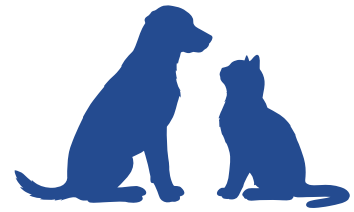


FAQ: PET INSURANCE



What is pet health insurance?

Like any other member of your family, your pet is susceptible to illness and injury. Pet health insurance helps protect you from the financial impact of pet-related care and unexpected incidents.

Pet health insurance functions much like human health insurance policies, typically involving annual premiums, deductibles, co-pays, and caps. It is available for all types of pets, including dogs, cats, rabbits, exotic birds, and more.

Are there different types of pet insurance?

Here are some types of pet insurance for you to consider:

- Basic coverage is the least expensive because it provides the lowest reimbursements for procedures. It will also help pay for accidental injuries, poisonings and illnesses. These policies typically include an annual deductible, and caps on reimbursements.
- Comprehensive coverage is costlier than basic coverage, but offers more generous benefits as it can cover office visits, prescriptions, diagnostic tests, x-rays and lab fees.
- Wellness coverage generally covers “preventive care” like routine visits, flea and heartworm prevention and vaccinations, and spay / neutering surgery. These policies may not cover illnesses or accidents.

What determines the cost of my pet's coverage?

The cost of coverage generally depends on your pet's age, health profile, and the level of care you select. Older pets often cost more to insure, and some insurers impose age restrictions. Policies may exclude pre-existing conditions, and certain breeds that are more susceptible to hereditary issues may not be covered. Some plans offer shorter waiting periods, limited coverage for pre-existing conditions after a set period, and optional add-ons such as inherited or congenital condition coverage.

What should I look out for when shopping for a plan?

Your licensed insurance agent can help you determine what coverage options may best suit your personal circumstance. As with any insurance policy, it's a good idea to get quotes from several companies. Make sure you understand what coverages are included and that you're comparing like policies. If the same agent is procuring the multiple quotes, this professional should be capable of providing an assessment on coverage levels between the insurance companies. Some companies impose waiting periods, exclusions, or have coverage or age limits that you'll need to know to make an informed decision. *Lastly, because premiums will increase with age and health issues, we recommend procuring insurance when your pet is young and healthy.*

How do I file a claim?

Most pet insurance policies require the pet owner to pay the veterinarian directly at the time of treatment. Afterward, the pet owner submits a claim to the insurance company.

Claims typically require:

- A completed claim form
- Veterinary records or treatment notes
- Itemized receipts from the veterinarian

The insurer reviews the claim and reimburses the covered portion of the cost according to the policy's deductible, reimbursement level and coverage limits.

Are veterinarians required to accept pet insurance?

No. Most veterinarians do not bill pet insurance companies directly. Pet owners generally pay the veterinarian first and then seek reimbursement from their insurer.