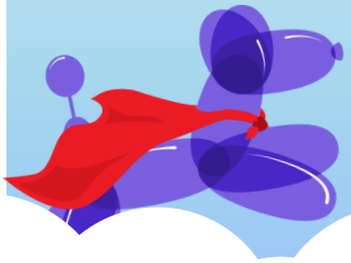
PHI DIRECT™
Fluff-free Pet Health Insurance

A new type of pet insurance for all cats and dogs. Not just some.



With PHI Direct, you get:



$5,000 or $10,000 in annual coverage - your choice!



80% reimbursement on eligible expenses



Low $200 annual deductible - so we start paying out sooner

Designed to put affordable pet insurance in your hands

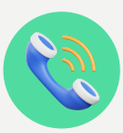
Our 'New-Condition Coverage' approach allows PHI Direct to provide protection with very reasonable premiums over the life of your pet. It also provides you with enough reimbursement benefits for the vast majority of incidents that impact most pets.

Coverage you can count on

★★★★★ REVIEWS.io

PHI Direct prides itself on its breadth of coverage, which includes, but definitely is not limited to, the following professional veterinary services:

- Accidents & Illnesses (New)
- Alternative Therapies
- Anesthesia and Surgery
- Behavioural Therapy
- Diagnostics
- Emergency Care
- Imaging (CTs, MRI, etc.)
- Medical Devices
- Prescription Meds
- Referral Specialist Fees
- Sick Visit Exam Fees
- *... and more!*



Plus 24/7 Telehealth Support

Connect with licensed veterinary professionals 24 hours a day, 7 days a week by phone, live chat, or video call to discuss your pet health concerns.

Telehealth Support is offered through TeleTails Inc.

This is just some of what is covered. View the complete list in our policy: **www.phidirect.com/sample-policy**

What's not covered: Understanding what is not eligible for coverage is as important as knowing what is covered. Like most pet insurance policies, PHI Direct does not cover pre-existing conditions, preventive care, or elective procedures. With New-Condition Coverage any condition experienced in one policy year will be considered pre-existing in future policy years, including any associated or bilateral conditions. **Flip this page to learn how our 'New-Condition Coverage' works for you.**

Most pet insurance providers penalize the many because of a few.

Not PHI Direct.



The PHI Direct Advantage

While most pet insurance plans premium prices are impacted by the claims made year-over-year by its members overall, PHI Direct's New-Condition Coverage completely avoids this by starting each policy year with a clean slate.

This means that any condition occurring in one year will become pre-existing the next and won't be covered in future policy years, so we can be there for you for the big financial hits of initial diagnosis and treatment.

Low-Cost Premiums

Our premiums start lower than $20/month for cats and $30/month for dogs*. That's cheaper than buying a Tim Horton's iced coffee every day.

High-Value Payouts

We put more dollars towards paying invoices and claims to the PHI Direct pack of furry companions.

Faster Coverage

With PHI Direct, your deductibles are low, which means we start paying your eligible vet bills sooner!

Complete Care

Our plans cover a significant amount of new conditions (including breed-specific conditions), plus things like sick visit exam fees and coverage while traveling.

Get your pet's quote at get.phidirect.com

Use the camera app on your phone to scan the QR code.

Waiting Periods

Waiting periods dictate when your coverage becomes available after your Policy Effective Date.

- Accidents: 48 hours
- Illnesses: 14 days
- Cruciate Conditions: 60 days

Other Policy Details

- 30-day free look period
- Cancel at any time, no fees!
- Pets must be at least 7 weeks or under 14 years of age at the time of enrollment - once enrolled, continue coverage as they age

See complete policy details at www.phidirect.com/sample-policy

Protect more of your pack for less

Our **5% multi-pet discount** means that larger pet families can still enjoy quality pet protection without over-inflating their household budget.



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