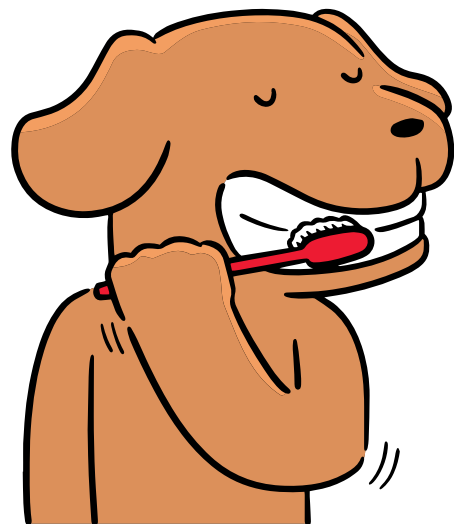


# INSURANCE FAQs

## PET INSURANCE

### WHAT DOES PET INSURANCE COVER?

Benefits will vary from one policy to the next. Pet insurance may cover the cost of veterinarian treatment and medication in the event your pet becomes sick or injured. Depending on your policy, there may be limitations on payment such as deductibles or coinsurance. Coinsurance is the portion of the cost you will be responsible for paying in addition to the deductible. This is usually a percentage of the bill. Pet insurance is a type of property insurance, not health insurance for your pet.



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### WHAT DOES PET INSURANCE NOT COVER?

Pet insurance does not cover pre-existing conditions. Generally, most policies do not cover routine care and wellness visits for services such as microchipping, vaccinations, teeth cleanings, etc. unless you purchase additional coverage.



## IS PET INSURANCE EXPENSIVE?

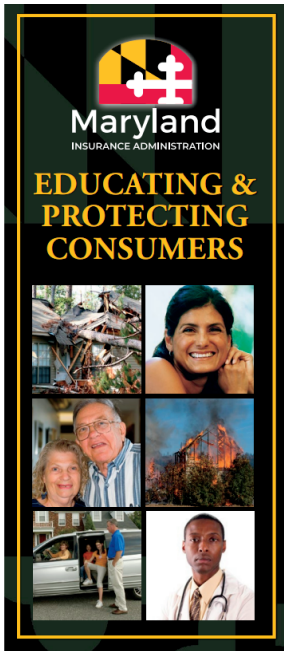
There are several factors that will impact the cost including age, breed and what the policy covers. The price could start low and increase as your pet ages and is more likely to become ill.

## IS PET INSURANCE SUBJECT TO A DEDUCTIBLE?

Yes, your policy will probably have a deductible. The deductible may apply for a specific illness or injury with only one deductible for initial and follow up treatments while other policies apply a deductible for every visit, even for the same condition. Please check your policy or contact the insurance company to learn how your coverage works.



## ABOUT THE MARYLAND INSURANCE ADMINISTRATION



The Maryland Insurance Administration (MIA) is the state agency that regulates the business of insurance in Maryland. If you feel that your insurer or insurance producer acted improperly, you have the right to file a complaint. The MIA can investigate complaints that an insurer or insurance producer has:

- Denied or delayed payment of all portions of a claim
- Improperly terminated your insurance policy
- Raised your insurance premiums without proper notice or in excess of what the law allows
- Made false statements to you in connection with the sale of insurance or the processing of insurance claims
- Overcharged you for services, including premium finance charges

**Contact the Maryland Insurance Administration at:**

**200 St. Paul Place, Suite 2700**

**Baltimore, Maryland 21202**

**410-468-2000 | 800-492-6116 | 800-735-2258 TTY**



<https://insurance.maryland.gov/Consumer/Pages/FileAComplaint.aspx>

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