

[Don't Bark UP the Wrong Tree - Pet Insurance Tips](#)



If you are among the 70 + million households in the US that own a dog or cat, you may not have considered pet insurance.

But one emergency visit to your vet can make you rethink that decision.

There are lots of pet insurance plans out there and they are not all the same. As with all insurance, you want to think about your risks, priorities and needs, research plan options, then buy one that fits. The cheapest plan may be attractive but it may also be worthless if it doesn't cover the big expenses you want to be insured for such as emergency visits and surgeries.

For most people, plans that cover routine visits aren't worth buying. They usually have a cap on the amount covered—chances are it will be lower than your actual cost—and high premiums. Routine visits you pay for out of pocket. It's the emergencies you want covered.

Make sure to read the fine print – that's where you see the differences between plans. Look at the exclusions: Does the policy cover congenital or hereditary conditions? Does it cover the vet's exam that leads to that emergency surgery?

The higher your deductible – the less expensive the policy. Decide how much you can pay out of pocket for the unexpected illness (poisoning is very common in cities and the cost can run into the thousands of dollars.)

Go for broad coverage: The policy should cover everything – that includes illnesses, accidents, cancers, catastrophic situations, chronic diseases, advanced testing, medications and hospital stays. Since many hereditary conditions only manifest as the pet gets older, the policy should cover these conditions.

No benefit schedule: This is really important and easy to miss. Avoid a policy that says it covers "reasonable", "usual" or "customary" charges. These are amounts the insurance company sets themselves and they usually bear no resemblance to actual costs vets charge. Look for a policy that pays a high percentage of the actual bill and not some random amount preset by the insurance company.

No per-incident reimbursement caps: This will always be unrealistic.

Wrapping UP:

- Read the exclusions before you buy: no policy will cover a preexisting condition (a good reason to get a policy as soon as you get your pet) 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: you don't want a "network". You want to be able to choose your own vet and, if needed, specialists.
- Don't leave this up to the insurance company. Don't buy until you have done your research: look for things such as complaint history and percentage of unresolved grievances. The Better Business Bureau (BBB) keeps these statistics for the most popular pet insurers.



Enjoy your furry friends and have a Purrfectly Wonderful NEW YEAR!

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