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Pet Insurance *Designed* by Pet People

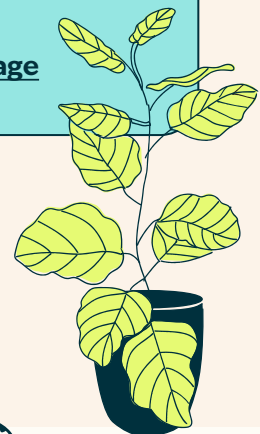
Figio is a pet insurance provider offering flexible, reliable coverage for intentional, modern pet parents that fits into your life - not the other way around.

Figio believes all people and all pets deserve to be seen, just as they are. We offer pet insurance that helps enable pet parents to make the most of the life they have with their pet.

We are passionate about changing how consumers view and interact with insurance, as well as holistically improving the lives of pets, Figio provides a pet insurance solution with today's pet parents in mind: socially connected, on-the-go, and easy to use.

Truth and honesty matter - especially when it comes to people and the pets we love. At Figio, we have nothing to hide. We think it is just as important to show you what isn't covered.

What's Next



Our Coverage

We're really proud of the product we offer. A few highlights of coverage include:



No per incident caps - we don't cap claim payments per condition



Figio's optional wellness add-on - helps cover yearly exams and vaccines for an additional cost each month



Lightning fast claims - we close most claims in under 3 working days



Live vet - accidents don't just happen between 9-5. Get free access to a licensed vet professional 24/7 for whenever you need it

To learn more about our coverage, visit figopetinsurance.com/coverage

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Pet Insurance Overview

Coverage Highlights

100% Reimbursement: Figo provides up to 100% reimbursement for covered vet bills.

Waiting Periods:

- **Accidents** – 1 day
- **Illnesses** – 14 days
- **Orthopedic & Hip Dysplasia** – 6 months (with ability to waive)*

Coverage for Curable Pre-Existing Conditions:

We may cover your pet's pre-existing condition if it's curable, and they've been free from symptoms and treatment for a period of 12 months.

Alternative Care / Physical & Behavioral Therapy:

Now included in our base plan, subject to policy limit.

Lightning-Fast Claims: On average, most claims close in just 2.6 working days!

Customizable Plans

Annual Coverage Options: \$5,000, \$10,000, or Unlimited

Reimbursement Options: 70%, 80%, 90%, 100% (options depend on age and location)

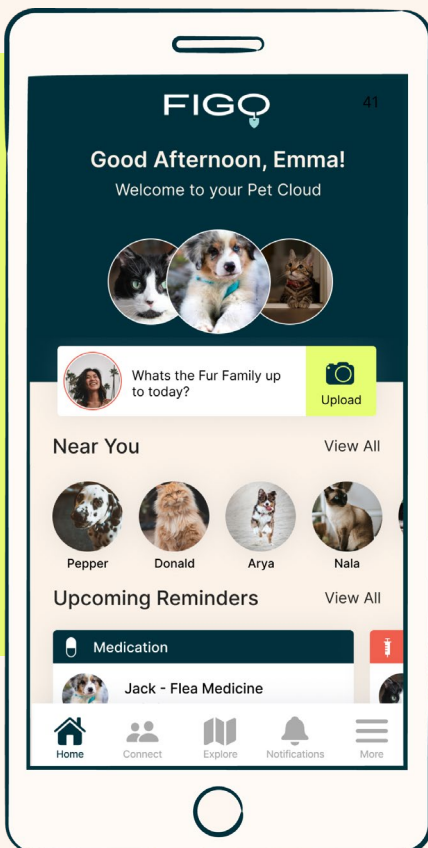
Deductible Options: \$100, \$250, \$500, \$750, \$1,000 (options depend on pet's age and location)

Powerups

Optional add-ons at an additional cost.

Wellness Powerup: Coverage for exams, vaccines, & other routine care for happy, healthy pets.

Office Visit / Exam Powerup: Coverage for exam fees associated with the diagnosis and treatment of pets, beyond preventative care.



The Pet Cloud

24/7 Live Vet: Free access to a licensed veterinary professional. Here for you during emergencies, no matter when they occur!

Claims Tracker: Track claims seamlessly in real time.

Set Reminders: Never forget important dates again. Set alerts for medication refills, vaccines, and more!

Locate Pet-Friendly Places:

Dog parks, hiking trails, and pet-friendly restaurants near you.

Community: Connect with pet parents in your area.



*For dogs only. Coverage for orthopedic conditions such as hip dysplasia and knee conditions begins after a 6-month waiting period (varies by state — see policy for details). Waiting period can be waived by submitting a completed Orthopedic waiver completed by a veterinary provider. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms visit <https://figopetinsurance.com/sample-policy>. Products, schedules, discounts, and rates may vary and are subject to change. More information is available at checkout. Insurance products are underwritten by Independence American Insurance Company (NAIC #26581) and produced by Figo Pet Insurance, LLC. (NPN #16841904). California producer license #0K02763.