PROGRESSIVE PET INSURANCE by Companion Protect®

Frequently asked questions

Understanding 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 by Companion Protect for your dogs and cats.

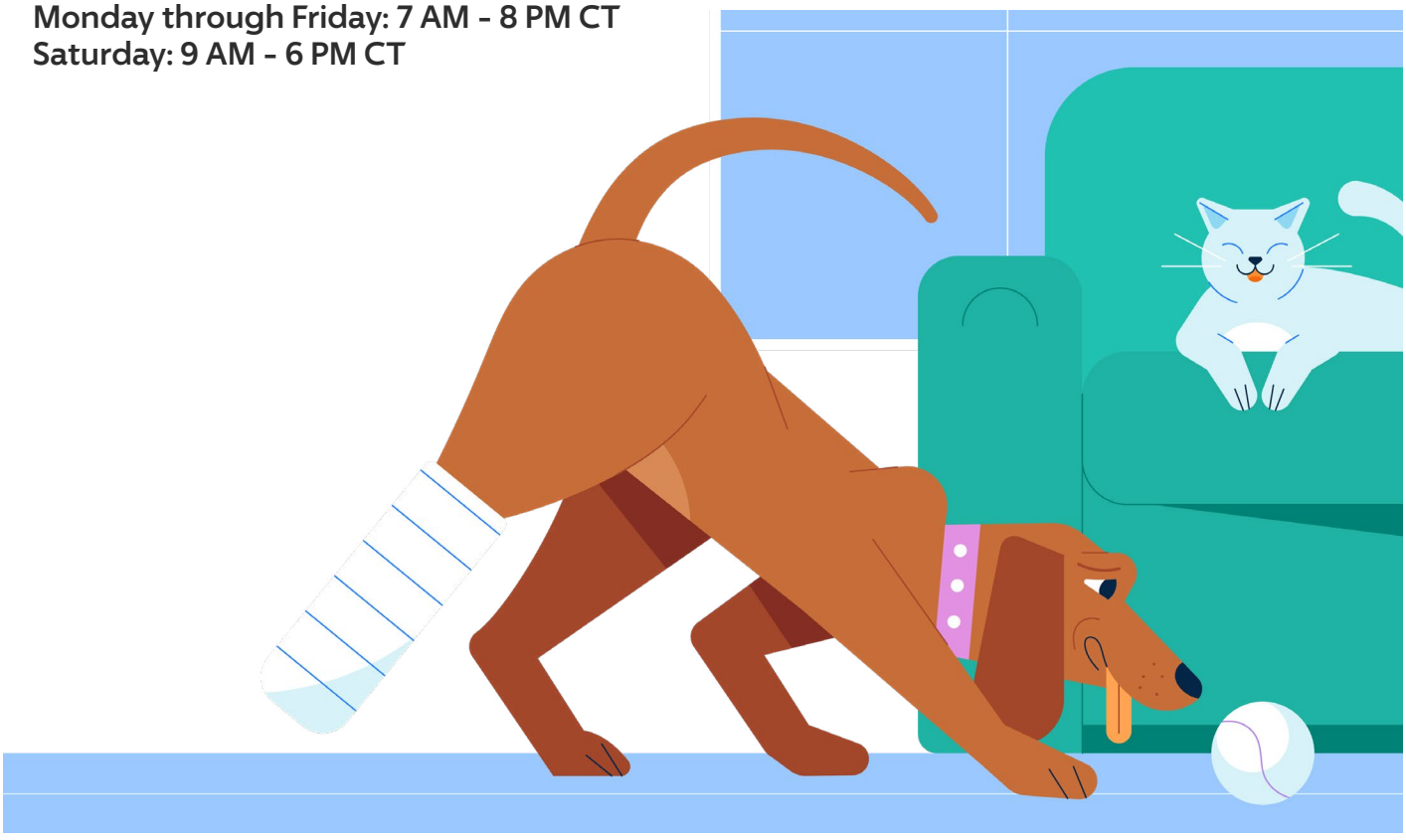
If you have questions about how our pet insurance works or what to expect, whether you're thinking about choosing Progressive Pet Insurance by Companion Protect or already have a policy, you've come to the right place. Here, you'll find answers to some of the most frequently asked questions.

Don't see your questions?

Contact our care team using the chat button or at progressive-service@petscovered.com or call us at 866.442.7764.

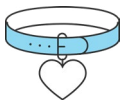
Hours of operation

Monday through Friday: 7 AM - 8 PM CT
Saturday: 9 AM - 6 PM CT



PROGRESSIVE PET INSURANCE by Companion Protect®

Frequently asked questions



Pet insurance 101

What is pet insurance?
How does pet insurance work?
What types of things does Progressive Pet Insurance by Companion Protect cover?
What isn't covered with Progressive Pet Insurance by Companion Protect?



