

[Date]

[Policyholder Name]

[Address]

[City, State, Zip Code]

Dear [Policyholder Name],

Welcome to Your First Pet Insurance Policy

Thank you for choosing [Insurance Company Name] to protect [Pet's Name]. We are excited to help you provide the best care for your new companion. This guide will help you understand how to use your policy effectively.

1. Review Your Coverage

Your policy number is [Policy Number]. Please log in to our portal to view your "Schedule of Benefits." This document lists your reimbursement percentage, annual deductible, and maximum payout limits.

2. The Waiting Period

Please note that coverage does not begin instantly. There is a [Number] day waiting period for accidents and a [Number] day waiting period for illnesses starting from your enrollment date of [Start Date].

3. How to File a Claim

If [Pet's Name] needs veterinary care, follow these steps:

- Visit any licensed veterinarian.
- Pay your bill at the clinic.
- Upload a photo of your itemized invoice via our mobile app or website.
- Receive your reimbursement via direct deposit or check once approved.

4. Pre-Existing Conditions

Like most providers, we do not cover conditions that showed symptoms before your policy started. However, any new injuries or illnesses moving forward are covered according to your plan.

If you have any questions, our customer care team is available at [Phone Number] or [Email Address].

Best regards,

[Name/Signature]

[Company Name]