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VACCINES FOR DOGS

Vaccines are an important part of preventive health care for our pets. Dogs are commonly vaccinated against some or all of the following diseases. Core vaccines should be given to all dogs, whereas non-core vaccines are given where indicated by your dog's lifestyle or the geographic area in which you live.

Core vaccines:

Rabies- A fatal viral disease that attacks the nervous system. Can be transmitted to people.

<u>Distemper</u>- A viral disease that is often fatal. Affects the respiratory and the nervous system.

<u>Hepatitis/Adenovirus</u>- A viral disease that affects liver and other organ systems, causing serious illness which is sometimes fatal.

Parvovirus- A viral disease that causes severe vomiting and diarrhea, which can be fatal.

Parainfluenza- A viral disease affecting the respiratory system.

<u>Leptospirosis-</u>A bacterial disease that affects the kidneys and liver; can be fatal. Can be transmitted to people.

Non-Core Vaccines:

Bordetella-A bacterial infection that can cause or contribute to kennel cough.

Influenza- (CIV). Causes flu-like symptoms, fever and coughing in dogs.

<u>Lyme Disease</u>-A bacterial disease spread by ticks that can cause fever, lethargy, loss of appetite, arthritis and other problems such as kidney disease.

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PFIII

The Importance of Socialization

In the age-old discussion of "Nature versus Nurture," the fact is **both** are important. "Nature" is what your puppy or dog is born with, and "nurture" is what you provide for a happy, healthy, affectionate, well-adjusted, and well-mannered dog. A critical aspect of "nurture" is **socialization**. Its importance cannot be underrated in raising a psychologically healthy puppy. In fact, providing your puppy with a broad range of experiences prior to the age of four months of age has been proven to be one of the most critical factors in raising a stable, confident dog.

Socialization is introducing your puppy to a broad range of new experiences, people, environments and activities. While you likely can't expose a puppy to everything he or she may encounter in the future, the good news is that positive exposure to a wide variety of novel experiences results in a dog that easily adjusts to new things throughout his or her life. A well-socialized dog isn't frightened of something he or she may never have experienced previously. In other words, well-socialized dogs are more secure, confident and self-assured.

Socialization includes:

- People—from infants to the elderly. Different ages, sizes, ethnicities; glasses, hats, mustaches and beards, different clothing—anything you can think of.
- Places—new environments such as urban areas, country settings and everything in between. Nothing attracts friendly people more than an adorable puppy, so taking your puppy to new places gets him used to loads of people, too. Visit friends' homes, your kids' soccer games, and take quiet walks in the park.
- Things—Dog-friendly cats and other pets, household appliances, cars, buses, fire hydrants, trees and flowers. Virtually everything may be new to your puppy, so don't be limited thinking that it's something he's likely seen before.
- Activities—Pleasant car rides, an elevator ride, and the like. And of course, Puppy Class is one of the best places to socialize. Plus you'll both learn a lot!

Safe socialization

It's important that exposure to all these new and novel experiences is positive and without stress. Here are some guidelines to help keep things stress-free and constructive:

- Have fun! Your positive attitude toward new things is important for your puppy.
- · Let your puppy approach new things on her own. Provide the opportunity for your puppy to investigate and let her take her time.
- Respect your puppy's feelings. Don't push or force your puppy if he's at all reluctant. Try laughing and interacting with the
 new object yourself, but ultimately err on the side of caution if your puppy thinks something is just too scary right now.
- Use common sense and be careful that all experiences are positive. Avoid situations, people and environments that you
 think might result in a less-than-happy experience for your puppy. For example, in meeting a well-behaved child that wants
 to hold the puppy, have the child sit on the floor to avoid the possibility of a squiggly puppy falling from their arms and
 getting injured.

While there is little risk to socializing your puppy in public, there is a small possibility your puppy will be exposed to illness. Professional groups including the APDT and the American Veterinary Society of Animal Behavior (AVSAB) believe that the profound advantages of socialization far outweigh the minimal risk of illness. Ultimately, however, the decision is yours, and should be made in consultation with your veterinarian.

