

**INTRODUCING
ASPCA[®]
PET HEALTH
INSURANCE**

Can You Afford Rising Veterinary Costs?

As a responsible pet owner, you may have already felt the pain of escalating veterinarian costs. The costs of keeping your pets healthy or saving their lives have never been higher.

- American veterinary expenditures have increased **76%** from 1994 to 2003¹ - and, will have risen **100%** from 1996 through 2006².
- **41%** of pet owners spent at least **\$500** at the veterinarian in 2004 and 19% spent more than **\$1000**³.

Protect Your Pet Today

Now you can protect your pets with the people who have been protecting animals for over 140 years. Enroll your pets in an ASPCA Pet Health Insurance Plan to help cover high veterinary costs, and avoid having to make a cruel choice between your pet's well being and your personal finances.

***Animal lovers note:** While our plans are structured to pass along savings, a small portion of all premiums go directly to support our critical work.

***For terms please refer to back panel of this brochure.**

Sources:

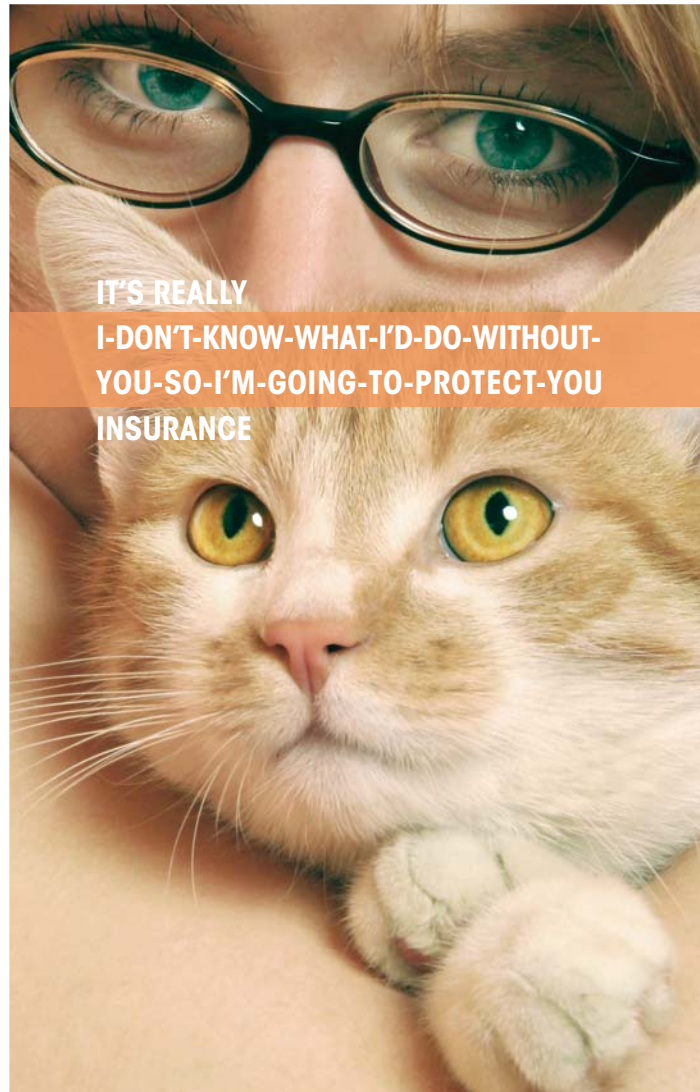
- 1 Bureau of Labor Statistics, Integrated Consumer Expenditure Survey (Prepublication Tables); Packaged Facts, November 2005.
- 2 American Veterinary Medical Association, 2002 U.S. Pet Ownership and Demographics Sourcebook; Packaged Facts, August 2003.
- 3 "American Animal Hospital Association's 2004 Pet Owner Surveys"; Packaged Facts, November 2005.

**Get a Free Quote
1-866-861-9092**

Mon. - Fri., 8am - Midnight EST (5am - 9pm PST)
Sat., 9am - 5pm EST (6am - 2pm PST)

www.aspcapetinsurance.com

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PET HEALTH
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IT'S REALLY

I-DON'T-KNOW-WHAT-I'D-DO-WITHOUT-
YOU-SO-I'M-GOING-TO-PROTECT-YOU

INSURANCE

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IT'S REALLY

WE-TREAT-YOU-LIKE-FAMILY-SO-WE'RE-
GOING-TO-PROTECT-YOU-LIKE-FAMILY

INSURANCE

***** Under the terms of an agreement with the Hartville Group, Inc., the parent company of Petmarketing Insurance.com Agency, Inc., which is administering the plans, the ASPCA is guaranteed at least \$1.6 million over the next five years.

