



**The 1st All-in-One Digital
Pet Insurance Platform**



Hoolie
pet-insurance.gr

**ELEVATE
GREECE**
national startup point

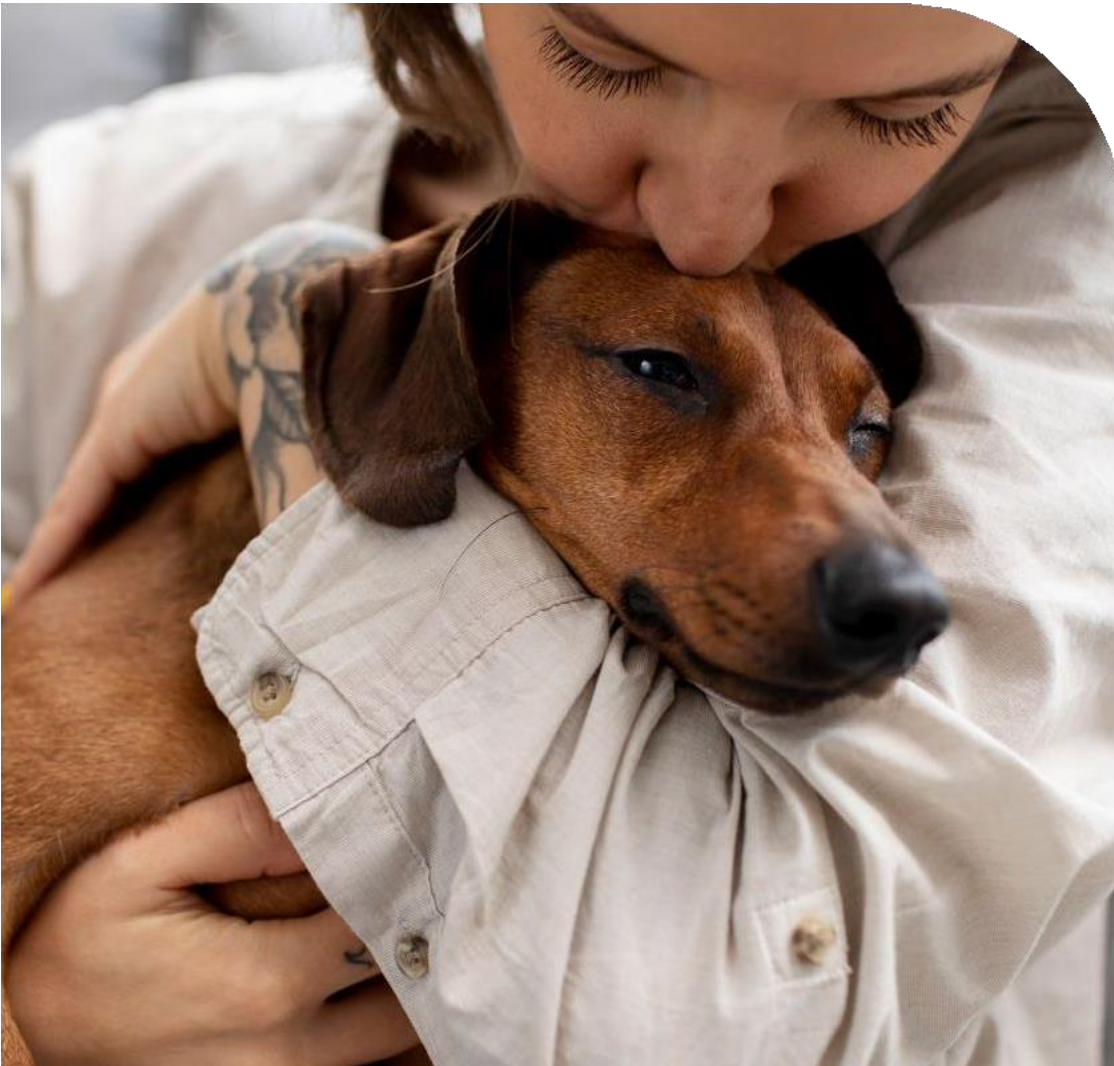
OFFICIAL MEMBER OF NATIONAL STARTUP REGISTRY



Hoolie Foundation is the **first company offering pet insurance programs** in **Greece**.

Our vision is to embed education about animal well-being into people's consciousness, opening new horizons in the industry. We aim to help pet "parents" avoid unpleasant situations and unforeseen expenses.

Our goal is to connect our platform in real-time with insurance companies and veterinary platforms across Europe, Asia, and South America with Greece as an innovation hub..



THE PROBLEM WE SOLVE

In an age of information overload and jam-packed schedules, pet owners are increasingly required to meet the expanding needs of their four-legged friends without guidance, predictability, or financial safety.

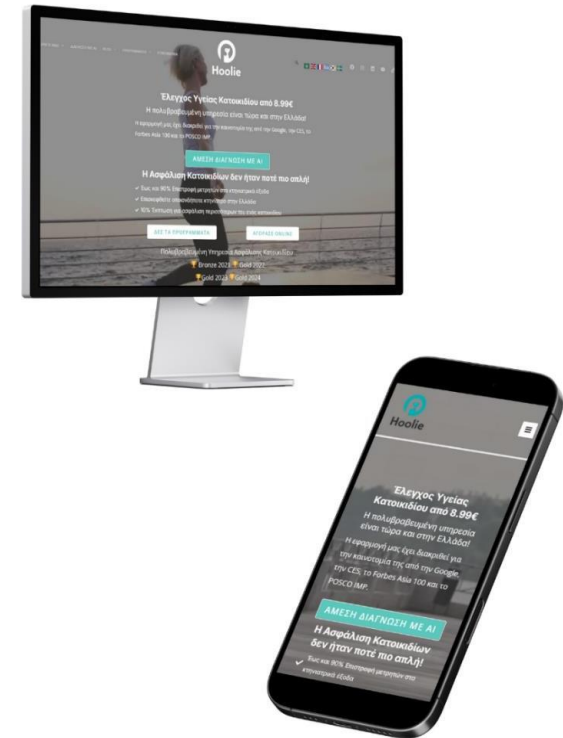
And while they love their animals like family, they face:

1. **Unpredictable** veterinary and medical expenses
2. **Limited access** to reliable healthcare services
3. **Lack of information** about care options
4. **Uncertainty** during emergencies
5. **Online access** to pet care (real-time)
6. **Instant connection** with vets or clinics for better service

OUR SOLUTION

With a customer-centric, digitally mature approach and a scalable business model, Hoolie combines support for pet parents with high-yield potential for investment capital.