Your Local APDT Trainer:

Dee Broton
Holistic Behavior Solutions
973.713.0175
www.holisticbehaviorsolutions.com







Help Your Dog Love Visiting the Veterinarian

To prevent your dog from shaking and whining every time you pull into the veterinary clinic parking lot, start training him to show him that the veterinarian's office is the greatest place in the world when you first bring him home. This training obviously works better starting as a puppy, but any dog can benefit from having positive experiences at the veterinary office.

Follow these steps for a dog whose tail starts wagging when you reach the veterinarian's office:

- Talk to your veterinarian about bringing your dog in for a few quick visits. Most offices allow this as long as you don't abuse the privilege.
- Spend a few minutes in the reception area feeding your dog treats, then leave. The more often you can do this the more effective it will be, but even once a month can be effective.
- After your dog has had a few positive visits just receiving treats, have him get on the scale, feed him some treats, and then leave.
- Once your dog has had a few positive visits at that level, have the veterinary technicians feed him treats. Ask if
 you can take him back in an examination room. Feed him treats in the room and then leave.
- Repeat these steps until your dog struts into the veterinarian every time.

Some tips to remember:

- Always leave on a positive note. If your dog has a bad reaction, or is frightened by something, find an area where
 he's willing to take treats—even if it's outside the office. Don't leave right after your dog has reacted or been
 frightened by something.
- If your dog is afraid, wait until he calms down a little before leaving. He should offer you some type of relaxing behavior, such as sitting, sighing or shaking off, at some point in the visit. When he does that, reward him by leaving.
- If your dog is extremely fearful, you have more work ahead of you. Consider feeding him his meals there a couple
 of times per week.
- An extremely fearful dog might not be able to enter the building during the first few sessions. If he starts shaking
 when you pull in the parking lot, start by rewarding him for calming down while still in the car. Work up slowly to
 going inside the building.



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Checklist for Your New Dog

When you bring a new dog into your home, you might be a little overwhelmed. Thus, here is a checklist of things to consider for the new addition to your home.

What You Need:

- Crate: Buy a size-appropriate crate for use in potty training and providing down time for your dog. Dogs are
 den animals, so having a safe place to rest will be very comforting. Put a blanket or bed inside to increase
 comfort.
- ID Tag: One of the most important things you can get for your dog is an ID tag with your number on it.
- Martingale Collar or Easy Walk Harness: Your dog will need to go on walks so buy a collar he can't slip
 out of. If you are getting an adolescent dog that may be more difficult to walk, try a Premier Easy Walk
 harness.
- 6-foot leash
- · Water and Food Dishes
- **Dog beds:** Especially if you are not allowing your dogs on the furniture, provide a couple of comfortable beds in the main rooms of the house so they can relax with the family.
- **High-Quality Food:** Look for a high quality food with healthy ingredients. Discuss any special nutritional needs for your breed or breed mix with your veterinarian.
- Treats: When you start training, you'll need treats. Again, the higher quality the better.
- Poop bags: You'll need them for walks.

What to Expect:

- Adjustment Period: When you first get your dog, she will spend the first few days just trying to get
 adjusted. This is the "honeymoon phase." If your dog has any bad habits from her previous home, these
 may not appear in the first few weeks.
- Potty training: Young puppies are not potty-trained, and an adult dog might not be either. You don't
 want her having accidents in the house, so keep an eye on your new dog constantly so she can't make a
 mistake.
- Chewing: Your dog doesn't know which things are her chew toys and which aren't. Limiting house freedom will help you keep an eye on her so you can redirect to something on which she is allowed to chew.
- Teenager Phase: This lasts from about 6-18 months depending on the dog, and you will wonder why
 your previously wonderfully behaved dog has suddenly started to test her limits. This is normal. Just be
 consistent!

