

TOP THINGS TO KNOW ABOUT PET INSURANCE

1. INSURERS DIFFER

All pet insurance is not the same. Some insurance plans cover accidents to your pet, but not illnesses. Some plans have options to include routine and preventative care like flea and tick medicine. Some plans have age limits and restrict coverage on breed specific heredity problems.

2. DON'T JUST LOOK AT THE PRICE

A low price is no bargain if your insurance company denies your pet's claim. Cheaper policies tend to provide less coverage and have more exceptions. Be sure to investigate what is covered and to what extent you will be reimbursed.

3. YOU HAVE TO PAY THE VETERINARY BILL OUT OF YOUR OWN POCKET

With human health insurance, your doctor invoices your insurance company and you may never even see the bill. However, with pet insurance, you have to pay your veterinary bill and then submit your claim to your insurance company for reimbursement. (This is because pet insurance is considered a form of property insurance.) *In some extreme instances with high costs, the vet and insurance company may allow the vet to be reimbursed directly.

4. PRE-EXISTING CONDITIONS ARE NOT COVERED BY ANY COMPANY

Not ever. Think of it this way: if you got into a car accident and then tried to buy auto insurance the next day, do you think it would be fair to expect the insurance company to pay for your accident? This is why it is so important to obtain insurance early before your pet is diagnosed with any chronic conditions or illnesses. Even allergies are considered pre-existing conditions in many instances.

5. IS PET INSURANCE WORTH IT?

Pet insurance protects you from large, unexpected vet bills and helps to spread the cost of vet care out over the year. Wellness plans can also save you money on the cost of care and products that you know you will be buying anyway. If you are the type of owner who does not want to choose between going into debt or not being able to provide care that your pet needs, pet insurance is for you.

WHO WE LIKE AND WHY

(Both of these plans offer free online quotes)

EMBRACE
PET INSURANCE

- Excellent Reviews and FREE TRIAL
- Plans can be created around your budget
- User friendly and easy to read website
- **Options include routine and preventative care**
- Flat rate reimbursement. You get reimbursed what the vet charges, not what the insurance company thinks the services are worth.
- Hereditary and breed specific conditions covered (except pre-existing)
- **Covers exam fees!**
- **Offers a free medical records review so that you know exactly what is covered for your particular pet**

tropanion
Medical insurance for your pet.

- Excellent Reviews and FREE TRIAL
- **One simple plan with optional deductible**
- **Choice of \$0-\$1000 Deductible**
- No per incident or annual limit
- 30 day money back guarantee
- Flat rate reimbursement. You get reimbursed what the vet charges, not what the insurance company thinks the services are worth.
- Hereditary and breed specific conditions covered (except pre-existing)
- **No payout limits**
- **Long standing company (over 30 years)**
- **Lifetime per condition/incident deductible (this means you only pay your deductible once for the LIFETIME of your pet for each separate condition or un-related incident.**

For unbiased reviews and information on all
pet insurance companies, visit
www.petinsurancereview.com