

Obtaining Pet Insurance

When getting a quote for pet insurance, you will mostly likely find that the company requires the following:

- Your zip code.
- Pet's age, gender and breed.
- Whether pets are spayed or neutered
- Any pre-existing conditions.

You really need to read a sample policy fully to understand the differences between policies and coverage. Some policies are more comprehensive than others. Differences to consider:

- Waiting periods before accidents and illnesses are covered.
- Type of exclusions, which vary from policy to policy.

Factors that will be considered when determining your premium:

- Pre-existing conditions.
- The maximum dollar amount for claims per year.
- The amount of annual deductible.
- The percentage of a claim that is covered after your annual deductible is paid. (For example, after you pay your annual deductible, do you want to be reimbursed 80 or 90 percent for each claim?)

Even with all this coverage, you may find that some aspects of treatment may not be covered.

For example:

- Basic wellness care (routine visits and vaccinations, etc.) unless you pay extra for this type of coverage.
- A veterinary hospital's one-time administrative fee.
- Laboratory tests not normally required for a diagnosis in treating accident or illness.
- Chiropractor or acupuncturist – others may do so only if you add a monthly surcharge to monthly premiums.

Most policies only pay the standard fee for your region, so if your vet charges more, you will have to pick up the difference.