What to Do:

- Set Consistent Rules: Decide as a family what the rules are and enforce them from the beginning. If it's
 not going to be cute when your dog is 10, don't let him do it when he's 10 weeks. Sending a consistent
 message to your dog is an important part of training.
- Establish a Routine: Dogs respond well to routines, so while they are adjusting to their new home, try to keep meal, walk and bed times as consistent as possible.
- Be Positive: Positive-reinforcement training is a great way to teach your dog the rules while establishing a solid relationship. Be patient. It's hard to adjust to a new home.
- Socialize: If you have a puppy, make sure to socialize him to other dogs, people, children, skateboards and everything else you don't want him to fear.
- Post Emergency Numbers: Post the numbers for your veterinarian and nearest emergency practice on your refrigerator with directions, if necessary.



Crate Training

Why should you use a crate?

- A crate can be an invaluable tool for teaching a dog to eliminate outside of the house, and is one of the quickest ways to help housetrain a dog.
- A crate can provide a safe haven for your dog when you need to be away from the house, or are too busy to supervise your dog.

When should you not use a crate?

- If you are trying to punish your dog the dog will learn to avoid the crate and refuse to go inside, or he will become extremely agitated in an attempt to be let out of the crate.
- If you are looking for a long-term place to "store" your dog for hours and hours on end.
 Ideally, an adult dog should not be left in a crate for more than four to five hours at a time. For puppies, you cannot leave them in the crate longer than their physical bladder capacity, which depending on their age and breed can be no more than an hour or so.



You can expect to teach an adult dog housetraining within three to five days using a crate. Puppies, of course, will take longer due to their smaller bladder capability. The more consistent you are, the more you will see a difference.

Your dog or puppy should be kept in the crate any time that you cannot watch it 100%. This means that you are able to watch the dog at ALL times and move him quickly outside if he starts to eliminate. If your attention will be divided by tasks like cooking, talking on the phone, watching TV, etc, then do not crate the dog. Rather, use the "umbilical cord" method. Use the dog's leash to tie the dog to you, either by looping the leash around your waist, or through your belt or a belt holder on your pants.

For puppies, release them from the crate approximately once every hour or so. You can go for longer but the more opportunities you give the puppy to be reinforced for going outside, the quicker they will learn. Take them IMMEDIATELY outside by running with them on-leash to your door and outside. Have some especially good treats on hand when you do this. When you are outside, try to stand in one general area and give your dog the cue (Go Potty!). Most puppies will eliminate within five minutes of taking them outside.

If the puppy eliminates, give him some of the treats, praise him calmly and happily, and take him back inside. It is ok to let the puppy run loose in the house, as long as he is supervised by you 100%. After about an hour, you can put him back in the crate, and restart the whole process again within the hour.

If the puppy does not eliminate, take him back inside and put him in the crate for another 10 min. Say nothing to him and do not give him treats. Then take him back outside to the same place and try again.

If you are consistent with this pattern, your puppy will quickly learn that if he holds his urine and feces until you take him outside, not only will he get relief and be able to eliminate, but he will get a treat as well. As your puppy or dog starts to demonstrate that he has learned the "rules" you can begin to phase out the food treats and replace with praise and petting, or play time with you or with a toy.

Using the Crate to "train" your dog to the house:

Always make the crate a pleasant place for your dog to be. If your dog is already housetrained and your dog is not a chewer, you can add some soft bedding, such as towels, blankets, or a dog bed inside the crate. Items that are soft that smell like you are particularly good for dogs that are newly adopted, as it will create a pleasant association for the dog with your scent, and this actually is helpful for dogs that are anxious when left alone. However, be sure to monitor this to make sure that the dog doesn't chew on these items or kick them to the side and eliminate on them. If the dog does this you may need to not leave any bedding in the crate. Give the dog something to chew on, such as a toy. Make sure that the toy is a sturdy one that will not break or be digested by the dog while he is in the crate with it and you are unable to



If you are consistent, the dog should quickly learn that the crate is a nice place to be—he gets to lie down in a soft spot and gets to chew on something he enjoys. Dogs who are "housetrained" with the crate tend to be less destructive with your household items when left out of the crate because they associate chewing with being in the crate. Puppies under 12 months of age should still be supervised in the house however because the teething stage is a powerful stimulant for chewing. You can also feed the dog in the crate. Many dogs will eat their dinner and cuddle up and fall asleep in the crate. With puppies, you will need to wake them up to take them out to eliminate, and then you can bring them back to the crate to go back to sleep.

