Spot's Reimbursement Process



Step 1: Visit Your Vet

1

- Take your pet for their appointment.
- Keep the detailed invoice from your visit.

Step 2: Get Your Bill

2

- Make sure your bill is itemized and includes diagnosis/treatment details.
- You can request this directly from your vet if not yet provided.

Sample Vet Bill[1]

Cancer (Osteosarcoma)

Pet Name: Neapolitan
Breed: Giant Mix Dog

Radiation Treatment	$11,250
Zolendronic Acid Injection	$475
Chemotherapy Session	$440
Catheter	$75
Total vet bill	$12,240
Spot plan reimbursed	$11,215

Step 3: Upload Your Bill

3

Mobile:

- Open the Spot Pet Insurance app.
- Tap "Submit a Claim."
- Snap a photo or upload your bill.

Desktop:

- Go to SpotPet.com/claims
- Log into your account.
- Upload the bill as a PDF or image.

Step 4: Get Paid!

4

- Direct Deposit - Fastest (usually 48 hours after claim approval).
- Check by Mail

Get a quote here:

spotpet.link/legacytsi

1. Claim reimbursement is based on actual policyholder claims from 2023. Claim example illustrates reimbursement based on an accident and illness policy at $75.01/month with a $500 deductible, 90% reimbursement, and unlimited annual benefit for a 1 year old giant mix dog. Individual reimbursement amounts may vary depending on the specific terms of the policy, including coverage selected, annual deductible, reimbursement rate, and annual limit. Individual experiences and outcomes may vary.

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).