

## What does insurance for my cat or dog mean?

Insurance for Dogs and Cats covers your vet bills when your furry family member gets hurt or gets sick. It is a very helpful financial aid for mom and dad to get the best veterinary care possible. It's the same as wanting the best doctors available to treat you when you are sick or were in an accident.

We usually spend around \$34,000 during the lifespan of our dogs and around \$28,000 during the lifespan of our cats without insurance.

We have designed these plans to keep your furry family member healthy and to keep mom and dad's pockets full.

## How it Works?

Simple, fast, and right in your pocket

### The 3-Step Process:

- 1 Visit any Vet**  
Use your current vet, a specialist, or an emergency clinic
- 2 Submit via App**  
No paperwork. Just a photo of your invoice
- 3 Get Reimbursed**  
Once approved, funds are sent directly to your account.



## So, what is a preventive plan?

Kanguro wants to offer more than just a coverage for when there is an unfortunate accident or illness. We want to promote a healthy and long-life offering coverage that will help your pocket and prevent unnecessary surprises!

This is what we call insurance for the day-to-day routine! By having access to huge savings on preventive care mom and dad would have wanted and done anyways, Kanguro wants to add value to each and every one of our Kanguro family members!



# All Pet Insurance Plans and Benefits in One Place

You are in financial control, Customization Levels

### Annual Limit

Choose your safety net  
**\$5K \$10K \$15K**  
or Unlimited

### Annual Limit

Annual Deductible, Pay this once a year  
**\$200, \$500, \$700, or \$1,000**

### Reimbursement

Choose how much we pay back  
**70%, 80%, 90%, or 100%**  
(Pet 2.0)

- ◆ Pre-Existing Conditions Buy-In
- ◆ Extended eligibility (pets over 14 yrs)

- ◆ Concierge & Genetic Testing
- ◆ 90-Day Overseas Coverage

- ◆ Lost Pet Recovery
- ◆ Health Monitoring



## Essential Care

Protecting against accidents and illness when sick or injured.

#### Included:

- ✓ Hospitalization
- ✓ Medications
- ✓ Genetic Conditions
- ✓ Behavioral Treatment
- ✓ Holistic Medicine
- ✓ Alternative Therapies
- ✓ Prescription Food / Supplements

#### Not Included:

Vaccination  
Wellness Exam  
Routine Hygiene Services  
Spaying / Neutering  
Additional Vaccines / Boosters  
Microchipping



## Premier Care+

Our Favorite: We cover all accidents and illnesses even when sick or injured + wellness and routine care.

#### Included:

- ✓ Hospitalization
- ✓ Medications
- ✓ Genetic Conditions
- ✓ Behavioral Treatment
- ✓ Holistic Medicine
- ✓ Alternative Therapies
- ✓ Prescription Food / Supplements
- ◆ Vaccination
- ◆ Wellness Exam
- ◆ Routine Hygiene Services

#### Not Included:

Spaying / Neutering  
Additional Vaccines / Boosters  
Microchipping



## Early Years Care+

The best protection for your puppy because they deserve the best.

#### Included:

- ✓ Hospitalization
- ✓ Medications
- ✓ Genetic Conditions
- ✓ Behavioral Treatment
- ✓ Holistic Medicine
- ✓ Alternative Therapies
- ✓ Prescription Food / Supplements
- ◆ Vaccination
- ◆ Wellness Exam
- ◆ Spaying / Neutering
- ◆ Additional Vaccines / Boosters
- ◆ Microchipping

#### Not Included:

Routine Hygiene Services

## How do I actually use this coverage?

Everybody that enrolls with Kanguro will have an added value in their life! No doubt! By having the Kanguro App in your pocket our A.I specialist Javier is always on call! Just start the chat when you leave the vet and Javier will take care of the rest. We have automated processes to get your claims submitted and paid quickly!

1 Log in

2 Review your coverage

3 Select "file a claim"

4 Start the chat, upload the vet bill, and you're done.

5 Follow the claims status whenever and wherever!

## The Kanguro Ecosystem

More than insurance. Constant care  
Exclusive Benefits Included



### 24/7 TeleVet

Unlimited video calls with licensed vets. Free in your policy



### Direct Pay

We can pay the vet directly so you don't have to front large amounts of cash



### Wellfold Rewards

Earn real cashback on your daily coffee, gas, and groceries.



### Diminishing Deductible

Stay healthy and your deductible goes down every year without claims



## Let's just remember the facts

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

### 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

### 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!

### Can I add another pet?

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

### Where does Kanguro offer services?

Arizona, Arkansas, Colorado, Florida, Georgia, Indiana, Iowa, Kansas, Louisiana, Maryland, Missouri, Nebraska, Nevada, New Mexico, North Carolina, Oklahoma, Ohio, Oregon, South Carolina, Tennessee, Texas, Utah, Virginia y Washington D.C

### 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 un-used premium to global warming organizations, animal shelters and Hispanic community organizations.

### What are waiting periods?

Waiting periods means there is a 14-day period before all coverages are activated for accident and illness and 6 months before knee condition coverage is activated. This gives us enough time to verify your furry family members' medical records. If you selected our preventive and wellness coverage, than you are good to go! There is no waiting period for this.

### Kanguro quickly reimburses you for your vet bills

When your furry family member needs to go to the Vet, Kanguro has you covered. Since we're always available in your pocket, just:

- Visit any licensed vet, including the one you already visit, or any emergency clinics
- Send us a picture of your vet bill via the kanguro APP
- We'll take care of the rest. As soon as your claim is approved you will be paid up to our maximum 90% reimbursement option directly into your account.

## Two types of plans to make them feel pampered

These are the most common claims paid for daily. The list is actually much longer.



### Diagnosis

- Lab Work
- CT scans
- Ultrasound
- Behavioral exam
- Blood tests
- X-Rays
- Urinalysis
- MRI's



### Medications

- Chronic conditions
- Blood disorders
- Eye disorders
- Musculoskeletal disorders that may develop
- Breed-specific hereditary conditions
- Respiratory conditions that may develop
- Prescription medications



### Treatments

- Prosthetic Limbs, Devices & Mobility Aids
- Cremation
- End of life - Euthanasia up to \$1,000
- Genetic Conditions
- Surgery & Hospitalization
- Vet exam fees
- Specialty and ER vets
- Cancer treatment
- Dental illness up to \$1,000/year
- Broken, chipped, & fractured teeth
- Gingivitis

### Billing Details



#### Good Doggie

Accident & Illness

Veterinary Care	up to \$220
Vaccinations	up to \$164
Dental Care	up to \$680
Medications	up to \$680

In a Year	without insurance	\$1,746
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In a lifetime	without insurance	\$34,000
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Save up to 90% using Good Doggie



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