimbursement via the payment method of your choice for approved services based on your coverage terms!

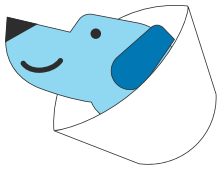
Progressive Pet Insurance 101



What types of things does Progressive Pet Insurance cover?

We know what it means to be pet parents—because we are one too. We recognize that your pet's health is a priority, and you want to ensure they receive the best care possible.

That's why we provide multiple coverage plans and customization options to offer the flexibility pet parents need to properly care for their pets.



Accident & Illness Policy:

Helps with big (and small!), unexpected vet bills (because life happens).

This plan includes coverage for things like (but not limited to):

- Sickness, including urinary tract infections, vomiting, ear infections, and more
- Chronic illnesses, like diabetes and cancer. Injuries resulting from an accident, like getting hit by a car or tearing a ligament
- Skin conditions like allergies, masses, and infections
- Plus more ...

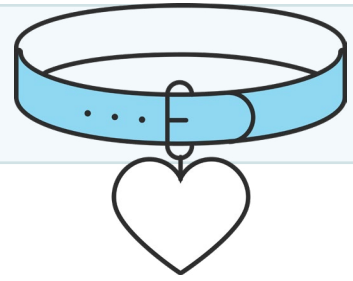


Add a Wellness Plan to your Accident & Illness Policy:

The ultimate, all-in-one option for peace of mind. This plan includes Accident & Illness Coverage PLUS routine care to keep your pet happy and healthy, including (but not limited to):

- Routine exams **(annual limit \$70)**
- Vaccinations, including rabies and Bordetella **(annual limit \$80)**
- Routine Dental Cleaning **(annual limit \$125)**
- Testing for heartworm, blood, fecal and urine **(annual limit \$70)**
- Preventatives for flea/tick and heartworm **(annual limit \$100)**
- Plus more ...

Progressive Pet Insurance 101



What isn't covered with Progressive Pet Insurance?

While we offer comprehensive coverage for accidents, illnesses, and wellness routine expenses, there are a few items we don't cover, including (but not limited to):

- **Pre-existing conditions** (any injury or illness identified prior to the enrollment in a policy or during the waiting period)
- Breeding/pregnancy
- Spaying/neutering
- Neglect
- Intentional acts

Selecting and understanding coverage



Are there options to customize my Accident & Illness Policy?

Yes, Progressive Pet Insurance allows you to customize your Accident & Illness policy with options to adjust your Annual Maximum, Reimbursement Percentage and Annual Deductible.

The **Annual Maximum** is the maximum amount paid to you, after you have met your deductible, during the policy year for all the covered expenses under your Accident & Illness Policy.

The **Reimbursement Percentage** is the percentage of how much you'll get back for approved claims on your Accident & Illness Policy for each vet visit once you've met your deductible.

The **Annual Deductible** is the amount you must pay BEFORE you are reimbursed for any benefits or coverage under your Accident & Illness Policy each year. Please note, amounts paid and reimbursed under any Wellness Plan do not count against the deductible under your Accident & Illness Policy.

Additionally, Progressive Pet Insurance customers can add an optional Wellness Plan, which is designed to support your pet's routine health with regular check-ups and preventive care. It includes reimbursement for services such as annual veterinary exams, vaccinations, dental cleanings, and preventive treatments for parasites up to specified limits.

Selecting and understanding coverage



Are there coverage limits associated with a Wellness Plan?

100% of covered expenses (not subject to an annual deductible) incurred up to the following annual limits for a Wellness Plan:

- Vaccinations, including rabies and Bordetella (annual limit \$80)
- Routine Exams (annual limit \$70)
- Preventatives for flea/tick and heartworm (annual limit \$100)
- Vitamin supplements (annual limit \$50)
- Routine dental cleaning (annual limit \$125)
- Testing for heartworm, blood, fecal and urine (annual limit \$70)
- Intestinal de-worming preventative (annual limit \$30)

Selecting and understanding coverage



What is a premium?

Your premium is the cost per month you pay (per pet, per policy) to maintain coverage.

How is premium billed?

You will be charged automatically each month, per policy, via the payment method that you selected at the time of purchase. We accept all major credit cards, as well as electronic check payments. Plus, you can change your payment method at any time within the [Customer Portal](#).

Are there any discounts available?

Yes! We are pleased to provide a range of stackable discounts for Progressive Pet Insurance customers. Discounts may vary based upon eligibility.

Do I get a discount if I insure more than one pet?

Yes! Progressive Pet Insurance offers a multi-pet discount when you enroll more than one pet. The discount is automatically applied at checkout and may vary based upon eligibility.

Policy details



Are there any waiting periods?

Accident & Illness Coverage - Accident & Wellness coverage begins the day your policy is active. There is a 15-day waiting period for illness coverage and a 30-day waiting period for orthopedic conditions not due to an accident. Waiting periods may vary by state and are subject to change. Review your policy documents for definitive terms and conditions of coverage.

