



What's covered with a Rainwalk policy?

Rainwalk policies cover common (or sometimes not-so-common) accidents and illnesses your pet may face throughout their life. This includes cancer, tooth extractions, CCL surgery, and more. We also help cover end-of-life expenses. See a more comprehensive list on [our Coverage page](#).

Routine vaccination coverage is also standard on our policies. With the vaccine power up, you get up to \$100 back on vaccines including rabies, leptos, bordetella, FeLV, FVRCP and others.

How much coverage do I need?

The right amount of coverage for you and your pet is personal. We aim to make that decision as easy as possible with customizable policy choices. With Rainwalk pet insurance, you choose the deductible, reimbursement amount and maximum annual benefit that best fits your budget. And regardless of what policy you choose, we prioritize providing broad coverage for accidents and illnesses to all pet parents.

What isn't covered by my pet insurance?

Preexisting conditions are not covered unless you are replacing your current group pet insurance and the condition was covered by that prior carrier. Standard Rainwalk policies also don't cover routine wellness care like annual exams, grooming, or flea and tick medication. We created Rainwalk to bring pet parents real financial relief when you need it most. Pet insurance policies are the most valuable in situations you can't plan for, like an accident or illness.

While we don't cover preexisting conditions (except as noted above), every Rainwalk policy has a Curable Conditions Clause. Let's say your pet was diagnosed with a condition before coverage, completed a treatment plan, and has a clean bill of health from the vet. Once your pet is done with treatment and remains symptom-free for 180 days, that condition is eligible for reimbursement if it occurs again.

What is an online vet visit, and how is it free?

We want our pet parents to have the best tools to support the ongoing good health and happiness of their pets. Through our Pet Advice Line, you have 24/7 access to guidance from licensed vets, and no question is off-limits. You can ask about your pet's diet, behavioral issues, signs of illness, and more.

For example, you can set up a Healthy Pet Check Up to give yourself peace of mind. Easily schedule an appointment online and chat with a licensed vet from the comfort of your own home – no claims needed!



Are vet exam fees covered?

Sometimes! Exam fees are always eligible for reimbursement if the exam results in diagnosis of an accident or illness or is part of ongoing treatment of an eligible condition. Exam fees not related to an accident or illness can be covered by our optional Exam Power up.

Does my cat or dog need to be in good health for coverage?

Nope! Your pet does not need to be in good health to get covered by pet insurance. You will need to provide your pet's medical records when you file your first claim. Also, dogs must be under 8 years old and cats must be under 10 years old to qualify for a new policy.

Is there a waiting period for new pets?

Yes, there is a 14-day waiting period for most policies. Once the waiting period is complete, your policy goes into full effect and will cover accidents and illnesses.

How do I file a claim?

Submitting claims is hassle-free and smartphone-friendly! Simply snap a picture of your itemized accident or illness-related vet bill(s). Then, upload the photo(s) in the [customer portal](#) or our [mobile app](#). Many pet parents receive reimbursement via Venmo or ACH direct deposit in a few days.

Should I file a claim if I haven't met my deductible?

Yes, you should still submit the vet bill so we can allocate eligible accident and illness expenses toward your deductible.

What documentation do you need?

When you submit a claim for reimbursement, we need the itemized vet bill(s) for whatever treatment your pet received. If it's your first claim, we may also ask for your pet's previous medical records.

Will filing a claim increase my premiums?

No, there is never a penalty for using your pet insurance coverage. That's why we're here – to provide financial support when you need it most.

What if I have more questions?

You can get additional information on our [FAQ page](#), or call our customer service at 844-520-0041, or email to help@rainwalk.io