

## QUESTIONS TO HELP YOU CHOOSE AN INSURANCE PROVIDER

**You would buy pet insurance for the same reason you buy any type of insurance. You buy it to help pay for large, unexpected or unbudgeted veterinary bills for which you would have trouble paying for out-of-pocket.**

**Asking the right questions is critical to ensure you know what coverage you are getting. All pet insurance companies are NOT the same.**

*\*ask your veterinarian for a recommendation\**

### **Suggested questions to ask insurance provider:**

Policy limits annually for plans offered? Per year, per condition, for the life of the pet?

Deductible types- Per condition, per year, per body part OR per condition & per year? Can you change the deductible from year to year?

Are hereditary & congenital conditions covered? Are there limits to the amount of coverage?

Is there a "usual and customary charges" clause or does the company pay from the invoice?

What are the waiting periods for orthopedic conditions?

Waiting periods for hereditary/congenital conditions?

What are the standard waiting periods after enrolling?

Do you have exclusions by breed?

Can you provide a pre-approval? Timing to receive an answer?

Is this service available 24/7 if life threatening?

Do you offer direct pay reimbursement to the hospital?

Does your veterinarian accept direct reimbursement?

Standard timing of reimbursement after paperwork has been received?

Cancer coverage- policy regarding different cancer from pre-policy to post-policy?

Customer service hours?

24/7? Pre-existing conditions definition?

Dental coverage- illness & (accident) injury or JUST dental accident? Does coverage % change when visiting a specialist or emergency hospital?

Wellness coverage- what does it include? What value does it offer? What happens if I want to raise my annual limits?

Penalties? Does my monthly payment go up every year?

Is there a maximum age for enrollment or coverage?

Is there a service fee to pay monthly or quarterly?

Do you cover supplements, nutraceuticals & prescription drugs?

Is this optional coverage?

Rehab services- chiropractic, acupuncture, hydrotherapy, etc...?

Are there limits to this coverage?

How long have they been in business?

Who is the underwriter? How many years have they been underwriting their policy?