If your dog shows anxiety about being in the crate, crate him for very tiny increments. Let him in the crate for 5 seconds and let him out. Repeat. When he appears calm for the 5 seconds, increase to 10 seconds. Repeat. When he has learned to be calm with 10 seconds, increase to 20 seconds, and so on. Do not lock him in the crate and leave if he is anxious. You can also feed an anxious dog in the crate -split his meals up into ten portions, and feed him each portion stretched out during the day to increase the positive association with the crate. Let him out immediately after eating. For his last meal of the day, make it a particularly good meal by adding some sprinkled cheese, or a dab of peanut butter, or some beef or chicken broth to his kibble, and then put it inside the crate and shut the door with out letting him in. Wait a minute or two to get him eager to enter the crate and then open the door to let him have his reward. It won't take long before most dogs will be begging to be let in their crate!

Another method for helping a dog to enjoy the crate is through the use of toys that you can stuff with food such as the Kong, Busy Buddy or Buster Cube, among others. You can stuff the hollow rubber toys with food treats and then give the toy to your dog when he goes in the crate. Most dogs will become very fixated on getting the food out of the toy and will forget about the fact that they are in the crate. You can stuff these toys with a little bit of peanut butter; cream cheese, cheese wiz, cottage cheese, applesauce, plain yogurt, dog biscuits, etc. Be creative! You may even try to freeze it, as this makes it harder for the dog to get the food out and increases the time his attention will be occupied.

Another method for acclimating your dog to the crate is to set him up in the crate with some toys and then set the crate near where you will be. For example, if you are sitting down to read the newspaper in the kitchen, set the crate in the kitchen where the dog can see you, and then sit down and read. If you planning on watching a TV show, set the crate up near the couch and proceed to watch your show. Intermittently talk to your dog in a calm, happy tone of voice to let him know he's being a good boy for calming lying in the crate.

Once you have successfully trained your dog to accept the crate, you can leave the crate open in your house. You may find that your dog will go into the crate and lie down there on his own with the door open, as dogs are "den" animals and instinctively enjoy a nice cozy place they can snuggle into and retire from the world.

Other Don'ts:

- Don't leave your dog's collar on when he is crated. A collar can catch on the metal grating and accidentally injure the
 dog.
- Don't put the crate in a high traffic area of your house. Find a nice, quiet area for your dog so he will not be overly stimulated by noise and activity passing by him.
- Don't let children, adults or other animals in the home tease the dog in the crate.

Size of Crate:

The crate should be big enough for the dog to stretch on his side, and get up and turn around without his head hitting the top. A crate that is too big is better than one that is too small.

For an adult dog, measure from the tip of the dog's nose to the base of his tail for the proper crate length, and from the ground to the top of his skull for height. For puppies, do the same, and add about 12" for his anticipated adult height. With puppies, you may want to block out the extra area of the crate so that he does not eliminate in the far corner. You can buy a smaller crate and buy a new, larger one when he becomes an adult, but many crates can be bought with "dividers" so that you do not have to buy a brand new one when your dog grows older.

Crates come in wire mesh or in plastic "Varikennels" that have a wire grating on the door and along the sides. The wire mesh crates are usually collapsible which makes for easier storage, and you can easily place a blanket or towel on top of them to provide more privacy for the dog. Either crate works fine, although we prefer the wire mesh crates.



House Training

The keys to successful house training are:

Containment

- Your dog will not eliminate in areas where he is not allowed to go. Using a crate is an
 excellent way to quickly housetrain a dog as a dog will generally not eliminate in the
 same space where it sleeps.
- If a crate is not an option, you can also contain your pet in a small area of your house such as a kitchen or bathroom using baby gates.
- Keep your dog confined at all times when you are not directly supervising (100%!)
 him until you are sure that he is housetrained.
- Another method is to tie a leash to your dog and loop the leash handle through your pant's belt loop, or tie the leash around your waist, so that the dog must be with you at all times. This also makes it easy for you to quickly move your dog outside if he starts to eliminate in the house.



