

Why Pumpkin?

Thanks to new advancements in veterinary medicine, there are better diagnostics, treatments, and medications available to pets than ever before. But the best care can come at a high cost. Over a dog's lifetime, families can expect to spend \$16,600+ on veterinary care!¹

Our 1 simple plan helps you say 'yes' to the best care possible.



When they're sick

Our insurance helps you get the diagnostics, treatment & Rx medicine they need to get better.



When they're hurt

Our insurance helps you agree to emergency care, surgery & rehab therapies that help them recover.



When they're healthy

Our preventive care pack helps you keep up with yearly check-ups, vaccines & lab tests that keep them healthy.

Sign up for Preventive Essentials to get a bowlful of money back from today's wellness visit!



pumpkin.pet/arf

1-866-ARF-MEOW

pumpkin

The best treat is a healthy life.

Sign up for our optional Preventive Essentials Pack in the next 14 days to get a full refund for today's wellness exam fee, 2 vaccines & 2 screening tests!



Sign up online or call us

pumpkin.pet/arf

1-866-ARF-MEOW

1. American Pet Product Association, "2017-2018 APPA National Pet Owners Survey," Estimated lifetime cost for a dog living 12 years based on annual spend data from survey (12 years at \$1,386 per year).

2. Pumpkin Insurance covers prescription food to treat an eligible accident or illness. It does not cover prescription food used for weight management or general health maintenance.

3. Based on United States Fire Insurance Company data, December 2020. The data shows less than 2% of insured dog parents typically submit claims totaling over \$10,000 in a policy year.

Pumpkin Pet Insurance policies do not cover pre-existing conditions. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For full terms, visit pumpkin.pet/arf/insurancepolicy. Products, discounts, and rates may vary and are subject to change. Pumpkin Insurance Services Inc. ("Pumpkin") (NPN#19084749) is a licensed insurance agency, not an insurer. Insurance is underwritten by United States Fire Insurance Company (NAIC #21113, Morristown, NJ), a Crum & Forster Company and produced by Pumpkin. Pumpkin receives compensation based on the premiums for the insurance policies it sells. For more details visit pumpkin.pet/arf/underwriting-information.

Preventive Essentials is not an insurance policy, and is not available in all states. It is offered as an optional add-on non-insurance benefit. Pumpkin is responsible for the product and administration. For full terms, visit pumpkin.pet/arf/customeragreement.

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Form #100300 PUM-00027 F.PPC120



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Sign up for Preventive Essentials to get a bowlful of money back from today's wellness visit!

Yay Treats!

The best treat is a healthy life.

Pet Insurance + Preventive Care to help your dog get the best health care possible



Sign up online or call us

pumpkin.pet/arf

1-866-ARF-MEOW

Accident & Illness Insurance

Help your pup get healthy

Dogs can do crazy stuff with costly consequences. If unexpected accidents & illnesses happen, Pumpkin Insurance helps you say 'yes' to the care your pet needs to get healthy again.

Pumpkin covers key things some other insurances leave out.



Hereditary Conditions



Dental & Gum Disease



Behavioral Issues



Sick Visit Exam Fees



Prescription Food²

We also cover a bark-load of common dog conditions & care options.



Eye, Ear & Skin Conditions



Digestive Illnesses



Hip Dysplasia



Cancer & Growths



Orthopedic Injuries



Diagnostics & Treatments



Prescription Meds



Emergencies & Hospitalization



Alternative Therapies



Surgery & Specialized Care

Plus, we take the guesswork out of choosing the right insurance package.

10k or 20k

Annual Limit

Two smart yearly coverage options! While <2% of recent customers file over \$10k/yr in dog claims, we also offer a \$20k option for added peace of mind.³

90%

Reimbursement Rate

90% cash back on eligible veterinary bills can help you say 'yes' to the best care possible for your pet, even when it comes at a high cost.

Preventive Essentials Pack

Help your pup stay healthy

Exclusive to Pumpkin-insured pets, this optional pack of benefits fully covers routine preventive care that helps prevent illnesses, catch diseases early, and keep pups healthy all year.

Our preventive care pack covers 3 essentials on every vet's list.



Annual Wellness Exam

Full refund for the exam fee when your dog goes for their check-up, vaccines & lab tests



Annual Vaccines

Full refund for any 2 vaccines you and your vet choose each year



Lab Tests to Detect Diseases

Full refund each year for:

- + 1 yearly blood test to screen for heartworm disease and diseases spread by ticks (lyme, ehrlichiosis & anaplasmosis)
- + 1 yearly fecal "poop" test to screen for common intestinal worms, like roundworms, hookworms & whipworms

Have a puppy under 6 months?

We have a Preventive Essentials Pack just for puppies that fully covers 1 annual wellness exam fee, any 4 vaccines, and 1 fecal "poop" test to screen for intestinal worms.



Sign up for Preventive Essentials to get a bowlful of money back from today's wellness visit!

The right time to sign your pet up? Right now.

The sooner you insure your pup, the better prepared you'll be if they get hurt or sick in the future. And with crucial routine care fully covered with our optional Preventive Essentials Pack, Pumpkin makes it easier to afford best-in-class insurance for the best dog in the world – yours.

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