



Pet Insurance Checklist:

- Can I use my own veterinarian, or am I restricted to a network?
- When it comes to older pets, are there increased premiums, lowered coverage rates or age limits?
- Is there a cancellation fee?
- If I am unhappy with the policy at any time, are there fees or requirements that must be met to cancel the policy?
- Are pre-existing conditions covered?
- What are the co-payment and/or reimbursement rates?
- What services and treatments are covered? (Emergencies, annual visits, vaccinations, etc.)
- Are there any exclusions?
- Can I add or remove services according to my needs or preferences?
- Is there a trial period? (Most policies offer a 30-day money-back guarantee.)
- Do visits or emergencies require pre-authorization?
- What services are available to me when I am out of town?
- Are any breeds or animal types excluded?
- Does the policy cover pregnancy, spaying or neutering?
- Is there a deductible to meet?
- Is there an annual maximum benefit, and do my claims affect the total?
- Are pets excluded because of their diet, such as raw diets?
- Do I get a discount for multiple pets?
- Do you offer discounts for military members?
- Are annual exams required to keep my coverage?
- Does the company have plenty of positive, unbiased reviews?