

이코노 보험

반려동물 보험





반려동물 보험이란?!



반려동물 보험은 사고·질병 치료 등 꼭 필요한 보장을
제공해 갑작스러운 의료비 부담을 줄여줍니다.

이코노는 반려동물의 건강과 환경에 맞춰 맞춤형 혜택을 설계해 드려,
보호자가 안심할 수 있도록 돕습니다.

선택 추가 옵션

Exam

진료비: 진료 시 기본 검사비

wellness

웰니스: 중성화, 예방접종, 각종 검사



☆ ☆ ☆ 펫 보험 사용 절차 🎵



간단한 절차로 펫 보험 사용 및 환급

사용

네트워크 제한 없이, 미국 내 면허가 있는 모든 수의사에게 진료를 받을 수 있습니다.

결제

진료비를 먼저 지불한 후 영수증을 보관합니다.

청구

영수증을 촬영하여 멤버 포털에 업로드하거나, 우편·팩스로 제출할 수 있습니다.

환급

계좌 이체 또는 수표로 환급됩니다.



보 장 범 위

“무엇을
보장하나요?”



사고: 골절, 이물질 삼킴 등



중증 질환: 암, 당뇨, 고관절 이형성증 등



일반 질환: 알레르기 반응, 귀 감염 등



진료비: 진료 시 기본 검사비

선택 추가 옵션



웰니스: 중성화, 예방접종, 각종 검사

선택 추가 옵션

보장 제외 항목



해당 항목은 보장에서 제외됩니다.

1.

기 존 질 환

보험 개시일 이전 또는 대기 기간 중 발생한 질환

2.

비 수 의 학 적 서 비 스

사료, 미용, 목욕 등



이코노 보험

반려 동물 보험

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services@econoagency.com

201-592-6998



CUSTOMIZABLE PLAN OPTIONS

Most Popular Policy:

- \$10,000 Annual Limit
- \$500 Annual Deductible
- 80% Reimbursement



PRUDENT PET.
PET INSURANCE



BASE PLANS:

● **Essential Plan**

Coverage for accidents, injuries, and illnesses. Up to \$15,000 in covered veterinary fees per year.

● **Ultimate Plan**

Coverage for accidents, injuries, and illnesses with no annual limit for covered veterinary fees.

● **Accident Only**

Coverage for accidents and injuries only.

OPTIONAL ADD-ONS:



Veterinary Exam Fee

Coverage: Covers exam or consultation fees associated with the diagnosis and treatment of your pet for an eligible illness or accident.



Wellness Coverage: A benefit schedule for routine care for your pet such as vaccines and annual wellness checkups.

Wellness Coverage Add-Ons:

LOW -

8 preventive benefits
\$210 in coverage

MEDIUM -

9 preventive benefits
\$315 in coverage

HIGH -

11 preventive benefits
\$460 in coverage



Prudent Pet 혜택

- 사고 및 질병 보장: Prudent Pet의 플랜은 기존 질환(Pre-existing condition)을 제외한 모든 의료 상황을 보장하며, 처방약도 포함됩니다.
- 미국·캐나다 전역 수의사 이용 가능: 네트워크 제한 없이 원하는 수의사를 선택할 수 있습니다.
- 연령·품종 제한 없음: 모든 반려동물을 보호하는 것을 목표로 하고 있습니다.
- 짧은 대기 기간: 업계 최단 수준의 대기 기간을 제공 – 사고는 5일, 질병은 14일, 무릎·인대 관련은 180일 (단, 수의사 확인 시 면제 가능).
- 빠른 보험금 지급: 업계 최고 수준의 신속한 보험금 환급. 75% 이상이 24시간 내 처리되며, 최대 95%가 일주일 내 처리됩니다. 지연이 발생하는 경우는 수의사 기록 제출 지연 때문입니다.
- 신뢰도 높은 파트너: Prudent Pet은 Trustpilot에서 #1 평가를 받은 반려동물 보험사입니다. 모든 고객 응대는 자체 팀이 처리하며, 해외로 연결되지 않습니다. 회사 내부에서 직접 펫 오너와 반려동물을 관리합니다.
- 24/7 무료 라이브 수의사 채팅: 펫 포털을 통해 언제든지 실시간으로 수의사와 채팅 가능. 이 기능은 모든 플랜에 포함되어 있으며, 응급 진료 비용을 절감할 수 있습니다. 가입 첫날부터 이용 가능합니다.
- 30일 무료 체험 기간: 가입 후 30일 동안 플랜 문서를 검토하고 적합하지 않다고 판단되면 전액 환불 가능합니다.
- 맞춤 설계 가능: 반려동물의 필요와 예산에 맞게 플랜을 자유롭게 맞춤 설정할 수 있습니다.

추천 플랜: 80% 보장 / \$500 공제 / \$10,000 한도 — 가장 인기 있는 패키지로 많은 고객들이 선택하고 있습니다.

Why Pumpkin?

