

Spot Takeover Provision

How To Guide For Implementation

Welcome to the Spot family!

We couldn't be more excited about our new partnership and your participation in our **Takeover Provision** program. This allows pets with employer-sponsored pet insurance to switch to Spot Pet Insurance without worrying about pre-existing conditions.

To be eligible for the takeover provision, employees with existing coverage need to follow these additional steps:



Get The Word Out

Your Spot rep with marketing materials to help promote Spot. This will include an email template to send to current policyholders with instructions on how to switch their plan.

Reminder – only employees with prior coverage through the employer-sponsored plan are eligible for the takeover provision.



Purchasing a Spot Plan

BEFORE CANCELING THEIR CURRENT PLAN, employees should sign up for a Spot Pet Insurance plan at <https://spotpet.link/agmcontainer>



Continuing Coverage With Spot

After enrolling in a Spot Pet Insurance Plan, the employee needs to:

-  Submit satisfactory documentation to coverme@customer.spotpet.com for approval before or with the first claim. This documentation must validate that the coverage is comparable and has been continuous. Acceptable documentation includes:
 -  The **original effective date of coverage** with the prior carrier (e.g., Declarations page), and
 -  The **paid-through date** (e.g., the current month's billing statement or employer payroll report if premium were payroll deducted).



Confirmation

Upon receipt, the Spot team will confirm the pet's eligibility for takeover provision (not approval for all subsequent claims) via email within 3 business days. Spot coverage will be effective the next day, and applicable Accident & Illness waiting periods will be waived. Once the employee receives a confirmation email of enrollment, they may cancel their prior pet insurance plan.