



Choose a Plan That's *Right* for You

Pet insurance plans through Figo are designed to be straightforward and simple —so you can spend less time choosing and more time with your dog or cat.



Popular

Our most popular plan. We'll pay 80% of eligible vet medical costs up to \$10,000 per year after you pay a \$250 deductible.



Higher Coverage

For all the bells and whistles. We'll pay 90% of eligible vet medical costs after you pay a \$500 deductible, plus no annual coverage cap.



Value Plus

A balance of affordability and coverage. We'll pay 70% of eligible vet medical costs up to \$10,000 per year after you pay a \$500 deductible.



Or Build a Custom Plan

Choose your annual coverage, deductible, and reimbursement percentage for a tailored plan that feels right to you.

What Does Figo Cover?

Pet insurance can help ensure your dog or cat will be covered in the event of an unexpected accident, emergency, or surprise illness. So what specifically does pet insurance help cover?



Accidents and Emergencies



Hereditary and Congenital Disorders



Wellness and Preventative Care*



Common Illnesses



Chronic Conditions



Cancer



What *else* is covered

- ✓ Dental Illness & Injury
- ✓ Veterinary Specialist Treatments
- ✓ Holistic & Alternative Treatments
- ✓ Surgeries

Powerups

Game-changing optional coverage - because choice is essential.



Wellness Coverage

Money back for exams, vaccines, & other routine care so pets stay happy and healthy.*



Veterinary Exam Fees

Coverage for exam or consultation fees associated with the diagnosis and treatment of your pet, beyond preventative care.*



What's *not* covered

- × Pre-existing Conditions
- × Experimental Procedures
- × Cosmetic Surgery
- × Cloned Pets or Cloning Procedures
- × Breeding, Pregnancy or Giving Birth

*Available for an additional monthly fee

Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms visit <https://figopetinsurance.com/sample-policy>. Products, schedules, discounts, and rates may vary and are subject to change. More information is available at checkout. Insurance products are underwritten by Independence American Insurance Company (NAIC #26581), a Delaware insurance company with offices at 11333 North Scottsdale Road Suite 160 Scottsdale, AZ 85254, and produced by Figo Pet Insurance, LLC. (NPN #16841904), 540 N Dearborn Street #10873, Chicago, IL 60610. California producer license #0K02763.

Glossary

24/7 Live Vet Chat

Connect with a veterinary professional anytime, anywhere within seconds via the Live Vet chat feature in the Figo Pet Cloud. This service is free to all Figo policyholders.

Chronic Conditions

A covered condition requiring ongoing treatment throughout the life of your pet.

Hereditary & Congenital Conditions

A covered condition that may be inherited or acquired at birth.

Orthopedic Conditions

Coverage for orthopedic conditions such as hip dysplasia and knee conditions begins after a 6-month waiting period. This waiting period may be waived with a healthy orthopedic exam (varies by state – see waiver form following purchase for details).

Emergency Services & Hospitalization

Visit any licensed 24-hour emergency animal hospital anywhere in the world for urgent care. Medically necessary prolonged observation or treatment at the veterinary clinic/hospital may also be covered.

Surgeries

Any surgery considered medically necessary by a licensed veterinarian for a covered accident or illness.

Cancer Treatments

Our coverage for cancer includes the most advanced, cutting-edge treatments, such as CyberKnife™ and radiosurgery.

Prescription Medications

Includes FDA approved medications prescribed by a licensed veterinarian to treat a covered illness or injury.

Prescription Food

Prescription diets may also be covered as a treatment (up to \$250/year) if the optional Veterinary Exam Fee coverage is added.

Veterinary Specialist Treatments

No referrals are required. Reimbursement for exam/consultation fees can be added with the optional Veterinary Exam Fee coverage at an additional cost.

Diagnostic Testing

Medically necessary diagnostic tests and imaging including X-rays, MRIs, CAT scans, urinalysis, and blood tests.

Non-Routine Dental

Coverage for non-routine dental treatments related to a dental injury or illness. Must have received veterinarian-recommended dental care and have no history of periodontal disease.

Rehabilitation and Mobility Devices

Rehabilitation costs may be covered provided the services are prescribed and administered by a licensed veterinarian. This includes treatments like underwater treadmill therapy, swimming, therapeutic exercises, range of motion exercises, gait analysis, laser therapy, cryotherapy, and heat therapy. Mobility devices related to surgery recovery, arthritis, paralysis, and amputation may also be covered.

Behavioral

We may cover training and any medication prescribed for the treatment of behavioral problems up to \$500 per year. If optional Veterinary Exam Fee coverage is purchased, exam and consultation fees may be covered and the limit would increase to \$1,000 per year.

Holistic & Alternative Treatments

Coverage for holistic and alternative treatments/services performed by a licensed veterinarian.

Euthanasia

Coverage for euthanasia determined to be medically necessary by a licensed veterinarian.

Wellness (optional add-on)

Available with the addition of the Wellness Powerup for a fee. Provides routine care coverage, including dental, to help pay for vaccinations, spay/neuter, bloodwork, heartworm preventive, and more. Coverage amounts based on benefit schedule.

Veterinary Exam Fees (optional add-on)

Available with the addition of the Vet Exam Fees Powerup for a fee. Includes coverage for vet exam fees for accidents and illnesses, including telehealth consultations. Does not provide coverage for annual wellness exams or preventative care.