

Title: Licensing

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930084-licensing>

Last Update: 3/27/15

Body:

FIGO is authorized to operate in each of the following jurisdictions and possesses the department of insurance license numbers provided below:

State	License Number
AK	100106130
AL	0706628
AR	443741
AZ	1078918
CA	0K02763
CO	451692
CT	2460607
DC	3060722
DE	1354697
FL	L091577
GA	178688
HI	413376
IA	16109008
ID	488828
IL	100629614
IN	957470
KS	461506892-000
KY	842418
LA	621331
MA	1973848
MD	2141352
ME	AGN233534
MI	0103981
MN	40385641
MO	8321114
MS	15024034
MT	100123623
NC	1000390178
ND	2000130469
NE	100216695
NH	2293125
NJ	1550630
NM	100012165
NV	963100
NY	PC-1362903
OH	1028212
OK	100191435

OR	100240443
PA	703080
RI	2282446
SC	200166
SD	10017414
TN	2274427
TX	1960094
UT	488250
VA	136304
VT	949538
WA	860830
WI	2635329
WV	100176778
WY	265014

Title: Fair Credit Disclosure

Link: <http://support.figopetinsurance.com/customer/portal/articles/1937080-fair-credit-disclosure>

Last Update: 4/3/15

Body:

This notice is given in compliance with the Federal Fair Credit Reporting Act (Public Law 91-508) and the Consumer Credit Reform Act of 1996. I understand that as a part of the Company's underwriting procedure, a routine inquiry may be made which will provide applicable information concerning character, general reputation, personal characteristics, mode of living and driving record. Upon written request, additional information as to the scope of the report, if one is made, will be provided.

Title: Insurance Fraud Warnings

Link: <http://support.figopetinsurance.com/customer/portal/articles/1937081-insurance-fraud-warnings>

Last Update: 07/20/15

Body:

In all states other than those listed below: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits. Your state may have specific warnings against filing false claim information.

Arkansas, Louisiana, Rhode Island and West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

District of Columbia: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or

finer. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Kansas: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine, Tennessee, Virginia and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefits.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey: Any person who includes any false or misleading

information on an application for an insurance policy is subject to criminal and civil penalties.

Oregon: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

Title: Privacy Policy

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930073-privacy-policy>

Last Update: 4/7/15

Body:

FIGO Pet Insurance LLC - We understand the importance of your privacy and the information that you may supply to us when using our website. FIGO Pet Insurance LLC strives to protect your information and keep it secure.

FIGO Pet Insurance undertakes electronic, physical and procedural security measures to protect the personal information of its customers and visitors as well as veterinarians and other vendors.

SSL Certificates. FIGO's website undergoes daily website security tests through Symantec Corporation's website security solutions program, an identity and authentication security service.

Effective March 2015

1. Scope of this Privacy Policy

FIGO Pet Insurance LLC ("FIGO", "we" or "us"), provides insurance and technology products and services for the pet industry. This Privacy Policy describes the security measures we apply to the use of all FIGO domains, services and applications ("FIGO sites or services") by end users, visitors and customers ("you"). This Privacy Policy applies to all FIGO sites or services and provides important information regarding the use and disclosure of information collected by FIGO. If you do not agree to the terms of this Privacy Policy, please do not use FIGO sites or services.

At FIGO, we value your relationship and we believe strongly in protecting your privacy. Please read this Privacy Policy carefully to learn more about the ways in which we use and protect your Personal Identifiable Information. This Privacy Policy outlines what types of non-public information is collected, to whom it may be disclosed, and how that information may be used.

2. Collection of personal information

FIGO may require you to register on FIGO sites or services and we may collect personal information from you to provide or service our insurance products, our services and products on the FIGO Pet Cloud, and to complete various other transactions.

The type of non-public personal information we may collect from you, as well as others, in order to provide the insurance products that you request from us includes (the following shall be collectively referred to as "Personal Identifiable Information"):

- Your name, address, email address, and telephone number;
- Age, marital status, occupation, social security number, assets, income, and beneficiaries;
- Credit history, credit standing, policy coverage, claim history, premiums, and payment history; and
- Information from a veterinary medical provider concerning your pet's medical records.

We will collect such Personal Identifiable Information from you: electronically, in person, by telephone or over the Internet; by forms you submit to us such as applications, claims, and policy updates; your business dealings with us and with other companies; and consumer reporting agencies.

FIGO sites or services may provide links to third-party applications, products, services, or websites for your convenience and information. If you access those links, you will leave the FIGO site. FIGO does not

control those third party sites or their privacy practices, which may differ from FIGO's practices. We do not endorse or make any representations about third-party sites. The Personal Identifiable Information you choose to provide to, or that is collected by, those third parties is not covered by the FIGO Privacy Policy. We cannot control the activities of third parties and we have no responsibility for any use of your Personal Identifiable Information by such third parties. Any information you choose to provide to third party websites or products will be governed by the policies of those third party websites and products.

If you post, comment, indicate interest, or share personal information, including ideas, suggestions, opinions, comments, observations, or other material (collectively, "User Submission") to any public forum on the FIGO sites or services, including any social network page, blog, or other such forum, please be aware that any Personal Identifiable Information disclosed in your User Submission can be read, viewed, collected, or used by other users of these forums, and could be used to contact you, send you unsolicited messages, or for purposes that neither you nor FIGO control. FIGO is not responsible for the Personal Identifiable Information contained in your User Submission.

3. How we use and share your information

The information FIGO collects to understand your needs and interests helps FIGO deliver a consistent and personalized experience. For example, FIGO may use your Personal Identifiable Information to assist you in completing a transaction or order; supply you with relevant research on pet health; administer your policy; process your claims; policy underwriting; communicate with you about products and services; provide and improve service and support; update you on new services and benefits; develop new products and services; provide personalized promotional offers; select content to be communicated to you; measure performance of marketing initiatives, ads, and websites "powered by" another company on FIGO's behalf; aggregate certain types of information to better understand or provide better engagement with our customers; contact you regarding FIGO products or services; and prevent and detect security threats, fraud or other malicious activity. We may also use your Personal Identifiable Information for the general administration of your records by us, the general maintenance of our database and records, and for training our employees in respect of providing our service to you.

We only disclose your Personal Identifiable Information as allowed or required by law. In those instances, we may disclose certain of your Personal Identifiable Information without your prior consent. We may collect and aggregate general information about you and your pets and use that information for limited commercial purposes; however, we will not sell information that could be used by a third party to identify you individually, whether by name, address, or other similarly private information. For example, we may collect and aggregate broadly measurable demographic information such as the breed of your pets and your city of residence. In order for us to obtain, or to service the insurance products that you ask for from us, we may need to disclose your Personal Identifiable Information to affiliated and unaffiliated companies. We will share the amount of Personal Identifiable Information as necessary to provide a particular service or product. Our affiliates include insurance companies, insurance agencies, and other financial services companies that, either directly or indirectly, we control, are controlled by, or that are owned or controlled by the same entity that controls us ("Affiliates").

We may disclose Personal Identifiable Information to the following:

- Veterinary facilities or providers, to verify coverage and benefits;
- Financial companies, such as life, automobile, and property insurers, and insurance agents or brokers;
- A group policyholder for purposes of billing and collecting premiums, or reporting claims experience;
- Service providers that perform insurance or business functions for us, including our insurance carrier and our actuarial consultants;
- Service providers that help process or service your account; and
- Business partners that provide services and fulfillment on behalf of us.

We may share Personal Identifiable Information with entities or organizations that collect insurance data about claim history, accident fault, and amounts paid. Such entities or organizations may retain that information and disclose it to other insurance companies and others legally entitled to see such data. We

send current customers a privacy notice each year. If our practices change, we will inform you promptly. We treat our former customers' information with the same level of protection as our current customers' information.

FIGO may post customer news, events, or testimonials on FIGO sites. Such information is only posted with the express permission of the individual or company who provided that information. FIGO may, from time to time, take photographs and videos of events at FIGO locations or FIGO sponsored events. FIGO may post such photographs and videos on FIGO sites, including FIGO's social network pages (e.g. Facebook, Instagram, Pinterest, Twitter, YouTube, and LinkedIn). FIGO will use its reasonable efforts to remove any posted photo or video upon written notice from you requesting such removal. All such requests should be submitted to support@FigoPetInsurance.com or you may write to us at the address listed below.

We may also disclose Personal Identifiable Information under the following circumstances: (a) to respond to duly authorized information requests of police and governmental authorities; (b) to comply with any law, regulation, subpoena, or court order; (c) to investigate and help prevent security threats, fraud or other malicious activity; (d) to enforce and protect the rights and properties of FIGO or its Affiliates; or (e) to protect the rights or personal safety of FIGO employees and third parties on or using FIGO property. In the event of a merger, consolidation, or sale or transfer of all or substantially all of the assets of FIGO or its Affiliates, Personal Identifiable Information from our customers and stored in our customer database will be transferred to the purchasing or new entity. However, the use of this information by any purchasing or surviving entity would be governed by the terms of this Privacy Policy, as amended from time to time, including any amendment after such transaction.

Credit card, debit card and other payment method information is used only for payment processing and fraud prevention. Credit card information and other sensitive personal information required to process a credit decision is not used for any other purpose by FIGO and will not be kept longer than necessary for providing the services. We do not store credit card, debit card or other payment method information. Credit card and debit card payments are processed through our third-party vendor, Authorize.net. ACH direct debit payments are processed through PNC Bank. Please review the Terms of Use and other relevant documents located on the Authorize.net website for more information.

California Privacy Rights

Pursuant to Section 1798.83 of the California Civil Code, residents of the State of California have the right to request from a business, with whom the State of California resident has an established business relationship, certain information with respect to the types of personal information the business shares with third parties for direct marketing purposes by such third party and the identities of the third parties with whom the business has shared such information during the immediately preceding calendar year.

To request a copy of the information disclosure provided by us pursuant to Section 1798.83 of the California Civil Code, please contact support@FigoPetInsurance.com.

4. Children's privacy

FIGO does not knowingly collect information from children under the age of 13, solicit information from children, or market products to children. FIGO sites or services are not intended for use by children and we do not target our websites to children under 13.

5. Access to and accuracy of your information

FIGO strives to keep your Personal Identifiable Information accurately recorded. You have the right to access and request the correction, amendment, or deletion of all of your recorded personal information that has been collected by us. If you wish to review your recorded Personal Identifiable Information, please contact us at:

FIGO Pet Insurance LLC

Attn: Compliance Department
Email: support@FigoPetInsurance.com; or
540 N. Dearborn Street
No. 10873
Chicago, IL 60610

If you write to us, please include your name, address, telephone number, and policy number and let us know what kind of information you want to see. You may see and copy your information in person, or if you prefer, we will copy and send you your information. If you see any mistakes, let us know and we will review it. If we agree, we will correct our files. If we disagree, you may file a short statement of dispute with us. Your statement will be included with any data we disclose in the future. We will also send the statement to anyone you ask us to who received your information from us in the past two years.

6. Keeping your personal information secure

FIGO takes the trust you place in us seriously. To prevent unauthorized access or disclosure, to maintain data accuracy, and to ensure the appropriate use of the information, FIGO utilizes generally accepted industry standards to protect your Personal Identifiable Information submitted to FIGO. All of our employees and sub-contractors with access to Personal Identifiable Information and/or who are associated with the processing of Personal Identifiable Information are contractually obligated to respect the confidentiality of such Personal Identifiable Information. No method of transmission over the internet, or method of electronic storage is 100% secure, therefore we cannot guarantee the absolute security of your Personal Identifiable Information.

7. Use of Cookies

FIGO sites or services use standard Internet technologies such as “cookies” and “web beacons” in order to retrace your interaction with our sites and services. “Cookies” are small files that are placed on your hard drive for identification purposes. These files are used for site registration and customization the next time you visit us. You should note that cookies cannot read data off of your hard drive and they cannot be used to identify you personally. Your web browser may allow you to be notified when you are receiving a cookie, giving you the choice to accept it or not. You have the ability to prevent cookies from being saved on your computer by making the appropriate adjustments in your browser options. By not accepting cookies, some pages may not fully function and you may not be able to access certain information on this site.

Cookies help us to understand your website usage, so we can continually improve its usability. For example, we may use cookies to personalize your experience on our website, if you have accepted this option (e.g., to remember your customer ID on a login page). We may also use cookies to offer you other insurance and financial services products that may suit your needs. During the period you are logged into our site, we log IP addresses (a number assigned to your computer when you use the Internet), browser and platform types, domain name, access times, referral data (the last site or URL you visited before logging into our site and the first site or URL you visit after leaving our site), and your activity while using our site.

There are two types of cookies you may encounter when using FIGO sites or services. First Party Cookies are our own cookies controlled by us and used to provide information about usage of our site. Third party cookies are set by third party sites. FIGO does not have control over third party cookies. One of the third party cookies we use is the web analysis tool, “Google Analytics”. Google Analytics is a popular web analytics service provided by Google to help us analyze how users use FIGO sites or services. Find out more about how these cookies are used on Google’s privacy site.

8. Changes to this statement

The terms of the Privacy Policy may change from time to time without notice to you unless required by

law. If we modify our Privacy Policy, we will post the revised statement here, with an updated revision date. To make sure that you are aware of the most recent Privacy Policy, you should review this page periodically.

9. Conflicts

This site was designed to provide you with helpful information about our products. Information presented throughout the site is subject to policy terms, conditions and limitations. In the event that there is any discrepancy between any information on this site and an actual insurance policy, the terms, conditions and limitations of the insurance policy will govern.

Nothing on this website is intended or should be construed as a solicitation or offer to sell insurance products in any jurisdiction in which we are not properly licensed.