- ✓ **Comprehensive Coverage at Low**
CostInsurance for illnesses and accidents tailored to each pet parent's needs.
- ✓ **100% Digital Experience**
From comparing plans to receiving reimbursements — everything is online, fast, and simple.
- ✓ **AI-driven Features**
 - Medical evaluation in 1 minute from a photo/video using Hoolie AI in exclusive partnership with TTcare (No. 1 AI platform in Korea)
 - Accurate breed recognition based on FCI standards
 - 24/7 Virtual Assistant in 21 languages
 - Live tele-vet sessions, available around the clock
- ✓ **Human Touch**
Close to the modern pet parent with personalized solutions and streamlined processes.
- ✓ **Strong Investment Profile**
A scalable model with recurring revenue and differentiation in a fast-growing market.



We offer the widest range of online pet healthcare plans in Greece through www.pet-insurance.gr

HOW WE MAKE A DIFFERENCE

Customized Insurance Plans:

- Freedom to choose any vet or clinic
- Wide network of clinics and veterinarians across Greece
- Innovative coverages
- Flexible payment methods (installments via TBI)

Technological Differentiation & Savings:

- Platform accessible from anywhere in the world, 24/7, 365 days a year
- TTcare AI app for eye, skin, dental, and joint health check-ups
- Remote data usage by veterinarians for more accurate diagnoses
- Digital prescriptions and instant medication delivery
- Real-time reimbursements and a fully digital health file where users can track each claim live



INNOVATIVE SERVICE:

Breed Recognition & Medical
Underwriting via AI

INVESTMENT OPPORTUNITY

Hoolie presents a unique investment opportunity, offering a **fully digital, all-in-one** platform for pet insurance and care.

- A blend of technology, prevention, and daily support.
- Insurance and diagnosis in one platform, with real-time health assessment capabilities.
- Convenience tools for pet parents: medical records, check-up & vaccination reminders.
- AI + Cloud infrastructure for automated operations and easy scalability.
- Recurring revenue and low churn through a subscription model.
- Structured distribution channel.
- Strategic expansion into international markets with Greece as a tech and innovation hub.
- Measurable Results: Retention Rate: 98%
- Claim processing time: 7 days 90% of claims processed through the platform without human intervention

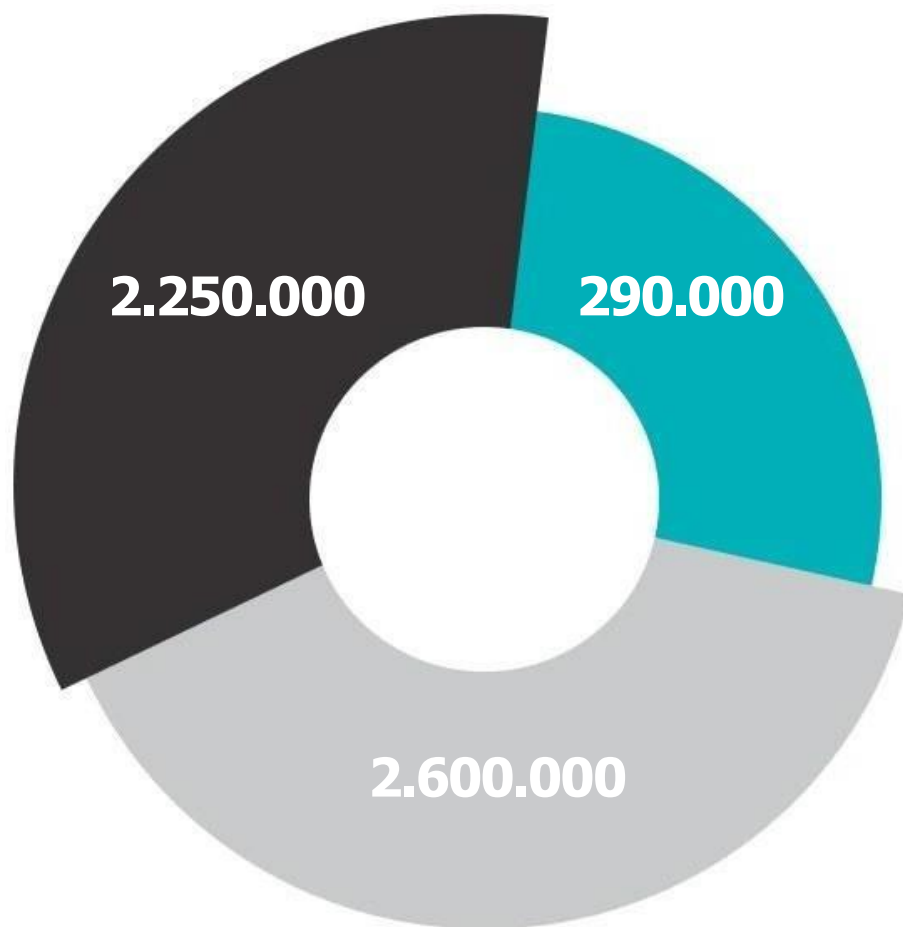
WHO BENEFITS

Pet Parents

- Comprehensive coverage – flexibility for owners in choosing care providers.
- Peace of mind knowing their pet's needs will be covered.
- Eliminates financial uncertainty and reduces travel and financial burden.
- Fast payment of vet bills and seamless handling of expenses.

