



Do you need pet insurance?

Pet insurance can give you peace of mind knowing you will be financially protected in the event your dog or cat suffers an illness or injury. Many policies will also help with routine and preventative care that are essential to your pet's health. The right insurance can be a lifesaver.

There's no magic formula to tell you if pet health insurance is right for you and your pet. Talk with your veterinarian about it, and research your options.

Some things to consider:

- All charges, including co-pays, deductibles, add-on charges and other fees, should be clearly explained to you so you fully understand the policy and its limitations.
- Find out how the provider defines and handles pre-existing conditions, including any diseases and conditions your pet has now or had in the past before you bought your insurance plan.
- Pet insurance plans are generally reimbursement plans – you pay the bills up front and are reimbursed by the insurance provider. Ask the insurance provider how claims are processed and what the timeframe is for reimbursement. If you're concerned about covering the expenses up front, ask about Care Credit or Scratchpay which may be options that work for you to finance initial costs. It's best to know your options ahead of time so you don't have the added stress of trying to make payment arrangements during an emergency.

Ultimately, it's your decision whether to buy insurance, what coverage to choose, and from what company. There are consumer websites that compare features and costs of pet insurance, and/or offer reviews, and you might find these helpful.



PawlicyAdvisor

We recommend visiting [Pawlicy.com](https://www.pawlicy.com) to compare various policies. Pawlicy Advisor is an independent marketplace for finding the best coverage for your pet at the lowest rate.

We have information on a small selection of insurance companies but do not endorse or recommend any specific policies.