Schedule

- By adhering to a consistent schedule for food, water and walks, you will pattern your dog to the desired behavior.
- Do not leave food down in a bowl all day for the dog, but rather give him 15 minutes or so to finish whatever you give him to eat. Then, pick up the bowl when he is done. Your dog should always have access to water however.
- By controlling when and how much your dog eats and drinks, you can better predict when he will need to eliminate.
- · Puppies will tend to eliminate a few minutes before or after he eats or drinks water.
- Puppies will typically need to eliminate:
 - o When they first wake up in the morning:
 - After a play session (or even sometimes during!);
 - o After a nap;
 - Just after drinking;
 - Just before or just after he eats;
 - After chewing on a bone or chew toy
 - o If he hasn't been out for an hour or two.
- Remember, young puppies are still developing control over their bladder so be patient and give them time to both learn, and to physically gain bladder control.
- If you have rescued an adult dog, the best tactic is to pretend your dog is an 8 week old puppy and start from scratch!

Praise

- Always praise your dog enthusiastically when he eliminates in the correct place, as this will let him know that he is doing the right thing by going outside.
- NEVER hit or yell at your dog for eliminating in the incorrect place, or rub his nose in his mess. Punishing him is counterproductive
 as it teaches the dog that eliminating in your presence is a dangerous thing, but doesn't teach them not to eliminate in the house at
 all.
- If your dog eliminated in the house, it is likely because he was simply unable to hold his bladder for that long, or he was not confined properly or supervised properly. Dogs do not eliminate in the house because they were "mad" at you or "vengeful." If your dog urinated on your favorite couch or fancy rug, the ONLY thought that was on your dog's mind at the time was "hey, I need to pee!"
- · If your dog starts to eliminate while you are supervising, use a sharp "eh-eh!" or clap your hands to distract him, and then quickly

- scoop him up or leash him up and run outside. When he finishes going, praise him and reward him effusively.
- Praise him when he is outside and eliminating do not wait for him to come back inside to praise him. Otherwise he will think he is being praised for coming back inside with you (which is a good thing, but immaterial to house training!).
- If you want him to eliminate in a certain area of the yard, bring him out to this area on leash and wait for him to eliminate. You can add in a "Go Potty!" cue while he is eliminating so he can associate this cue with his bodily function.

Odor Removal

- When your dog eliminates in the house, the most important thing is to remove all traces of the odor, or the dog will continue to eliminate in the spot.
- Using common household cleaners is typically not enough, and using ammonia products will actually encourage your dog to return
 to the spot to go again since the cleaner residue is very similar to urine.
- Use products sold specifically to eliminate pet urine and feces odors that you can purchase at most pet supply shops. Nature's Miracle and Simple Solution are two brand names for such products.

Other Tips

- Try to avoid paper training. The dog is still learning it's ok to go in the house, albeit in a certain area, and it will make housetraining him take longer. Crate training is a better alternative.
- Don't expect a puppy to be fully housetrained until they are at least 6 months or older. Puppies have very little control over their bladders until this age.
- If you bring the dog outside and you think he needs to eliminate but he won't, take him back inside and crate him for another 10-15
 minutes and take him out to the same place again. Don't assume that he didn't need to go after all and then let him run around
 your house unsupervised.
- Always take the dog outside to urinate on leash. Wait patiently until he eliminates and then let him off leash to play. If you let him
 wander around the yard on his own until he urinates, and then go back into the house, he will learn that his fun play-time outside
 stops when he urinates. You want him to learn if I potty first the I get to play!
- Likewise, if you do not own a yard and must walk your dog on the street, take your dog outside and calmly wait for the dog to
 eliminate before proceeding with your walk. You want the dog to understand that his fun walk is the reward for eliminating. If the
 dog goes before he comes back in, the dog will wait longer and longer to go, and sometimes they will hold it until you bring them
 back inside.
- Finally, another useful method is to have a rolled up newspaper ready at hand. Every time your dog eliminates in the house, pick it
 up and hit yourself over the head while repeating, "I forgot to watch my dog! I forgot to watch my dog!" Remember, house-training
 accidents are your mistake, not the dog's.