Wellness Coverage - Wellness coverage will begin as soon as your plan is active, the day following your purchase.

Are there any restrictions related to my pet's breed or gender?

Progressive Pet Insurance offers coverage without discrimination based on your pet's breed or gender.

Are there any restrictions related to my pet's age?

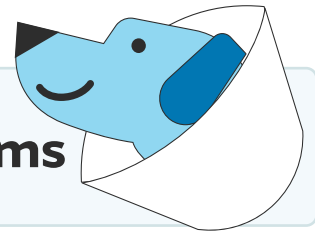
Accident & Illness policies do have age restrictions for new policies: Dogs are eligible if they are at least 8 weeks – and less than 11 years old and Cats are eligible if they are at least 8 weeks – and less than 13 years old. There are no age restrictions for the add on Wellness Plan.

Does each pet need a separate policy?

Yes, each pet requires a separate Accident & Illness policy for coverage. If a Wellness Plan is added for each pet, it will be added to each pet's Accident & Illness policy. If you enroll more than one pet, you may be able to benefit from a multi-pet discount!

Can I use my vet (or any vet I'd like)?

Yes, you are free to visit any licensed veterinarian in the United States. Simply pay your veterinarian for services, then easily submit a claim by logging into the [Customer Portal](#). Include a copy of your invoice and related medical records.



Accessing the Customer Portal & filing claims

How do I access the Customer Portal?

Once enrolled, you can access the Customer Portal at Progressive-Portal.petscovered.com. This is where you can view policy details, update payment methods, submit claims, and more.

How do I file a claim for reimbursement?

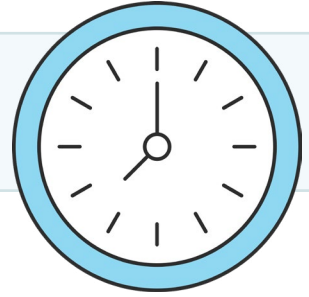
You can submit claims and review the status of previously submitted claims by logging into the Progressive Pet Insurance [Customer Portal](#).

How long does it take to file a claim, and how long will it take to be reimbursed?

Filing a claim is quick and easy—it usually only takes a few minutes. Make sure to have a digital copy or photo of your invoice for veterinary services and medical notes ready to upload for even faster claim submission.

Most claims are reviewed and processed quickly, within a matter of days. Reimbursement will be paid via the payment method of your choice once completed.

Policy renewal details



What is the length of a policy?

Your Progressive Pet Insurance policy is a 12-month policy that begins on the policy's effective date (subject to applicable waiting periods).

Does my policy renew automatically?

Before the policy is renewed, the policyholder will be sent reminder communications with time to make changes and review the policy details and renewal terms.

Subject to policy terms, Progressive Pet Insurance policies will renew automatically on an annual basis.

Cancellation details



What should I know before canceling a pet insurance policy?

Policyholders can elect to cancel their Progressive Pet Insurance policy at any time, but there are considerations to keep in mind.

One of the biggest considerations is if you cancel your pet's coverage and your pet develops a condition later, future policies/insurers will likely consider it a pre-existing condition and could decline to cover it.

How do I cancel my policy?

To cancel your Progressive Pet Insurance policy, you can contact us via your [Customer Portal](#).

Will I be refunded if I cancel?

If you cancel your Accident & Illness Policy, it will result in a refund of the **unearned premium for the current policy period** without regard to the amount of claims paid. (The unearned premium is the pro rata portion of the monthly premium for the month of cancellation representing the period from the date of cancellation through the end of the policy month.)

Can I reinstate a canceled policy?

Once a policy is canceled, it cannot be reinstated. You may be able to re-enroll, but your pet will be subject to new waiting periods and any new conditions may be considered pre-existing.

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“Progressive Pet Insurance” is administered by Companion Protect Agency, LLC, a licensed insurance agency known nationwide (except in CA) as “Companion Protect Agency, LLC” (Iowa license #1002314428) (FL License # L106403); in California, it is known as “CP Pet Insurance Services, LLC” (CA license #0N14138). It is located at 11460 Tomahawk Creek Parkway, Ste 300, Leawood, KS 66211.

The insurer of this program is Progressive Casualty Insurance Company and its affiliates (“Progressive”), which is not affiliated with Companion Protect. Companion Protect receives a commission from Progressive for policies underwritten in this program.

Progressive will use your information in accordance with its own privacy policy, which is available at <https://www.progressive.com/privacy/>. Companion Protect underwrites and adjusts claims on behalf of Progressive under this program, which is not offered by or sponsored by Companion Life Insurance Company or its affiliated companies. Premium is paid monthly in advance of coverage. A service or payment fee may also apply if premium is paid by credit/debit card. (See your billing statement.) A deductible and copay are applied to claims. Policyholders have the option of an annual coverage benefit of \$5,000, \$10,000, or \$20,000.

You can cancel coverage at any time; a pro-rated refund may apply. This description of the pet insurance coverage provided by Progressive is for informational purposes only. No representation is made with respect to coverage in any specific fact, situation, or circumstance.