

Pet Insurance Offered Through Safeco

Frequently Asked Questions

Overview

Introducing the new pet health insurance offering through Safeco. This plan is distributed by Safeco Insurance, and provided and administered by Hartville Pet Insurance Group, a member of the Crum & Foster Enterprise. Agents will be able to provide various levels of coverage for their Safeco customers' pets with up to a 10% discount. The product can be quoted and purchased through the Hartville system via an authenticated link in SafecoNow.

The Basics

What is pet insurance offered through Safeco?

This is a comprehensive pet health and accident insurance policy at a competitive price for Safeco customers. These are 12-month policies that are underwritten and serviced by Hartville Pet Insurance. Pet insurance is a fast-growing market that helps ensure your customers can give their dogs and cats the quality care they need, from routine checkups to emergency services. Only five rating variables are needed to get a quote (zip code, dog or cat, breed, age and gender). No signature is required for bind.

Who is Hartville Pet Insurance Group?

Hartville Pet Insurance Group is one of the oldest and largest pet insurance providers in the U.S. since 1997. The Hartville brand is trusted by Liberty Mutual and Safeco. Hartville offers a well-designed coverage plan that helps pet owners save money on their veterinary bills.

Who do I or my customers contact if we have questions and/or claims?

For general questions about the Safeco program, email Safeco Innovation at innovation@safeco.com. For questions about the policy and / or claims call Hartville at 1-855-290-8494.

Agency Sales Process

What is the sign up process?

Effective September 16, 2017, pet health insurance will be available in all states that currently have a Safeco legacy system. At that time, agents can enroll via the automated process [here](#). Once an authorized representative has signed the Agency Terms and Conditions document, the agents associated with that agency will have access to the stand-alone pet quoting tool in Quote and Issue™.

Will pet insurance policies show up on the Safeco system or in my download?

Policies and quotes will not show up in the Safeco systems at this time. This will change later as we continue to improve our automation for pet insurance.

Where can pet insurance be quoted through Safeco?

Effective September 16, 2017, agents who have enrolled in the program can access the new quoting tool via the SafecoNow page, a drop down in the Safeco policy servicing tool and the client list in Quote and Issue™. Payment collection and final bind of the policy will happen on the Hartville web site. After the quote, select "buy" and you will be automatically redirected to the Hartville site to finish the sale.

Why do I have to sign an authorization form to sell this product?

The terms and conditions document will ensure that the details of the program are clear to everyone.

Who is The Helmsman Insurance Agency referenced in the terms and conditions document?

Helmsman Insurance Agency is an agency appointed by Liberty Mutual to act as a producer in certain business transactions that involve the sale of non-Liberty Mutual and non-Safeco products.

How, when, and at what amount will I get paid for selling the plan?

Commission is a percentage of New Business premium for year one and a percentage on renewal premium for subsequent years. Commission payments are made using the same method as agencies are set up to receive their Safeco commissions for other policies. Pet health insurance payments are itemized in the "Other payments" section of the statement. There is a one month lag for these payments as compared to typical Safeco policies.

If my customer cancels their Safeco policy, can they keep the pet insurance policy?

Yes. This exclusive offer is available to Safeco customers only but the policies are independent of each other once issued.

What exactly does the policy cover?

The policy does not cover pre-existing conditions, cosmetic procedures or costs associated with breeding or pregnancy. For a complete list of all coverages and exclusions, please refer to the sample policy document on the SafecoNow pet insurance page and the disclaimer below.

What is the process if a customer gets a quote and then decides not to purchase?

If a customer receives a quote and decides not to purchase, Hartville will send automated reminder emails directly to the customer on days 1, 3, 7 and 21 with a link that the customer can click on to complete and bind the quote. A customer can unsubscribe at any time. If the customer purchases a policy through this link the agency will still get full commission for the sale.

► Potential Customer Questions

How do I use my coverage?

Here's how the process works:

1. Take your pet for treatment
2. Pay your vet bill
3. Submit a claim to get reimbursed

Where will my pet insurance be accepted?

Your insurance can be used for treatment at any veterinary clinic in the U.S. or Canada, including treatment from specialists and emergency care facilities.

How much will I be reimbursed?

Reimbursement is up to 90, 80, or 70% of your vet bill, depending on the reimbursement percentage you selected when you bought the policy.

How will I receive my reimbursements?

You can have reimbursements directly deposited into your bank account or receive them as checks in the mail.

How long does it take to get reimbursed?

Hartville works hard to process your claims and reimburse you as quickly as possible. On average, it takes 14-16 business days to completely process a claim.

How does the deductible work?

You can choose a deductible of \$100, \$250, or \$500. The deductible is annual, so after you meet the deductible amount you select, you won't have to satisfy it again until your next 12-month plan period.

You do not have to satisfy your deductible before you can be reimbursed for preventive care if you add preventive coverage to your plan.

Can I have more than one pet on my account?

Yes. You can enroll multiple pets at one time or add pets later. Every pet will have an individual policy and premium. You'll get a 10% discount on the base plan premium for each additional pet you insure with us.

How will I be billed?

You can choose to be billed monthly, quarterly, semi-annually, or annually. Payment will be due on the day of the month that your plan became effective. No matter which billing frequency you select, payments can be made online or through automatic bill pay with your checking account.

What happens to my pet's coverage as they get older?

We will never cancel or downgrade your pet's coverage because of age or health. You will see an increase in your premium as your pet gets older.

► Handling Objections

What if my customer states they can't afford it?

All plans have monthly payment options available to help make them affordable. Also, compared with paying for expensive pet care, pet insurance offered through Safeco is more than worth the price. This plan is designed with a range of policy options that best suit your customer's needs.

- \$100, \$250, or \$500 annual deductible
- Reimbursement of 90%, 80% or 70% of invoice
- Annual limit of \$2500, \$5,000, \$10,000 or \$15,000

► Additional Questions

When will the customer receive the documentation from Hartville?

There will be full access to Hartville's online account management if the customer chooses. All fulfillment and servicing will be handled by Hartville and documents are mailed out within 3 business days of bind.

How can I learn more about pet insurance offered through Safeco?

Training materials are created to help you understand and finalize the sale of the product. Reference materials and sample policy documents are available in SafecoNow ([here](#)). For general pet insurance questions, please contact innovation@safeco.com

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1 Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit www.hartvillepetinsurance.com/terms. Preventive Care reimbursements are based on a schedule. Products and discounts may vary and are subject to change.

Plans are underwritten by United States Fire Insurance Company and administered by Fairmont Specialty Insurance Agency (FSIA Insurance Agency in CA) a Crum & Forster company. C&F and Crum & Forster are registered trademarks or United States First Company. Hartville Pet Insurance GroupSM is a trademark of United States Fire Insurance Company. The United States Fire Insurance Company and Fairmont Specialty Insurance Agency may be individually or collectively referred to as Hartville Pet Insurance GroupSM or Hartville. C&F and Crum & Foster are registered trademarks or the United States Fire Insurance Company. Crum & Forster Enterprises a part of Fairfax Financial Holdings Limited.