Chewing

Dogs chew for a variety of reasons. The main ones are teething, boredom, and separation anxiety. Puppies between four to six months of age chew because they are teething and chewing helps to ease their gum discomfort. You must provide your puppy with appropriate items to chew, and confine him to areas where there are no tempting objects such as sneakers, socks, children's toys, or any other household objects.

Using a crate or baby gates are good ways to keep your puppy confined and keep the puppy safe from harmful items to chew, as well as protect your home from an eager puppy's teeth! It is unfair to expect your puppy to know what he cannot chew if you allow him free run of your house and access to all of your personal items. If



you use a crate make sure that you give your puppy some safe, durable chew toys to chew on while he is in his crate.

Excellent examples of chew toys for your puppy are Nylabones, sterilized bones, durable, hollow rubber toys like Kongs stuffed with a little bit of peanut butter, biscuits, yogurt, or other food items that are good for your puppy. If you have a puppy that is an aggressive chewer, avoid items such as rawhide or cow hooves. Dogs with powerful jaws can break up large bits of these items and swallow them, causing stomach obstructions and possible surgery to remove them.

Puppies experience pain in their gums as they lose their baby teeth and their adult teeth come in. You can give them ice cubes to chew on, which will help numb the painful feeling in their gums and jaw. You can also make "chicksicles" by putting some chicken broth in your ice cube tray.

Teach your puppy what toys are appropriate for him to chew on. When the puppy attempts to chew on something unacceptable, remove the object from the puppy's mouth, and then give the puppy an acceptable toy to chew on. Praise the puppy when he starts to chew on the acceptable toy. You can use the same technique with an adult dog that you have just adopted. You can also teach your dog a "leave it" command to let go of objects, and it can be particularly useful when you walk your dog outside, as many dogs will tend to pick up less than desirable objects on the street like cigarette butts and trash.

Adult dogs who are bored will chew to give themselves something to do during the day when you are not at home, or in the evenings when you are home and not interacting with the dog. Exercising your dog regularly can assist with ending destructive chewing, as a tired dog is a happy dog. Giving your dog an outlet to expend his pent-up energy is an excellent way to eliminate destructive behaviors, as a well-exercised dog will most likely want to relax and sleep in your home instead of finding things to chew on to work out his frustrations. There are some excellent toys as well to provide your dog with mental stimulation when you are not home. Invest in some durable "dog puzzles", such as the Buster Cube and the Kong. A Buster Cube is a hollow cube that you can fill with kibble or other treats, and the dog must figure out how to roll the cube around to get the treats. You can even feed your dog his or her breakfast in this way, as it will take the dog quite some time to get all the kibble out and help him to expend energy in a positive, fun way. Kongs are another toy that you can stuff with food and provide to your dog while you are either not at home, or preoccupied with household tasks. An expertly packed Kong full of food can be a challenging task for your dog and provide exercise for the dog's gums and jaws as well.

How to Hire a Dog Trainer

It is advised that dog owners call, interview, and ideally observe a trainer prior to hiring them. If the trainer you are considering using falls into any of these categories, you should pick another trainer.