Veterinarians

- Freedom to recommend the most effective treatments, even if more costly.
- Increased revenue flow and ability to attract a larger, higher-quality clientele.
- Time (and cost) savings through technology-powered rapid diagnostics.
- Additional affiliate partnerships (e.g. with groomers, trainers, pet hotels) for mutual benefit.



MARKET SIZE

- **2,25 Million**
Chipped mixed-breed pets in Greece in 2004
- **290 Thousand**
Chipped purebred pets
- **2,6 Million**
Expected chipped mixed-breed pets by 2030 due to legal requirements

BUSINESS MODEL



1. Pet Insurance

- Annual premium from €113 for cats & €166 for dogs

2. Remote Diagnosis via AI

- From just €8.99 (soon to rise to €14–15)

BUSINESS MODEL

+100K

Insured pets until 2031

4%

Targeting a market of 2.5
million pets

€134

Average net premium per
insured pet

+€6,75

Millions in revenue
expected by 2031
(insurance & AI
diagnosis)

Go-To-Market Strategy



OUR GOAL: Rapid Market Penetration via strategic, high-impact channels:

- **Partnerships with Pet Food Brands & Pet Shops**
Co-branded campaigns & distribution
- **Retail Networks with Pet Products**
Access to a broad consumer base
- **Social Media & Performance Campaigns**
Direct sales via Meta, Google & TikTok
- **Veterinary Networks & Clinics**
Trusted touchpoints & sales hubs
- **Pet Experts & Breeders**
Word-of-mouth from trusted professionals
- **Affiliate Partners**
Scale via referral-based model
- **Ambassadors (Pet Parents)**
Community-driven growth by daily users

COMPETITION

What sets us apart in Greece:



1. **Freedom to choose any veterinarian** – we don't limit our clients to a specific vet network.
2. **Surgical coverage without hospitalization requirement** – unlike other insurers, we cover surgeries done at same-day clinics.
3. **Poisoning coverage** – we cover poisoning incidents (e.g., from bait), which is critically important in Greece.
4. **High age limit** – we insure pets up to 11 years old, compared to competitors who cap at 9.
5. **Broad breed coverage** – we cover most pet breeds with very few exceptions, ensuring true equality in care.

COMPETITION

What sets us apart in Europe:



1. **Farewell Coverage** – Hoolie supports pet parents even in the most difficult moments, offering a donation to an animal welfare organization or an abused animal in memory of the pet, per the owner's request.
2. **Holiday Travel Coverage** – One of the few companies to cover a pet insured with us while accompanying its owner on a vacation within the EU.
3. **Pet Blood Donation Network** – Establishing the first interconnected pet blood donation network in Greece, ensuring access to blood for emergencies — a vital but missing infrastructure.
4. **Newborn Coverage** – The only company to cover newborns of an insured pet for the first 8 weeks, free of charge.

46%

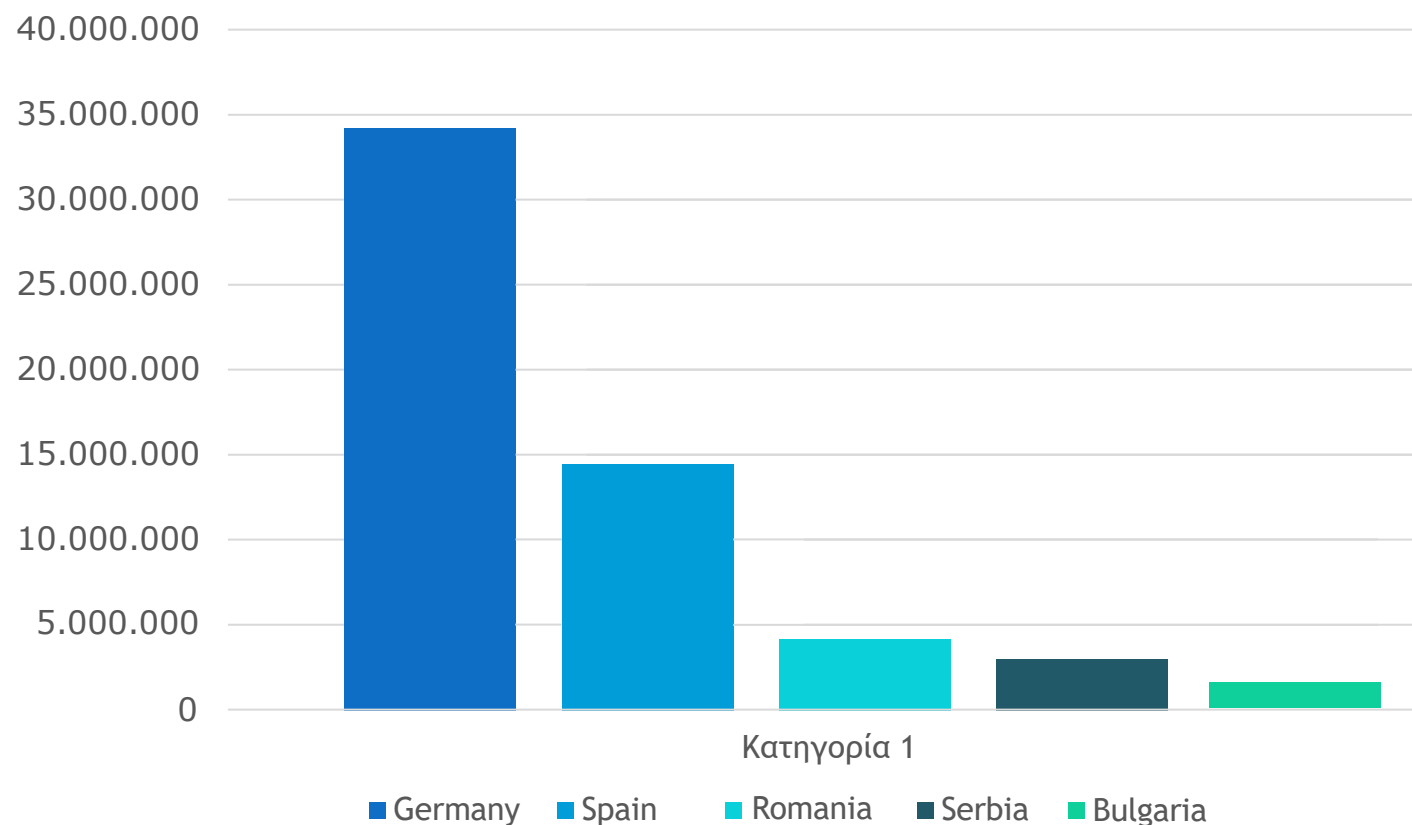
of the population
in these countries
are pet parents