10. Contacting us

We value your opinions. If you have comments or questions about our Privacy Policy, please send them to support@FigoPetInsurance.com.

You may also contact us at 540 N. Dearborn Street, No. 10873, Chicago, IL 60610 or call toll free at 844-738-3446.

This Privacy Policy was last modified on March 17, 2015.

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Title: Terms of Service

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930052-terms-of-use>

Last Update: 7/3/18

Body:

Terms of use and underwriter and licensing information

FIGO Pet Insurance LLC

Last Modified: May 11, 2017

These Terms of Use and Underwriter and Licensing Information (these "Terms") govern your access to and the use of FIGO sites or services, including any content, functionality, products and services, information about our products and services, your accounts, educational content, and certain other tools offered, whether as a registered user or guest.

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We reserve the right to modify or change these Terms at any time without prior notice to you. Any modification or change shall be effective upon posting by us on this site. You agree to be bound by any changes to these Terms when you use FIGO sites or services after any such change is posted. Please check these Terms regularly for changes.

FIGO sites or services are offered and available to users who are 18 years of age or older and who reside in the United States. By using FIGO sites or services, you represent and warrant that you are of legal age to form a binding contract with FIGO and meet all of the foregoing eligibility requirements. If you do not meet all of these requirements, you shall not access or use FIGO sites or services.

1. Information About Our Company

FIGO Pet Insurance LLC
540 N. Dearborn
Box No. 10873
Chicago, Illinois 60610

To contact us, please email support@FigoPetInsurance.com or at the address listed above.

We operate the following websites: www.figopetinsurance.com; www.mypetcloud.com

2. Availability of Insurance Products in Your Jurisdiction

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3. Insurance Quotes and Coverage

All quotes for insurance products provided to you on our sites are estimates based upon the information you provided and are not a binding agreement to extend insurance coverage. You represent and warrant that any application submitted by you is, to the best of your knowledge, true, correct and complete. Any coverage descriptions provided on our sites are general descriptions of available coverages and are not a statement of contract. To obtain coverage you must submit an application to FIGO. All applications are subject to underwriting approval. Coverages and availability may vary by state or province; and additional minimum coverage limits may be available in your state. For additional information, please contact us at support@FigoPetInsurance.com or call us at 844-738-3446.

4. Reliance on Certain Posted Information

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IN NO EVENT WILL OUR LIABILITY FOR ANY CLAIM OF ANY KIND, WHETHER BASED IN CONTRACT, WARRANTY, TORT, STRICT LIABILITY OR OTHERWISE, FOR ANY LOSSES OR DAMAGES ARISING OUT OF, CONNECTED WITH, OR RESULTING FROM, THESE TERMS OR THE PERFORMANCE OR BREACH THEREOF, OR ANY PRODUCT OR SERVICE OR THE USE OR PERFORMANCE THEREOF, EXCEED THE AMOUNT PAID BY YOU FOR FIGO'S PRODUCTS OR SERVICES.

THIS LIMITATION ON LIABILITY INCLUDES TRANSMISSION OF VIRUSES THAT INFECTS YOUR EQUIPMENT, MECHANICAL OR ELECTRONIC EQUIPMENT FAILURE, FAILURE OF COMMUNICATION LINES, TELEPHONE OR OTHER INTERCONNECTS, UNAUTHORIZED ACCESS, THEFT, OPERATIONAL ERRORS, STRIKES OR OTHER LABOR PROBLEMS, OR ANY FORCE MAJEURE.

7. Electronic Transmission and Signatures

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You are responsible for informing FIGO if you have changed your personal information, including your name, telephone number, mailing address, e-mail address, or other personal information. You may update your personal information through our sites or by contacting us at support@FigoPetInsurance.com or by calling 844-738-3446.

If you wish to withdraw your consent to receive information electronically, you must notify us by contacting us at support@FigoPetInsurance.com or by calling 844-738-3446.

As part of some FIGO products or services, you may be given the option to sign certain Communications electronically by either checking the appropriate box or engaging in a similar online process as instructed online. You agree that by checking the appropriate box within or adjacent to the applicable Communication or engaging in a similar online electronic signature process, you are providing your electronic signature and agree to be bound by these Terms in such Communication just as if you had signed your name to a paper document.

8. Payments and Refunds

You can only pay for FIGO products or services using a credit card, debit card, ACH direct debit transfer from a checking account or such other method of payment disclosed to you on the applicable checkout page. All payments must be made by the cardholder or account holder or the person making the payment must have the express consent and permission of the cardholder or account holder to use the card or other form of payment being used.

The purchase of certain products and services offered on FIGO sites or services may provide for the automatic renewal of such product or service upon expiration. If you agree to the automatic renewal of the product or service at the time of your purchase of such product or service, you consent and agree that FIGO is authorized to automatically charge your credit card, debit card such other account provided by you at the time of renewal unless otherwise notified by you.

All cancellations of your insurance policy must be made in writing. If you cancel your insurance policy during the first 30 days of your policy period, you will receive a full refund of the premium amount, provided that you have not submitted a claim. If you cancel your policy after the first 30 day period or have submitted a claim, your policy will be cancelled effective the date of your written request, and you will be refunded a pro-rata amount of your paid premium. *Note: The 30-day Free Look period is not available in PA.*

9. Linking to Our Sites

You may link to our sites, provided you do so in a way that is fair, in compliance with all applicable laws, rules and regulations, and does not damage our reputation; provided that you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part without our express written consent.

You may use the non-insurance features on our sites solely as they are provided by us, and solely with respect to the content they are displayed with. You may not link to our site with the intent to reference the insurance products without our prior knowledge or consent. Use of FIGO insurance quoting tool or "Get Quote" landing page(s) for commercial use or to create product quote comparison is prohibited with prior express written consent.

You are prohibited from displaying the Markel Corporation logo or making reference to any affiliated insurance companies or services.

We may disable all or any features on our sites and any links at any time without notice, in our sole discretion.

10. Restricted Sites and Passwords

Some portions of our sites may be restricted and require authorization for access. Unauthorized use of or access to any such areas is prohibited. Actual or attempted unauthorized use of or access to such areas may result in criminal and/or civil prosecution. Attempts to access such areas without authorization may be viewed, monitored, and recorded and any information obtained may be given to law enforcement organizations in connection with any investigation or prosecution of possible criminal activity on this system. If you are not an authorized user of such areas or do not consent to continued monitoring, you should not attempt to access such areas. It is a condition of your use of our sites that all information you provide on our sites is correct, current, and complete. You agree that all information you provide to register with our sites or otherwise, including through the use of any interactive features on our sites, is governed by our Privacy Policy, and you consent to all actions we take with respect to your information consistent with our Privacy Policy.

You are responsible for maintaining the security of your information technology systems and computers. You should exercise the necessary steps to ensure that unauthorized individuals do not access your accounts or other components of our sites, as well as your log files or any other information which is proprietary or private to you. Do not share your password with anyone. If you are an authorized user of any restricted area, you are responsible to maintain the security/confidentiality of your password. You should use particular caution when accessing your account from a public or shared computer so that others are not able to view or record your password or other personal information. FIGO will not ask you for your password. If you know or suspect that your password has been compromised, change your password immediately. If you suspect any unauthorized activity related to your account, you should contact us. We will not be responsible if you do not properly secure your password or if you choose to share your password with anyone else. In order to protect your personal information, FIGO encourages you to change your password regularly.

We have the right to disable any user name, password, or other identifier, whether chosen by you or provided by us, at any time, in our sole discretion for any or no reason, including if, in our opinion, there has been a violation any provision of these Terms or of our Privacy Policy.

11. Submitting Images and Comments on Our Sites

If you submit photographs, images, video, or related media (collectively, "Images") or comments intended for public display on any of our sites or services, you agree to abide by these Terms. You shall not submit comments or Images on our sites that: are illegal, indecent, profane (either directly or indirectly through partially obscured words, letters, phrases, terminology or the like), threatening, defamatory, derogatory, counter to FIGO's Privacy Policy or otherwise injurious to FIGO or third parties; consist of or invoke malicious software code, constitute commercial solicitation (except where pre-approved by FIGO), consist primarily of an unsolicited electronic mass mailing, be political in nature, or the like. Where an email address is required to upload Images, comments or submissions, you agree to use a valid email address and represent that you are the individual identified by the address. If you wish to submit materials to any of our sites, you are prohibited from impersonating any other individual or entity, or otherwise mislead as to the origin of the comments.

Comments and Images will not be accepted that infringe in any manner on the copyright, trademark or other intellectual property rights of any person or entity, or that contain privileged, confidential, proprietary or trade-secret information of any individual or entity, or that may violate the legal right of any person or

entity in any jurisdiction or locale. You may not submit materials that are or purport to be the personally identifiable information about others, such as full name, postal address, email address, telephone number or any other personal attribute which would constitute harassment or an invasion of privacy.

Your comments and Images become the property of FIGO and you grant to FIGO a non-exclusive, royalty-free, perpetual, irrevocable, fully transferable, sub-licensable and assignable right to use, edit, modify, adapt, translate, edit, and reformat your comments and Images as necessary and for any purpose, anywhere in the world, including into those forms that may constitute advertising or marketing. We are not and shall not be under any obligation to maintain any comments or Images in confidence, to pay compensation for any comments or Images, or to respond to any comments or Images. If you submit comments or Images, you are also granting to FIGO the non-exclusive right to seek injunction and possible damages from any third party who otherwise uses your comments or Images in an unauthorized way or through unauthorized reproduction of any such comments or Images.

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You also agree to not redistribute, or reproduce elsewhere, comments in any manner or in any media, including the re-submission or republishing of any comments on any other site not affiliated with FIGO.

We take no responsibility and assume no liability for any comments or Images posted by you or any third party.

12. Underwriter Information

We are underwritten by:

Markel American Insurance Company – A Stock Company
4521 Highwoods Parkway
Glen Allen, Virginia, 23060
262-548-9880

13. Jurisdictions in which FIGO is Licensed

FIGO Pet Insurance, LLC. (dba Figo Pet Insurance) is authorized to operate in each of the following jurisdictions and possesses the department of insurance license numbers provided below:

State	License Number
AK	100106130
AL	0706628
AR	443741
AZ	1078918
CA	0K02763

CO	451692
CT	2460607
DC	3060722
DE	1354697
FL	L091577
GA	178688
HI	413376
IA	16109008
ID	488828
IL	100629614
IN	957470
KS	461506892-000
KY	842418
LA	621331
MA	1973848
MD	2141352
ME	AGN233534
MI	0103981
MN	40385641
MO	8321114
MS	15024034
MT	100123623
NC	1000390178
ND	2000130469
NE	100216695
NH	2293125
NJ	1550630
NM	100012165
NV	963100

NY	PC-1362903
OH	1028212
OK	100191435
OR	100240443
PA	703080
RI	2282446
SC	200166
SD	10017414
TN	2274427
TX	1960094
UT	488250
VA	136304
VT	949538
WA	860830
WI	2635329
WV	100176778
WY	265014

14. Intellectual Property, Trademarks and Copyrights

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15. Jurisdiction and Enforceability

These Terms shall be governed by and construed in accordance with the laws of the State of Illinois and the United States of America, without giving effect to any principles of conflicts of law. You irrevocably consent to the exclusive jurisdiction of the courts located in the State of Illinois in connection with any action arising out of or related to these Terms or their subject matter. You waive any objection based on lack of personal jurisdiction, place of residence, improper venue or forum non conveniens in any such action.

16. Force Majeure

We will not be liable or responsible for any failure to perform, or delay in performance of, any of our obligations under these Terms that is caused by a Force Majeure Event. A “Force Majeure Event” means any act or event beyond our reasonable control, including strikes, lock-outs or other industrial action by third parties, civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war (whether declared or not) or threat or preparation for war, fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural disaster, or failure of public or private telecommunications networks or impossibility of the use of railways, shipping, aircraft, motor transport or other means of public or private transport. If a Force Majeure Event takes place that affects the performance of our obligations under these Terms we will contact you as soon as reasonably possible to notify you. Our obligations under these terms will be suspended and the time for performance of our obligations will be extended for the duration of a Force Majeure Event. Where the a Force Majeure Event affects our delivery of products to you, we will arrange a new delivery date with you after the Force Majeure Event is over.

17. Waiver of Class Action Rights

IN ANY DISPUTE, NEITHER YOU NOR ANY OTHER PERSON SHALL BE ENTITLED TO JOIN OR CONSOLIDATE CLAIMS BY OR AGAINST OTHER AFFILIATES OR PERSONS, OR ARBITRATE ANY

CLAIM AS A REPRESENTATIVE OR CLASS ACTION OR IN A PRIVATE ATTORNEY GENERAL CAPACITY. YOU ACKNOWLEDGE THAT YOU ARE GIVING UP YOUR RIGHTS TO PARTICIPATE IN A CLASS ACTION OR REPRESENTATIVE ACTION WITH RESPECT TO ANY SUCH CLAIM.

18. Figo User Generated Content Terms of Use

Figo Pet Insurance LLC (“Figo”) reaches out to social media users to seek permission to feature our favorite content on our various websites, social channels, platforms and promotional materials (collectively, “Sites”). You are reading this because Figo has requested your permission to use your social media content (“User Content”) in this way.

As between you and us, you own all content and information you post or share using the Sites.

If you choose to allow us to use your User Content by replying with the hashtag #YesFigoPets, you agree to these User Generated Content Terms of Use (“Terms”).

