

# Spot Takeover Provision Implementation



Welcome to the Spot family! We couldn't be more excited about our new partnership and the opportunity to create happier, healthier pets together.

You are receiving this note because you are participating in our **"Takeover Provision"** program. This program allows pets with employer-sponsored pet insurance to switch to Spot Pet Insurance **without worrying about pre-existing conditions.**

## Next Steps:

To be eligible for the takeover provision, associates with **existing employer-sponsored coverage** need to follow these additional steps:

- 1** Your partnership manager will provide an email template to send to the current policyholders. This email should only be sent to those with prior coverage through the employer-sponsored plan, as **only these pets are eligible for the takeover provision.**
- 2** Associates can sign up for a Spot Pet Insurance plan through [spotpet.link/belk](https://spotpet.link/belk) or by calling our customer service team at **(888) 343-2340 with code EBTP\_BELK**. Associates participating in the "Takeover Provision" cannot select *Accident Only coverage*.
- 3** After enrolling in a Spot Pet Insurance Plan, the associate needs to:
  - ♥ Submit satisfactory documentation to [coverme@customer.spotpet.com](mailto:coverme@customer.spotpet.com) for approval. 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).
    - ♥ The **paid-through date** (e.g., the current month's billing statement or employer payroll report if premium were payroll deducted).
- 4** 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.
- 5** Spot coverage will become **effective the next day**, and applicable Accident & Illness **waiting periods will be waived**. Once the associate receives a confirmation email of enrollment, **they may cancel their prior pet insurance plan.**