



Frequently asked questions about Rainwalk pet insurance

Am I signing up for a quote or coverage?

When adopters add pet insurance at checkout, they are opting in to purchase a policy. Coverage begins immediately. Pet parents can instantly take advantage of valuable benefits, such as scheduling a free healthy pet checkup.

Do I really need pet insurance?

Probably! Nearly half of pet parents can't cover a surprise vet bill, and the average emergency vet visit is \$800 to \$1,500. That's why pet insurance is valuable. It helps financially protect you from unexpected, pricey vet care for accidents or illnesses and ensures you never have to choose between your budget or your pet's medical needs.

What's covered with a Rainwalk pet insurance policy?

Rainwalk policies cover accidents and illnesses your pet may face over their long, happy life. This includes stitches, broken bones, tooth extractions, emergency surgery, cancer treatment and more.

Why should I choose Rainwalk for pet insurance?

We care. We're fellow pet parents relentlessly committed to offering generous pet insurance coverage with valuable benefits, including free 24/7 virtual vet visits, hassle-free vet bill reimbursements, and caring, human support.

How do claims work?

Submitting claims is hassle-free and smartphone-friendly! Simply snap a picture of your itemized bill(s) for your pet's care, then upload the photo(s) in the customer portal. Many pet parents receive reimbursement in a couple of days via Venmo or ACH direct deposit.

Which veterinarians can I visit?

You can visit any licensed veterinarian of your choice!

What isn't covered by my pet insurance?

Like other policies, pre-existing conditions are not covered. Rainwalk also doesn't cover routine wellness care like vaccinations, annual exams, grooming, or flea and tick medication. We created Rainwalk to bring pet parents real benefits. Policies for wellness pet care often aren't a good value and only reimburse for a portion of the expense.

While we don't cover pre-existing conditions, every Rainwalk policy has a Curable Conditions Clause. Let's say your pet was diagnosed with a condition before coverage, completed a treatment plan, and has a clean bill of health from the vet. Once your pet is symptom-free for 180 days, that illness is eligible for reimbursement if it flares up again.

What is an online vet visit, and how is it free?

We want our pet parents to have the best tools to support the ongoing good health and happiness of their pets. You have 24/7 access to guidance from licensed vets, and no question is off-limits. You can ask about your pet's diet, behavioral issues, signs of illness, and more. For example, you can set up a 30-minute Healthy Pet Check Up to give yourself peace of mind.

How does a deductible, coinsurance and annual limit work?

1. **Deductible:** the amount you should expect to pay toward accidents and illnesses each year before Rainwalk starts reimbursing you, ranging \$100 - \$750.
2. **Coinsurance:** Once you meet the annual deductible, you and Rainwalk start splitting the bill for covered accidents and illnesses. Depending on your policy, we reimburse you for 70%, 80%, or 90% of vet bill costs.
3. **Annual limit:** the maximum dollar amount that Rainwalk will pay back to you each year. Annual benefit limits range from \$5,000 - \$20,000.

Why Rainwalk

Rainwalk believes that no pet parent should have to choose between their budget or providing the best medical care for their pets. Our pet insurance provides generous coverage, valuable benefits, caring pet parent support, and hassle-free reimbursements.

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