

Pet Health Insurance¹

Safeco has partnered with the Hartville Pet Insurance program, one of the oldest and largest pet insurance providers in the US. Hartville offers well-designed policy coverage that is easy to quote and sell! Help your customers manage the rising costs of veterinary care, so they'll be able to give their pets the best care possible.



Visit any vet, specialist or emergency clinic you like.



Submit claims your way --online, by mail, or by fax.



Get your reimbursements through direct deposit or mail.

THE TYPES OF COVERAGE YOU'LL GET

Each type of coverage includes exam fees, diagnostics, and treatment. We even cover the most advanced treatments, like chemotherapy and surgery, and some you may not expect, such as stem-cell therapy and acupuncture, so you can follow your vet's recommendations with less worry about cost.

Accidents

Accident coverage will take care of costs for injuries and emergencies related to accidents, like torn ligaments, bite wounds, cuts, broken bones, lodged foreign objects, and toxic ingestions.

Illnesses

With illness coverage, you'll be reimbursed for the costs of major and minor illnesses, such as cancer, arthritis, allergies, hypothyroidism, digestive problems, and UTIs.

Hereditary & Congenital Conditions

This coverage is for the costs of inherited conditions and birth defects that don't show symptoms until later in your pet's life, like heart disease, IVDD, eye disorders, and hip dysplasia.

Behavioral Issues

Behavioral Issues coverage can help with the costs of vet visits for concerning behaviors that may be related to anxiety or compulsive behavior, like excessive licking, fur pulling, and destruction of the home.

With Complete CoverageSM, you can choose the care you want when your pet is hurt or sick and have the comfort of knowing they have coverage.

WAITING PERIODS

Accident coverage, with the exception of coverage for ligament issues and knee conditions, will start on the effective date of the policy.

Coverage for illnesses, ligament issues, and knee conditions, starts on the 15th day after the plan effective date.

WHAT'S NOT COVERED

Like all pet insurance providers, we have exclusions. View a sample policy for the full list.

Pre-existing Conditions (?)

No pet insurance provider covers pre-existing conditions which are conditions that occur before coverage begins or during a waiting period. However, an injury or illness that is cured and free of treatment and symptoms for 180 days will no longer be regarded as pre-existing.

Cosmetic Procedures

Our plans do not cover elective procedures, such as tail docking, ear cropping, and claw removal.

Breeding Costs

Our plans do not cover costs associated with breeding or pregnancy.

©2016 Liberty Mutual Insurance. The audience for this information includes agents and brokers nationwide and is therefore general in nature. Every agent and broker is responsible for knowing the guidelines and laws that govern rating, underwriting and claims handling in their states. Coverage and features not available in all states; see the Product Guide(s) for details. Hartville Pet Insurance program provided in partnership with Safeco is offered by Helmsman Insurance Agency.

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.