



# PET INSURANCE

Underwritten by Independence American Insurance Co.

## CLAIM FORM

Please complete this form with all necessary information, including relevant itemized invoices for this claim. For fastest reimbursement, ensure that all information is filled out and legible. Claims can be submitted via email, mail, fax or electronic submission. Electronic submission of claims and your terms and conditions are available through your portal.

**Questions?** Call us at 866-725-2747 or email us at [info@akcpetinsurance.com](mailto:info@akcpetinsurance.com)

**Policy Number** \_\_\_\_\_

**Pet Name** \_\_\_\_\_

Is the pet insured with another pet insurance company?      Yes      No

### Claim Details

Reason for visit:      Wellness      Injury/Illness      If injury or illness, when did you      Date:  
(Check all that apply)      first notice the signs or symptoms?      \_\_\_\_\_

Tell us more about the injury or illness:

### Your Information

Name \_\_\_\_\_ Is this a new address or phone number?      Yes      No

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Remember to review your policy's terms and conditions as well as any benefit schedules to fully understand the coverage that is available.

Submission of this claim form authorizes all veterinarians that your pet has received treatment from to provide us with a copy of your pet's medical records and confirms all information provided is true and accurate to the best of your knowledge and belief. It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

#### Important Notice State-Specific Fraud Warnings

Please be advised that state-specific fraud warnings are provided on the following page. We strongly recommend reviewing these notices carefully to ensure full understanding and compliance with all applicable state requirements.

### Submit Your Claim



Email  
[claims@petpartners.com](mailto:claims@petpartners.com)



By Mail  
PO Box 2150  
Buffalo, NY 14240



Fax  
919.859.8193

# State Fraud Disclosures

July 2025

## Alabama

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof. Alabama Code § 27-12A-20

## Alaska

A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law. Alaska Stat. § 21.36.380

## Arizona

For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties. Arizona Revised Statutes § 20-466.03

## Arkansas

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. Arkansas Ins. Code 23-66-503

## California

For your protection, California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison. California Ins. Code § 1879.2

## Colorado

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies. Colorado Ins. Code 10-1-128(6)(a)

## Delaware

Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, or makes any Claim for the proceeds of an insurance Policy containing any false, incomplete or misleading information may be guilty of a felony. 11 DE Code § 913(b)

## District of Columbia (DC)

WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant. D.C. Code § 22-3225.09(d)

## Florida

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree. Fla. Stat. § 817.234(1)(b)

## Idaho

Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony. Idaho Ins. Code 41-1331

## Indiana

A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony. Indiana Ins. Code 27-2-16-3

## Kentucky

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime. Kentucky Ins. Code 304.47-030

## Louisiana

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. Louisiana Ins. Related Laws: R.S. 40:1424

## Maine

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or a denial of insurance benefits. Maine Ins. Code 24-A s 2186

## Maryland

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. Maryland Ins. Code Ins. s 27-805

## Minnesota

A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime. Minnesota Ins. Code 60A.955

## New Hampshire

Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20." New Hampshire Ins. Code 402:82

## New Jersey

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. New Jersey Ins. Regulations NJAC 11:16-1.2 New Jersey Ins. Code 17:33A-6

**New Mexico**

ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES. New Mexico Ins. Code 59A-16C-8

**New York**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. New York Ins. Code s 403

**Ohio**

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud. Ohio R.C. 3999.21

**Oklahoma**

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony. Oklahoma Ins. Code 36 s 3613.1

**Pennsylvania**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. Pennsylvania Insurance Related Laws 18-4117

**Rhode Island**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. Rhode Island Ins. Code 27-29-13.3

**Tennessee**

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits. Tennessee Ins. Code 56-53-111

**Virginia**

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits. Virginia Ins. Related Laws 52-40

**Washington**

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits. Washington Ins. Code 48.135.080

**West Virginia**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. West Virginia Ins. Code 33-41-3