Note: Additional premiums may apply to certain breeds, areas, and ages. The plan may not be available in all states, and this is not a complete description of all coverage terms, conditions, and exclusions. Rates subject to change.

Fairmont Specialty
a division of CrumForster

Plans are underwritten by the United States Fire Insurance Company.

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What Does ASPCA Pet Health Insurance Cover?

Unfortunately, you never know when your pet may fall ill or have an accident. ASPCA Pet Health Insurance plans help manage the high costs of veterinary care. We even offer coverage for routine care, such as annual checkups, vaccines, and dental cleaning.

Consistent with the beliefs of the ASPCA, most plans cover spaying and neutering, but do not cover surgical treatments that we oppose, such as tail docking, ear cropping, or declawing. See our plan chart for details.

How It Works

1. Get Treatment. If your pet suffers an injury or illness, or if your plan covers routine wellness care, go to ANY licensed veterinarian in the U.S. or Canada and pay for the services.

2. File a Claim. Submit a claim form along with any receipts to us.

3. Get Reimbursed. Within 15 business days, you will be reimbursed 80% of reasonable veterinary charges, after your \$100 annual deductible is met.

How to Enroll

1. Apply Online or by Phone. Start your application today by getting a free quote now. Call us at 1-866-861-9092 or visit www.aspcapetinsurance.com.

2. Underwriting. All applications are subject to underwriting and receipt of payment. Please allow 2 weeks from our receipt of all required information for delivery of your pet's insurance plan packet.

3. Acceptance. Once the underwriting process is complete, we will mail you the pet insurance plan packet for the plan you requested, or recommend the most appropriate plan for your pet.

(Plans may include an annual \$10.50 issuance fee. The fee is waived when you choose to pay annually.)

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	PREMIUMS AS LOW AS (Monthly)	MAXIMUM BENEFIT	COVERED EXPENSES
SAFETY PLAN	cats \$6.99 dogs \$8.99	\$8,000 / year \$2,500 / incident	Provides coverage for treatment for accidents such as poison ingestions, lacerations, bone fractures, burns, insect bites & bee stings, falls, and motor vehicle accidents. All dogs and cats are eligible regardless of age, breed, health or conditions!
PRIMARY PLAN	cats \$11.58 dogs \$16.61	\$8,000 / year \$1,500 / incident	Provides accident coverage equivalent to the Safety Plan, as well as essential illness coverage . Illness coverage can include prescription medications, diagnostic procedures and laboratory tests, surgery, hospitalization while receiving treatment, dental services associated with an injury or illness, and x-rays.
ADVANTAGE PLAN	cats \$23.11 dogs \$30.50	\$11,000 / year \$3,500 / incident	Provides coverage equivalent to the Primary Plan, as well as some preventive ("wellness") care . Wellness coverage can include coverage for spaying and neutering, canine and feline distemper combo vaccinations, boosters for puppies and kittens, rabies vaccine, and an annual physical exam with fecal and heartworm testing.
PREMIER PLAN	cats \$47.31 dogs \$54.10	\$13,000 / year \$5,000 / incident	Provides coverage equivalent to the Advantage Plan, as well as deluxe wellness care , which can include lyme and bordetella (kennel cough) vaccines, feline infectious peritonitis and feline leukemia vaccines and leukemia test, flea and heartworm medication, and an annual dental cleaning.
STERLING PLAN	cats \$67.14 dogs \$76.79	\$13,000 / year \$2,500 / incident	Provides coverage equivalent to the Advantage Plan, plus continuous coverage for chronic and long term conditions that manifest in a previous plan year. Plan coverage limits and deductible reinstate at renewal if continuous coverage is maintained. May provide coverage for conditions requiring maintenance beyond standard plans.



Why Choose Us?

1. The ASPCA is the country's premier animal welfare advocate - and the top resource for information on pet health and wellness.

2. You have a wide choice of plans. Compare our plans above for options that include accident, illness, and routine care coverage.

3. You can visit any veterinarian in the U.S. or Canada. So your pet can be cared for by the doctor you both trust.

4. You get a 10% discount for multiple pets on the same plan. The discount applies to the 2nd and 3rd pet on the same plan and does not apply to the Safety Plan.

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