



PET INSURANCE CHECKLIST

APPANASHA PET CLINIC

- Think about what you would like pet insurance to do for you:**
 - Help cover the cost of preventive/annual veterinary care?
 - Provide peace of mind in case of catastrophic injury or illness?

- **Search for a pet insurance company that is stable and that has been around for a few years.**

- **Look for companies with veterinary professionals on staff.**

- **Avoid waiting periods if possible.**

- **Examine cancellation policies. Will the insurance company reimburse you for premiums you paid but were not earned?**

- **Choose a policy with broad coverage and know what is not covered:**
 - Accidents only?
 - Accidents and Illness?
 - Preventive care?

- **Understand pre-existing clauses and what happens upon renewal. Be aware that with some plans, any illness or injury incurred during the previous plan year will become pre-existing upon renewal.**

- **Check to see if any breeds are not covered or if premiums are higher for certain breeds.**

- **Review any age limits for coverage.**

- **If you have more than one pet, look for multiple pet discounts.**

- **Understand how claims are paid and what should be submitted to the insurance company.**

- **Analyze the cost of insurance against your anticipated out-of-pocket expenses during the life of the pet with or without major veterinary care.**

- **Consider what your spending limit would be for catastrophic injury, illness, or chronic health problems.**