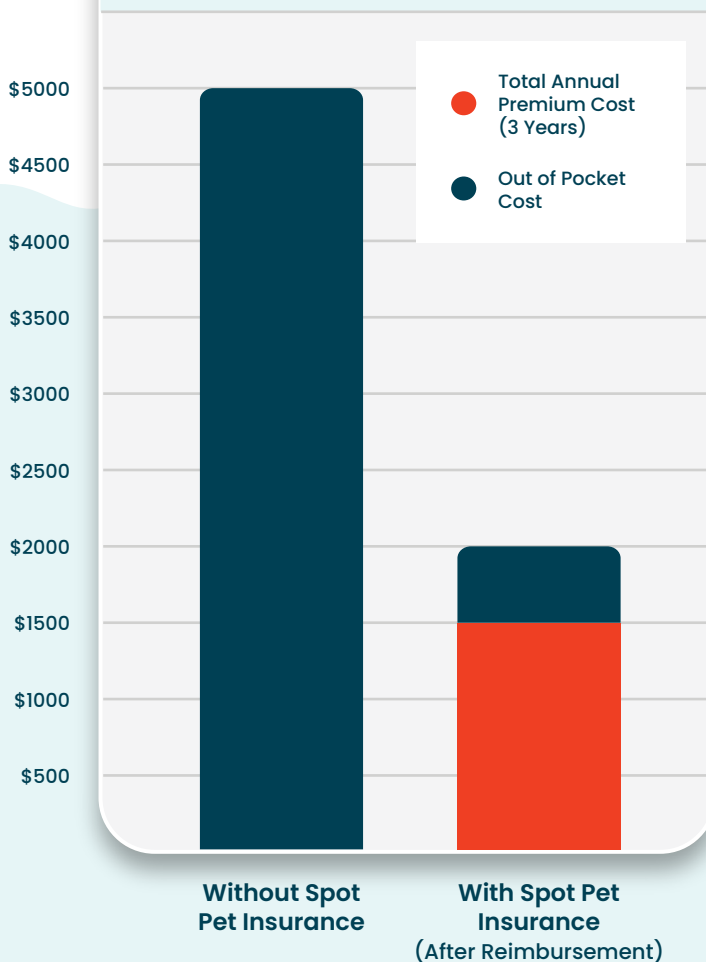


# Don't Wait for the Emergency to Happen

4 out of 5 pets will have an unexpected emergency.

Even after paying a monthly premium for 3 years and submitting no claims, pet insurance can lead to substantial long-term savings.

**Total Amount Paid in 3 years after an Unexpected Emergency**



Without Spot Pet Insurance you would pay:

**\$5000**

With Spot Pet Insurance you would pay:

**\$2000**

Spot Helped You Save:

**\$3000**

Get Up to **90% Cash Back** on Vet Bills



Claim example illustrates eligible vet bills reimbursed at a 90% reimbursement rate. The annual deductible had already been satisfied, and the annual limit had not been met. Coverage varies based on plan options.

**Sign Up and Save With Your Discount**

<https://spotpet.link/karcher>

When Calling, Use Priority Code: EB\_KARCHER | 800.905.1595



Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms visit [spotpetins.com/sample-policy](https://spotpetins.com/sample-policy). Products, schedules, discounts, and rates may vary and are subject to change. More information available at checkout.

Insurance plans are underwritten by either Independence American Insurance Company (NAIC #26581, A Delaware insurance company located at 11333 N. Scottsdale Rd, Ste. 160, Scottsdale, AZ 85254) or United States Fire Insurance Company (NAIC #21113, Morristown, NJ), and are produced by Spot Pet Insurance Services, LLC. (NPN # 19246385, 990 Biscayne Blvd Suite 603, Miami, FL 33132, CA License #6000188).