

CLAIMS, APPEALS AND COMPLAINTS ENDORSEMENT

HOW TO FILE A CLAIM

1. Upload on your customer portal at: <https://my.embracepetinsurance.com/>
2. Email pdf or jpeg files as attachments to: claims@embracepetinsurance.com
3. Fax: 800-238-1042
4. Mail:
Embrace Pet Insurance Claims Department
P.O. Box 22188
Beachwood, OH 44122-0188

Claim Procedure

Any **Claim** you make will be assessed fairly, reasonably and promptly against the information you provide and the terms of the policy.

1. All **Claims** must be submitted during the policy term that was in force when the **Claim** occurred or within sixty (60) days of the end of that term. If the **Claim** is not submitted within the required time frame, the **Claim** will be closed and not processed. We will post our decision on your customer portal.
2. We will not guarantee **Coverage** verbally over the phone or by online chat.
3. You must provide all itemized invoices from your **Veterinary Provider** before we will reimburse you. Save the originals in case we require them from you.

An Explanation of Benefits form will be available to you on <https://my.embracepetinsurance.com/> that shows how we determined the result of your **Claim**.

APPEALS AND COMPLAINTS

If you disagree with the outcome of your **Claim**, you may dispute it as described in this section.

The following describes the appeal process in the event you are not satisfied with the way we have handled your **Claim**, or you are not happy with your policy. All requests for an appeal must be submitted to us within sixty (60) days of the end date or **Renewal** of your policy. You may contact us using the information below.

Send your appeal request to:

1. Email: askclaims@embracepetinsurance.com

2. Fax: 800-238-1042
3. Mail:
Embrace Pet Insurance Claims Department
P.O. Box 22188
Beachwood, OH 44122-0188

Procedure

1. First Appeal

Once we receive your formal appeal or complaint, an appeal **Claim** will be created within five (5) business days. A letter from your **Veterinarian** is recommended, but not required. We will answer you within thirty (30) business days with our decision. If it takes us longer than thirty (30) business days to complete our review, we will notify you as to when you can expect an answer.

2. Second Appeal

If you disagree with our decision in the First Appeal, you may request a Second Appeal via an external review. A request for a Second Appeal must be made within thirty (30) days of the date of issuance of our First Appeal decision to you. An impartial **Veterinarian** selected by your Pet Administrator, who is independent of the Pet Administrator and the Named Insured, who is not controlled by us, and who has not been a part of your **Pet's** veterinary team previously, will conduct an external review of medical records and appeal letters and will answer questions about the conditions noted in these records. Your Pet Administrator will provide the decision to the Named Insured within five (5) business days of receiving the independent **Veterinarian's** report. The Second Appeal process may take up to sixty (60) days.

If the complaint is regarding the policy terms and conditions and not a medical issue, your Second Appeal will be submitted to the Pet Administrator's underwriting company for review, not to an external **Veterinarian**.

3. Complaints

If you disagree with the decision made at any time during the appeal process, you have the right to file a complaint with your State's Department of Insurance. Please refer to your individual state's department of insurance for details, applicable rules and laws.