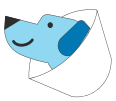
Understanding and selecting coverage

Can you provide more details on the difference between a Wellness Policy and an Accident & Illness Policy?
Wellness Policy
Are there coverage limits associated with a Wellness Policy?
Accident & Illness Policy
The Accident & Illness Policy has different options for the Annual Maximu, Reimbursement Percentage, and Deductible. What does that mean?
Can I purchase BOTH a Wellness Policy and an Accident & Illness Policy for my pet?
What is a premium?
How is premium billed?
Are there any disounts 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 seperate policy?
Can I use my vet (or any vet I'd like)?



Filing claims

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?



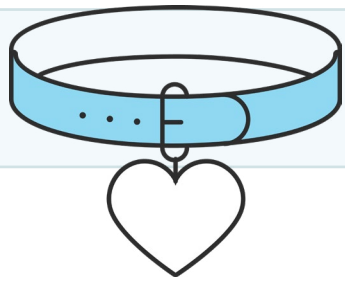
Cancellation details

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How do I cancel my policy?
Will I get money back or will I be charged fees if I cancel my policy?

PROGRESSIVE PET INSURANCE by Companion Protect®

Frequently asked questions

Pet insurance 101



What is pet insurance?

Progressive Pet Insurance by Companion Protect is reimbursement-based coverage for your dog or cat that can cover general wellness expenses and/ or those unexpected accidents and illnesses.

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

How does pet insurance work?

1. After your waiting period (if applicable), visit any licensed veterinarian in the United States to receive services and pay as usual when you leave.
2. Log in to Customer Portal to easily submit a claim. Follow the prompts to enter a few important details, up load a copy of your invoice and related medical records, and hit submit! It's easy – and it's 100% digital!
3. Our Customer Care team will review and process your claim, and you'll receive reimbursement via check for approved services based on your coverage terms!

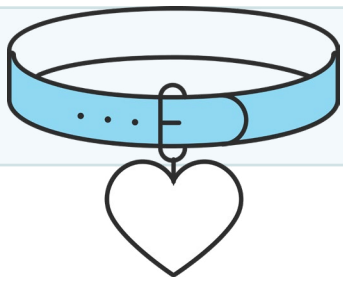
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The information provided above is for information purposes only. Review your policy documents for definitive terms and conditions of coverage.

PROGRESSIVE PET INSURANCE by Companion Protect®

Frequently asked questions

Pet insurance 101



What types of things does Progressive Pet Insurance by Companion Protect cover?

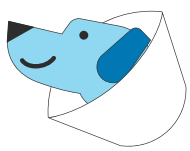
We understand what it's like to be a pet parent because we are too. We recognize that your pet's health is a priority, and you want to ensure they receive the best care possible.

That's why we provide extensive coverage for both routine care and unforeseen accidents and illnesses, including (but not limited to):



Wellness Policy (annual limits):

- Vaccinations **$80**
- Routine Exams **$70**
- Preventatives (flea/tick & heartworm) **$100**
- Vitamin supplements **$50**
- Routine dental cleaning **$125**
- Testing (heartworm, blood, fecal & urine) **$70**
- Intestinal de-worming preventative **$30**



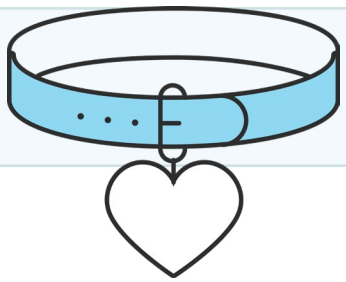
Accident & Illness Policy:

- Hit by car
- Foreign body ingestion
- Eye scratches
- Cancer treatments
- Respiratory issues
- Diabetes
- Kidney disease
- Holistic & alternative therapies

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Frequently asked questions

Pet insurance 101



What isn't covered with Progressive Pet Insurance by Companion Protect?

While we offer comprehensive coverage for wellness, accidents, and illnesses, 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

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PROGRESSIVE PET INSURANCE by Companion Protect®

Frequently asked questions

Understanding and selecting coverage



Can you provide more details on the difference between a Wellness Policy and an Accident & Illness Policy?

Wellness Policy - A Wellness pet policy 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.

Are there coverage limits associated with a Wellness Policy?

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

- Vaccinations **$80**
- Routine Exams **$70**
- Preventatives (flea/tick & heartworm) **$100**
- Vitamin supplements **$50**
- Routine dental cleaning **$125**
- Testing (heartworm, blood, fecal & urine) **$70**
- Intestinal de-worming preventative **$30**

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Understanding and selecting coverage



Accident & Illness Policy - The Accident and Illness pet policy provides coverage for unexpected health issues that arise due to accidents or illnesses. This type of policy typically covers a range of veterinary expenses, including emergency care, diagnostic tests, surgeries, hospital stays, and medications.

The Accident & Illness Policy has different options for the Annual Maximum, Reimbursement Percentage, and Deductible. *What does that mean?*

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

Annual Maximum Options	Reimbursment % Options	Deductible Options
$5,000	70%	$250
$10,000	80%	$500
$20,000	90*%	$1,000

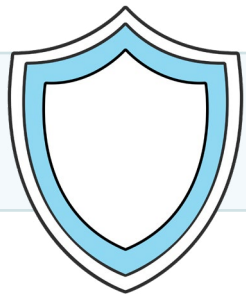
**90% reimbursement % is only available with the $5k annual limit.*

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PROGRESSIVE PET INSURANCE by Companion Protect®

Frequently asked questions

Understanding and selecting coverage



Can I purchase BOTH a Wellness Policy and an Accident & Illness Policy for my pet?

