



Pet insurance 101

63%

of pet owners said they would have difficulty paying a surprise vet bill.^[1]

Why get pet insurance?

Pet families always want to get the best care for their pet. However, doing so can be costly and present a financial burden. Pet insurance empowers pet owners to choose the care option that best fits their needs and expectations without worrying about the cost.

What can be covered?

- Accidents & injuries
- Common illnesses
- Serious illnesses
- Chronic illnesses
- Hereditary conditions
- Testing & diagnostics
- Procedures
- Holistic & alternative
- And more!

Check plan details for specific coverage.

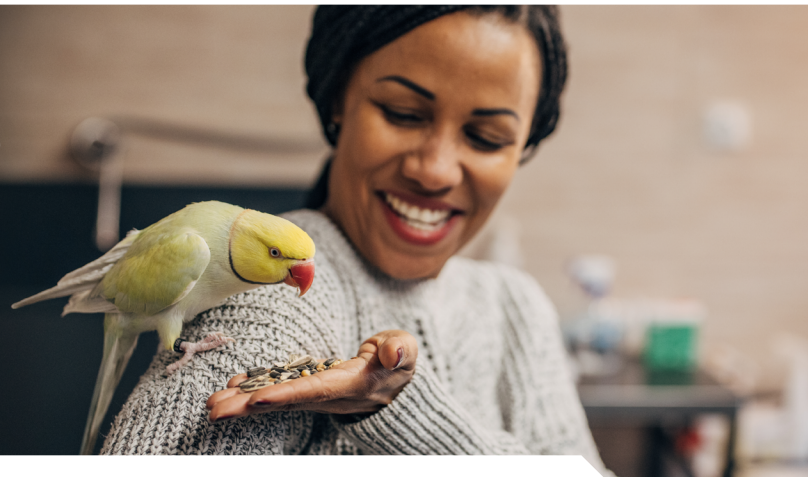
What does pet insurance not cover?

Pet insurers typically do not cover pre-existing conditions. This includes any illness or injury that a pet had before coverage starts, whether or not they showed symptoms or received treatment.

Choose the right plan

- Know what's covered by the plan (and what isn't)
- Choose the coverage that fits budgetary and lifestyle needs
- Enroll pets when they are healthy, as pre-existing conditions typically aren't covered

Nationwide® offers pet insurance coverage for dogs, cats, birds, reptiles and other exotic pets.



How to use a Nationwide pet insurance policy

1

Visit any vet, anywhere

2

Submit a claim from any device

3

Get reimbursed for eligible expenses once the deductible is met

Here's an example of how Nationwide pet insurance works:



Accident

- Broken bones
- Poisonings
- Sprains
- Lacerations
- Hit by car
- Ingested item
- And more



Illness

- Ear infections
- Vomiting
- Hip dysplasia
- Heart disease
- Cancer
- Diabetes
- And more



Wellness

- Annual exam
- Vaccinations
- Fecal test
- Deworming
- Microchip
- Flea control
- And more

Poisoning

Veterinary bill: \$1,035

This plan² reimburses

\$828

Cancer

Veterinary bill: \$2,266

This plan² reimburses

\$1,813

Flea control

Veterinary bill: \$171

This plan² reimburses

\$100

Based on Nationwide claims data. Veterinary bill amount includes expenses incurred in the first 30 days after initial diagnosis.

Nationwide pet insurance members also enjoy access to:

- Unlimited 24/7 pet telehealth support with Nationwide VetHelpline®
- Effortless, low-cost pet prescriptions with Nationwide PetRxExpress®
- Savings on veterinary care at Petco Veterinary Services clinics



Get a quote at [PetsNationwide.com](https://www.petsnationwide.com) or by visiting your benefits portal



Nationwide®

[1] "Pet Ownership Statistics 2024." Forbes Advisor, 2024. <https://www.forbes.com/advisor/pet-insurance/pet-ownershipstatistics/> [2] Example reflects Accident and Illness coverage with 80% reimbursement after \$250 annual deductible has been fulfilled and Wellness Level 1 coverage.

Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and any annual limits that may apply. Plans may not be available in all states. Policy eligibility may vary.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, My Pet Protection, and VetHelpline are service marks of Nationwide Mutual Insurance Company. Third party marks are the property of their respective owners. ©2025 Nationwide. 24GRP10277BB.