

Embrace Pet Insurance Frequently Asked Questions

What is pet insurance?

Pet insurance is peace of mind for pet parents when they need it most. It's impossible to predict when pets might have an unexpected accident or illness. The goal of pet insurance is to eliminate the financial burden for pet parents when those unexpected issues arise.

Why is pet insurance important?

According to the American Pet Products Association (APPA), veterinary costs in 2020 were up 7 percent from 2019. Trips to the vet can really add up, and pet owners aren't always prepared for the extent of these costs. This is where pet insurance helps. It allows pet parents to provide the best care for their pet, without worrying if they can afford it.

Is pet insurance popular?

According to the North American Pet Health Insurance Association (NAPHIA), the pet insurance industry is steadily growing year-by-year. The U.S. is experiencing an average annual growth rate of 24.2% over the past five years (2016-2020), while Canada's annual growth rate was 15.2% over the same period. More than 3.45 million pets were insured across North America at year-end in 2020, and over 3.1 million pets were insured in the United States.

What's generally covered?

Pet insurance coverage varies based on provider, but typically coverage includes:

- Accidents & illnesses
- Cancer
- Diagnostic testing
- ER & specialist care
- Hospitalization & surgery

Who is Embrace Pet Insurance?

Embrace Pet Insurance is a consistently top-rated pet health insurance provider for dogs and cats in the United States. Offering one simple, yet comprehensive, accident and illness insurance plan that is underwritten by American Modern Insurance Group, Inc., Embrace is a reliable partner for pet health.

Why should a pet parent choose Embrace Pet Insurance?

Embrace stands out from the pet insurance pack in several ways:

- Ranked one of the highest-rated U.S. pet insurance companies on PetInsuranceReview.com, the Better Business Bureau, and Google Reviews
- Consistently rated higher than 9 out of 10 on PetInsuranceReview.com
- Offers the pet insurance industry's most flexible routine care plan, Wellness Rewards
- Known for the pet insurance industry's best diminishing deductible feature, the Healthy Pet Deductible
- Personalized policies provide affordable options for every budget
- \$2 from every policy sold is donated to charity
- All Embrace policyholders have access to PawSupport, a 24/7 pet help line
- Pre-existing conditions are evaluated fairly

For a more detailed look at how Embrace compares to other pet insurance companies in the industry, visit the [Pet Insurance Comparisons](#) page.

How does an Embrace plan work?

Pet parents have their choice of annual maximum, annual deductible, and reimbursement percentage to fit their budget and their needs. No matter how the policy is personalized, every pet will enjoy the same comprehensive accident and illness coverage.

Once a pet is insured and through the waiting period, they can visit any vet (in the US and around the world) when an unexpected accident or illness occurs. The pet parent will pay the vet directly and submit their claim to Embrace. Once the claim is processed, pet parents are reimbursed in as little as two days with direct deposit.

What does an Embrace accident and illness plan cover?

Embrace's one simple, yet comprehensive, pet insurance policy reimburses up to 90 percent of your pet's unexpected vet bills. No matter how a pet parent personalizes their policy, coverage includes, but is not limited to:

- Accidents
- Illnesses
- Dental illnesses
- Breed-specific and genetic conditions
- Cancer
- Chronic conditions
- Exam fees

Which treatments are covered with an Embrace plan?

Covered treatments include, but are not limited to:

- Alternative therapies & rehabilitation
- Behavioral therapy
- Emergency veterinary care
- Specialist care
- Diagnostic testing
- Hospitalization and surgery
- Prosthetics and mobility devices
- Prescription drugs

To learn more about Embrace's comprehensive insurance plan, visit the [Coverage](#) page.

How much does an Embrace insurance plan cost?

Because each plan is personalized, it's difficult to pinpoint an exact cost. However, an average plan for a dog ranges from \$35-\$50 per month; while an average cat plan ranges from \$15-\$30 per month.

What's not covered by Embrace's insurance plans?

All pet insurance plans have exclusions. Embrace is open and honest about what isn't covered, including:

- Routine veterinary care (including vaccines, flea/tick/heartworm preventatives, routine exams, spay/neuter surgery, gastropexy, etc.)
- Pre-existing conditions
- Breeding, whelping & pregnancy
- Injury caused deliberately by you or any other person residing in your home
- DNA testing or cloning
- Injury or illness resulting from fighting, cruelty, neglect or racing (unless a pet parent alerts Embrace that their pet is part of organized and professional racing when they sign up for a policy or when they become involved)
- Cosmetic procedures such as tail docking, ear cropping, & dew claw removal unless medically necessary

For an extensive list of what is not covered by Embrace's policies, please visit the [Terms](#) page.

What's considered a pre-existing condition?

A pre-existing condition is any injury, illness, or irregularity noticed by a pet parent or veterinarian before coverage begins or during the waiting period, even if the pet never went to see the vet for it.

No pet insurance plan covers pre-existing conditions. However, Embrace distinguishes between curable and incurable pre-existing conditions and covers curable conditions if pets remain symptom- and treatment-free for 12 consecutive months.

To help pet parents identify potential pre-existing conditions, Embrace offers a free Medical History Review after enrollment. The claims team will review the pet's medical records to determine if anything would be considered pre-existing and for how long.

What is Wellness Rewards?

In addition to accident and illness policies, Embrace offers Wellness Rewards, an optional non-insurance product to help manage routine care expenses. Wellness Rewards reimburses for everyday veterinary, training, and grooming costs. It works like a health savings account and rewards pet parents with a little extra for being proactive with their pet's care.

How much does the Wellness Rewards program cost?

With three options for Wellness Rewards reimbursement, pet owners can choose the perfect amount for each pet. Pet parents can change their Wellness Rewards reimbursement amount each year so that it is always a perfect fit for their pet's needs.

Options include:

- \$250 allowance per policy year
- \$450 allowance per policy year
- \$650 allowance per policy year

About half of Embrace's pet parents choose to add the optional Wellness Rewards plan, typically at the \$250 allowance level. For more information, visit the [Wellness Rewards page](#).

Where do I go for more information?

Please visit [Embrace Pet Insurance](#) for more details or contact Embrace via phone at (800) 511-9172.