You grant to Figo, its affiliates, and their respective agents, representatives, successors and assigns (collectively, “us” or the “Licensed Parties”) a license to reproduce, display, perform, distribute, create derivative works from, combine with other materials, alter, edit and otherwise use your User Content in connection with the Sites and in any manner the Licensed Parties determine, with no obligation to you whatsoever, including use in our emails, catalogs and social media. Our license to use your User Content is non-exclusive, meaning you may use your User Content for your own purposes or let others use your User Content. The license to use your User Content is fully-paid and royalty free, meaning the Licensed Parties do not owe you anything in connection with our use of your User Content. The license to use your User Content is worldwide, meaning the Licensed Parties may exercise our rights anywhere in the world. The license to use your User Content is irrevocable and perpetual, meaning that our license lasts for an indefinite period of time and may not be terminated or revoked. Finally, our license to use your User Content is also transferable and sub-licensable by us, meaning the Licensed Parties can freely transfer the license.

In addition, you grant us a license to use your username, real name, image, likeness, caption, location or other identifying information (collectively, “Personal Information”) in connection with any use of the User Content. The Licensed Parties will use any Personal Information received in accordance with these Terms and in accordance with our Privacy Policy available at <http://support.figopetinsurance.com/customer/portal/articles/1930073-privacy-policy>.

You represent and warrant that:

- You are at least 18 years of age or are legally considered an adult in the State or Country where you reside;
- You have full power and authority to agree to these Terms;
- Your User Content is your own original creation, you did not take your User Content from another website, social media posting or elsewhere, and your User Content does not contain anything that violates the rights of any person or entity;
- Your User Content does not contain any trademarks, logos, brand names, advertising, sponsorship, or promotional material owned by any person or entity, other than you;
- Your User Content does not infringe the intellectual property rights, privacy rights, publicity rights, or other legal rights of any third party.
- You have permission from any person(s) appearing in your User Content to provide the Licensed Parties with the rights to use your User Content;

- Your upload or post of your User Content does not violate any applicable laws or the terms or requirements of the social media platform(s) where you uploaded or posted your User Content;
- Your User Content does not contain anything illegal, defamatory, obscene or offensive;
- You confirm and agree that the Licensed Parties' use of your User Content does not and shall not require any payment to any person or entity and does not require license, authorization, approval or consent by any other person or entity; and
- You have read and you agree to comply with all of the terms and conditions in these Terms.

You agree to indemnify, defend and hold harmless each of the Licensed Parties from and against any claims, demands, liabilities, losses, damages or expenses (including reasonable attorneys' fees) related in any way to the Licensed Parties' use of your User Content.

You understand that the Licensed Parties may refuse to accept or transmit your User Content for any reason and may remove your User Content or Personal Information from the Sites for any reason. Use of any of your User Content does not imply a Licensed Party's endorsement of or any affiliation with you. The Licensed Parties shall not be responsible for any other parties' use of your User Content, even if such third party use originated with or is derived from a Licensed Parties' use.

Figo reserves the right to amend or alter these Terms without advance notice by posting revised Terms. Accordingly, you should review the Terms each time you grant permission or authorization to feature your User Content.

Copy posted to users for permission:

We love your photo! We would like to feature it on the Figo social channels and materials! Reply #YesFigoPets to agree. You can read conditions at <http://www.figopetinsurance.com/terms-conditions.html>.

19. Other Important Terms

These Terms and any document expressly referred to in these Terms constitute the entire agreement between you and us and supersede and extinguish all previous agreements, promises, assurances, warranties, representations and understandings between us, whether written or oral, relating to its subject matter.

We may revise these Terms from time to time in our sole discretion. Every time you purchase a product or service from us, the Terms in force at that time will apply to your order. We may transfer our rights and obligations under these Terms to another organization, but this will not affect your rights or our obligations under these Terms.

We reserve the right at any time in our sole discretion to: modify, suspend or discontinue our sites or any service, content, feature or product offered through our sites, with or without notice; charge fees in connection with the use of our sites; modify and/or waive any fees charged in connection with our sites; and/or offer opportunities to some or all users of our sites. You agree that we shall not be liable to you or to any third party for any modification, suspension or discontinuance of our sites, or any service, content, feature or product offered through our sites.

Each of the paragraphs of these Terms operates separately. If any court or relevant authority decides that any of them are unlawful or unenforceable, the remaining paragraphs will remain in full force and effect.

If we fail to insist that you perform any of your obligations under these Terms, or if we do not enforce our rights against you, or if we delay in doing so, that will not mean that we have waived our rights against

you and will not mean that you do not have to comply with those obligations. If we do waive a default by you, we will only do so in writing, and that will not mean that we will automatically waive any later default by you.

We may terminate these Terms at any time without notice, and accordingly may deny you access to our sites, if in our sole judgment you fail to comply with any term or provision of these Terms. The obligations and liabilities of the parties incurred prior to the termination date shall survive the termination of these Terms for all purposes.

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Title: Carrier / Underwriter

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930051-carrier-underwriter>

Last Update: 3/30/15

Body:

Our pet insurance policies are underwritten by Markel American Insurance Company who is rated A (Excellent) A.M. Best (2015). Markel Specialty, one of Markel Corporation's five insurance divisions, underwrites innovative property and casualty solutions for both standard and hard-to-place risks. Success in specialty insurance is about knowing your markets. With 70+ years of experience in their niche markets, Markel's product focus is on commercial programs and personal lines offering admitted and excess and surplus lines solutions.

Markel Corporation (NYSE – MKL) is a holding company for insurance and investment operations around the world. Headquartered in Richmond, Virginia and founded in 1930, Markel is organized around five insurance segments offering unique solutions for standard and hard-to-place risk challenges. Insurance divisions include Markel Global, Markel Specialty, Markel Wholesale, Markel International (including Syndicate 3000, Markel International Insurance Company Limited, and Markel Resseguradora do Brasil S.A.), and Markel Re. Markel Ventures, a subsidiary that makes strategic investments in companies outside of the insurance marketplace, is another important component of Markel's business. Markel is listed on the NYSE and trades under the ticker symbol "MKL."

Markel American Insurance Company – A Stock Company
4521 Highwoods Parkway, Glen Allen Virginia, 23060
(262) 548-9880

Title: California Insurer Disclosure of Important Policy Provisions

Link: <http://support.figopetinsurance.com/customer/portal/articles/2036610-california-insurer-disclosure-of-important-policy-provisions>

Last Update: 6/30/15

Body:

Please read your policy carefully for complete information on the coverage provided. If there is any conflict between the policy and this notice, the provisions of the policy will prevail.

ANNUAL BENEFIT

We will pay, up to the maximum annual benefit as shown on the Declarations Page, for the actual cost(s) of any medically necessary treatment your pet receives during the policy period. This benefit is subject to the co-pay and deductible as shown on the Declarations Page.

Regardless of the number of claims made our total limit of insurance for each policy period for all covered costs shall not exceed the amount shown on the Declarations Page as the maximum annual benefit.

CO-PAY AND DEDUCTIBLES

During the policy period, you will pay the co-pay and deductible as stated on the Declarations Page for the VETERINARY FEES coverage.

The co-pay percentage will be deducted from the total of all costs for a covered service. Once the co-pay has been applied, the deductible will be applied to the remaining amount.

When the treatment dates fall into two or more policy periods, you will be required to pay a deductible for each policy period.

As an example, if you have a covered claim of \$1,000 to which a ten percent (10%) co-pay and \$50 deductible apply, first the ten percent (10%) co-pay is applied and \$100 is deducted from the covered amount. Then the \$50 deductible is applied and taken off the covered amount. This means that out of the original \$1,000, we will reimburse you a total amount of \$850.

Once you have met the deductible for the policy period, covered claims will be paid less the co-pay.

As an example of a claim where you have already met your annual deductible: if you have a covered claim of \$1,000, the ten percent (10%) co-pay is deducted from the covered amount. This means that out of the original \$1,000, we will reimburse you a total amount of \$900.

No co-pay or deductible will apply if your pet requires immediate, life-saving treatment.

EXCLUSIONS

The Ultimate Plus Pet Health Insurance Policy, Ultimate Pet Health Insurance Policy, Preferred Pet Health Insurance Policy and Essential Pet Health Insurance Policy include the following exclusions:

This policy does not cover:

1. Costs or fees for treatment of pre-existing conditions as described below:
 - a. For any illness that first showed clinical sign(s) before the effective date of this policy or during the first fourteen (14) days beginning on the effective date of this policy;
 - b. For any illness that is the same as, or has the same diagnosis or clinical sign(s) as any illness your pet had before the effective date of this policy or during the first fourteen (14) days beginning on the effective date of this policy; or
- 3. For any illness that is caused by, relates to or results from any illness or clinical sign(s) your pet had before the effective date of this policy or during the first fourteen (14) days beginning on the effective date of this policy, no matter where the illness or clinical sign(s) are noticed or occur on your pet's body; or**
- 4. For Chronic Conditions and Hereditary Disorders to the extent they first show clinical sign(s) before the effective date of this policy or during the first fourteen (14) days beginning on the effective date of this policy.**

except for ongoing medical conditions that were diagnosed after the effective date of the first policy period where continuous coverage with a pet insurance policy administered by Figo Pet Insurance, LLC, was maintained thereafter;

2. Costs or fees for congenital defects or abnormalities where clinical sign(s) were apparent prior to the effective date of the policy or that became apparent during the first fourteen (14) days beginning on the effective date of this policy;

Other exclusions may apply. Please refer to the exclusions section of the policy for more information.

The Accident Only Pet Health Insurance Policy includes the following exclusion:

Costs or fees for Treatment of any Illness; including but not limited to Chronic Conditions, Congenital Defects or Abnormalities, Hereditary Disorders and Pre-existing Condition(s).

Other exclusions may apply. Please refer to the exclusions section of the policy for more information.

GENERAL CONDITIONS

1. There is a fourteen (14) day waiting period beginning on the effective date of this policy during which we will not cover any illness of your pet. Coverage for injury of your pet will begin five (5) days after the effective date of this policy. Conditions that occur during the waiting period are excluded from this policy as pre-existing conditions.

The waiting period will not apply to any renewal of this policy if continuous coverage is maintained.

2. After receipt of the policy by the owner, the policy may be returned by the insured for cancellation by delivering it or mailing it to the insurer or to the agent through whom it was purchased within 30 days. We will then cancel this policy and refund the premium in full, as long as you have not filed a claim. The Free Look Period is not available on renewals or reinstated policies.

Please refer to the policy for complete details.

[Click here](#) to view the California Insurer Disclosure of Important Policy Provisions.

Title: How do I add a pet to an existing policy or account?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929997-how-do-i-add-a-pet-to-an-existing-policy-or-account->

Last Update: 3/30/15

Body:

Each pet has its own policy with its own plan, limit, copay and deductible. The easiest way for you to enroll an additional pet is by logging into your [Pet Cloud](#). Remember, you can always call us at (844) 738-3446. We are more than happy to help!

Title: What happens if I move?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929998-what-happens-if-i-move->

Last Update: 3/30/15

Body:

If you move within your current state you are able to adjust your address via the "My Account" section in the [Figo Pet Cloud](#). Please note that your premium may change based on your new zip code.

If you are moving to a new state please call us (844) 738-3446. You can see any premium changes by entering the new address via the "My Account" section of the [Figo Pet Cloud](#). However, we will need to transfer your policy to your new state in order to maintain your pre-existing conditions history.

Title: What happens if I move?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929998-what-happens-if-i-move->

Last Update: 3/30/15

Body:

If you move within your current state you are able to adjust your address via the "My Account" section in the [Figo Pet Cloud](#). Please note that your premium may change based on your new zip code.

If you are moving to a new state please call us (844) 738-3446. You can see any premium changes by entering the new address via the "My Account" section of the [Figo Pet Cloud](#). However, we will need to transfer your policy to your new state in order to maintain your pre-existing conditions history.

Title: What is the one time admin fee?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930047-what-is-the-one-time-admin-fee->

Last Update: X

Body:

Our admin fee of \$9 is a one-time administrative fee per-policy and is non-refundable.

Title: What is the one time admin fee?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930047-what-is-the-one-time-admin-fee->

Last Update: X

Body:

Our admin fee of \$9 is a one-time administrative fee per-policy and is non-refundable.

Title: What if I am not sure about my pet's age?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930042-what-if-i-am-not-sure-about-my-pet%E2%80%99s-age->

Last Update: 3/30/15

Body:

If you do not know the exact date of birth of your pet, please use your best estimate. We will validate the correct age when reviewing your pet's medical records.

Title: What if I am not sure about my pet's age?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930042-what-if-i-am-not-sure-about-my-pet%E2%80%99s-age->

Last Update: 3/30/15

Body:

If you do not know the exact date of birth of your pet, please use your best estimate. We will validate the correct age when reviewing your pet's medical records.

Title: Are there age requirements for Figo policies?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930041-are-there-age-requirements-for-figo-policies->

Last Update: 11/1/17

Body:

We will cover any cat or dog that is **at least 8 weeks old** and there are no upper age limits. However, if you are renewing a policy for a dog that is 8 years or older or a cat that is 10 years or older, we ask that you follow your veterinarian's advice with regard to senior wellness testing.

Title: Are there age requirements for Figo policies?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930041-are-there-age-requirements-for-figo-policies->

Last Update: 11/1/17

Body:

We will cover any cat or dog that is **at least 8 weeks old** and there are no upper age limits. However, if you are renewing a policy for a dog that is 8 years or older or a cat that is 10 years or older, we ask that you follow your veterinarian's advice with regard to senior wellness testing.

Title: WHAT IS AN ANNUAL DEDUCTIBLE?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929970-what-is-an-annual-deductible->

Last Update: 05/12/15

Body:

The good news is that Figo has an "annual deductible" policy. This means that you can submit any size claim at any time during the policy year. So, once you have met your chosen annual deductible (applied to your veterinary bill for any covered loss, after your copay), then you no longer have to pay a deductible for the remainder of your annual policy period! At this point, all you would be responsible for is your selected copay of any covered treatment. In other words, Figo will reimburse you the rest!

