

# Embrace Pet Insurance

4530 Richmond Street  
Cleveland, OH 44128  
phone: 800-511-9172  
website: [www.embracepetinsurance.com](http://www.embracepetinsurance.com)



Customer Ratings			
	60 days	1 year	Lifetime
Rating	9.1	9.4	9.2
Count	56	955	5259
2016			

Embrace offers accident and illness coverage in all 50 states and DC. Policies provide coverage for hereditary, genetic and congenital conditions and can be customized to fit all budgets and needs. Embrace also offers an optional Wellness Rewards program to cover everyday veterinary care.

## Money

Monthly Cost	\$13 - \$100 depending on options selected.
Coverage	You have a co-pay of 10%, 20% or 35% after your deductible. The payout amount is based on your actual vet bill.
Payout Limits	Annual limit of \$2000, \$5000, \$10,000 or \$15,000. Lifetime limit of \$50,000.
Deductible	\$100, \$200, \$300, \$500 or \$1000 per year.

## Limits

Age Limits	Pet must be at least 8 weeks old to enroll. Dogs: Mixed breeds must be under 9 years old to enroll; Purebreeds must be under 7 years old. Cats: Mixed breeds must be under 11 years old to enroll; Purebreeds must be under 9 years old. Once enrolled, pets can stay insured regardless of age.
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Waiting Period	Coverage begins 14 days after date listed on policy
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Exclusions	Pre-existing conditions are not covered. Hereditary and congenital conditions are covered if they have not been diagnosed or suspected before policy becomes active.
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## Misc

Notes	The main plan is customizable. Optional plans: wellness, dental and prescription drug options are available for an additional cost. Main plan covers alternative treatments such as chiropractic, acupuncture, homeopathic, etc. as long as provided by a licensed vet.
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Founded	2006
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Underwriter	RLI A.M. Best Rating: A+
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# active policies	Our estimate: 25,000 - 50,000
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