GROWTH OPPORTUNITY IN THE EUROPEAN MARKET

By 2025, exclusive usage rights of the AI diagnosis technology will be acquired for Germany, Spain, Romania, Serbia, and Bulgaria.

Expansion into 4 European countries



GROWTH OPPORTUNITY IN THE EUROPEAN MARKET

+715K

Insured pets in 2031

€220

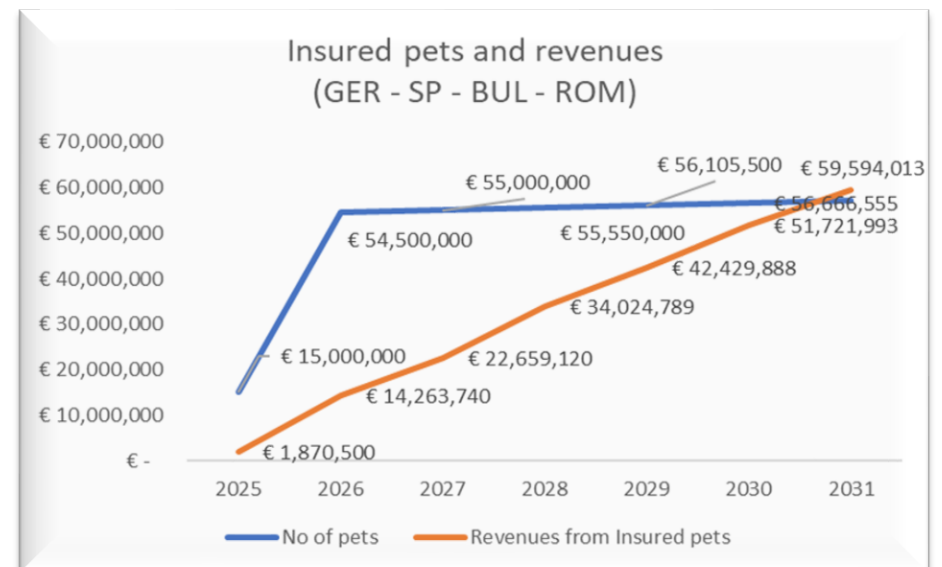
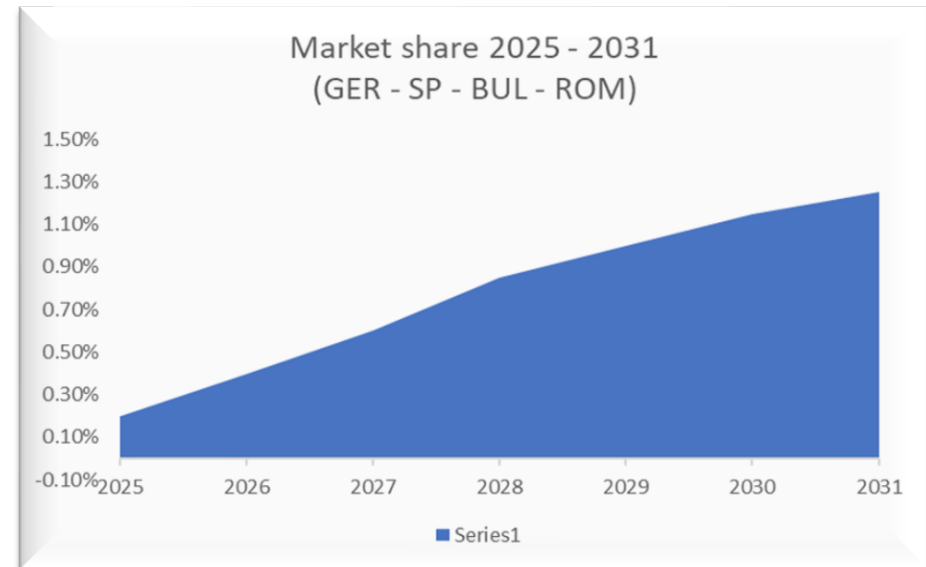
Average Net Premium for insuring a pet

