

ADORBS  
 Pets are **FAMILY.**  
 FUR BABIES



Pets are family. Protect them like it with customized, affordable Pet Insurance from Liberty Mutual.



### What is Pet Insurance?

Pet Insurance can help your pet get the best veterinary care available when they need it by reducing the financial burden of unexpected medical costs due to illness or injuries. Plus, preventative wellness options could help you stay ahead of any potential issues altogether.



### Why Pet Insurance?



One in three pets needs unexpected veterinary care every year.<sup>1</sup>



The cost of veterinary care has more than doubled in the past decade.<sup>2</sup>



Veterinary medicine is advancing with more specialists and treatment options available.



Every six seconds a pet parent is handed a bill for more than \$3,000.<sup>3</sup>



Fetch a quote at [pet.libertymutual.com/rfsuny](https://pet.libertymutual.com/rfsuny). Or call 1-844-250-9199 and use promo code Sunyrf to apply your discount.





## Choose what's right for you.

We have multiple policy options to choose from spanning accidents, illnesses, and wellness coverage. Plus, you can select the right reimbursement payout, deductible, and annual maximum for your needs and budget.

**Liberty Mutual offers three types of coverage so you can choose what best fits your needs.**

### Accident

- Accidental injuries (including to permanent teeth)
- Euthanasia or anesthesia
- Cremation and burial expenses
- Ingestion of a foreign object (up to two treatments max per policy year)
- Accidental death

### Accident & Illness

#### Everything covered under the Accident policy, plus:

- Illnesses (e.g., cancer, influenza, and kennel cough)
- Alternative medicine
- Behavioral therapy
- Hereditary and congenital conditions

### Accident, Illness & Wellness

#### Everything covered under the Accident & Illness policy, plus fixed payment amounts for the following (not subject to deductible and annual maximum):

- Wellness exams
- Intestinal deworming
- Routine dental cleaning
- Spaying / neutering
- Flea and tick prevention
- Heartworm tests and medication
- Dietary food and supplements
- Prescription medications
- Boosters and vaccinations

**Choose the right level for your needs and budget:**

Reimbursement:  
**70%, 80%, or 90%**

Deductible:  
**\$250, \$500, or \$1K**

Annual maximum:  
**\$5K, \$10K, or \$15K**

### Why Liberty Mutual?

- Stackable discounts that could save you up to 20%
- Built by a company with more than 100 years of insurance experience
- Flexibility to use any vet, anywhere
- No cancellations due to age
- No monthly transaction or admin fees



### How do I sign up?

Visit [pet.libertymutual.com/rfsuny](https://pet.libertymutual.com/rfsuny) to learn more. Or call 1-844-250-9199 and use promo code Sunyrf to apply your discount.

<sup>1</sup>American Pet Products Association, 2018. <sup>2</sup>American Veterinary Medical Association, 2019. <sup>3</sup>PetPlan, 2017

Pre-existing conditions are not covered. Waiting periods, deductibles, benefit limits and exclusions may apply. For policy terms, limitations, and conditions, please visit [pet.libertymutual.com/rfsuny](https://pet.libertymutual.com/rfsuny). Wellness coverage reimbursements are based on a schedule. Products, rates, and discounts may vary by state and are subject to change.

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