

What does insurance for my cat or dog mean?

Insurance for Dogs and Cats covers your vet bills when your furry family member gets hurt or gets sick. It is a very helpful financial aid for mom and dad to get the best veterinary care possible. It's the same as wanting the best doctors available to treat you when you are sick or were in an accident. We usually spend around \$34,000 during the lifespan of our dogs and around \$28,000 during the lifespan of our cats without insurance.

We have designed these plans to keep your furry family member healthy and to keep mom and dad's pockets full. Con kanguro siempre estas seguro!

Kanguro quickly reimburses you for your vet bills

When your furry family member needs to go to the Vet, Kanguro has you covered. Since we're always available in your pocket, just:

- Visit any licensed vet, including the one you already visit, or any emergency clinics
- Send us a picture of your vet bill via the kanguro APP
- We'll take care of the rest. As soon as your claim is approved you will be paid up to our maximum 90% reimbursement option directly into your account.

So, what is a preventive plan?

Kanguro wants to offer more than just a coverage for when there is an unfortunate accident or illness. We want to promote a healthy and long-life offering coverage that will help your pocket and prevent unnecessary surprises!

This is what we call insurance for the day-to day routine! By having access to huge savings on preventive care mom and dad would have wanted and done anyways, Kanguro wants to add value to each and every one of our Kanguro family members!

How do I actually use this coverage?

Everybody that enrolls with Kanguro will have an added value in their life! No doubt! By having the Kanguro App in your pocket our A.I specialist Javier is always on call! Just start the chat when you leave the vet and Javier will take care of the rest. We have automated processes to get your claims submitted and paid quickly!

1. Log in
2. Review your coverage
3. Select "file a claim"
4. Talk to Javier, upload the vet bill and you are done
5. Follow the claims status whenever and wherever!



Let's just remember the facts

We spend quite a bit on our pets and their well being! These are the average yearly amounts:



How much is this going to cost me?

It really depends on:

- How old your furry family member is
- If your furry is a boy or a girl
- The breed of your furry
- Where your pet lives
- The annual limit you're looking to cover

Can I add another pet?

Of course, the more furry family members the better, we can enroll up to 5 furry family members.

What does Kanguro do with the money that is not used to pay claims?

We are big on the social give-back component! When you enroll, we have the option of donating part of the un-used premium to global warming organizations, animal shelters and Hispanic community organizations.

Where does Kanguro offer services?

Currently in Arizona, Colorado, Texas coming soon Florida and New Mexico.

Do I need medical records?

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!

What are waiting periods?

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

What do we cover?

Remember, this is ultra-customizable to meet your furry family member's needs, so you can basically build your own policy and pay for what you need.

When an illness or accident happens:

Diagnostics

- Blood Test
- Urinalysis
- X-RAYS
- MRIs
- Labwork
- 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
- Respiratory conditions

Procedures

- Disability Aids
- Cremation
- Euthanasia up to \$1,000
- Vet exam fees
- Surgery & Hospitalization
- Specialty and ER vets
- Cancer treatment
- Dental illness up to \$1,000/year

Preventative and Wellness:

We also cover these to make sure your furry family member is always healthy! Check out our preventive and wellness plan and provide them with a healthy and long life:

- Routine Wellness Exam
- Vaccines
- Routine Teeth Cleaning and Scaling
- Flea and Tick Medications
- Internal Parasite or Fecal Test
- Heartworm Test
- Blood Test
- Flea, Tick, and Heartworm Medication

What we don't cover:

We can't cover all these yet, but some are included in the add-on wellness and preventive plan.

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



See how Kanguro outshines its competitors!

		PETS BEST	FETCH	NATIONWIDE	FIGO	HEALTHY PAWS	EMBRACE
Fully bilingual - English/Spanish	✓	✗	✗	✗	✗	✗	✗
Generic conditions coverage included in all plans	✓	✗	✓	✗	✓	✓	✓
Reimbursement method based on the vet bill	✓	✓	✓	✗	✓	✓	✓
Annual deductible (not per condition)	✓	✓	✓	✓	✓	✓	✓
App for easy and fast claims processing	✓	✓	✓	✗	✓	✓	✓
Wellness Plan	✓	✓	✗	✓	✓	✗	✓
Claims - Reimbursement process	4 days	Not defined	15 days	5 days	7-10 days	2 days	10-15 days
Multi-pet discount	10% off	5% off		5% off	5% off		10% off
Dental Illness	✓	✓	✓	✓	✓	✓	✓
Accident & Illness waiting period	14 days	3 days acc. 14 days ill.	15 days	14 days	3 days acc. 14days ill.	15 days	2 days acc. 14 days ill.
Wellness waiting period	0 day	1 day	N/A	14 days	0 day	N/A	1 day
Minimum deductible offered	\$200	\$50	\$300	\$250	\$100	\$100	\$100
Maximum deductible offered	\$1,000	\$1,000	\$700	\$250	\$1,500	\$500	\$1,000
Reimbursement	70% 80% 90%	70% 80% 90%	70% 80% 90%	50% 70% 90%	70% 80% 90% 100%	70% 80% 90%	65%-90%
Trustpilot - # TrustScore	4.8	4.2	4.3	4.3	3.6	4.4	4.2