Thanks to new advancements in veterinary medicine, there are better diagnostics, treatments, and medications available to pets than ever before. But the best care can come at a high cost. Over a pet's lifetime, families can expect to spend \$16,100+ on veterinary care!¹

Pumpkin plans can help you say 'yes' to the best care.



When they're sick

Help get them the diagnostics, treatment & Rx meds they need to get better with a Pumpkin insurance plan.



When they're hurt

Help give them the emergency care, surgery & rehab therapy it takes to recover with a Pumpkin insurance plan.

10% Multi-Pet Discount
Save on each additional pet you enroll!



Sign up online or call us

pumpkin.pet/paw

1-866-ARF-MEOW

pumpkin

The best treat is a healthy life.

10% Multi-Pet Discount
Save on each additional pet you enroll!



Sign up online or call us

pumpkin.pet/paw

1-866-ARF-MEOW



Scan me!

1. American Pets Product Association (APPA), "2021-2022 APPA National Pet Owners Survey." Estimated lifetime cost for a dog living 12 years based on annual spend data from survey (12 years at \$1,344 per year).

2. Pumpkin insurance covers prescription food to treat an eligible accident or illness. It does not cover prescription food used for weight management or general health maintenance.

3. Based on Pumpkin Insurance Services Inc claims data from customers with at least one paid claim for policy terms that ended between 4/1/23 and 3/31/24. The data shows that 1.69% of insured dog parents submitted claims totaling over \$10,000 in a policy year and 2.92% of insured cat parents submitted claims totaling over \$7,000 in a policy year.

4. Waiting periods for pet insurance policies are subject to the regulations and requirements imposed by the state in which you reside. Each state may have its own specific rules governing waiting periods. Refer to the Insurer Disclosure Of Important Policy Provisions by visiting <https://www.pumpkin.pet/insurer-disclosure/> for more information.

Pumpkin Pet Insurance policies do not cover pre-existing conditions. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For full terms, visit [pumpkin.pet/insurance-policy](https://www.pumpkin.pet/insurance-policy). Products, discounts, and rates may vary and are subject to change. Insurance products are underwritten by either Independence American Insurance Company, a Delaware insurance company (NAIC #2658; Scottsdale, AZ), or United States Fire Insurance Company (NAIC #21113; Morristown, NJ); and are administered & produced by Pumpkin Insurance Services Inc. ("Pumpkin") (NPN #19084749; New York, NY; CA License #6001617). Please refer to your policy forms to determine your policy's underwriter. Pumpkin is a licensed insurance agency, not an insurer, and receives compensation based on the premiums for the insurance policies it sells. Preventive Essentials is not an insurance policy, and is not available in all states. It is offered as an optional add-on non-insurance benefit. Pumpkin is responsible for the product and administration. For full terms, visit [pumpkin.pet/customer-agreement](https://www.pumpkin.pet/customer-agreement). Form #100141

pumpkin

Pet Insurance Plans

Help your pet get the best care pawsible.

Sign up online or call us

pumpkin.pet/paw

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For Accidents & Illnesses

Pumpkin Dog Insurance Plans

Unexpected ruh-rohs happen, and can be expensive to treat. If your dog gets sick or hurt, a Pumpkin insurance plan can help you say 'yes' to the care they need to get healthy again.

Pumpkin plans cover key things some insurances leave out.



They also cover a bowlful of accidents, illnesses & care options to treat them.



Decide what's right for your special pup.

5k-Unlimited

Annual Limit

Choose how much coverage you need. While less than 2% of recent customers with dogs typically exceed a \$10k annual limit each year, you may also choose higher and lower options based on your pet's needs and budget.³

80% or 90%

Reimbursement Rate

Getting 80–90% cash back on covered veterinary bills can help you say 'yes' to the best care possible, even when it comes at a high cost.



The right time to sign your pet up? Right meow.

The sooner you insure your dog or cat, the better prepared you'll be if they get hurt or sick in the future.⁴ And with up to 90% cash back on covered vet bills, a Pumpkin plan can help make it easier to afford the best care for the best pet on the planet – yours.

Call us or sign up online

1-866-ARF-MEOW

pumpkin.pet/paw

For Accidents & Illnesses

Pumpkin Cat Insurance Plans

Cats can do crazy stuff with costly consequences. If your kitty gets sick or hurt, a Pumpkin insurance plan can help you say 'yes' to the care they need to get healthy again.

Pumpkin plans cover key things some insurances leave out.



They also cover a bowlful of accidents, illnesses & care options to treat them.



Decide what's right for your special kitty.

5k-Unlimited

Annual Limit

Choose how much coverage you need. While less than 3% of recent customers with cats typically exceed a \$7k annual limit each year, you may also choose higher and lower options based on your pet's needs and budget.³

80% or 90%

Reimbursement Rate

Getting 80–90% cash back on covered veterinary bills can help you say 'yes' to the best care possible, even when it comes at a high cost.