With our different deductible options, you can tailor your policy to fit your needs. Choose from: \$50, \$100, \$200 and \$500.

Title: WHAT IS AN ANNUAL DEDUCTIBLE?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929970-what-is-an-annual-deductible->

Last Update: 05/12/15

Body:

The good news is that Figo has an "annual deductible" policy. This means that you can submit any size claim at any time during the policy year. So, once you have met your chosen annual deductible (applied to your veterinary bill for any covered loss, after your copay), then you no longer have to pay a deductible for the remainder of your annual policy period! At this point, all you would be responsible for is your selected copay of any covered treatment. In other words, Figo will reimburse you the rest!

With our different deductible options, you can tailor your policy to fit your needs. Choose from: \$50, \$100, \$200 and \$500.

Title: Are there any payment fees?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930026-are-there-any-payment-fees->

Last Update: 3/27/15

Body:

There are no charges for electronic checking/savings account (ACH) payments.

There will be an additional \$2.00 fee for each monthly credit or debit card payment. This fee will be charged starting on the second month and for each following monthly payment. If you choose to pay your annual premium in full via credit or debit card, you will be charged a \$10 full pay fee at the time of purchase and at each following renewal.

Title: Are there any payment fees?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930026-are-there-any-payment-fees->

Last Update: 3/27/15

Body:

There are no charges for electronic checking/savings account (ACH) payments.

There will be an additional \$2.00 fee for each monthly credit or debit card payment. This fee will be charged starting on the second month and for each following monthly payment. If you choose to pay your annual premium in full via credit or debit card, you will be charged a \$10 full pay fee at the time of purchase and at each following renewal.

Title: Can I change my billing date?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930025-can-i-change-my-billing-date->

Last Update: 5/15/15

Body:

Unfortunately, no. Once a policy is issued you cannot change the billing date because it is linked to the effective date of your policy.

Title: Can I change my billing date?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930025-can-i-change-my-billing-date->

Last Update: 5/15/15

Body:

Unfortunately, no. Once a policy is issued you cannot change the billing date because it is linked to the effective date of your policy.

Title: How long do I have to file a claim?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930038-how-long-do-i-have-to-file-a-claim->

Last Update: 3/27/15

Body:

We ask that you file your claim within a reasonable time frame following your pet's illness or injury. We know you are busy but we cannot accept any claims that are submitted more than 90 days after the end of your policy period.

Title: How long do I have to file a claim?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930038-how-long-do-i-have-to-file-a-claim->

Last Update: 3/27/15

Body:

We ask that you file your claim within a reasonable time frame following your pet's illness or injury. We know you are busy but we cannot accept any claims that are submitted more than 90 days after the end of your policy period.

Title: How do I get reimbursed or check my claim status?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930032--how-do-i-get-reimbursed-or-check-my-claim-status->

Last Update: 4/27/17

Body:

You can check the status of your claim by logging into the [Figo Pet Cloud](#) and selecting the claims icon.

We will mail a reimbursement check to you.

Title: How do I get reimbursed or check my claim status?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930032--how-do-i-get-reimbursed-or-check-my-claim-status->

Last Update: 4/27/17

Body:

You can check the status of your claim by logging into the [Figo Pet Cloud](#) and selecting the claims icon.

We will mail a reimbursement check to you.

Title: How does Figo compare to other pet insurance companies?

Link: <http://support.figopetinsurance.com/customer/portal/articles/2035499-how-does-figo-compare-to-other-pet-insurance-companies->

Last Update: 7/7/2018

Body:

Check out our [comparison chart](#) and see for yourself why choosing Figo is the right decision.

Title: How does Figo compare to other pet insurance companies?

Link: <http://support.figopetinsurance.com/customer/portal/articles/2035499-how-does-figo-compare-to-other-pet-insurance-companies->

Last Update: 7/7/2018

Body:

Check out our [comparison chart](#) and see for yourself why choosing Figo is the right decision.

Title: Can I change my pet's coverage?

Link: [Xhttp://support.figopetinsurance.com/customer/portal/articles/1929996-can-i-change-my-pet%E2%80%99s-coverage-](http://support.figopetinsurance.com/customer/portal/articles/1929996-can-i-change-my-pet%E2%80%99s-coverage-)

Last Update: 02/02/18

Body:

You can downgrade your deductible and or reimbursement percentage at any time. However, if you choose to downgrade your plan then any injury or illness first diagnosed or treated before the change was made will be subject to the new maximum annual benefit.

You may upgrade your pet's coverage once per policy period. Upgrades are subject to re-underwriting. Certain exclusions may be applied. If you choose to upgrade your level of coverage, then any illness or injury your pet had, or any illness or injury that first showed clinical sign before the change was made will be subject to the maximum annual benefit in place at the time the condition was first diagnosed or showed clinical sign. A new Declarations Page or endorsement indicating your pet's new level of coverage will be issued on approval. Exclusions already on the policy may carry over. New deductible and co-pay amounts may apply when coverage is changed.

Changes can be made by logging into the [Figo Pet Cloud](#) and selecting the "Insurance" icon.

Any endorsement made before the 20th of the month, will be effective the first of the following month. Endorsements made after the 20th, will be effective the 1st of the month after the following month. Ex: an endorsement made on 12/25 will be effective on 2/1.

Increases in coverage will be subject to underwriting approval.

Title: Can I change my pet's coverage?

Link: [Xhttp://support.figopetinsurance.com/customer/portal/articles/1929996-can-i-change-my-pet%E2%80%99s-coverage-](http://support.figopetinsurance.com/customer/portal/articles/1929996-can-i-change-my-pet%E2%80%99s-coverage-)

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You may upgrade your pet's coverage once per policy period. Upgrades are subject to re-underwriting. Certain exclusions may be applied. If you choose to upgrade your level of coverage, then any illness or injury your pet had, or any illness or injury that first showed clinical sign before the change was made will be subject to the maximum annual benefit in place at the time the condition was first diagnosed or showed clinical sign. A new Declarations Page or endorsement indicating your pet's new level of coverage will be issued on approval. Exclusions already on the policy may carry over. New deductible and co-pay amounts may apply when coverage is changed.

Changes can be made by logging into the [Figo Pet Cloud](#) and selecting the "Insurance" icon.

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Increases in coverage will be subject to underwriting approval.

Title: Can I reinstate my coverage if my policy cancels due to non-payment?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930000-can-i-reinstate-my-coverage-if-my-policy-cancels-due-to-non-payment->

Last Update: 3/30/15

Body:

We know things happen and sometimes automatic payments don't go through. That's why if your policy cancels due to non-payment, and it has been less than 30 days, we can reinstate the policy with no change in coverage. Simply contact our support team at (844) 738-3446. As long as there are no claims during the cancellation period this will be an easy fix.

If your policy has been canceled for more than 30 days, you are more than welcome to submit a new application for your pet online or by calling us. Your account will need to be paid up-to-date in order for the new policy to be issued.

Title: Can I reinstate my coverage if my policy cancels due to non-payment?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930000-can-i-reinstate-my-coverage-if-my-policy-cancels-due-to-non-payment->

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If your policy has been canceled for more than 30 days, you are more than welcome to submit a new application for your pet online or by calling us. Your account will need to be paid up-to-date in order for the new policy to be issued.

Title: What if my credit or debit card changes?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930027-what-if-my-credit-or-debit-card-changes->

Last Update: 12/22/15

Body:

To protect us from fraud credit card companies are frequently issuing new account & card numbers. We get this. If your payment is rejected for any reason you can log into your [Figo Pet Cloud](#), and update your payment method through the Insurance section. The past due amount will be processed immediately and your new information will be saved.

Title: What if my credit or debit card changes?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930027-what-if-my-credit-or-debit-card-changes->

Last Update: 12/22/15

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Title: Figo Hours

Link: <http://support.figopetinsurance.com/customer/portal/articles/2270510-figo-hours>

Last Update: 4/4/18

Body:

Customer Service Hours

Figo customer service is *available* Monday through Friday, 8:00am-7:00pm CST; Saturday, 8:00am-6:00pm CST.

2018 Holiday Hours

Figo customer service will be *unavailable* on the following days/holidays:

- Monday, January 1
- Monday, May 28
- Wednesday, July 4
- Monday, September 3
- Thursday, November 22
- Friday, November 23
- Monday, December 24
- Tuesday, December 25

We will have shortened hours on the following dates:

- Wednesday, January 31 (between 3-3:30pm CST)
- Wednesday, April 4 (between 11am-12pm CST)

Title: Figo Hours

Link: <http://support.figopetinsurance.com/customer/portal/articles/2270510-figo-hours>

Last Update: 2/12/19

Body:

Customer Service Hours

Figo customer service availability:

Monday-Friday, 8:00am-7:00pm CST

Saturday, 8:00am-6:00pm CST

Sunday, 11:00am-3:00pm CST (text support only)

2019 Holiday Hours

Figo customer service will be *unavailable* on the following days/holidays:

- Tuesday, January 1
- Monday, May 27
- Thursday, July 4
- Monday, September 2
- Thursday, November 28
- Wednesday, December 25

We will have shortened hours on the following dates:

- Friday, January 18 (closing at 6pm CST)
- Friday, November 29 (TBD)
- Tuesday, December 24 (TBD)

Title: What are Figo's discounts?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930045-what-are-figo%E2%80%99s-discounts->

Last Update: 7/26/17

Body:

Available discounts can vary by state and are subject to a maximum percent discount. The following discounts are generally available:

- Animal shelter / humane society
- Corporate group benefit plan
- Internet partner
- Medical services pet*
- Multiple pet
- Strategic partner
- Veterans & Serving Military Discount
- Veterinary Clinic Staff and Students Discount
- Annual (Full) Premium Payment Discount

*In order to receive the Medical services pet discount, your dog must be a service or therapy dog. This means that your pet went through specific training or became certified to perform a variety of functions. Emotional Support Animals are not eligible for the Medical Services Pet discount. To maintain the discount, proof that your pet is a medical service or therapy dog is required within the first 30 days of your policy period after initial enrollment.

Title: What are Figo's discounts?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930045-what-are-figo%E2%80%99s-discounts->

Last Update: 7/26/17

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Title: How do I read my Explanation of Benefits?

Link: <http://support.figopetinsurance.com/customer/portal/articles/2213672-how-do-i-read-my-explanation-of-benefits->

Last Update: 8/9/17

Body:

We know that reading your Explanation of Benefits can be confusing, especially for the first time. To help with this, we have created a [sample EOB](#) that explains each and every detail.

Attachments

[file_Figo-Pet-Insurance_Sample-EOB_2017.pdf](#)

[file_Figo-Pet-Insurance_Sample-EOB_2017.pdf](#)

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Link: <http://support.figopetinsurance.com/customer/portal/articles/2213672-how-do-i-read-my-explanation-of-benefits->

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[file_Figo-Pet-Insurance_Sample-EOB_2017.pdf](#)

[file_Figo-Pet-Insurance_Sample-EOB_2017.pdf](#)

Title: IS A VETERINARY EXAM REQUIRED TO ENROLL IN FIGO PET INSURANCE?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929950-is-a-veterinary-exam-required-to-enroll-in-figo-pet-insurance->

Last Update: 03/16/16

Body:

We do not require a veterinary exam to enroll. If you cannot provide medical records showing your pet's annual health exam by a licensed veterinarian occurring within the 12 months prior to the effective date of your Figo policy, the first documented veterinary examination after the effective date of the policy will be used as the basis for determining any pre-existing conditions. So please get this done right away!

Title: IS A VETERINARY EXAM REQUIRED TO ENROLL IN FIGO PET INSURANCE?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929950-is-a-veterinary-exam-required-to-enroll-in-figo-pet-insurance->

Last Update: 03/16/16

Body:

We do not require a veterinary exam to enroll. If you cannot provide medical records showing your pet's annual health exam by a licensed veterinarian occurring within the 12 months prior to the effective date of your Figo policy, the first documented veterinary examination after the effective date of the policy will be used as the basis for determining any pre-existing conditions. So please get this done right away!

Title: How do I file a claim?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930031-how-do-i-file-a-claim->

Last Update: 5/21/18

Body:

Electronic/Paperless Claims Submission:

1. Log into your [Figo Pet Cloud](#) from any device.
2. Select the "Claims" icon and answer the online questions.
3. Upload/attach a copy of your bill and submit your claim.
4. Have your veterinarian send your medical records.
5. You're done!

Phone/Fax Claims Submission:

You can also call us at (844) 738-3446 and we can assist you with your claim.

If you love paper you can always [download the claims form](#) and send it to us via email at claims@FigoPetInsurance.com. For those of you who love paper and faxes we have that covered too. You can fax the form to (773) 966-0769.

Documents Required:

In order to process your claim, your veterinarian needs to send us the **last 2 years of medical records including notes**. Your veterinarian can email the records to your Pet Cloud directly using your [Personal Pet Cloud Email Address](#). The email address is located at the top of the page after you log into your account on desktop or mobile. Your veterinarian can also fax the records to (773) 796-4907 or email them to medicalrecords@insurefigo.com.

Claims Reimbursement:

After your completed claims form, along with all necessary invoices and

medical records are submitted, we will work diligently to expedite your claim. We will process your claim within 30 days of our receipt of all required information, but our goal is 7-10 business days. Note: Some claims can take longer to process if required documentation is not submitted in a timely fashion.

Attachments

Figo_Claim_Form.pdf

[Figo_Claim_Form.pdf](#)

Title: How do I file a claim?

