

# TRUSTED ADVICE FOR DOG AND CAT OWNERS



## WHY OFFER PET INSURANCE TO YOUR PROSPECTS AND CUSTOMERS?

Having a pet means expecting the unexpected. Pet health insurance can help give you peace of mind and help with financial protection.

- **11%** of all dogs and cats are insured in Canada (approx. 78% are insured dogs and 22% are insured cats)

(Source: Industry statistics sourced from North American Pet Health Insurance Association 2019)

- **70%** of policyholders will make a claim in their first year of coverage

(Source: Pets Plus Us, new policies in 2018)

- The average Accident & Illness paid claim in 2019 was **\$321.52**

(Source: Industry statistics sourced from North American Pet Health Insurance Association 2019)

- Pet owners may not know that pet health insurance exists
- **Preferred Pricing:** Your referrals receive a discount\*
- Help your clients be **financially prepared** by providing trusted advice

## POTENTIAL INSURANCE CLAIM SCENARIOS

Your pet eats something toxic

Another animal attacks your pet

Your pet is diagnosed with severe life-threatening illness



**1 in 3 pets will need emergency  
veterinary treatment every year**

(American Pet Products Association, 2018)

## HERE'S WHAT A PET PARENT SAID ABOUT PETS PLUS US

"I've had Pets Plus Us coverage for my pups for over 5 years. For me this means that when my pups get sick I can focus on making the best decisions for their care rather than the cost of care. My policies are clear, I understand my coverage and the process of claiming is easy, payments are timely and almost never any surprises." - Virginia, Canada

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## KEY SELLING FEATURES



No upper age limit for enrollment



Underwriting upfront - no surprises later



One annual deductible



No limit per condition or incident limits



Alternative therapies are included in the plan without having to purchase a separate rider



Diagnostics, surgeries, examinations & taxes for eligible conditions are covered (annual limit applies)



Flex Care option available to cover routine and seasonal care



Blue Ribbon Benefits including PetHelpPhone, Pet Poison Helpline, and more

## CLAIMS AND COST SCENARIOS



**LOKI, SIBERIAN HUSKY**  
**\$1,800+ FOR VOMITTING**



**NOVA, SIAMESE X**  
**\$3,700+ FOR FOREIGN BODY INGESTION REMOVAL**



**NIMBUS, LABRADOR RETRIEVER**  
**\$4,900+ FOR PNEUMONIA**

Based on an actual Pets Plus Us policy holders, December 2020.

## WHAT'S IN IT FOR YOU?

- **Stand out against the competition.** You're a trusted advisor. Helping your client protect their finances differentiates you from the competition.
- Expect better **retention** and **customer satisfaction** for going above and beyond to meet a client's needs



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## BUILD RAPPORT

Most pet owners love to talk about their pets. It's an easy rapport-building conversation topic.

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## CONVERSATION TRIGGERS

Be curious, but not overbearing, ask if there are any dogs or cats in the home.

Any interaction where a pet is heard or mentioned:

- Request insurance quote
- Address the charge
- Requote or win-back
- Discuss a policy change
- Cross-sell another line
- Renewal Review



## TALKING POINTS - SIMPLY STATED

- Are there any furry family members living with you?
  - Congratulations on your new home. Will this move include any additions/occupants such as a dog or cat?
  - Do you currently have insurance coverage if your pet is hurt or sick?
  - I do not see any pets indicated in your file. Has this changed since we last reviewed your policy?
  - I look forward to providing you with an updated quote when your home policy is up for renewal. Before you go, are you interested in hearing more about health insurance for your dog Fido?
  - We have partnered with a fantastic company that provides exceptional coverage for sickness and injury to your (dog or cat). Please allow me to get you:
    - a quote/more information
    - in touch with one of their experts?
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## OBJECTION HANDLING - MYTH BUSTERS CAN HELP

**MYTH:** Pets are an occupant; therefore, they're covered under your home policy.

**FACT:** Just like humans for accidents and sickness, pets require special insurance policies that include coverages that a home or auto policy would not provide.

**MYTH:** The best time to buy pet insurance is at the time of illness or an accident.

**FACT:** The best time to buy pet insurance is while the pet is still healthy. Unfortunately, once a pet is suffering from an existing injury or illness, it is no longer eligible for coverage.

**MYTH:** Pets in the home = higher insurance premiums.

**FACT:** Pets in the home, is not a rating factor.

**MYTH:** I don't need pet insurance; I'll save money for this.

**FACT:** With affordable pricing options, pet insurance allows for predictable cost that can be budgeted and ensures you have the means to care for your pet when they need it the most. No sacrifices needed.



Testimonial provided by Pets Plus Us Pet Insurance Programs member

\*The information herein is summarized. All Pet Insurance plans have limitations and exclusions. Specific products, features, coverage limits, rates, and discounts may vary by province, eligibility, and are subject to change. Medical Conditions that are noted, symptomatic or diagnosed prior to enrollment, or during a waiting period are pre-existing to Coverage and not eligible for reimbursement. This advertisement is an outline only, the actual policy issued Terms and Conditions will prevail.

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