



America's Favorite Pet Insurance!

Get Peace Of Mind Today With Our Pet Coverage

Accidents

Spot plans help ensure your pet is covered from head-to-tail for unexpected accidents and injuries.

Illnesses

Spot plans cover exams for qualified illnesses and related treatment, including things like surgeries & medications.

Wellness

Spot's optional Preventive Care plans focus on routine care and regular check-ups to help ensure their routine wellbeing.




We Take Care of Our Pack

-  Vet Exam Fees
-  Microchip Implantation
-  Diagnostics
-  Behavioral Issues
-  Unexpected Emergencies
-  X-rays & Tests
-  Dental Illnesses
-  Hereditary Conditions
-  Cancer & Growths
-  Surgery
-  Prescription Medications
-  And Much More...

Flexible Plans For Any Budget

Customize your annual limit, deductible and reimbursement rate to make your pet and wallet happy.

Simple & Easy Claims Process

-  Visit Any Vet in the U.S or Canada
-  Submit Your Claim Online
-  Get Cash Back for Covered Vet Bills!



Unleash More with Spot



Spot Perks

Special discounts on pet products and services from your favorite brands.



24/7 Pet Telehealth Line

Get unlimited 24/7 virtual pet care from vet experts for your pet.



Get Your Special Discount* spotpet.link/karcher

*10% employee discount available on all pets. Not available in HI or TN. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms visit 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).