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Attachments

Figo_Claim_Form.pdf

[Figo_Claim_Form.pdf](#)

Title: How do I renew my policy?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929992-how-do-i-renew-my-policy->

Last Update: 3/30/2015

Body:

Your policy will renew automatically each year unless you notify Figo that you wish to [cancel](#). You can view your renewal declaration page at least 30 days prior to your policy's expiration date. This document is located in your [Figo Pet Cloud](#) under the "Inbox and Docs" icon.

Title: How do I renew my policy?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929992-how-do-i-renew-my-policy->

Last Update: 3/30/2015

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What are medical records and what medical records does Figo need from my veterinarian?

Medical records are detailed notes that your veterinarian logs after each time your pet goes in for a visit. Medical records include the findings or results from a veterinary visit. In some cases, this is not something that your vet will provide to you up front and you will need to request.

In order to process any claim, we will need the last two years of medical records including notes from all veterinarians your pet has visited. If your pet is less than two years old, or if they have not been a part of your family for at least two years, we will need all available records.

If your pet was adopted, we will also need any medical records provided to you by the shelter or rescue organization including the date of adoption, as well as the adoption certificate if available.

Your veterinarian can email the records to your Pet Cloud directly using your **Personal Pet Cloud Email Address**. The email address is located at the top of the page after you log into your account on desktop or mobile. Your veterinarian can also fax the records to (773) 796-4907 or email them to medicalrecords@insurefigo.com.

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Title: Should I file a claim if my bill is less than my deductible?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930035-should-i-file-a-claim-if-my-bill-is-less-than-my-deductible->

Last Update: 3/27/15

Body:

Yes. All covered treatments will help you meet your annual deductible and, besides, filing a claim does not impact your rates.

Title: Should I file a claim if my bill is less than my deductible?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930035-should-i-file-a-claim-if-my-bill-is-less-than-my-deductible->

Last Update: 3/27/15

Body:

Yes. All covered treatments will help you meet your annual deductible and, besides, filing a claim does not impact your rates.

Title: Does Figo have a Money Back Guarantee (Free Look)?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930048-does-figo-have-a-money-back-guarantee-free-look->

Last Update: 9/14/17

Body:

Yes! Figo has a 30-day money back guarantee (not available in PA), so feel free to take a look and see what Figo can do for you and your pet. If, within the first 30 days of your policy you wish to cancel, we will provide you with a full refund, provided you have not filed a claim. Please note that if you cancel your policy within 30 days, but after you have submitted a claim, you will be subject to [our cancellation provisions](#).

Title: Does Figo have a Money Back Guarantee (Free Look)?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930048-does-figo-have-a-money-back-guarantee-free-look->

Last Update: 9/14/17

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Title: If I am paying monthly, when is my premium due?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1982983-if-i-am-paying-monthly-when-is-my-premium-due->

Last Update: X

Body:

After your initial payment, we will charge you 10 days prior to the next month's due date.

Example for a policy that is effective on June 1st: The first payment is made at the time of purchase. The next payment, for the month of July, is automatically requested on June 20th. This becomes your billing date for all subsequent months.

We process payments 10 days prior to your next billing month. We know things happen and credit card numbers are frequently replaced due to fraud. This billing method allows us time to remedy any processing issues and ensure your policy remains in force.

Title: If I am paying monthly, when is my premium due?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1982983-if-i-am-paying-monthly-when-is-my-premium-due->

Last Update: X

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We process payments 10 days prior to your next billing month. We know things happen and credit card numbers are frequently replaced due to fraud. This billing method allows us time to remedy any processing issues and ensure your policy remains in force.

Title: How will I receive my policy documents?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929991-how-will-i-receive-my-policy-documents->

Last Update: 03/30/15

Body:

All of your policy documents will be conveniently located within your [Figo Pet Cloud](#), under Inbox & Docs. There you will see a folder labeled "Policy Documents". Please contact us if you have any questions or need assistance (844) 738-3446

Title: How will I receive my policy documents?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929991-how-will-i-receive-my-policy-documents->

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Title: Can I transfer my policy to a new owner?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930001-can-i-transfer-my-policy-to-a-new-owner->

Last Update: 3/27/15

Body:

If the ownership of your pet changes to another individual, we are able to transfer the policy to the new pet owner without any interruption of coverage. In order for us to process this request, you will need to submit proof of new ownership, including the new owner's full name, address and phone number. We will also need to update the billing portion of the policy to include the new customer's preferred payment method prior to processing the policy transfer.

Title: Can I transfer my policy to a new owner?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930001-can-i-transfer-my-policy-to-a-new-owner->

Last Update: 3/27/15

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If the ownership of your pet changes to another individual, we are able to transfer the policy to the new pet owner without any interruption of coverage. In order for us to process this request, you will need to submit proof of new ownership, including the new owner's full name, address and phone number. We will also need to update the billing portion of the policy to include the new customer's preferred payment method prior to processing the policy transfer.

Title: Do I need pre-authorization from Figo for veterinary treatment?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930036-do-i-need-pre-authorization-from-figo-for-veterinary-treatment->

Last Update: 3/27/15

Body:

No, but if you would like to confirm that the treatment will be covered you may contact us at any time.

Title: Do I need pre-authorization from Figo for veterinary treatment?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930036-do-i-need-pre-authorization-from-figo-for-veterinary-treatment->

Last Update: 3/27/15

Body:

No, but if you would like to confirm that the treatment will be covered you may contact us at any time.

Title: HOW DO YOU DETERMINE A PRE-EXISTING CONDITION?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929972-how-do-you-determine-a-pre-existing-condition->

Last Update: 03/27/15

Body:

We will evaluate your pet's medical history during the claim process to determine if the condition existed prior to your enrollment and the subsequent waiting period (14 days for illness and 5 days for accident/injury).

In general, a pre-existing condition is a medical condition (signs or symptoms) which first occurred before the effective date of your Figo policy or which occurred during the policy waiting period.

If your pet has not been examined by a licensed vet in the 12 months prior to the beginning of your policy, then your pet's pre-existing conditions will be determined at their next visit to the veterinarian's office.

Title: HOW DO YOU DETERMINE A PRE-EXISTING CONDITION?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929972-how-do-you-determine-a-pre-existing-condition->

Last Update: 03/27/15

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In general, a pre-existing condition is a medical condition (signs or symptoms) which first occurred before the effective date of your Figo policy or which occurred during the policy waiting period.

If your pet has not been examined by a licensed vet in the 12 months prior to the beginning of your policy, then your pet's pre-existing conditions will be determined at their next visit to the veterinarian's office.

Title: WILL FIGO WAIVE PRE-EXISTING CONDITIONS?

Link: http://support.figopetinsurance.com/customer/en/portal/articles/1929973-will-figo-waive-pre-existing-conditions-?b_id=11682

Last Update: 3/27/15

Body:

On a case by case basis, we may waive a pre-existing condition if we deem the condition was curable and it has not shown signs or symptoms in the prior 12 months. Feel free to chat, email or call us with any further questions or to discuss your specific situation.

Title: X

Link: [X](#)

Last Update: X

Body:

Title: How does Figo calculate my premium?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930044-how-does-figo-calculate-my-premium->

Last Update: 3/27/15

Body:

In general, your premium is based on your pet's age, breed and where your pet lives. Some other factors that impact your premium are: the plan you choose, your deductible, your copay and the discounts for which you are eligible.

Title: How does Figo calculate my premium?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930044-how-does-figo-calculate-my-premium->

Last Update: 3/27/15

Body:

In general, your premium is based on your pet's age, breed and where your pet lives. Some other factors that impact your premium are: the plan you choose, your deductible, your copay and the discounts for which you are eligible.

Title: How is my reimbursement calculated?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930034-how-is-my-reimbursement-calculated->

Last Update: 06/18/18

Body:

Figo reimburses on the actual veterinary bill. We also offer the option to include coverage for veterinary exam fees on any covered accident or illness.

Figo calculates your reimbursement in the following order:

1. The co-pay is applied to the total amount of the covered claim.
2. Then, the deductible (if applicable) is applied.
3. The remaining balance is paid directly to your account electronically. (Physical checks are available by choice.)

Reimbursement Example (with an *unmet* annual deductible)

Vet Bill	\$2,000
Co-Pay (10%)	-\$200
Deductible (\$100)	-\$100
Reimbursement to You	\$1,700

You Pay \$300.00 Figo Pays \$1,700

Reimbursement Example (with a *met* annual deductible)

Vet Bill	\$2,000
Co-Pay (10%)	-\$200
Deductible (\$100)	\$0
Reimbursement to You	\$1,800

You Pay \$200.00 Figo Pays \$1,800

Title: How is my reimbursement calculated?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930034-how-is-my-reimbursement-calculated->

Last Update: 06/18/18

Body:

Figo reimburses on the actual veterinary bill. We also offer the option to include coverage for veterinary exam fees on any covered accident or illness.

Figo calculates your reimbursement in the following order:

1. The co-pay is applied to the total amount of the covered claim.
2. Then, the deductible (if applicable) is applied.
3. The remaining balance is paid directly to your account electronically. (Physical checks are available by choice.)

Reimbursement Example (with an *unmet* annual deductible)

Vet Bill	\$2,000
Co-Pay (10%)	-\$200
Deductible (\$100)	-\$100
Reimbursement to You	\$1,700

You Pay \$300.00 Figo Pays \$1,700

Reimbursement Example (with a *met* annual deductible)

Vet Bill	\$2,000
Co-Pay (10%)	-\$200
Deductible (\$100)	\$0
Reimbursement to You	\$1,800

You Pay \$200.00 Figo Pays \$1,800

Title: REIMBURSEMENTS AND CO-PAYS?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929968-reimbursements-and-co-pays->

Last Update: 6/7/2018

Body:

A reimbursement is the amount Figo will pay you toward the total bill or treatment submitted. A co-pay is the percentage of your claim for which you are responsible for before any applicable deductible is applied.

Example: Let's use an example of you having a \$200 deductible and a 10% co-pay:

For a \$1,000 veterinary bill, you will pay the 10% copay (\$100), then your annual deductible (\$200). Your total out of pocket will be \$300. FIGO will pay \$700.

Our plans include flexible reimbursement levels, so you can choose the one that best fits your pet. Pick your reimbursement level from: 70%, 80%, 90% and 100%.*

*Note: 100% and 90% reimbursement options are not available in NY.

Title: REIMBURSEMENTS AND CO-PAYS?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929968-reimbursements-and-co-pays->

Last Update: 6/7/2018

Body:

A reimbursement is the amount Figo will pay you toward the total bill or treatment submitted. A co-pay is the percentage of your claim for which you are responsible for before any applicable deductible is applied.

Example: Let's use an example of you having a \$200 deductible and a 10% co-pay:

For a \$1,000 veterinary bill, you will pay the 10% copay (\$100), then your annual deductible (\$200). Your total out of pocket will be \$300. FIGO will pay \$700.

Our plans include flexible reimbursement levels, so you can choose the one that best fits your pet. Pick your reimbursement level from: 70%, 80%, 90% and 100%.*

*Note: 100% and 90% reimbursement options are not available in NY.

Title: Policy Renewal Experience

Link: <http://support.figopetinsurance.com/customer/portal/articles/2877803-policy-renewal-experience>

Last Update: OCT 26, 2017 05:07PM CDT

As a Figo customer, you may wonder what happens when your policy renews. Here are the answers to the following policy renewal question.

- [Auto-renew Expectations](#)
- [Premium/Rate Increases at Renewal](#)
- [Claims Submissions at Renewal](#)
- [Pre-existing Conditions at Renewal](#)
- [Annual Benefit at Renewal](#)
- [Deductible at Renewal](#)
- [Renewal Billing](#)
- [Changing Billing at Renewal](#)
- [Changing Coverage at Renewal](#)
- [Waiting Periods at Renewal](#)

What can I expect when my policy renews?

Your question:

- How do I renew my plan?
- What happens when I renew?
- What can I expect at renewal?
- Will my policy automatically be renewed?

Answer:

Your policy will renew automatically each year on your policy effective date. No action is required on your part if you would like to continue your coverage.

- *At least 30 days prior:* You will receive an email letting you know the renewal has been issued. A copy of the declaration page, containing your new rate, will be available to you in your Pet Cloud.
- *Next billing cycle:* Your new premium will be reflected in your ACH or Credit Card statement.
- *Within the next 90 days following your renewal:* All claims from the prior policy term must be submitted within 90 days of your renewal date.

If you would like to change your coverage:

1. Log into your Pet Cloud account. Click on the *Insurance* icon. Find the desired pet's listing, and then click on the *Change Coverage* button.
2. Contact our [Customer Service Team](#) to discuss your coverage, deductible and reimbursement rate options.

Premium/Rate Increases At Renewal

Your question:

- Will my rates increase?
- Why would my rates increase?
- Will my premium increase?

Answer:

All pet insurance companies, no matter how they promote their plans, will raise rates accordingly to keep up with the rising cost of veterinary care. These necessary increases allow us to provide the best medical treatment coverage available. Rates will increase each year due to your pet's age. Like humans, as pets get older, they are more likely to get sick or injured.

We value transparency with our customers, especially as it concerns rate increases, so any change in rate will be communicated as soon as possible. Unfortunately, we are unable to know what the renewal premium will be until the renewal is issued, which is at least 30 days before the renewal effective date. Once the renewal has been issued, we will notify the pet parent listed on the policy by email to communicate the renewal. Our [Customer Service Team is available](#) to review the renewal and coverage at that point in time.

Note: Your premium will never increase due to filing a claim, and we will not penalize you for making claims on your policy.

Claims Submissions at Renewal

Your question:

- How long do I have to file my claims for the previous year?
- What is the timeframe for filing claims for the previous policy year?
- Following policy renewal, how long do I have to submit claims?