1,3%

Of the 57 Million Pet Market by 2031

+€59,6

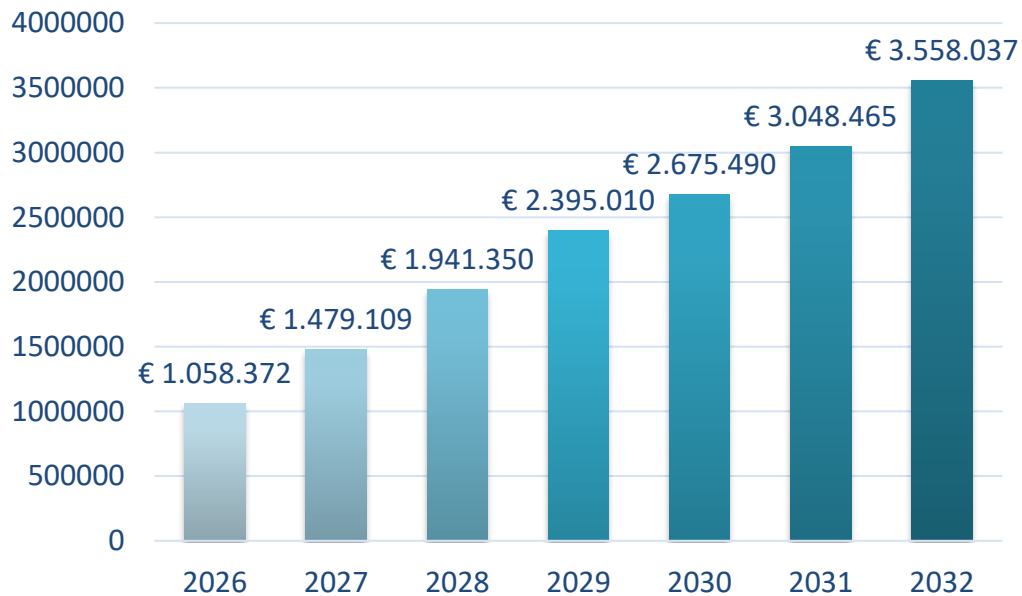
Millions in Revenue by 2031 (from insurance and AI-based diagnosis)



FINANCIAL OVERVIEW



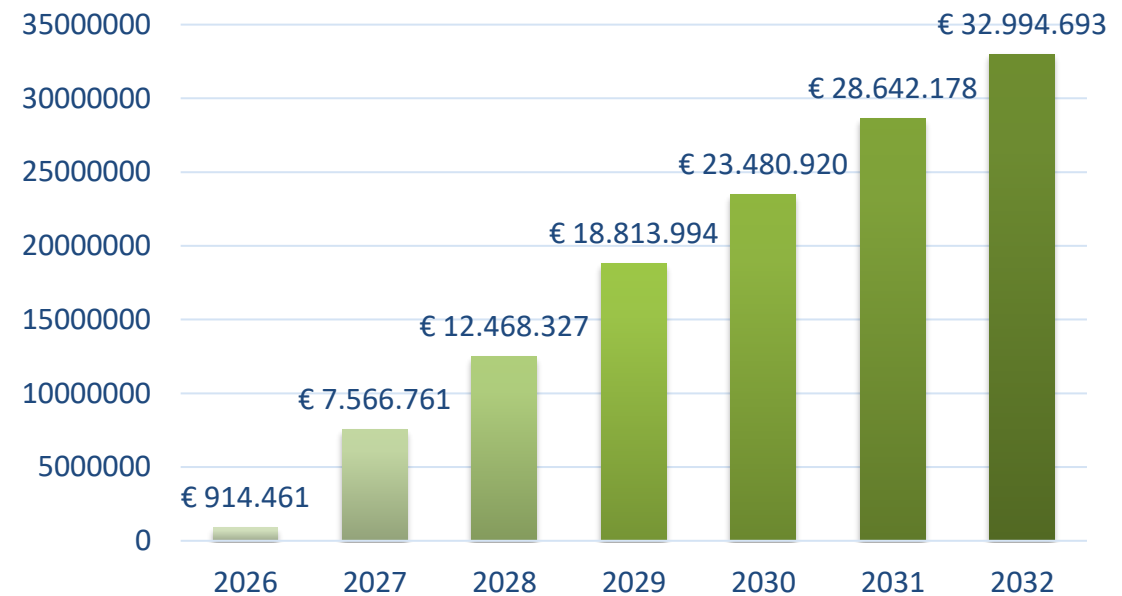
EBITDA GR & CY



- EBITDA over €1 million in 2026 for Greece & Cyprus
- EBITDA will reach €3.5 million by 2032

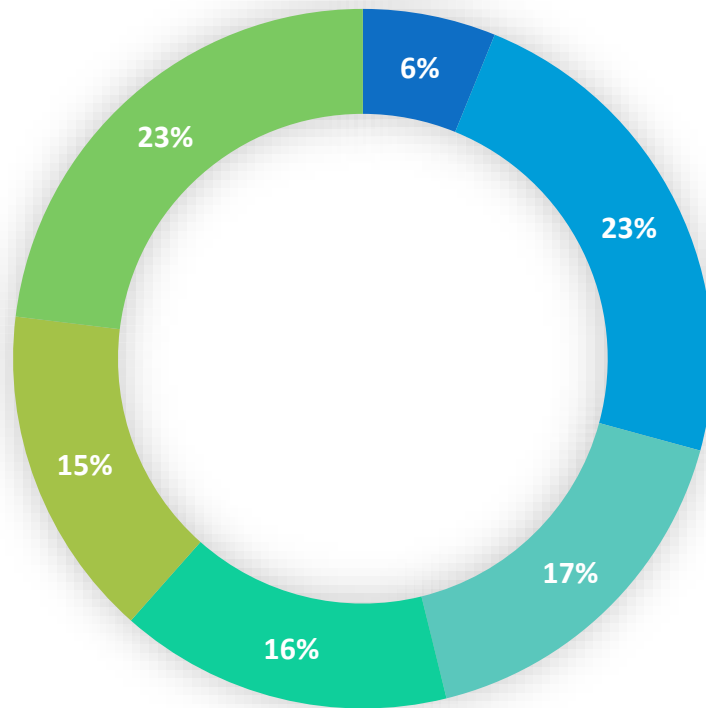


EBITDA GER - SP - ROM - BUL - SER



- Significant EBITDA potential in targeted European markets
- EBITDA is projected to reach €33 million by 2032

