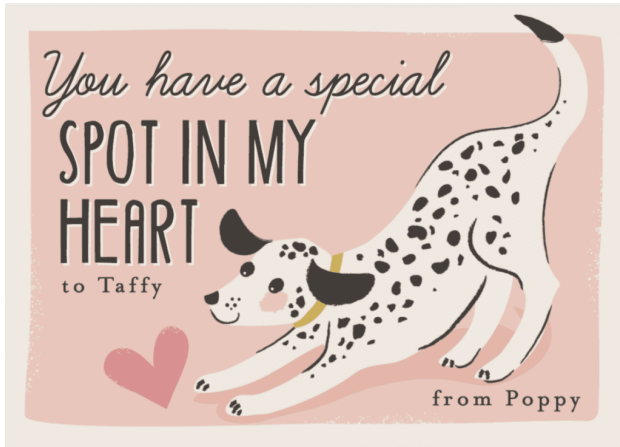


## Pet Insurance 101



If you have a fur baby or pet of any kind, pet insurance will help you avoid getting stuck with a shocking vet bill after an accident, illness or having to put your pet down because you can't afford treatment. Buying it when your pet is young will help you avoid problems with pre-existing condition exclusions.

Pets come in all shapes and sizes, and so do pet insurance policies. Your pet's age, health, and location will impact the cost of a policy.

Your choices relate to deductibles, benefit maximums, and whether the policy pays directly to your vet or reimburses you for a portion of vet bills you pay. To narrow down options, ask your regular veterinarian's office about pet insurance companies they have had good (or bad) experiences with. Here are questions to ask when shopping:

### **Shop and compare coverage not just cost**

- Does your policy cover accidents/injuries and illnesses?
- Does your policy cover pre-surgery exams?
- Does your policy cover hereditary conditions or behavioral issues? (this is typically extra)
- Does your policy cover preventative care?

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The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of [www.uphelp.org](http://www.uphelp.org). United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/buying-tips/pet-insurance-101/> Date: May 20, 2024

- What are examples of preventative care that are covered, excluded?

**Ask about benefit maximums, caps, deductibles and co-pay amounts:**

- Does your policy apply a deductible per incident or per year?
- If my pet's care costs reach the deductible, will you fully reimburse me or do I have a co-pay? (ex. your insurance covers 75% of costs that exceed deductible)
- Is there a cap on per incident reimbursements? (ex. \$15,000 max payout)
- Do you pay my vet directly or do I need to pay the bill then submit it to your company for reimbursement?

**Read the fine print**

- Ask for a sample policy before you purchase. Read the fine print. It's pretty much impossible to buy a pet insurance policy that will cover a pre-existing condition, but it should cover the kinds of conditions that come with aging, such as cataracts, knee injuries, diabetes, and other chronic conditions.
- Aim for free choice of vets and specialists instead of a limited network of specific providers. You want to be able to choose your own vet and specialists.
- Don't buy until you have done your [research](#). Check the [Better Business Bureau \(BBB\)](#) website for complaint stats on popular pet insurers.

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Taffy



Nellie



Doctor of Gallifrey and  
Newt Scamander



Sadie



Poppy



Nyx

