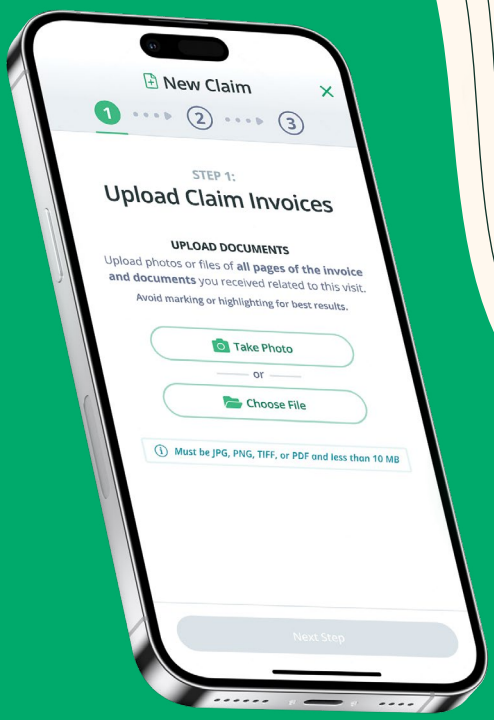
Pet insurance designed to protect your pet and your finances

- No maximum annual or lifetime payouts
- Unparalleled service, with most claims processed within two days[1]
- No enrollment fees



Insurance for your pet, peace of mind for your family

You consider your pet a member of the family. And if they fall ill, the financial burden can be overwhelming. The Healthy Paws plan covers most new accidents and illnesses with no cap on payouts, including per-incident, annual, or lifetime claims.

Plus, we offer a speedy 2-day turnaround on most claims[1], and the ability to use any licensed vet in the U.S. or while traveling in Canada or U.S. territories. That means a healthier future for your pet, and less financial stress for you and your family.

healthypaws℠
a Chubb Company

[1]First-time claims may require a review of the pet's medical records, which impacts this turnaround time.

Healthy Paws Pet Insurance Plan – Product Specification

Pet insurance can help cover the veterinary costs for unexpected accidents & illnesses that you just can't plan for. The Healthy Paws pet insurance plan covers new accidents and illnesses with customizable pricing. Choose from a variety of deductible and reimbursement options to tailor your monthly premium. With Healthy Paws' easy-to-understand plan, you can use any licensed veterinarian in the U.S., and there are no payout limits per incident, annually or for the lifetime of the policy.

Features & Benefits

Eligibility	Enroll pets from 8 weeks old through 13 years old at any time of year.* **Maximum age for enrollment may differ for some states.*
Payment Frequency	Monthly
Payment Method	Automatic monthly billing via credit/debit card or ACH bank account withdrawal
Premium Calculation	Each pet's quote is customized based on pet type, breed, age, zip code, reimbursement and deductible selections. • Customizable reimbursement level: 90%, 80%, 70%, 60%, 50%* • Customizable annual deductible: $100, $250, $500, $750, $1,000, $1,500, $3,000, or $5,000* ** Choice may vary by state depending on pet's age and/or breed.* • No per incident caps, no annual caps and no lifetime caps on payouts.
Coverage	• Illnesses • Accidents • Hereditary Conditions • Chronic Conditions • Cancer • Diagnostic Treatment • X-Rays, Blood Tests, Ultrasounds • Surgery • Hospitalization • Prescription Medications • Emergency Care • Specialty Care • FDA-Approved Alternative Treatments *See policy for complete coverage details.*
Telehealth	With Airvet, you can connect with a licensed veterinarian anytime, anywhere at no additional cost to you as a Healthy Paws policyholder. • 24/7 Virtual Care • Customized Care Plans • Prescriptions* • 2,000+ Experts Available • Less Than 2 Min Response Time **Available in select states*
Limitations/ Exclusions	The Healthy Paws plan is designed to insure your pet for unexpected illness and accidents. The policy contains limitations and exclusions, including the following: • Pre-existing conditions* • Spay/neuter procedures • Preventative or routine care • The office visit fee or veterinary exam fee ** A pre-existing condition means that the condition first occurred or showed clinical symptoms before your pet's coverage started (or during waiting periods). The pet insurance plan protects you against future conditions. See the policy for a complete list of exclusions.*
Claim Reimbursement Method	Check or direct deposit, paid directly to you or to your veterinarian.
Claim Reimbursement Calculation	No claim forms needed. Reimbursement is based on the actual veterinary invoice.
Healthy Paws Mobile App	Submit a claim easily from your Android or iOS mobile device, using the Healthy Paws app. Just take a photo of your invoice and send it to Healthy Paws via the app.* You can manage your account, monitor your claim status, plus much more! **Your pet's medical records may be required to complete certain claims*
Claim Processing	Most claims are processed within two days.
Customer Rating	Best Overall – New York Post Most Affordable Unlimited Coverage – MarketWatch Best for Unlimited Annual Coverage – U.S. News Best for Accidents & Illness – CNBC select 2025

Plan coverage varies based on the age of the pet at enrollment and the deductible and reimbursement levels chosen at enrollment. Exclusions and restrictions apply. All descriptions or highlights of the insurance being provided are for general information purposes only, do not address state-specific notice or other requirements and do not amend, alter or modify the actual terms or conditions of an insurance policy. Please refer to the terms and conditions of the policy, which set forth the scope of insurance being provided and address relevant state requirements. Healthy Paws, a Chubb Company, is the marketing name used to refer to the pet insurance products underwritten and provided by ACE American Insurance Company, Westchester Fire Insurance Company, Indemnity Insurance Company of North America, ACE Property and Casualty Insurance Company and Atlantic Employers insurance Company and one or more of their U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. These pet insurance products are offered through Chubb Insurance Solutions Agency, Inc. (CISA) (California license no. 0D12120). Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.