Answer:

After the policy renews, claims for the previous policy year must be submitted within 90 days following your renewal date. Here are [steps for filing a claim](#).

Pre-existing Conditions at Renewal

Your question:

- Will pre-existing conditions be covered after renewal?
- Will conditions that occurred in the previous policy year be covered after my policy renews?
- What if my pet has pre-existing conditions at renewal?
- Will a condition ever be considered pre-existing due to policy renewals?

Answer:

Approved conditions will continue to be covered for the life of the policy. Unless there is a lapse in coverage, approved conditions will not reset at the beginning of a new policy year.

Annual Benefits at Renewal

Your question:

- Will my annual benefits reset when my policy renews?
- When will my annual benefits reset?

Answer:

At renewal, your annual benefits will reset and the full annual benefit, depending on the plan that you chose, will become available. [For example, if your pet is insured under the *Preferred* plan, at renewal, the full \$14,000 will be available for covered claims in the new policy year.

Deductible at Renewal

Your question:

- Will my deductible reset when my policy renews?
- Will I have to pay my deductible again at renewal?

Answer:

At renewal, your deductible will be reset: and before you receive any reimbursement, you will need to meet your deductible for the new policy year. You can view your pet's selected coverage in the *Insurance* section of your Pet Cloud.

Renewal Billing

Your question:

- When will my policy be billed at renewal?
Does my billing plan change?

Answer:

At renewal, unless you change your payment plan, it will remain the same. If you are paying your premium *in full* for the new year, you will be billed 10 days before your policy's renewal effective date. To view your upcoming billing date, log into your Pet Cloud and click on the Insurance icon. If you are on a monthly payment plan, your payments will continue to be processed on your recurring monthly billing date (as previously billed).

Reminder: If your payment method is a debit/credit card, you may be charged the following processing fees based on your state:

- Monthly debit/credit card payment: \$2/month per policy processing fee
- Annual debit/credit card payment: \$10 per policy processing fee

Note: If you pay using your checking or savings account (referred to as ACH), you can avoid these additional processing fees.

For directions on how to change your payment plan, read the next section.

Changing Billing At Renewal

Your question:

- What if I move during my policy year?
- What is my address changes at renewal?
- What if I need to update my address when my policy renews?

Answer:

If you would like to change your billing information:

1. If you have moved within the same state, log into your Pet Cloud account. Click on the *My Account* icon and update your address. You will also need to make the update in the *Insurance* section. Note: Changing your zip code might change your premium.
2. If you moved to a new state, contact our [Customer Service Team](#) to update your billing and mailing address. We will also need to rewrite your policy into your new state of residence at renewal.

Changing Coverage at Renewal

Your question:

- How to I change my coverage at renewal?
- Can I change my coverage at renewal?

Answer:

If you would like to change your coverage at renewal:

1. Log into your Pet Cloud account. Click on the *Insurance* icon. Find the desired pet's listing, and then click on the *Change Coverage* button.
2. Contact our [Customer Service Team](#) to discuss your coverage, deductible and reimbursement rate options.

Waiting Periods at Renewal

Your question:

- Do my waiting periods start over at renewal?
- Will the waiting periods apply at renewal?

Answer:

At renewal, the waiting periods would not apply, so you don't worry about having to wait through them again! Waiting periods are applied to new policies, or for pets that have had a lapse in coverage with Figo.

If you add a new pet at renewal, or anytime throughout the year, that pet will be subject to its own waiting periods, which start on their policy effective date.

Title: Will my premium increase at renewal?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929994-will-my-premium-increase-at-renewal->

Last Update: 5/18/17

Body:

All pet insurance companies, no matter how they promote their plans, will raise rates accordingly to keep up with the rising cost of veterinary care. These necessary increases provide you the opportunity to offer your pet the best medical treatment options available.

Additionally, your premium will be affected by your pet's age each year, as the risk for more costly claims grows higher. Figo strives to provide coverage well into your pet's old-age by not placing upper-age limitations on our policies. However, our premium will never increase due to filing a claim, and we will not penalize you for making claims on your policy.

Title: Will my premium increase at renewal?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929994-will-my-premium-increase-at-renewal->

Last Update: 5/18/17

Body:

All pet insurance companies, no matter how they promote their plans, will raise rates accordingly to keep up with the rising cost of veterinary care. These necessary increases provide you the opportunity to offer your pet the best medical treatment options available.

Additionally, your premium will be affected by your pet's age each year, as the risk for more costly claims grows higher. Figo strives to provide coverage well into your pet's old-age by not placing upper-age limitations on our policies. However, our premium will never increase due to filing a claim, and we will not penalize you for making claims on your policy.

Title: How do I cancel my policy?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930029-how-do-i-cancel-my-policy->

Last Update: X

Body:

You may cancel your policy at any time by emailing us at support@FigoPetInsurance.com. We would be more than happy to discuss your cancellation over the phone, and can be reached at (844)738-3446; we do require the cancellation request in writing, via email.

When cancelling your Figo policy after it has been in effect for 30 days, or if it is a renewal policy, we will return the pro rata premium less 10%, based upon the date of termination of the policy. The 10% charge will be waived if you, as the pet owner, cancel the policy due to the death of your pet. For more information about your state's specific regulations regarding cancellations, please call Figo customer service.

We have a 30-day money back guarantee, so feel free to take a look and see what Figo can do for you and your pet. If, within the first 30 days of your policy you wish to cancel, we will provide you with a full refund of the premium amount, provided you have not filed a claim. If you cancel your policy within 30 days, but after you have submitted a claim, you will be subject to our cancellation provisions stated in the paragraph above. *Note: Pennsylvania does not allow a 30-day free look period.*

Title: How do I cancel my policy?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930029-how-do-i-cancel-my-policy->

Last Update: X

Body:

You may cancel your policy at any time by emailing us at support@FigoPetInsurance.com. We would be more than happy to discuss your cancellation over the phone, and can be reached at (844)738-3446; we do require the cancellation request in writing, via email.

When cancelling your Figo policy after it has been in effect for 30 days, or if it is a renewal policy, we will return the pro rata premium less 10%, based upon the date of termination of the policy. The 10% charge will be waived if you, as the pet owner, cancel the policy due to the death of your pet. For more information about your state's specific regulations regarding cancellations, please call Figo customer service.

We have a 30-day money back guarantee, so feel free to take a look and see what Figo can do for you and your pet. If, within the first 30 days of your policy you wish to cancel, we will provide you with a full refund of the premium amount, provided you have not filed a claim. If you cancel your policy within 30 days, but after you have submitted a claim, you will be subject to our cancellation provisions stated in the paragraph above. *Note: Pennsylvania does not allow a 30-day free look period.*

Title: Plans and sample policy download?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929985-plans-and-sample-policy-download->

Last Update: 02/20/18

Body:

The maximum annual amounts Figo will pay per policy period is \$10,000 for the Essential Plan, \$14,000 for the Preferred Plan, and Unlimited for the Ultimate Plan.

The policy versions shown below are effective for customers that have purchased after **10/1/16** for AL, AK, AZ, CO, CT, DC, HI, IA, IL, IN, KS, MS, NC, NE, NJ, OH, SD, TN, and WV; for customers that purchased after **11/1/16** for AR, DE, ID, KY, MD, MT, NV, PA, RI, UT, VT, and VA; for customers that purchased after **12/1/16** for WI, SC, GA, MA, NM, WY, ND, OK, and MN; for customers that purchased after **2/1/17** for MO, NH, OR; for customers that purchased after **2/4/17** for CA; for customers that purchased after **3/1/17** for ME, LA, and MI; and for customers that purchased after **6/1/17** for TX.

[Sample Dog Policy Download PDF \(2016\)](#)

The policy versions shown below are effective for customers in FL and NY.

[Sample Dog Policy Download PDF](#)

[Sample Cat Policy Download PDF](#)

The policy version shown below is effective for customers in WA.

[Sample Pet Policy Download PDF](#)

*If you are an existing customer, please check you [Pet Cloud](#) for the current version of your policy.

Attachments

Sample_Dog_Policy.pdf	Sample_Dog_Policy.pdf
Sample_Cat_Policy.pdf	Sample_Cat_Policy.pdf
Figo_Ultimate_Plan_Policy_102016.pdf	Figo_Ultimate_Plan_Policy_102016.pdf
WA_MPT1002-1016_Ultimate_012018_with_signature_change_SampleCopy.pdf	WA_MPT1002-1016_Ultimate_012018_with_signature_change_SampleCopy.pdf

Title: Plans and sample policy download?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929985-plans-and-sample-policy-download->

Last Update: 02/20/18

Body:

The maximum annual amounts Figo will pay per policy period is \$10,000 for the Essential Plan, \$14,000 for the Preferred Plan, and Unlimited for the Ultimate Plan.

The policy versions shown below are effective for customers that have purchased after **10/1/16** for AL, AK, AZ, CO, CT, DC, HI, IA, IL, IN, KS, MS, NC, NE, NJ, OH, SD, TN, and WV; for customers that purchased after **11/1/16** for AR, DE, ID, KY, MD, MT, NV, PA, RI, UT, VT, and VA; for customers that purchased after **12/1/16** for WI, SC, GA, MA, NM, WY, ND, OK, and MN; for customers that purchased after **2/1/17** for MO, NH, OR; for customers that purchased after **2/4/17** for CA; for customers that purchased after **3/1/17** for ME, LA, and MI; and for customers that purchased after **6/1/17** for TX.

[Sample Dog Policy Download PDF \(2016\)](#)

The policy versions shown below are effective for customers in FL and NY.

[Sample Dog Policy Download PDF](#)

[Sample Cat Policy Download PDF](#)

The policy version shown below is effective for customers in WA.

[Sample Pet Policy Download PDF](#)

*If you are an existing customer, please check you [Pet Cloud](#) for the current version of your policy.

Attachments

Sample_Dog_Policy.pdf	Sample_Dog_Policy.pdf
Sample_Cat_Policy.pdf	Sample_Cat_Policy.pdf
Figo_Ultimate_Plan_Policy_102016.pdf	Figo_Ultimate_Plan_Policy_102016.pdf
WA_MPT1002-1016_Ultimate_012018_with_signature_change_SampleCopy.pdf	WA_MPT1002-1016_Ultimate_012018_with_signature_change_SampleCopy.pdf

Title: DOES MY PET HAVE TO BE SPAYED OR NEUTERED?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929971-does-my-pet-have-to-be-spayed-or-neutered->

Last Update: 06/07/18

Body:

Your pet does not need to be spayed or neutered to purchase a policy.

However, in Florida, in order to receive the full benefits of our plans, we recommend your pet being neutered or spayed prior to its first birthday. If you have any questions regarding your state's regulations, please call Figo customer service.

The below stipulation does not apply if the timing of your pet being spayed or neutered was in conjunction with a veterinarian's medical recommendation or within 60 days of being adopted:

If you choose not to have your pet neutered or spayed prior to its first birthday, coverage will not apply for the following areas: illness related to prostate problems, hormonal skin conditions, perianal hernias, testicular tumors, perianal tumors, mammary tumors, uterine and ovarian conditions, birthing, or injury due to fighting, collision with a motor vehicle, or aggressive behavior.

Title: DOES MY PET HAVE TO BE SPAYED OR NEUTERED?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929971-does-my-pet-have-to-be-spayed-or-neutered->

Last Update: 06/07/18

Body:

Your pet does not need to be spayed or neutered to purchase a policy.

However, in Florida, in order to receive the full benefits of our plans, we recommend your pet being neutered or spayed prior to its first birthday. If you have any questions regarding your state's regulations, please call Figo customer service.

The below stipulation does not apply if the timing of your pet being spayed or neutered was in conjunction with a veterinarian's medical recommendation or within 60 days of being adopted:

If you choose not to have your pet neutered or spayed prior to its first birthday, coverage will not apply for the following areas: illness related to prostate problems, hormonal skin conditions, perianal hernias, testicular tumors, perianal tumors, mammary tumors, uterine and ovarian conditions, birthing, or injury due to fighting, collision with a motor vehicle, or aggressive behavior.

Title: CAN I VISIT ANY VETERINARIAN IN THE UNITED STATES?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929967-can-i-visit-any-veterinarian-in-the-united-states->

Last Update: 10/19/18

Body:

Of course! We understand the importance of a trusting relationship between you and your veterinarian. You may go to any licensed veterinarian in the US, Canada, or Puerto Rico. This includes specialists and emergency.

Is my coverage reduced for going to a specialist or emergency veterinary hospital?

No, while some companies will reduce your reimbursements for visiting a specialist, we do not. We will pay you whatever reimbursement percentage you currently have on your policy, after your deductible is met and copay is applied, towards the specialist or emergency veterinary hospital bill.

Title: CAN I VISIT ANY VETERINARIAN IN THE UNITED STATES?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929967-can-i-visit-any-veterinarian-in-the-united-states->

Last Update: 10/19/18

Body:

Of course! We understand the importance of a trusting relationship between you and your veterinarian. You may go to any licensed veterinarian in the US, Canada, or Puerto Rico. This includes specialists and emergency.

Is my coverage reduced for going to a specialist or emergency veterinary hospital?

No, while some companies will reduce your reimbursements for visiting a specialist, we do not. We will pay you whatever reimbursement percentage you currently have on your policy, after your deductible is met and copay is applied, towards the specialist or emergency veterinary hospital bill.

Title: How do I view or update my payment method?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930023-how-do-i-view-or-update-my-payment-method->

Last Update: X

Body:

1. Log into your account at the [Figo Pet Cloud](#)
2. Click the Insurance section of your Pet Cloud.
3. Here you will be able to view and update your payment information, via the "Billing Info" button.

We accept ACH (direct from checking account) and all major credit cards.

