

Pet insurance 101



Pet insurance offers reimbursement for eligible veterinary care.



What does pet insurance cover?

Coverage varies by plan but may include¹

- **Accidents** like broken bones, poisonings, foreign body ingestions
- **Illnesses** like ear infections, vomiting/diarrhea, cancer
- **Wellness services** like annual wellness exams, vaccinations, flea/heartworm preventive

What plans do not cover

Pet insurers typically do not cover pre-existing conditions. This includes any illness or injury that your pet had before coverage starts, whether or not your pet showed symptoms or received treatment.



How does Nationwide pet insurance work?

Protection for everyday care, emergencies and more

- **Visit any vet** and pay for treatment at the time of service
- **Submit a claim** right from your phone or from any device
- **Get reimbursement** for eligible expenses¹ sent straight to your bank account²



Pro tip: Enroll pets when they're young and healthy to ensure there are fewer limitations to coverage.

Coverage you can count on

When Wile E. had a life-threatening emergency, his pet parents were able to focus on getting him the care he needed, thanks to Nationwide pet insurance.



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I think all said and done, we were looking at \$7,300 in claims. We submit the claims, and the claim cycle processes through, and Nationwide takes care of us, so we couldn't be happier.

- Wynn and Eric M. with Wile E., protected by Nationwide since 2016

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See why Nationwide pet insurance is the #1 choice for pet parents.³

[1] Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions. Plans may not be available in all states. Policy eligibility may vary. [2] Must opt in to electronic reimbursement. [3] Source: State of the Industry Report 2022, North American Pet Health Insurance Association.

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