

## Embrace Pet and Dog Insurance Review

Embrace Dog InsuranceA relatively new company, Embrace Dog Insurance was founded in 2003. It has since generated a following of loyal customers. Embrace Dog Insurance will cover a multitude of health conditions and accidents. Depending on the policy you choose for your dog, Embrace Dog Insurance will provide coverage for illnesses, accidents, laboratory tests, surgery, hereditary conditions, and conditions specific to different breeds. However, the dog owner should be aware that, as with any dog insurance policy, there are certain conditions that Embrace Dog Insurance will not cover. Conditions that Embrace will not provide coverage for include: pregnancy, pre-existing conditions, prosthetic limbs and mobility device (wheeled devices for partially paralyzed dogs), organ transplants, tail docking, and ear cropping. Under all the Embrace Dog Insurance plans you have the freedom to take your dog to whatever veterinarian you wish, including specialists. Embrace understands the need of the dog owner to feel comfortable and confident with their dog's health care provider. Some dogs, especially those with pre-existing conditions, will not be able to be enrolled in the Full Coverage Plan. However, these dogs will still be eligible for the Embrace Accident Plan. Although older dogs are sometimes excluded from insurance coverage, Embrace will provide accident coverage for purebred dogs over 7 years old and mixed breed dogs aged 9 years or more. In addition to the expected accident coverage for your dog, such as being hit by a car or swallowing poison or a foreign object, Embrace will also cover Bloat or Stomach Torsion, a serious condition that can be very expensive to treat. The Embrace Accident Plan reimburses 90% of your dog's treatment after a yearly \$100 deductible has been paid. You will be reimbursed for up to \$5,000 per year for accidents. The Embrace Wellness Rewards Plan can also be purchased to augment the Accident plan, or it can be purchased separately. This plan covers \$200 yearly of office visits, dental treatment, vaccinations, spay/neuter, microchipping, and heartworm test and preventatives. This plan costs \$14.95 per month, either by itself or as an add-on for other policies. The Embrace Full Coverage Plan is an all encompassing plan that literally covers everything except for pre-existing conditions. Some of the treatments covered include cancer treatment, breed-specific conditions, surgery, hospitalization costs, and rehabilitation. The dogs eligible for enrollment in this program would include purebred dogs less than 6 years old and mixed breeds less than 8 years. The Embrace Full Coverage Plan can be customized to fit the needs of you and your dog. The dog owner can choose how much of a deductible they want, what the maximum annual benefit will be, and what level of co-pay they are comfortable with. Also available is Prescription Drug and Dental Illness Coverage. The Full Coverage Plan offers a Budget Policy (\$17.87 per month), Everyday Policy (\$30.31 per month), and Complete Plan for \$72.40 per month. The customer can also custom design these policies based on their dog's needs. The above quotes are based on a healthy, young purebred dog. To submit a claim, the dog owner can print out a claim form or have the company mail one to them. Once the form is filled out and signed, it can be faxed or mailed. If desired, for faster reimbursement, Embrace will make a direct deposit to the policy holder's bank account, otherwise it will be mailed.

## About the Author

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