Note: If a payment is due on your policy, you can update and/or process the payment in the Insurance section of your Pet Cloud.

Title: How do I view or update my payment method?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930023-how-do-i-view-or-update-my-payment-method->

Last Update: X

Body:

1. Log into your account at the [Figo Pet Cloud](#)
2. Click the Insurance section of your Pet Cloud.
3. Here you will be able to view and update your payment information, via the "Billing Info" button.

We accept ACH (direct from checking account) and all major credit cards.

Note: If a payment is due on your policy, you can update and/or process the payment in the Insurance section of your Pet Cloud.

Title: Is there a waiting period?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930037-is-there-a-waiting-period->

Last Update: 11/14/2016

Body:

Yes, starting from the effective date of your policy, there is a 5-day waiting period for accidents, at 14-day waiting period for illnesses.

The 5-day waiting period for injury and 14-day waiting period for illness cannot be waived unless you have purchased your policy using a Veterinary, Shelter or Humane Society partner code, and your pet receives a *wellness* exam within 48 hours prior to purchase.

There is also a 6-month waiting period for problems associated with cruciates and patellas (knees). However, if you choose to have your pet examined by a veterinarian within the first 30 days of the policy, and the medical record specifically notes that your pet does not have any pre-existing conditions relating to its knees, the 6-month exclusion will not apply.

Title: Is there a waiting period?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930037-is-there-a-waiting-period->

Last Update: 11/14/2016

Body:

Yes, starting from the effective date of your policy, there is a 5-day waiting period for accidents, at 14-day waiting period for illnesses.

The 5-day waiting period for injury and 14-day waiting period for illness cannot be waived unless you have purchased your policy using a Veterinary, Shelter or Humane Society partner code, and your pet receives a *wellness* exam within 48 hours prior to purchase.

There is also a 6-month waiting period for problems associated with cruciates and patellas (knees). However, if you choose to have your pet examined by a veterinarian within the first 30 days of the policy, and the medical record specifically notes that your pet does not have any pre-existing conditions relating to its knees, the 6-month exclusion will not apply.

Title: WHEN DOES MY POLICY START AND WHAT ARE THE WAITING PERIODS?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929948-when-does-my-policy-start-and-what-are-the-waiting-periods->

Last Update: 10/19/18

Body:

Figo policies are effective at 12:01am (EST) the day after enrollment or the day you select as your effect date.

There is a 5-day waiting period for accidents, and a 14-day waiting period for illnesses. The 5-day waiting period for injury and 14-day waiting period for illness cannot be waived unless you have purchased your policy using a Veterinary, Shelter or Humane Society partner code, and your pet receives a wellness exam within 48 hours prior to purchase.

There is also a 6-month waiting period for problems associated with cruciates and patellas (knees). However, if you choose to have your pet examined by a veterinarian within the first 30 days of the policy and the medical record specifically notes that your pet does not have any pre-existing conditions relating to its knees, the 6-month exclusion will not apply.

Title: WHEN DOES MY POLICY START AND WHAT ARE THE WAITING PERIODS?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929948-when-does-my-policy-start-and-what-are-the-waiting-periods->

Last Update: 10/19/18

Body:

Figo policies are effective at 12:01am (EST) the day after enrollment or the day you select as your effect date.

There is a 5-day waiting period for accidents, and a 14-day waiting period for illnesses. The 5-day waiting period for injury and 14-day waiting period for illness cannot be waived unless you have purchased your policy using a Veterinary, Shelter or Humane Society partner code, and your pet receives a wellness exam within 48 hours prior to purchase.

There is also a 6-month waiting period for problems associated with cruciates and patellas (knees). However, if you choose to have your pet examined by a veterinarian within the first 30 days of the policy and the medical record specifically notes that your pet does not have any pre-existing conditions relating to its knees, the 6-month exclusion will not apply.

Title: Does Figo offer a wellness plan?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930043-does-figo-offer-a-wellness-plan->

Last Update: X

Body:

No, it's been our experience that pet owners are better off financially if they invest in an inclusive accident and illness policy while managing their pet's proactive healthcare out of pocket.

Title: Does Figo offer a wellness plan?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1930043-does-figo-offer-a-wellness-plan->

Last Update: X

Body:

No, it's been our experience that pet owners are better off financially if they invest in an inclusive accident and illness policy while managing their pet's proactive healthcare out of pocket.

Title: What's covered?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929980-what-s-covered->

Last Update: 6/12/18

Body:

Veterinary Exam Fee (optional) - We cover the veterinary exam fee for covered treatments. Please be aware that some other pet insurance companies will not reimburse you the veterinary exam fee even if associated with an illness or injury. Keep in mind, routine exams are not covered under your Figo policy, as they are considered preventative or maintenance exams.

Emergency and Hospitalization - We cover all emergency and hospital care.

Surgery - We cover all forms of surgery needed to treat your pet as long as it is relating to a covered injury or illness.

Hereditary and Congenital Conditions – We cover hereditary or congenital conditions (some companies don't), as long as they are not considered to be a pre-existing condition.

What is a hereditary condition? A hereditary condition is passed down from a pet's parents. Pure breeds, especially dogs, are particularly susceptible.

What is a congenital condition? A pet can develop a congenital condition in utero, before the pet is born. These conditions can often lead to other complications and diseases.

Hereditary and congenital conditions in dogs and cats can cause pretty serious problems later in life. These problems can be very expensive to treat. Figo has decided to cover them to make sure you and your pet are protected when you need it most.

Prescription Medications – We cover prescriptions prescribed by licensed veterinarian that relate to the treatment of a covered illness or injury.

Cancer Treatments - Cancer places fear into all of our hearts. Luckily, advancements are being made in animal medicine that are saving and extending the quality of life for both dogs and cats. We are proud to cover the most advanced, cutting edge treatments for cancer, such as CyberKnife™ Radiosurgery. We know that your pet is irreplaceable which is why we will fight alongside you to keep them healthy and happy by covering the treatment that is best for their recovery.

Specialty Care - Specialty clinics and hospitals are required for advanced surgeries or treatment that your primary veterinarian is unable to perform. No referrals are required and we do not limit coverage for the specialists (Caution: some pet insurance companies do). Some examples of Specialty Care include: Oncologists for cancer treatments, Cardiology, Neurology, Internal Medicine Experts, Radiology, Surgery, Advance Imaging, Orthopedics and Critical Emergency Care.

Chronic Conditions - Any chronic condition that first shows signs

after your policy waiting period, is covered for the life of your pet as long as they maintain continuous coverage with Figo. Some common chronic conditions include: allergies, diabetes, obesity, cancer, dry eyes and asthma.

X-Rays, MRIs, Cat Scans, Ultrasounds & Blood Work - Diagnostic testing considered medically necessary by a licensed veterinarian to help diagnose or treat your pet for an illness or injury is covered under our policy.

Ligament and Knee Conditions Such as Anterior Cruciate Ligament (ACL) Conditions - While our policy has a 6 month waiting period on this coverage, that waiting period will be waived if your veterinarian certifies your pet's knees are healthy. Please see ["the other knee if my pet has cruciate treatment history"](#) in the Policy Exclusions section.

Hip Dysplasia - While some companies exclude hip dysplasia, Figo fully covers it as long as it is not deemed pre-existing.

Rehabilitation - We cover rehabilitation treatments as long as they are performed by a licensed veterinarian and for the treatment of a covered illness or injury.

Prosthetic and Orthotic Devices - Figo provides coverage for orthotics, prosthetics, and carts, under all plans, as part of a treatment plan for a covered illness or injury. We are proud provide a benefit that helps disabled pets live happy, normal lives.

Physical Therapy - We cover physical therapy when it is related to a covered illness or injury and administered by a licensed veterinarian.

Holistic and Alternative Therapies (Including Homeopathic, Acupuncture, Chiropractic) - We cover holistic and alternative therapies when they are related to a covered illness or injury and administered by a licensed veterinarian.

Stem Cell Therapy - Our policy covers stem cell therapy if it is provided by a licensed veterinarian who deems it necessary for the treatment of your pet's covered illness or injury.

Non-Routine Dental Treatments - Figo covers dental treatment if it is part of a treatment plan for a covered accident or illness. We do not cover routine, preventative dental.

Costs of Euthanasia - We will cover the cost of euthanasia as long as it is deemed medically necessary by your veterinarian and it is the result of a covered accident or illness.

Behavioral Therapy - Figo covers behavioral therapy. The maximum benefit that we will pay for consultations by a veterinarian to diagnose and treat behavioral problems is subject to the policy plan chosen:

Essential = \$250 annually Preferred = \$500 annually Ultimate = \$1000 annually

Boarding Kennel & Cattery Fees - If your pet is insured under either the Preferred or Ultimate plan, Boarding Kennel & Cattery Fees coverage is included in their policy. Boarding Kennel & Cattery Fees coverage means that we will pay up to \$250 in the Preferred Plan (up to \$500 in the Ultimate package), for the boarding your pet at a licensed kennel or cattery if you are hospitalized for 96 hours or more due to sickness, disease or bodily injury.

Advertising & Reward - As an added benefit of our Preferred and Ultimate plans, we include coverage for Advertising & Reward. Advertising & Reward coverage protects you if your pet is stolen or strays during the policy period. We will pay for the cost of advertising or offering a reward, up to \$250 in the Preferred plan and up to \$500 in the Ultimate plan. No co-pay or deductible would apply to this coverage.

As soon as you find your pet is missing, in order for coverage to apply, please make sure to do the following steps:

1. Notify the police that your pet is missing and be sure to ask for a reference number and written confirmation of your report.
2. Notify the five closest veterinary clinics or animal shelters to the area where your pet was last seen.
3. Save any receipts for advertising and reward.

Loss Due To Theft or Straying - If you are in our Preferred or Ultimate plans and your pet is stolen or goes missing during your policy period and is not found within 30 days, we will pay up to

\$250 for price you paid for your pet if you are in the Preferred plan (up to \$500 in the Ultimate plan).

If you did not pay for your pet or are unable to locate the original paid receipt, we will still provide coverage. In this scenario, we will pay the lesser of the current local humane society adoption fee for the species of your pet or \$150. There is no co-pay or deductible applied to this coverage.

As soon as you find your pet is missing, in order for coverage to apply, please make sure to do the following steps:

1. Notify the police that your pet is missing and be sure to ask for a reference number and written confirmation of your report.
2. Notify the five closest veterinary clinics or animal shelters to the area where your pet was last seen.

Vacation Cancellation - We offer Vacation Cancellation coverage as a benefit in our Ultimate plan. This means, if you plan your dream vacation and your pet suddenly needs immediate life-saving treatment, you are not left high and dry.

If you are in the Ultimate plan, we will pay up to \$1,000 for any travel and accommodation costs that you are unable to recover as a result of having to delay, cancel or interrupt your vacation because your pet requires immediate life-saving treatment. This means either while you are away or up to 7 days before you leave. There is no co-pay or deductible applied to this coverage. There are some exceptions to this coverage so please see [Vacation](#)

[Cancellation Exclusions](#) in the FAQ's.

Mortality Benefit - If you are in the Ultimate plan, we will pay up to \$1,000 if your pet dies or has to be euthanized by a vet during your policy period as a result of a covered illness or injury. The coverage includes up to \$250 for cremation and burial expenses. It also provides reimbursement for the price you paid for your pet. If you did not pay for your pet or are unable to find the original receipt showing how much you paid, we will pay you the lesser of the current local humane society adoption fee for the species of your pet or \$150. There is no co-pay or deductible applied to this coverage. There are a few reasons why your Mortality Benefit claim may not be covered. See the [Mortality Benefit Exclusions](#) description in this FAQ.

Working Dogs - Figo does insure Working Dogs. Due to the higher risk of injury there is a 10% increase in premium. Please call us at (844) 738-3446 if you have a working dog and are interested in purchasing a policy.

Title: What's covered?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929980-what-s-covered->

Last Update: 6/12/18

Body:

Veterinary Exam Fee (optional) - We cover the veterinary exam fee for covered treatments. Please be aware that some other pet insurance companies will not reimburse you the veterinary exam fee even if associated with an illness or injury. Keep in mind, routine exams are not covered under your Figo policy, as they are considered preventative or maintenance exams.

Emergency and Hospitalization - We cover all emergency and hospital care.

Surgery - We cover all forms of surgery needed to treat your pet as long as it is relating to a covered injury or illness.

Hereditary and Congenital Conditions – We cover hereditary or congenital conditions (some companies don't), as long as they are not considered to be a pre-existing condition.

What is a hereditary condition? A hereditary condition is passed down from a pet's parents. Pure breeds, especially dogs, are particularly susceptible.

What is a congenital condition? A pet can develop a congenital condition in utero, before the pet is born. These conditions can often lead to other complications and diseases.

Hereditary and congenital conditions in dogs and cats can cause pretty serious problems later in life. These problems can be very expensive to treat. Figo has decided to cover them to make sure you and your pet are protected when you need it most.

Prescription Medications – We cover prescriptions prescribed by licensed veterinarian that relate to the treatment of a covered illness or injury.

Cancer Treatments - Cancer places fear into all of our hearts. Luckily, advancements are being made in animal medicine that are saving and extending the quality of life for both dogs and cats. We are proud to cover the most advanced, cutting edge treatments for cancer, such as CyberKnife™ Radiosurgery. We know that your pet is irreplaceable which is why we will fight alongside you to keep them healthy and happy by covering the treatment that is best for their recovery.

Specialty Care - Specialty clinics and hospitals are required for advanced surgeries or treatment that your primary veterinarian is unable to perform. No referrals are required and we do not limit coverage for the specialists (Caution: some pet insurance companies do). Some examples of Specialty Care include: Oncologists for cancer treatments, Cardiology, Neurology, Internal Medicine Experts, Radiology, Surgery, Advance Imaging, Orthopedics and Critical Emergency Care.

