OLD DOGS, NEW TRICKS

It starts at the door. Here, in the otherwise non-descript office park just steps from the Philadelphia International Airport, one can’t help but notice the paw-shaped doorbell outside the Petplan headquarters. Press it once to cue the barking. That’s right, the barking.

Reprinted with permission from fetch! magazine, the “Novelty” issue, winter 2010/11
The bell barks, a pack of canine staffers join in and a flurry of wagging tails usher you into the bright contemporary workspace. Welcome to the corporate headquarters of the nation’s #1 rated pet insurance — a place where one cat and one couple transformed the lives of companion animals and the pet insurance industry at large.

From a $5,000 vet bill to over one million dollars in paid claims per month, Petplan pet insurance is equal parts success story and love story. “It all started when our cat Bodey got sick,” says Natasha Ashton, Petplan co-founder with husband Chris Ashton. “With Chris and I both in business school, we simply could not afford to pay the vet bill for Bodey’s treatment for anorexia.” Faced with no other option, the couple chose to move to a less expensive apartment just to cover the veterinary expenses. “That move kept Bodey in our lives and got us really thinking about our business plans after graduation.”

Before long, the Ashtons had a winning business plan in hand. Awarded the $20,000 prize for the top business plan in a Wharton Business School competition, the couple set up shop in Philadelphia. “Coming from the UK where pet insurance is fairly common, we now knew first-hand how badly the US needed reliable pet health coverage,” Chris Ashton explains. With this in mind, the couple landed the exclusive US license for Petplan UK, the world’s leading brand of pet insurance. “Nobody has more experience in the business,” Chris continues. With over one million pets covered, Petplan UK brings more than 30 years of experience and claims data to the deal. A considerable advantage for a new business, “having complete access to 30-plus years...”

**THE PETPLAN ADVANTAGE**

- Full coverage for all hereditary conditions is standard
- Guaranteed coverage for chronic conditions, for life
- No premium increases based on an individual pet’s claims
of actual claims data gave us the confidence to offer essential coverage, unavailable with any other pet insurer in North America,” says Chris. “No exclusions for hereditary or chronic conditions, no age limits, no premium increases based on claims — no other insurer offers it.”

Almost immediately, the groundbreaking insurance business drew the attention of animal advocacy groups, pet industry leaders and one particular pet lover and fellow Wharton alumnus, Vernon W. Hill II, founder and retired Chairman of Commerce Bank (which he sold in early 2008 for $8.5 billion) joined Petplan’s European investors in a major round of funding in 2008. Appointed Chairman of the Board, Hill said, “the growing need for pet health insurance in the US, coupled with the proven record of Petplan UK and the dedication of Chris and Natasha Ashton, make for an unbeatable combination.”

Hill’s confidence in Petplan’s “unbeatable combination” proved wise. Today, PetInsuranceReview.com consistently ranks Petplan America’s #1 pet insurance provider. Regularly praised by customers for putting the best interests of the pet first and offering genuine, caring support during a pet health crisis, the Ashtons attribute much of Petplan’s success to a critical value at the heart of the business. “We’re committed to building fans, not customers,” says Natasha. “We take a novel approach to insurance at Petplan. We actually want to pay claims. In fact, our reimbursement checks usually arrive before our policyholders’ credit card bills.” The recent announcement of Petplan’s partnership with Allianz, the world’s largest property and casualty insurer, promises even more Petplan fans in coming years. With the Allianz team behind them, Petplan now offers new and improved coverage for all their four-legged clients.
This one-of-a-kind coverage comes at a pivotal time in veterinary health. Now, more than ever, pet parents need affordable and reliable pet insurance coverage. “New diagnostics and treatment options can save pets’ lives and extend those of older pets, but families just can’t afford them,” explains Dr. Jules Benson, VP of Veterinary Services at Petplan. “With reliable insurance coverage in place, people can focus on getting their pets the best possible care available without the financial uncertainty.” To give sick and injured pets that quality care, Petplan continues to set new claim records. In 2010, the company paid what is believed to be the highest pet insurance claim in industry history: $20,000 to the family of a pet in Philadelphia who was struck by a car.

“We’re here for pet parents during some seriously tough times,” says Amy Bellingrath, Petplan’s lead customer service representative. “As a Petplan Happiness Manager, I feel really lucky to be able to deliver some good news. Just hearing that their Petplan policy will cover their pets’ treatment comes as a huge relief.” As a former vet tech and pet parent to Baku, her mixed-breed dog and office mate, Amy recognizes how strong the pet parent bond can be for policyholders. “At Petplan, we’re encouraged to bring our pets to the office every day. Having all these happy pets here not only adds fun to the work day, but gives us a greater sense of empathy when speaking with policyholders about their pets.”
But creating the kind of workplace where employees thrive takes more than a dog-friendly office. From personalized treat jars for each employee to company-wide cupcake celebrations for professional accomplishments, Petplan sets new standards for employee appreciation. For Chris Ashton, it’s just smart business, “How can we expect our team to care about our policyholders and their pets’ health, if we don’t extend that same care to them and their pets?” As if on cue, Jethro, fetch! magazine’s feline Associate Petitor, crosses Ashton’s desk, “The health of one pet can change your life. This company is all the proof you need.”

