

## What is Kanguro Pet Insurance?

Kanguro Pet Insurance helps cover the cost of vet bills when a pet gets sick or injured. It works like health insurance for people—helping pet owners get the best possible veterinary care without worrying about high costs.

## What does Kanguro Pet Insurance cover?

- Accidents and Illnesses: Includes diagnostic tests (blood tests, X-rays), prescription medications, surgery, and hospitalization.
- Chronic Conditions: Coverage for long-term illnesses like diabetes or arthritis.
- Hereditary and Breed-Specific Conditions: Examples include hip dysplasia or respiratory conditions.
- Preventive and Wellness Care (Optional add-on): Includes routine wellness exams, vaccinations, flea/tick medications, teeth cleaning, and more.

## How does Kanguro Pet Insurance work?

- Visit any licensed vet or emergency clinic.
- Submit the vet bill through the Kanguro app by taking a picture.
- Kanguro will reimburse up to 90% of eligible expenses, directly into the customer's account.

## How does the reimbursement process work?

- The client is responsible for paying the invoice to the veterinarian or veterinary clinic.
- Kanguro will reimburse, based on the invoices and medical records provided by the client and the terms and conditions of the policy (annual limit, deductible, % reimbursement).



## **What is not covered?**

- Pre-existing conditions (illnesses or injuries the pet had before coverage).
- Routine care (unless the preventive plan is added).
- Cosmetic surgeries (e.g., tail docking or ear cropping).
- Breeding or pregnancy-related issues.

## **Are there waiting periods?**

Yes, there's a 14-day waiting period for accidents and illnesses, and a 6-month waiting period for knee conditions. However, there's no waiting period for preventive and wellness care if added.



## **What pets are eligible?**

Kanguro covers cats and dogs. The specific plan cost depends on the pet's age, breed, and location.

## **Where is Kanguro Pet Insurance available?**

Currently, Kanguro operates in the following states: Arizona, Arkansas, Colorado, Florida, Georgia, Indiana, Iowa, Kansas, Louisiana, Maryland, Missouri, Nebraska, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Utah, Virginia, Washington DC.

# F.A.Q.s



## Let's just remember the facts

We spend quite a bit on our pets and their well being! These are the average yearly amounts:

 Dog's bill	
Veterinary Care	up to \$220
Vaccinations	up to \$165
Dental Care	up to \$680
Medications	up to \$680
<b>In a year</b>	<b>WITHOUT INSURANCE \$1,745</b>
<b>In a lifetime</b> (12 years)	<b>WITHOUT INSURANCE \$34,000</b>
 Save up to 90% using Good Doggie	

 Cat's bill	
Veterinary Care	up to \$430
Vaccinations	up to \$180
Dental Care	up to \$535
Medications	up to \$535
<b>In a year</b>	<b>WITHOUT INSURANCE \$1,680</b>
<b>In a lifetime</b> (15 years)	<b>WITHOUT INSURANCE \$28,000</b>
 Save up to 90% using Cool Cat	



## How much is this going to cost me?

It really depends on:

- How old your furry family member is
- If your furry is a boy or a girl
- The breed of your furry
- Where your pet lives
- The annual limit you're looking to cover

## Can I add another pet?

Of course, the more furry family members the better, we can enroll up to 5 furry family members.

## Do I need medical records?

It is very important for us to get to know your furry family member and understand their current condition! This helps us process your claim faster!

## What does Kanguro do with the money that is not used to pay claims?

We are big on the social give-back component! When you enroll, we have the option of donating part of the unused premium to non-profits like, animal shelters and community advancement organizations.