- 1. The equipment recommended for basic obedience includes or is focused on choke collars, prong collars, or shock collars.
- 2. Trainers who ban head collars of any kind may rely unduly on force.
- 3. The trainer instructs you to manage your dog's behaviors by pinching toes, kneeing the dog in the chest or abdomen, hitting the dog, forcibly holding the dog down against their will, constantly yelling at the dog, frequently yanking the collar constantly, or using prong, choke, pinch or shock collars or electronic stimulation.
- 4. The trainer believes most or all training is about encouraging the person to be "alpha" and teaching the dog to "submit".
- 5. The trainer explains that most dog behavior, for example, jumping on people, occurs because the dog is trying to be "dominant".
- 6. A trainer recommends "alpha rolls", "scruffing", "helicoptering", "choking" or any other painful or physical methods as a means of "training" or modifying behavior.
- * Please note that having initials after one's name is not a guarantee of a trainer who will not engage in these practices. To maximize the chances of recommending or using a qualified trainer, the dog owner will need to ask the trainer some basic information, and see for themselves how the trainer treats the dogs in the classes/consultations.

Should your dog ever start to show signs of aggression, fear, anxiety, distress, or any other condition that you find worrisome during training let your veterinarian know. If you ever feel uncomfortable with something the trainer asks you to do to your dog, stop working with that trainer and alert your veterinarian so they can give you guidance.





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testimonials

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- Joy B.

"When I rescaed my cat Sophie, I saw the vet first and called Petplan second. It's a company that has my back, that makes renewing a breeze, that keeps costs low and benefits high."

— Betsyann C.

"Without Petplan, we would not have been able to afford \$4,000 - \$5,000 in vet bills. Having Petplan meant we could make sound decisions about Boodle's care."

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- up to unlimited annual coverage

plus, every policyholder gets:

- a FREE subscription to our acclaimed pet health magazine, fetch!
- a FREE subscription to our monthly enewsletter
- a FREE glossy Petplan calendar each year (featuring policyholder pets!)



Petplan

Activate your free trial today! Visit www.TryPetplanFree.com within 24 hours of this exam

*Pre-existing conditions cannot be covered. Pre-existing conditions are those conditions showing clinical signs or symptoms prior to the policy effective date. See Policy for details. Upon claim submission, date of exam on this certificate must match date of exam in your pet's medical records from your veterinarian. Coverage for cruciale ligament injuries or abnormalities of the patella is afforded so long as the pet has been examined within the Trial Policy period and their kneeds are found to be free of pre-existing coincidions may apply. See policy Terms and Conditions for full details. Free Trial Policy Offer valid only once per pet. Your veterinarian receives no incentive or financial consideration from Petplan pet insurance for providing you with this Trial Policy Offer.

The plan free trial is not available in CA, FL, LA, ND, NY, PA, SC and WA. Terms and conditions apply. Converage under any pet insurance policy is expressly subject to the conditions, restrictions, limitations, exclusions and terms of the policy documentation issued by the insurer Availability of this program issubject to each state or province approval and coverage may vary by state or province. Petplan insurance policies are administered by Fetch Insurance Services, LLC (Fetch Insurance Agency, LLC in Michigan), d/b/a Petplan (Petplan insurance Agency, LLC in California) and underwritten by XL Specialty Insurance Company and XL Specialty Insurance Company. Canadian Branch, which carry the rating of A+ by S&P. Coverages may not be available in all junisdictions. Information accounts as of January 2017. © 2017 Fetch, Inc. 3805 West Chester Pike, Suite 240, Newtown Square, PA 19073. Tel. 1,866,467,3875.

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call: 866.467.3875

Why Petplan for our clients?

- Simple, transparent & comprehensive no additional riders/fees
- All hereditary and chronic conditions covered
- Alternative treatment therapies: Physical Therapy, Hydrotherapy, Chiropractic, Acupuncture, Stem Cell Therapy, Therapy Laser Treatment all included, no riders
- Periodontal disease (including scaling & polishing, fractures & extractions)
- Prescription medications and nutraceuticals included
- Average premium for dogs \$1-\$2 per day, cats \$25-\$30 per month
- No age limits for coverage and no lifetime limits
- Pet owner discounts: 5% for applying online, 10% medical service dog, 10% active or retired military (up to total of 10%), 10% AARP, 10% AAHA
- · Non-routine exams included
- Every dog and cat is an insurable pet
- Coverage Options: \$2,500 unlimited per policy year
- New policy deductible: annual
- 70%, 80% or 90% reimbursement