FUNDING NEEDS

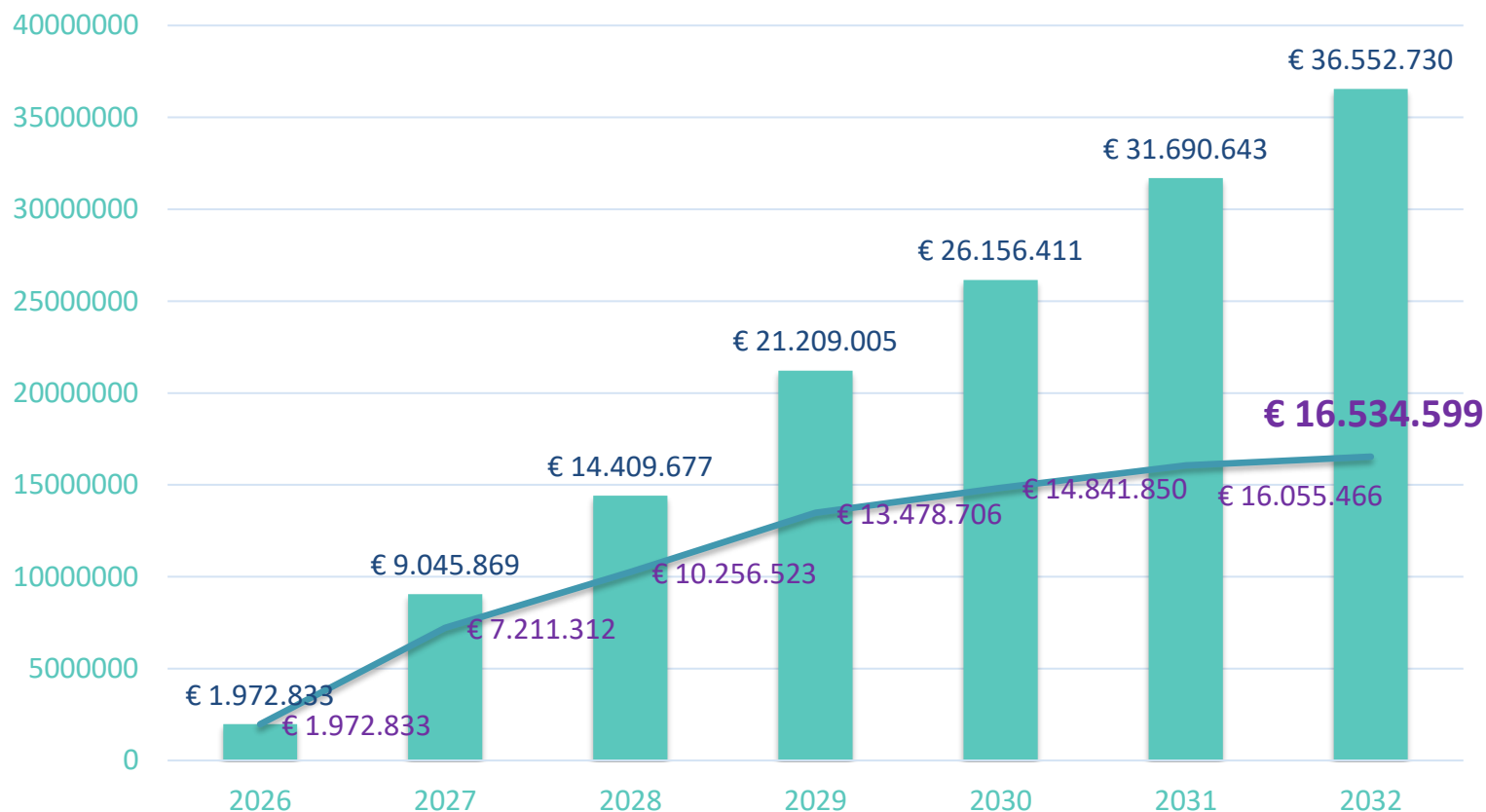


€650
THOUSAND

Funding Requirements to support the
company's growth

- Loyalty fee for GR - CY
- Loyalty fee for GER - SP - ROM - BULG
- FTE cost for 2 employees
- App and IT cost for European countries
- Advertisement cost for European countries
- Marketing, participation in exhibitions, and other marketing related activities

