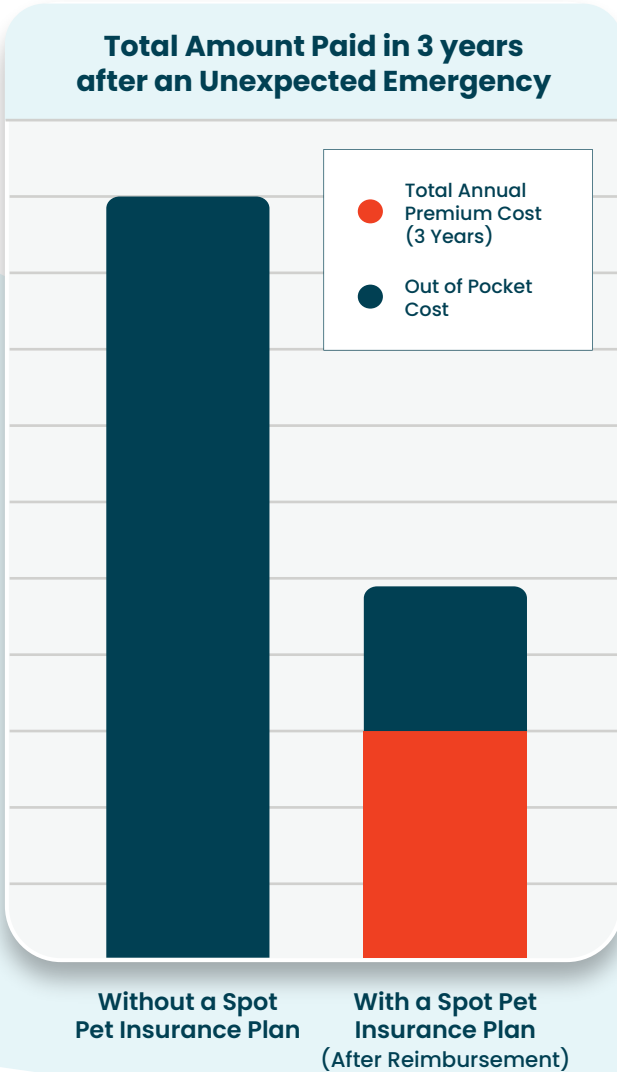


Don't Wait for the Emergency to Happen

4 out of 5 pets will experience an emergency in their lifetime.¹

Even after paying a monthly premium for 3 years and submitting no claims, having a pet insurance plan can help you minimize costs in the long-run.



Without a Spot Pet Insurance Plan you could pay:

\$5000

With a Spot Pet Insurance Plan your net pay could be:

\$2450

Spot Plan could reimburse you up to:*

\$2550

Get Up to **90% Cash Back** on Eligible Vet Bills



*Hypothetical claim example illustrates eligible vet bills reimbursed at a 90% reimbursement rate. The annual deductible had not yet been satisfied, and the annual limit had not been met. Coverage varies based on plan options. The hypothetical premium is based on a USA Today study, indicating that the average monthly cost for an accident and illness pet insurance plan in Florida is \$42. Source: <https://www.usatoday.com/money/blueprint/pet-insurance/pet-insurance-florida/>.

Sign Up and Save With Your Discount²
<https://spotpet.link/studentinsuranceusa>

When Calling, Use Priority Code: **SPOT_SIUSA** | **800.905.1595**



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¹"Let's Talk Worst Case," Journey Home Animal Care Center, <https://jhacc.org/lets-talk-worst-case>, Sep. 12, 2023.

²10% employee discount available on every pet. Not available in HI or TN.

Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms visit spotpetins.com/sample-policy. Products, schedules, discounts, and rates may vary and are subject to change. More information available at checkout.

Insurance plans are underwritten by either Independence American Insurance Company (NAIC #26581. A Delaware insurance company located at 11333 N. Scottsdale Rd, Ste. 160, Scottsdale, AZ 85254) or United States Fire Insurance Company (NAIC #21113. Morristown, NJ), and are produced by Spot Pet Insurance Services, LLC. (NPN # 19246385. 990 Biscayne Blvd Suite 603, Miami, FL 33132. CA License #6000188).