

# FAQ



## Frequently Asked Questions



### What is Pet Insurance?

Pet Insurance is for paw-rents seeking a financial safety net for accidents or illnesses that their pets might experience in the future.



### What Age is the Best Age to Insure My Pet?

We advise all paw-rents to insure their pets at a young age. You can enroll your pet in a plan from Spot as soon as they're 8 weeks old.



### What is a Pre-Existing Condition?

A pre-existing condition is any injury or illness which occurs or shows symptoms before coverage starts or during a waiting period.

## How Do Plans from Spot Work?

Once you have your custom pet insurance policy and have paid your premium on a monthly or annual schedule, you can carry on as usual.

When you need to visit the vet for a covered condition, you can submit a claim for reimbursement of the eligible expenses.

### Deductibles

Your annual deductible amount applies during each policy period. You must satisfy your annual deductible before your reimbursements start.

### Payouts

Once your deductible is met, you will be reimbursed for eligible expenses according to the reimbursement percentage you select.



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