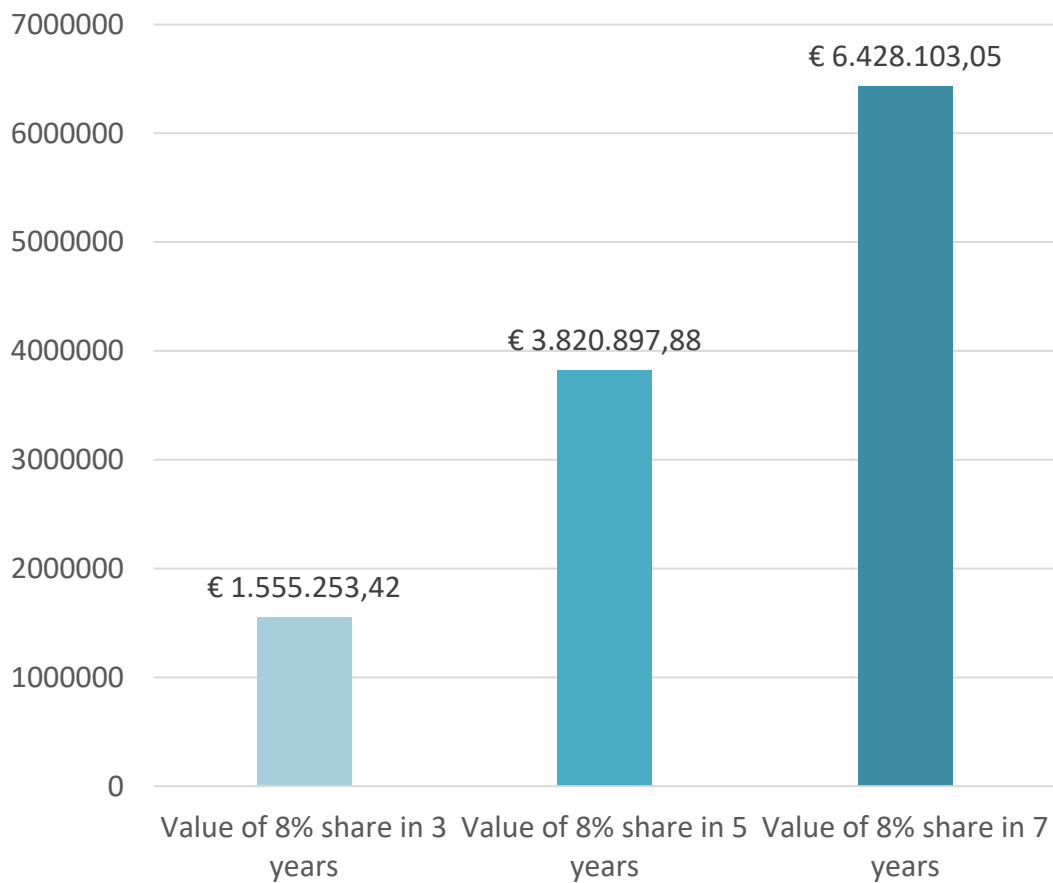
EXPECTED COMPANY EVALUATION



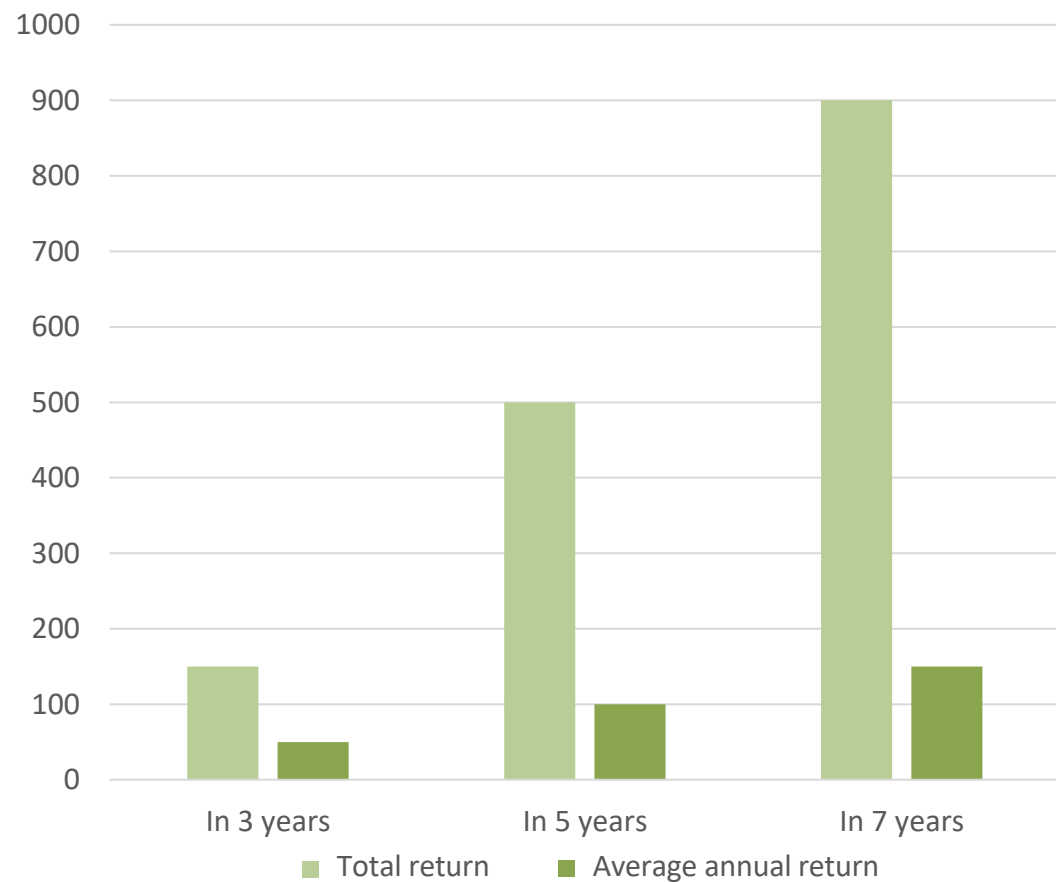
- ✓ Based on **DCF methodology**, with a 12% discount rate:
- ✓ Company valuation **over 7 years** ➡ **€80.35 million**

EXIT STRATEGY

8% OF THE SHARE CAPITAL



% Return for the investor



Innovative Projects

- **Farewell Coverage**

In memory of every pet that passes, Hoolie donates €200–€500 to an approved animal welfare organization. A gesture of honor that transforms loss into hope for other animals.

- **"Help a Rescued Soul" Program**

A portion of our revenue is reinvested into society to support abused or abandoned animals. Active support of NGOs and shelters with transparency and social return.

- **Pet Blood Donation Network**

We are creating the first connected pet blood donation network in Greece, offering immediate access to blood for emergency cases, a vital but missing infrastructure.

- **"Adopt & Cover" Adoption Initiative**

We actively support animal adoption in two ways:

- **Virtual adoption** – Financial support for shelters
- **Physical adoption** – One year of free insurance & diagnostic screening for every new pet parent



AWARDS & ACHIEVEMENTS

Selected Startup by Elevate Greece (2022)

Recognized by the national innovation body for growth potential and tech-forward strategy.

Gold Innovation Award at the Insurance Innovation Awards (2022)

Awarded for the most innovative insurance product of the year in the Greek market.

Gold Innovation Award at the Pet Awards

For 4 consecutive years (2021–2025), recognizing Hoolie as a pioneer in pet insurance for its differentiation and technological leadership.

1st Gold “Pet Friendly Startup” Award at the Startupper Awards (2023 & 2024)

Double recognition for our innovation, customer-centric approach, and pet care commitment.

Exclusive representation of TTcare in Europe (2024)

Strategic collaboration with Korea’s award-winning AI platform for early disease detection in pets, boosting our product edge in Europe.