PETPLAN JUST GOT EVEN BETTER

- Coverage for any pet, any age, anywhere in the US
- Increased coverage for specialist treatment
- Greater payment flexibility
- Expanded coverage for behavioral conditions
- Coverage for working dogs

| February | Petplan pays what is believed to be the largest ever pet insurance claim: $20,000 |
| March | Petplan partners with Allianz (rated A+ by A.M. Best, the world’s largest property and casualty insurer) to underwrite their policies throughout the US and Canada |
| April | Chris & Natasha Ashton named in Philadelphia Business Journal’s annual “40 Under 40” list |
| October | Petplan’s extended coverage is launched nationwide — new policies now provide full coverage for any pet, any age, anywhere in the US |
| March 2011 | Petplan launches in Canada |
| August | Petplan insures its oldest pets to date, a 23-year-old cat named Dallas (in FL) and a 19-year-old dog named Timber (in CA) |
| October | Petplan launches its first annual Pet Fire Safety Alert campaign |
Things to consider when choosing pet insurance

Every six seconds a U.S. pet parent is faced with a $1,000 vet bill.
You love your pet so you pay willingly. But what about when the bills add up to hundreds, even thousands of dollars? The truth is, pet parents just can’t afford not to insure their pets’ health. That’s why Petplan encourages you to plan ahead with comprehensive pet insurance coverage. But not all policies are created equal. For help choosing a policy that will protect your pet for life, ask these questions.

Does the policy cover hereditary conditions?
Hip dysplasia. Luxating patellas. Mitral valve disease. These are just a few examples of hereditary conditions. Some pet insurance providers simply don’t cover them. Petplan covers hereditary conditions. All of them.

Is there a time limit on treatment per condition?
Some pet insurance providers classify “chronic conditions” as “pre-existing” at the time of renewal. Petplan-protected pets are Covered for Life™. Providing your coverage is continuous, all coverable conditions that occur during your policy period will be covered when you renew your policy.

Is there a dollar limit per condition?
Avoid policies that only pay up to a specified amount for veterinary fees for any illness or injury. Petplan offers simple annual limits that replenish each year so you never have to worry about running out of coverage.

Is there a choice of co-pay?
Some companies only cover up to a maximum of 80% of claims leaving you to pay the rest. Petplan offers you the choice of up to 100% reimbursement.

How well-established is the company? Is it rated?
Make sure the company you select has a solid record for covering pets and paying claims. Petplan has been leading the world in pet health insurance for more than 34 years (that’s 238 dog years!). Not to mention Petplan is consistently rated America’s #1 pet insurance provider.

More than 1 million pet parents around the world protect their pets with Petplan. Isn’t it time you joined the Petplan family?

Kaila Rose
American Bulldog
Petplan insured

$7,230
Paid to the family of “Kaila Rose,” an American Bulldog pup who in just two years endured urinary tract and skin infections, vulvoplasty surgery, an ACL tear and two severe allergic reactions. And oh yeah, she ate the Christmas tree lights too. Good thing she’s insured.

America’s #1 rated pet insurance.
1.866.467.3875 www.GoPetplan.com

* Petplan is the #1 rated pet insurance provider, of those providers receiving more than 100 reviews, on the independent review site www.petsinsurancecureview.com (September 3, 2011). For additional information, please visit petsinsurancecureview.com or write to: 1336 Longs Peak, Longmont, Colorado 80501.
Coverage under any pet insurance policy is expressly subject to the conditions, restrictions, limitations, exclusions and terms of the policy documentation issued by the insurer. Availability of this program is subject to each state’s approval and coverage may vary by state. Pet insurance policies are issued by AGCS Marine Insurance Company and administered by Fetch Insurance Services, LLC (Prior Insurance Agency, LLC in Michigan). Dr. V Petplan. AGCS Marine Insurance Company, a member of the Allianz Group, is rated A+ by A.M. Best (2018). Photo by Amanda Jones: www.amandajones.com. ©fetch Inc 11/11 PM003PM1111
Pet health insurance now available!

Capital BlueCross is pleased to announce it has teamed up with Petplan to bring you pet health insurance!

For more information and to receive a free quote, call 1.866.467.3875 or go to www.GoPetplan.com.

Muhlenberg College employees are eligible for a 15 percent premium discount when enrolling online.

Enter Promo Code MUHLPETS to receive your premium discount.

Pet insurance policies are issued by AGCS Marine Insurance Company, a member of the Allianz Group, and administered by Fetch Insurance Services, LLC (Fetch Insurance Agency, LLC in Michigan), d/b/a Petplan.