

# Pet Insurance

A guide to selecting the best insurance for your pet

## Why Pet Insurance?

Pet owners must be prepared to take on the financial responsibility of maintaining a pet's health and well-being. An unexpected illness or accident can take a toll on your finances. Public demand for optimal pet care has advanced veterinary emergency medical procedures and treatments. This has in turn increased the costs of veterinary care. While medical expenses are often covered for humans through insurance, most pets are not so fortunate. Pet insurance provides a sense of security for pet owners by ensuring that they will have help paying for unexpected veterinary expenses.

## What kind of coverage do I need?

The type of coverage you may need depends on a number of factors:

FACTOR	CONSIDER THIS
<b>Your budget</b>	Are you financially prepared to pay for extensive veterinary care?
<b>Monthly payments &amp; emergency funds</b>	If you are unable to meet large, unexpected veterinary expenses you may wish to purchase a more extensive policy.
<b>Specific breeds</b>	Do you own a breed that is more susceptible to certain illnesses or conditions? Make sure that these conditions are covered by your policy. You may have to pay a higher premium for certain breeds.
<b>Pet's present and past medical history</b>	Many insurance companies will not cover pre-existing or recurring conditions or they may limit the number of claims they will pay for these conditions. e.g., chronic ear infections, garbage eater, car chaser. If this is an adopted pet with no known past medical history you may want a broader coverage policy.
<b>Pet's age</b>	Does the insurance company base their rates on the age of the pet when the policy was started? Does the rate increase as the pet ages?
<b>Life expectancy</b>	Younger pets may be more susceptible to accidents and injury. Older and obese pets may be more subject to certain illnesses.
<b>Where you live</b>	Outdoor pets are more subject to accidents and exposure to disease and parasites. Rural animals are more subject to injury from wild animals. You may want higher coverage for outdoor pets.
<b>Species you wish to insure</b>	Some insurance companies only cover cats and dogs. Make sure the provider you choose covers your type of pet.



## Which Company Offers the Best Policies?

WSVMA does not endorse any one company. Everyone's needs are different. Before you purchase Pet Insurance, research what is available and what best fits your needs and budget. A good website to research is [www.petinsurancereview.com](http://www.petinsurancereview.com).

### Current US Pet Insurance Providers

Insurance Provider	Phone Number	Website
AKC	(866) 725-2747	<a href="http://www.petinsurancepro.com">www.petinsurancepro.com</a>
ASPCA	(866) 861-9092	<a href="http://www.ASPCApetinsurance.com">www.ASPCApetinsurance.com</a>
Embrace	(800) 511-9172	<a href="http://www.embracepetinsurance.com">www.embracepetinsurance.com</a>
Hartville	(800) 799-5852	<a href="http://www.hartvillegroup.com">www.hartvillegroup.com</a>
PetCare	(866) 275-7387	<a href="http://www.petcareinsurance.com">www.petcareinsurance.com</a>
Petfirst Healthcare	(866) 937-7387	<a href="http://www.petfirsthealthcare.com">www.petfirsthealthcare.com</a>
Petplan USA	(866) 467-3875	<a href="http://www.gopetplan.com">www.gopetplan.com</a>
Pets Best	(866) 929-3807	<a href="http://www.petsbest.com">www.petsbest.com</a>
PurinaCare	(877) 878-7462	<a href="http://www.purinacare.com">www.purinacare.com</a>
Trupanion	(800) 569-7913	<a href="http://www.truepanionpetinsurance.com">www.truepanionpetinsurance.com</a>
VPI	(888) 899-4874	<a href="http://www.petinsurance.com">www.petinsurance.com</a>

## Frequently Asked Questions

### What is Co-Insurance?

Co-Insurance is the portion of the costs that you will have to pay. If your policy has a 20 percent co-pay, you would have to pay 20 percent of any total bill.

### What is a Deductible?

A deductible is the predetermined amount that you would be responsible for before the insurance starts to pay. There is a lot of variation between insurers, ranging from \$0 to \$500.00. For some companies you can select the amount of deductible you desire. Deductibles also vary from an annual to per claim.

### Will my Pet be Covered Out of State or Country if on Vacation?

Coverage while you travel varies with the insurer. If this is a concern, be sure to check with the company before you purchase.



## What Kind of Insurance Coverage is Available?

Many companies have a basic plan which covers illness and injury. Within the basic plan, you can often select your desired deductible amount and whether or not you desire their standard plan or a more superior plan, which would cost more but also provides maximum coverage. In addition to the basic plan, most companies offer add on's, such as:

- Pet Wellness – this would cover things like, annual exams, vaccinations, preventative dental care, annual laboratory profiles, sterilizations, etc.
- Cancer Coverage
- Lost Pet Retrieval
- Boarding Fees
- Death Benefit
- Burial/Cremation
- Behavioral Modification Treatment

Some companies include these normal add-on's in their standard policy.

## What Questions Should I Ask the Insurance Provider?

- What kind of illnesses are covered?
- Are pre-existing conditions covered?
- Does the policy cover hereditary/congenital conditions?
- What is the deductible and can I select a higher deductible for a lower premium?
- Do the premiums change as the pet ages or if a claim is made?
- Do you offer any discounts? (e.g., if the pet is microchipped, multiple pets, sterilized)
- Is there a maximum payout per claim, per year, per household or per policy?
- How do I make a claim? Do I have to pay the veterinarian and then submit a claim?
- What kinds of medical treatment/interventions are covered by this plan?
- What is not covered with this plan?
- Is there a waiting period before the policy goes into effect?
- Is there a co-pay?
- What is the insurers past track record? (claims payment, client satisfaction)
- Do you have breeds you will not cover?
- What are the terms of a cancellation if that should occur?
- Are there behaviors that are excluded from payment such as fight injuries?
- Is dental health covered and does it include cleanings?
- How can I access my insurer after hours or while traveling?
- What are the limits of coverage?
- Is euthanasia and cremation covered?