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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)¹

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!²

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

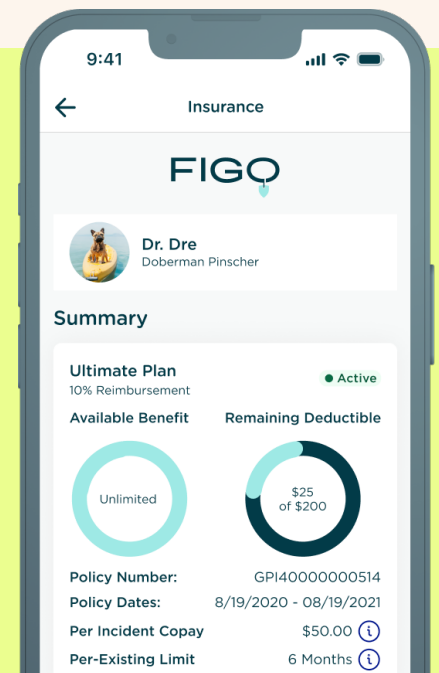
24/7 Live Vet: Free access to a licensed veterinary professional. Here for you during emergencies, no matter when they occur!

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

Claims Tracker: Track claims seamlessly in real time.

Locate Pet-Friendly Places: Dog parks, hiking trails, and pet-friendly restaurants near you.

Community: Connect with pet parents in your area.



Visit figopetinsurance.com/IUPA and SAVE with your discount!*

¹ For dogs only. ² Figo Claims data 2024. *Members receive a discount of 10% off. Discount may not be available in all states, and discount amount may vary by state. More information available at checkout. 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 and conditions visit figopetinsurance.com/sample-policy. Products, schedules, discounts and rates may vary and are subject to change. Premiums are based on and may increase or decrease due to the age of your pet, the species or breed of your pet, and your home address. Insurance products are underwritten by Independence American Insurance Company (NAIC #26581) and produced by Figo Pet Insurance, LLC, (NPN: 16841904), California license is 0K02763. Live Vet and the Figo Pet Cloud are separate, non-insurance services unaffiliated with Independence American Insurance Company. © Copyright 2024, Figo Pet Insurance, LLC. FIGO Logo, © Copyright 2024, FIGO. All Rights Reserved. IUPA is not a licensed insurance agency nor an underwriter of insurance but may receive compensation for referrals.