

## What does the policy include?

- **DIAGNOSTICS:** Blood test, urinalysis, X-RAYS, MRIs, lab work, CT scans, ultrasounds, behavioral exam.
- **MEDICATIONS:** Prescription medication, chronic conditions that may develop, hereditary breed-specific conditions that may develop, blood disorders, eye disorders, musculoskeletal disorders, and respiratory conditions.
- **PROCEDURES:** Prosthetic limbs, devices & mobility aids, cremation, end of life - euthanasia up to \$1,000, vet exam fees, surgery & hospitalization, specialty an ER vets, cancer treatment, and dental illness up to \$1,000 a year.

## What is, and what is included in the preventative and wellness plan?

This is what we call insurance for the day-to-day routine! Kanguro wants to offer more than just a coverage for when there is an unfortunate accident or illness. We want to promote a wellness that will help your pocket and prevent unnecessary surprises.

- Wellness exam
- Routine dental cleaning
- Parasite test
- Flea medication
- Vaccines
- Tick medication
- Heartworm or FELV/FIV test
- Heartworm medication

Note: It is not subject to a deductible, each item is subject to a specific limit and based on reimbursement of policy.

## What is not covered on the policy?

- Pre-existing conditions
- Cosmetic surgery
- Routine, wellness, or preventive care
- Supplements
- Spaying or neutering
- Routine dental care
- Breeding, pregnancy or giving birth

## What is a deductible and how does it work?

It is the amount that must be covered by the client before reimbursements are honored by Kanguro. Deductibles do NOT apply for each claim you file. Here at Kanguro you have an annual deductible on your policy! We have deductibles from \$200, \$500, \$700 or \$1,000. If the deductible is lower, the cost of your policy will be higher. If the deductible is lower the cost will be higher but your out-of-pocket will be lower.

## How does the reimbursement percentage work?

It corresponds to the amount that will be covered by Kanguro, based on the invoice that you as a client share with us. We currently have 70%, 80%, or 90% refund rates. The higher this percentage, the higher the cost of your policy.

## What is the annual limit?

It corresponds to the maximum amount that Kanguro will reimburse to the client during the 1-year term of the policy. This annual limit ranges from 5K, 10K, 15K, 20K, or 30K. Depending on the option you choose, it will affect the cost of your policy. If the annual limit is lower, the price will decrease too.



## What clinics or vets are we associated with?

We do not have an affiliation with veterinarians or clinics, you can choose the veterinarian or the veterinary clinic of your choice within the United States. The important thing is that they provide you an invoice and medical records, that you then share with us to process the reimbursement.

## What are pre-existing conditions?

Injuries and diseases that your pet has before taking the policy, which are not covered by Kanguro. Non-pre-existing conditions that develop after the policy is purchased will be covered.

## How does the reimbursement process work?

The client is responsible for paying the invoice to the veterinarian or veterinary clinic and then Kanguro will reimburse, based on the invoices and medical records provided by the client and the terms and conditions of the policy (annual limit, deductible, % reimbursement).

## **When can I file a claim?**

At Kanguro your policy goes into effect the day after you purchased it. You'll then have a 14-day waiting period, once past the 14th day you will be eligible for reimbursement for treatment sought after the waiting period as long as you have provided your furry friends medical records. However, if you have the Prevention and Wellness coverage, you can use it starting day 1 of the policy.

## **How do I know the status of my claim?**

You can visit our claim tracker in the Kanguro APP to see in what part of the claims process you're currently in at any time and from anywhere.

## **Which cities and countries does the policy cover?**

Kanguro has coverage in the states of Arkansas, Arizona, Colorado, Florida, Georgia, Idaho, Indiana, Kansas, North Carolina, Nebraska, New Mexico, Nevada, Oklahoma, Oregon, Texas, Utah, Wyoming. The pet and its owner must be in one of the mentioned states in order to be issued a policy. In the case of claims coverage, Kanguro does not currently have international coverage in countries other than the United States. However, if you are traveling with your furry friend to another state within the country, don't worry, your furry friend will always be protected within any state of the country.

## **Do I need my pet's medical history?**

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! Kanguro needs to review the medical history at the beginning and throughout the policy period as well.

## **What are waiting periods?**

Waiting periods mean 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, then you are good to go! There is no waiting period for this.