Insurance Innovation Awards

Gold “Innovative Insurance Product” Award at the 34th Thessaloniki Insurance Conference



Pet Awards

We won at Pet Awards Bronze in 2021, Gold in 2022, 2023, 2024, and 2025 for "Best Pet Insurance Service"



Top Greek Startups 2024

Hoolie Pet Insurance listed among the top Greek startups of 2024 by Startupper MAG



Startupper Awards 2023

Winner of the Pet Friendly category at the Startupper Awards 2023 as a member of Elevate Greece

THE HOOLIE LEADERSHIP TEAM

Konstantinos Fotopoulos – Founder of Hoolie Pet Insurance

Konstantinos Fotopoulos is a pioneer in the insurance industry with over three decades of experience. He began his career in 1993, distinguished himself as a top insurance agent, and in 2012 founded **Daedalus**, Greece's first **Animal Friendly** insurance company. With vision and innovation, he created specialized products, including the country's **first pet insurance**, making his dream a reality.

Daphne Nassiou – Partner at Hoolie

Daphne Nassiou began in 2013 at the **Daedalus Wise** call center and, with persistence, talent, and deep knowledge of the insurance market, became one of the most capable professionals in the field. From car and property insurance to innovative health programs, her expertise is unquestionable. Known for her strategic thinking, humor, and **solution-oriented mindset**, she once insured a major sports event in just 10 minutes over a phone call.

Ioannis Malisovas – Co-founder of Hoolie

Ioannis Malisovas is the **calm force** behind the company's operations. With composure and foresight, he listens, analyzes, and creates **the best solutions**. He has the rare skill of seeing the bigger picture, and his subtle humor helps **manage situations effectively**. If there's a problem, he'll solve it.

WHAT OUR CUSTOMERS SAY



Λορέντζια Κεράλη
2 reviews



★★★★★ 2 years ago

Μια πραγματικά ξεχωριστή ιδέα στον τομέα των ασφαλειών !!! Πλέον η φροντίδα και η ασφάλεια των μικρών μας φίλων πάει σε άλλο επίπεδο κι ευχαριστούμε πολύ όλη την ομάδα που βρίσκεται πίσω από αυτό το καινοτόμο πρόγραμμα !!!



Georgia Moriati
8 reviews



★★★★★ 9 months ago

Εξαιρετική εταιρεία, συνιστώ ανεπιφύλακτα τον κύριο Χαμουργιωτάκη όσον αφορά την ασφάλεια του καλύτερου σου φίλου.

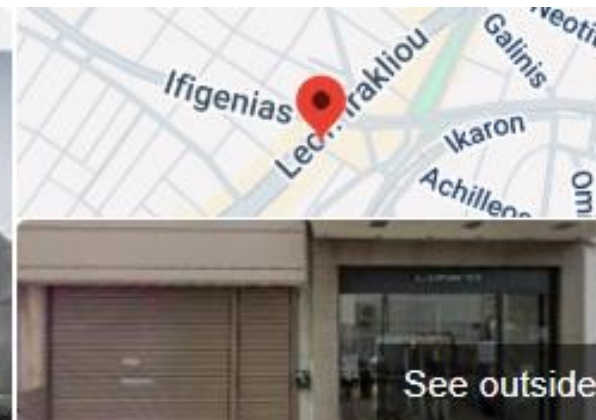
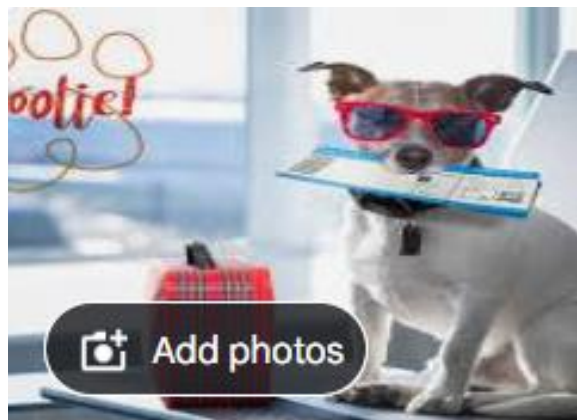


Chris 95
5 reviews · 3 photos



★★★★★ a year ago

Μια αναγκαία υπηρεσία που όσοι έχουν κατοικίδιο θα πρέπει να τη γνωρίζουν!
Μπράβο στα παιδιά για το έργο τους!
Οι τιμές απολύτως λογικές!



Hoolie Pet Insurance

5.0 ★★★★★ 627 reviews ⓘ

Corporate office in Nea Ionia



You manage this Business Profile ⓘ

FINAL IMPACT

Hoolie is creating a positive social footprint, not just as an insurance platform, but as a catalyst for change. It redefines pet insurance through a **preventive, smart, and human-centered approach**, enhancing animal well-being and reducing care costs for guardians. At the same time, it invests in **continuous education** through its app, empowering pet owners and cultivating **relationships of trust, loyalty, and social responsibility** within its community.

OUR TEAM

DAEDALUS

Chief happiness officer

He works hard to make sure everyone is having a good time. As our office dog, Daedalus has many important duties, such as alerting us when visitors arrive and guiding them to the meeting area.

CINDY

Head of product

Cindy acts as a bridge between the client and our team. She's passionate about customers, data, and everything related to our products.

GEORGE CHAMOURGIOTAKIS

Backoffice - Customer Services

He knows the pet insurance terms inside out, being a pet parent himself. He handles companion pet owners' claims with utmost care and professionalism.

SOTIRIOS TAMPAKOPOULOS

Digital Marketing

He's highly skilled in both tech and communication, creating campaigns as effortlessly as he scrolls through his phone checking out his next travel destinations.



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Website

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info@hoolie.gr

Social

Facebook: [Hoolie Pet Insurance](#)

Instagram: [hooliepetinsurance](#)

LinkedIn: [Hoolie Foundation](#)

TikTok: [Hoolie](#)

Μέλος

