

# Frequently Asked Questions (FAQs)

## Customer Facing



### How does it work?

Take your pet to any licensed vet. Then, file a claim in just two easy steps:

1. Pay your veterinarian at the time of treatment.
2. Send in your claim form along with your invoice(s).

The claim will be processed and reimbursement will be mailed or electronically deposited faster than a beagle can sniff out a treat! \*

*\* For eligible conditions. Items such as grooming, tax, waste disposal, boarding, or pre-existing conditions are not eligible for coverage. See policy documents for a complete list of exclusions.*

### Can I use my vet?

Absolutely. You're free to visit any licensed veterinarian, anywhere in the world—even specialists and emergency providers.

### How long does it take to get my reimbursements back?

Turn-around time varies, but in most cases, it's within 30 days. You can track the status of your claim through the member portal at [my.petinsurance.com](http://my.petinsurance.com).

### How do I file a claim?

Send a claim for reimbursement via mail, email, or the mobile app.

- Mail: Nationwide Claims Dept., P.O. Box 2344, Brea, CA 92822-2344
- Email: [submitmyclaim@petinsurance.com](mailto:submitmyclaim@petinsurance.com)
- Mobile App: Download the Nationwide mobile app from the App Store or Google Play on your mobile device

Track claim status on your Nationwide Pet Account Access page at [my.petinsurance.com](http://my.petinsurance.com). Please allow 48 hours from the time you submit your claim for it to appear online.

### What does it cover?

You can choose coverage for accidents, illnesses, wellness care, or any combination of these. For more detailed information, view coverage details on the pricing screen from the agency website link.

### What's not covered?

Like all pet insurers, things like taxes, waste, grooming, boarding, and/or pre-existing conditions are not covered. There are plans that cover pretty much everything else. That includes hereditary and congenital conditions, wellness care, exam fees and much more. Find a plan that covers what you're looking for or check out our "What's Covered" page on the [my.petinsurance.com](http://my.petinsurance.com) website.

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## **Once I enroll, how long before my policy is effective?**

Our plans have a 14-day waiting period once your application is approved and payment is received.

## **How much does it cost?**

Plans can vary based on species, state, as well as customers' pets' needs. Get a quote using your agency website link, fill out a few questions which will give the premium rate for your pet. Or get a quote by calling a licensed pet representative at 844-397-8939.

## **Do I need to re-enroll every year?**

No. Once enrolled, the policy will automatically renew each year.

## **What is the vethelpline® and how does it work?**

Veterinary professionals are available 24/7 through vethelpline, a service provided exclusively to Nationwide pet insurance members. You can get live help with any pet health concern, including identifying urgent care needs. The vethelpline phone number is listed on your policy packet or you can download the app.

## **Can I make changes to my policy?**

You can make changes to your policy during your policy renewal period. All changes are subject to underwriting approval. Contact Member Care at 1-800-USA-PETS.

## **Can I transfer my policy to someone else if they take my pet?**

Yes, you can transfer the policy to someone else. Contact Member Care at 1-800-USA-PETS.

## **Can I cancel my policy before the term is up?**

Absolutely. You can cancel anytime at [my.petinsurance.com](https://my.petinsurance.com) or contact Member Care at 1-800-USA-PETS. We even have a 100% money-back guarantee if you cancel within 10 days\* of when your policy went into effect and we haven't reimbursed you for any claims in that time.

*\* Terms may vary by state.*

## **If I have a pet other than a dog or cat, can I enroll?**

Yes! If you want coverage for your bird, rabbit, reptile or other exotic pet, you'll find it only with Nationwide. To enroll in an Avian & Exotic Pet Plan, call 1-844-397-8939 to speak to a Nationwide pet insurance agent and remember to tell them you're with *<insert your agency name>*.