Yes, the purchase of both policies provides the most comprehensive pet health care coverage, covering both expected routine wellness expenses as well as unexpected accidents and illnesses.

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 by Companion Protect customers.

**Maximum available discount per policy is 15% and discounts may vary by state.*

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PROGRESSIVE PET INSURANCE by Companion Protect®

Frequently asked questions

Policy details



Are there any waiting periods?*

Wellness Policy - Coverage for a wellness policy will begin as soon as your policy is active, the day following your purchase

Accident & Illness Policy - Accident coverage begins when your policy is active, the day following your purchase. There is a 15-day waiting period for illness coverage and orthopedic conditions due to illness are subject to a 30-day waiting period.

**Waiting periods may vary by state and are subject to change.*

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

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

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

For new Progressive Pet Insurance by Companion Protect policies, there are no age restrictions for a Wellness Policy. Accident & Illness policies do have age restrictions for new policies: Dogs are eligible if they are at least 8 weeks – and less than 12 years old and Cats are eligible if they are at least 8 weeks – and less than 14 years old.

Does each pet need a separate policy?

Yes, each pet would have an individual policy for Wellness coverage and a separate policy for Accident & Illness. If you enroll more than one pet, you may be able to benefit from multi-pet discounts!

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

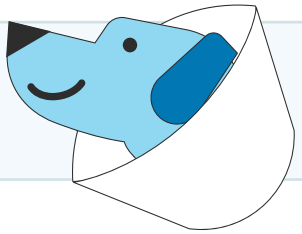
Yes. You are free to visit any licensed veterinarian in the United States. Simply pay your veterinarian for services, then file a claim along with a copy of your paid invoice via the Customer Portal.

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PROGRESSIVE PET INSURANCE by Companion Protect®

Frequently asked questions

Filing claims



How do I file a claim for reimbursement?

You can submit claims and review status of previously submitted claims by logging into the Progressive Pet Insurance by Companion Protect 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.

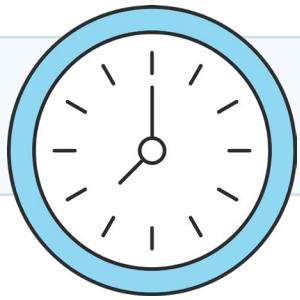
Most claims are reviewed and processed quickly, within a matter of days. Reimbursement will be paid via mailed check once complete.

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Frequently asked questions

Policy renewal details



What is the length of a policy?

Your Progressive Pet Insurance by Companion Protect policy length for Wellness or Accident & Illness is a 12-month policy that begins on the policy''s effective date (subject to applicable waiting periods).

Does my policy renew automatically?

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

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

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PROGRESSIVE PET INSURANCE by Companion Protect®

Frequently asked questions

Cancellation details



What should I know before canceling a pet insurance policy?

Policyholders can elect to cancel their Progressive Pet Insurance by Companion Protect 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 by Companion Protect policy, you can contact us via your Customer Portal.

Will I get money back or will I be charged fees if I cancel my policy?

Accident & Illness Policy Cancellation

If you cancel your Accident & Illness Policy, it will result in a refund of the unearned premium 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.)

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Cancellation details



Wellness Policy Cancellation

If you cancel your Wellness Policy and **no claims have been paid** or **the premium you've paid is greater than the claims that have been paid**, then the cancellation is effective immediately, and a refund of the unearned premium will be provided. (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.)

If you cancel your Wellness Policy and **the premium you've paid is less than the claims that have been paid**, then you agree to pay the lesser value of: See examples below.

Claims paid less Premium Paid example:

Based on this example, the Cancel Fee paid by the customer will be $25 since that is less than $225 (sum of remaining premium payable).

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Hours of operation

Monday through Friday: 7 AM - 8 PM CT
Saturday: 9 AM - 6 PM CT

"Progressive Pet Insurance by Companion Protect" 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. Companion Protect receives a commission on policies underwritten in this program. 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. For a copy of Companion Protect's privacy policy, please visit your customer portal at progressive-my.petscovered.com.

The insurer of this program is Old Republic Insurance Company ("ORIC"). This description of the pet insurance coverage provided by ORIC is for informational purposes only. No representation is made with respect to coverage in any specific fact, situation, or circumstance. Companion Protect underwrites and adjusts claims on behalf of ORIC under this program. ORIC's program administered by Companion Protect is not offered by or sponsored by Companion Life Insurance Company or its affiliated companies.

Discounts vary based upon eligibility. Discounts may not be cumulative. Price, coverage, and coverage terms vary by state and depend upon policy provisions. Please refer to your policy for details.

Progressive Advantage Agency, Inc. refers consumers seeking Progressive® Pet Insurance to Companion Protect and to ORIC for such coverage. Neither Companion Protect nor ORIC is affiliated with Progressive.