Chronic Conditions - Any chronic condition that first shows signs

after your policy waiting period, is covered for the life of your pet as long as they maintain continuous coverage with Figo. Some common chronic conditions include: allergies, diabetes, obesity, cancer, dry eyes and asthma.

X-Rays, MRIs, Cat Scans, Ultrasounds & Blood Work - Diagnostic testing considered medically necessary by a licensed veterinarian to help diagnose or treat your pet for an illness or injury is covered under our policy.

Ligament and Knee Conditions Such as Anterior Cruciate Ligament (ACL) Conditions - While our policy has a 6 month waiting period on this coverage, that waiting period will be waived if your veterinarian certifies your pet's knees are healthy. Please see [“the other knee if my pet has cruciate treatment history”](#) in the Policy Exclusions section.

Hip Dysplasia - While some companies exclude hip dysplasia, Figo fully covers it as long as it is not deemed pre-existing.

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Costs of Euthanasia - We will cover the cost of euthanasia as long as it is deemed medically necessary by your veterinarian and it is the result of a covered accident or illness.

Behavioral Therapy - Figo covers behavioral therapy. The maximum benefit that we will pay for consultations by a veterinarian to diagnose and treat behavioral problems is subject to the policy plan chosen:

Essential = \$250 annually Preferred = \$500 annually Ultimate = \$1000 annually

Boarding Kennel & Cattery Fees - If your pet is insured under either the Preferred or Ultimate plan, Boarding Kennel & Cattery Fees coverage is included in their policy. Boarding Kennel & Cattery Fees coverage means that we will pay up to \$250 in the Preferred Plan (up to \$500 in the Ultimate package), for the boarding your pet at a licensed kennel or cattery if you are hospitalized for 96 hours or more due to sickness, disease or bodily injury.

Advertising & Reward - As an added benefit of our Preferred and Ultimate plans, we include coverage for Advertising & Reward. Advertising & Reward coverage protects you if your pet is stolen or strays during the policy period. We will pay for the cost of advertising or offering a reward, up to \$250 in the Preferred plan and up to \$500 in the Ultimate plan. No co-pay or deductible would apply to this coverage.

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2. Notify the five closest veterinary clinics or animal shelters to the area where your pet was last seen.
3. Save any receipts for advertising and reward.

Loss Due To Theft or Straying - If you are in our Preferred or Ultimate plans and your pet is stolen or goes missing during your policy period and is not found within 30 days, we will pay up to

\$250 for price you paid for your pet if you are in the Preferred plan (up to \$500 in the Ultimate plan).

If you did not pay for your pet or are unable to locate the original paid receipt, we will still provide coverage. In this scenario, we will pay the lesser of the current local humane society adoption fee for the species of your pet or \$150. There is no co-pay or deductible applied to this coverage.

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If you are in the Ultimate plan, we will pay up to \$1,000 for any travel and accommodation costs that you are unable to recover as a result of having to delay, cancel or interrupt your vacation because your pet requires immediate life-saving treatment. This means either while you are away or up to 7 days before you leave. There is no co-pay or deductible applied to this coverage. There are some exceptions to this coverage so please see [Vacation](#)

[Cancellation Exclusions](#) in the FAQ's.

Mortality Benefit - If you are in the Ultimate plan, we will pay up to \$1,000 if your pet dies or has to be euthanized by a vet during your policy period as a result of a covered illness or injury. The coverage includes up to \$250 for cremation and burial expenses. It also provides reimbursement for the price you paid for your pet. If you did not pay for your pet or are unable to find the original receipt showing how much you paid, we will pay you the lesser of the current local humane society adoption fee for the species of your pet or \$150. There is no co-pay or deductible applied to this coverage. There are a few reasons why your Mortality Benefit claim may not be covered. See the [Mortality Benefit Exclusions](#) description in this FAQ.

Working Dogs - Figo does insure Working Dogs. Due to the higher risk of injury there is a 10% increase in premium. Please call us at (844) 738-3446 if you have a working dog and are interested in purchasing a policy.

Title: What's excluded?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929983-what-s-excluded->

Last Update: 05/31/17

Body:

Boarding Kennel & Cattery Fees Exclusions - Our policy does include some exclusions to the Boarding Kennel & Cattery Fee's coverage and we want to make sure that they are easy to understand and clearly stated. In order for this coverage to apply, the pet owner must be admitted to the hospital for a minimum of 96 hours.

If your injury or illness first revealed itself before your pet was covered under this policy or if you are hospitalized for treatment of alcohol abuse, drug abuse, suicide attempt or self-inflicted injuries, this coverage will not apply.

If you are hospitalized due to receiving any treatment that is not related to sickness, injury, disease or due to giving birth, which did not result from a medical emergency, this coverage will not apply.

If you are treated in a care setting other than a hospital, this coverage will not apply.

Advertising & Reward Exclusions - Coverage under Advertising & Reward will not be applied if you are unable to submit a signed receipt detailing the full name and address of the person who found your pet or if the reward was paid to any person living with you, related to you, employed by you or a person who is well-known to you or your pet.

There will be no benefits paid out under this coverage if the disappearance of your pet resulted from your neglect or deliberate concealment.

Loss Due to Theft or Straying Exclusions - We will not pay any benefits if you, or the person looking after your pet, freely parts with your pet even if

tricked into doing so.

Vacation Cancellation Exclusions - The Vacation Cancellation coverage will not provide any benefits if the vacation was booked less than 28 days before you were due to leave. Nor will this coverage assist in reimbursing any cost of vacation cancellation insurance.

Mortality Benefit Exclusions ("Death from covered illness or injury") -

We will pay, up to the maximum annual benefit for this coverage (as shown) if your pet dies or has to be euthanized by a vet during the policy period as a result of illness or injury: a. Up to \$250 for cremation and burial expenses; and b. The price you paid for your pet. If you did not pay for your pet or have no formal proof of how much you paid in the form of an original receipt, we will pay you the lesser of the current local humane society adoption fee for the species of your pet, or \$150. There is no co-pay or deductible applied to this coverage. Lastly, there would be no benefit to have your pet examined or tested post-mortem.

There are a few reasons why your Mortality / Death Benefit claim may not be covered:

1. If your veterinarian is not able to confirm your pet's death or sign the death claim form.
2. If your dog is 8 years or older and dies as the result of illness or your cat is 10 years or older and dies as the result of illness.
3. If your pet was euthanized at your request and not at the suggestion of the vet, or because of behavior or emotional disorder, including aggression.

Note: This coverage is excluded from Essential & Preferred Plans.

The "other knee" if my pet has cruciate treatment history -

Unfortunately, research shows that once one knee has been injured, it is

much more likely that the other will follow in injury as well. If your pet has shown clinical signs of a cruciate or soft tissue injury to one knee prior to the effective date of this policy, or during the first 6 months of the policy (where no certification of knee health has been provided) and appropriate treatment has not been performed, then the other knee is automatically excluded from coverage.

Once the appropriate treatment has been performed, the other knee will be excluded from coverage for a period of 12 months from the date of last treatment to the affected knee. So, if you stay on top of treatment, and the other knee is still healthy and showing no clinical signs of a soft tissue injury, coverage is possible.

This exclusion applies when the first knee started showing signs or symptoms of a condition or injury prior to the start of your policy or during the 6 month knee waiting period.

Therapeutic Pet Food - We will cover the cost or fees for food if it is used to dissolve existing bladder stones and crystals in urine. In this circumstance, we will only pay for the food for up to 6 months of treatment. After this, we may request a urine sample from your pet to determine if continued treatment is necessary.

Other than this situation, we do not cover the costs or fees for food, including food prescribed by your vet, to treat or prevent illness.

Supplements - Coverage for supplements is not included in our policy. If you are unsure if your pet's medications are supplements or prescription medication, please ask your veterinarian.

Intervertebral Disc Disease - The only exclusions in coverage that apply to Intervertebral Disc Disease are when another disc in the same or neighboring spinal region was previously treated or showing clinical signs

prior to the effective date of your policy or during the 14-day waiting period for illnesses. This waiting period begins on the effective date of your policy.

Title: What's excluded?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929983-what-s-excluded->

Last Update: 05/31/17

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If your injury or illness first revealed itself before your pet was covered under this policy or if you are hospitalized for treatment of alcohol abuse, drug abuse, suicide attempt or self-inflicted injuries, this coverage will not apply.

If you are hospitalized due to receiving any treatment that is not related to sickness, injury, disease or due to giving birth, which did not result from a medical emergency, this coverage will not apply.

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Advertising & Reward Exclusions - Coverage under Advertising & Reward will not be applied if you are unable to submit a signed receipt detailing the full name and address of the person who found your pet or if the reward was paid to any person living with you, related to you, employed by you or a person who is well-known to you or your pet.

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Mortality Benefit Exclusions ("Death from covered illness or injury") -

We will pay, up to the maximum annual benefit for this coverage (as shown) if your pet dies or has to be euthanized by a vet during the policy period as a result of illness or injury: a. Up to \$250 for cremation and burial expenses; and b. The price you paid for your pet. If you did not pay for your pet or have no formal proof of how much you paid in the form of an original receipt, we will pay you the lesser of the current local humane society adoption fee for the species of your pet, or \$150. There is no co-pay or deductible applied to this coverage. Lastly, there would be no benefit to have your pet examined or tested post-mortem.

There are a few reasons why your Mortality / Death Benefit claim may not be covered:

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2. If your dog is 8 years or older and dies as the result of illness or your cat is 10 years or older and dies as the result of illness.
3. If your pet was euthanized at your request and not at the suggestion of the vet, or because of behavior or emotional disorder, including aggression.

Note: This coverage is excluded from Essential & Preferred Plans.

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Supplements - Coverage for supplements is not included in our policy. If you are unsure if your pet's medications are supplements or prescription medication, please ask your veterinarian.

Intervertebral Disc Disease - The only exclusions in coverage that apply to Intervertebral Disc Disease are when another disc in the same or neighboring spinal region was previously treated or showing clinical signs

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Title: What's not covered?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929981-what-s-not-covered->

Last Update: 2/20/18

Body:

Pre-existing Conditions - Any condition that shows clinical signs prior to the start of your policy period (and relevant waiting periods), will not be covered. A quick analogy to put this in perspective: you wouldn't buy an insurance policy on a broken down automobile and expect them to pay to fix it the next day, would you? That insurance company wouldn't be in business very long.

Routine or Preventative Care - While routine wellness or preventative care is critical to your pet's future health and happiness, it is not something covered on our policy.

Spaying or Neutering - Sorry, we do not cover this procedure but unless you have plans for your pet to breed, we highly recommend getting it done to avoid future health problems.

Pets less than 8 weeks old - They are oh so cute, but not yet mature enough for our policy.

Cosmetic Surgery - Your pet is beautiful just as they are. No need to try and improve!

Elective Surgeries - We provide coverage for the surgeries that your veterinarian recommends for treatment of accidents and injuries. Elective surgeries are not covered.

Supplements - Coverage for supplements is not included in our policy. If you are unsure if your pet's medications are supplements or prescription medication, please ask your veterinarian.

Obedience or Training Classes and Devices - If your pet can sit, shake and roll over, congratulations, that is quite a feat! It's really something to be proud of; something that you and your pet accomplished together.

Unfortunately, obedience or training classes and devices are not something that this accident and illness policy covers.

Grooming - The up-keep of your pet's exterior is important to their quality of life and their self-confidence - keep them selfie-ready!

Failure to Adhere to Veterinarian's Preventative & Treatment Advice - It's important to listen to the experts- especially in the care and keeping of your pet.

Anything not administered by a Veterinarian - You wouldn't want someone other than a licensed professional to take care of you - same goes for your pet!

Breeding, Pregnancy, or Giving Birth - Our policy does not provide coverage for maternity, breeding, pregnancy, whelping or nursing; however, we may provide coverage due to complications that arise after the waiting period.

Eating Poop or Other Eating Disorders - These pets will eat it all; however, the ingestion of poop is not something that is covered on our policy. And it is certainly not recommended. Other than being gross, it can cause severe health problems for your pet.

Inhumane Treatments - We know you would never do this, so it isn't even worth discussing.

Neglect or Abuse - We know you would never do this, so it isn't even worth discussing.

Racing, Coursing or Organized Fighting - It would be great if racing, coursing or organized fighting never happen - those poor pets! However it does, and it is something that is strictly excluded from our policies. If you are using your pet for these activities, we are not the company for you.

Experimental Procedures - Taking risks on your pet's health is not something that we recommend. Our policy does not cover the risk of experimental procedures.

Cloned Pets or Cloning Procedures - Sorry, we don't cover your quest to duplicate your beloved pet. Create your pet's "mini-me" at your own risk. Just remember that each pet has a unique soul, so duplicating the exterior does not duplicate what makes your pet so wonderfully unique on the inside.

Chemical, Biological or Nuclear...bad events - Let's hope that none of these this happens... but if they really were to occur, we have bigger problems. It is standard insurance practice not to cover these events.

War, Invasion, Revolt or Quarantine - Let's hope that none of these this happens... but if they really were to occur, we have bigger problems. It is standard insurance practice not to cover these events.

Title: What's not covered?

Link: <http://support.figopetinsurance.com/customer/portal/articles/1929981-what-s-not-covered->

Last Update: 2/20/18

Body:

Pre-existing Conditions - Any condition that shows clinical signs prior to the start of your policy period (and relevant waiting periods), will not be covered. A quick analogy to put this in perspective: you wouldn't buy an insurance policy on a broken down automobile and expect them to pay to fix it the next day, would you? That insurance company wouldn't be in business very long.

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