



Pet Insurance Overview

Coverage Highlights

100% Reimbursement: Figo provides up to 100% reimbursement for covered vet bills.

Waiting Periods:

- **Accidents** - 1 day
- **Illnesses** - 14 days
- **Orthopedic & Hip Dysplasia** - 6 months (with ability to waive)*

Coverage for Curable Pre-Existing Conditions:

We may cover your pet's pre-existing condition if it's curable, and they've been free from symptoms and treatment for a period of 12 months.

Alternative Care / Physical & Behavioral

Therapy: Now included in our base plan, subject to policy limit.

Lightning-Fast Claims: On average, most claims close in just 2.6 working days!

Customizable Plans

Annual Coverage Options: \$5,000, \$10,000, or Unlimited

Reimbursement Options: 70%, 80%, 90%, 100% (options depend on age and location)

Deductible Options: \$100, \$250, \$500, \$750, \$1,000 (options depend on pet's age and location)

Powerups

Optional add-ons at an additional cost.

Wellness Powerup: Coverage for exams, vaccines, & other routine care for happy, healthy pets.

Office Visit / Exam Powerup: Coverage for exam fees associated with the diagnosis and treatment of pets, beyond preventative care.

The Pet Cloud

24/7 Live Vet: Free access to a licensed veterinary professional. Here for you during emergencies, no matter when they occur!

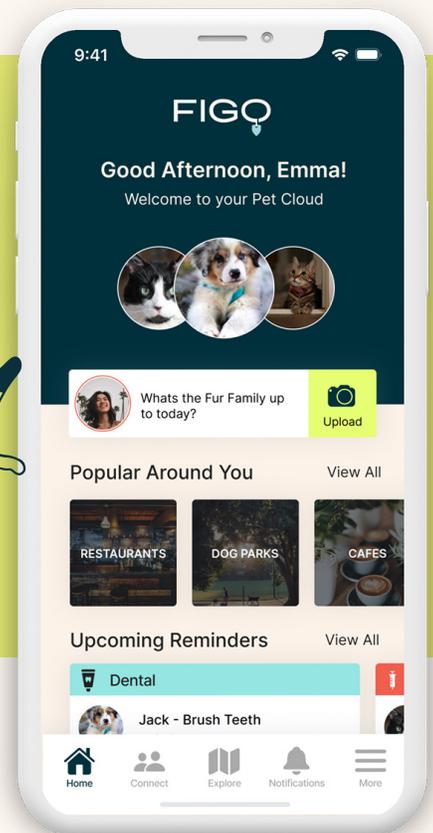
Claims Tracker: Track claims seamlessly in real time.

Set Reminders: Never forget important dates again. Set alerts for medication refills, vaccines, and more!

Locate Pet-Friendly Places:

Dog parks, hiking trails, and pet-friendly restaurants near you.

Community: Connect with pet parents in your area.



*For dogs only. Coverage for orthopedic conditions such as hip dysplasia and knee conditions begins after a 6-month waiting period (varies by state — see policy for details). Waiting period can be waived by submitting a completed Orthopedic waiver completed by a veterinary provider. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms visit <https://figopetinsurance.com/sample-policy>. Products, schedules, discounts, and rates may vary and are subject to change. More information is available at checkout. Insurance products are underwritten by Independence American Insurance Company (NAIC #26581) and produced by Figo Pet Insurance, LLC. (NPN #16841904). California producer license #0K02763.