

Things to watch for:

What is and is Not Covered

Do your own comparisons. Decide what you most need from the plan. Do you need just accident coverage, or do you want coverage on illness as well? Do you want Hereditary/ Breed condition coverage? What surgeries are covered? Are prescriptions covered? Cancer treatment?

Wellness Plans

Most insurances have plans for coverage of routine services/vaccinations for an additional fee. They all vary in what they cover for your dog or cat. Find what work's best for you and your pet.

Enrollment

Most Insurances will have age limits on enrollment. However, some will offer Accident Only coverage for those older pets who do not meet enrollment age guidelines. Of the insurances mentioned here, Pet's Best was the only one found to have no upper age limits for pets and won't reduce or cancel coverage based on your pet's age.

Waiting periods

Insurances will have waiting periods before coverage of accidents or illnesses. They can range from a few days to a month after enrollment. Therefore, it is a good idea to enroll while your pet is relatively healthy. This is also helpful since insurances will not cover pre-existing conditions.

More information:

<http://www.embracepetinsurance.com/>

<https://www.petsbest.com/>

<https://www.petpremium.com/>

<http://trupanion.com/pet-insurance>

<http://vets.petinsurance.com/>

<http://www.aspcapetinsurance.com/>

(Disclaimer: This handout was made from available information on each insurance's website, and is accurate to the best of our knowledge as of February 2015. This handout is being provided as a courtesy, but it is recommended for each individual do their own research on pet insurance providers



Hawk the Clinic Cat
presents:



Choosing the Right
Pet Insurance
for You

<i>What's Covered?</i>	Embrace	Pet's Best	Pet Premium	VPI	ASPCA	Trupanion
Breed Specific/ Hereditary/ Congenital conditions	Yes	Yes	Hereditary in Level 3	Hereditary in Level 3	Level 3 only	Yes
Feline kidney transplant, stem cell therapy	No	Yes	Unknown	Unknown	No	Unknown
Breeding, Pregnancy, whelping	No	Yes	Unknown	Unknown	No	Add on
Alternative therapies (may include Acupuncture, Chiropractic, Physical Therapy, Rehab)	Yes	Yes	Yes Max \$ limit	Unknown	Level 3 only	Add on
Prescription Drug coverage	Yes	Yes	Unknown	Unknown	Yes	Yes
Behavioral conditions/ Pet training	No	Yes	Yes Max \$ limit	Unknown	No	No
Prosthetics	No	Yes	Unknown	Unknown	Unknown	Unknown
Foreign object ingestion	Yes	Yes	1/yr	Yes	Yes	Yes with restrictions
Dental accidents	Yes	Yes	Yes	Yes	Yes	Yes
Dental Preventative	With wellness plan	With wellness plan	With wellness plan	With wellness plan	With wellness plan	No
End of life expenses	No	Yes	Unknown	Unknown	Yes	No
Supplements	With wellness plan	No	No	Unknown	No	Yes
Pre-existing conditions	No	No	No	No	No	No
Preventable conditions	No	No	No	Unknown	Unknown	No
Elective/preventable procedures (declaw, etc)	Gastropexy with wellness plan	No	No	No	No	No
Parasite testing	With wellness plan	With wellness plan	With wellness plan	With wellness plan	Yes	No
Premium cost	\$\$\$-\$\$\$\$	\$\$-\$\$\$	\$-\$\$	\$-\$\$	\$-\$\$	\$-\$\$