# Pet Insurance
## LIBERTY MUTUAL



Pet Insurance can help your pet get the best veterinary care available when they need it by reducing the financial burden of unexpected medical costs due to illness or injuries. Plus, preventive wellness options could help you stay ahead of any potential issues altogether.

## Product Details

### Eligibility
- Dogs: Age minimum of 8 weeks old
- Cats: Age minimum of 8 weeks old

### Reimbursement
- Depending on your policy, you are reimbursed up to a certain percent of your out-of-pocket cost up to your annual maximum

### Underwriting
- Simplified issue
- Pre-existing conditions reviewed at time of claim

### Exclusions
- Pre-existing conditions
- Breeding/Pregnancy
- Organ & Tissue transplants
- Professional or Commercial use
- Unlawful Acts
- Experimental & Investigations

Sign up by calling **844.250.9199** or visiting **https://pet.libertymutual.com/**

## Policy Options

Liberty Mutual offers customizable policies so employees only pay for what they need. With multiple policy options, plus the ability to select reimbursement payout, deductible, and annual maximum, employees can get the best policy to protect their pet and their wallets.

### Accident
- Accidental injuries (including to permanent teeth)
- Euthanasia or anesthesia
- Cremation and burial expenses
- Ingestion of a foreign object (up to two treatments max per policy year)
- Accidental death

### Accident & Illness
*Everything covered under the Accident policy, plus:*
- Illnesses (e.g., cancer, influenza, and kennel cough)
- Alternative medicine
- Behavioral therapy
- Hereditary and congenital conditions

### Accident, Illness & Wellness
*Everything covered under the Accident & Illness policy, plus fix payment amounts for the following (not subject to deductible and annual maximum)*
- Wellness exams
- Intestinal deworming
- Routine dental cleaning
- Spaying/neutering
- Flea and tick protection

### Choose from these options:
- Reimbursement: 70%, 80%, or 90%
- Deductible: $250, $500, or $1K
- Annual Maximum: $5K, $10K, or $15K