

# Pet Insurance Quick Check

2-Minute Read

## The Checklist

- ✓ **Budget fit:** Could you cover a \$1,500 surprise? If not, a policy may help.
- ✓ **Select your plan type:**
  - Accident-only or
  - Accident + Illness
- ✓ **Reimbursement:**  

- ✓ **Annual limit:** \$5k • \$10k • Unlimited (standard tiers)
- ✓ **Deductible:** \$100-\$500 (higher deductible = lower premium)
- ✓ **Waiting periods:** Note days for accident/illness/orthopedic.
- ✓ **Vet freedom:** Most plans let you see any licensed vet.
- ✓ **Keep records:** Save vaccine records and invoices in one folder.

✓ **Pro tip:** Take a photo of your pet's meds/vaccines and email it to yourself with your pet's name in the subject line.

## Common Gotchas (quick checks)

- ✓ **Bilateral limits:** one side now may affect the other later.
- ✓ **Orthopedic waits:** Knees/hips often have longer waiting periods.
- ✓ **Incident caps:** Know per-incident vs. annual totals.
- ✓ **Exam fees:** Confirm if included.
- ✓ **Dental:** Injury vs. cleaning are handled differently.
- ✓ **Behavioral care:** Sometimes excluded or limited.

## Travel & Add-Ons



- ✓ **Out-of-state care usually okay**
- ✓ **Some plans include 24/7 tele-vet.**
- ✓ **Extras may include lost pet ads/boarding (small benefits).**

## Is It Worth It? Quick Math (examples)

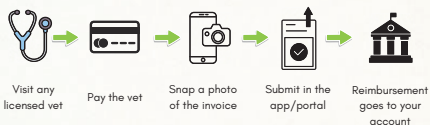
X-Ray	ER visit	ACL surgery
<b>\$300</b>	<b>\$1,200</b>	<b>\$3.5k-\$6k</b>
at 80% you pay	at 80% you pay	at 80% you pay
<b>\$60</b>	<b>\$240</b>	<b>\$700-\$1.2k</b>
(+any deductible)	(+ deductible)	(+ deductible)

Note: Reimbursement applies after meeting your deductible and per the policy's limits.





## Deductible Type (know the difference)

Annual	Per-incident
	
Pay once per year	Pay for each new condition

## Claim Flow (5 steps)



## Ways to Save

			
Multi-pet discount	Pay annually	Choose higher deductible or lower % reimbursement	Bundle wellness only if you'll use it

## Chronic & Recurring Conditions

Ask if chronic issues (allergies, diabetes) are covered next year at renewal.

Check "curable pre-existing" language (coverage after a symptom-free window).

## Baseline Setup (if you want a place to start)

If you couldn't cover \$1,500 today, start with Accident + Illness, 80% reimbursement, \$500 deductible, \$10k annual limit. Adjust from there.



## Enrollment Day Micro-Checklist

- Pet **DOB, breed, weight**
- Vet records** (vaccines, spay/neuter)
- Preferred **payment method**
- Photo of last **invoice** stored on your phone/cloud

Want the full worksheet or a quick sanity check? Message us today.

Contact Us

## Tiny FAQ

- Q: Can I use my own vet?**  
**A:** Usually yes – most plans reimburse after you submit the invoice.
- Q: Pre-existing conditions?**  
**A:** Typically not covered; enrolling earlier helps.
- Q: Is wellness included?**  
**A:** Some plans add wellness; many keep it separate.

