



Pet health insurance policies are primarily designed to cover accidents and illnesses. For an added fee, a few companies offer additional coverage for routine vaccinations and other care such as dental cleanings. How much you pay for insurance and what's covered depends on a number of factors including the type of pet you have (cats cost less to insure than dogs), the breed (breeds that are more prone to certain medical conditions cost more to insure), your pet's age (it costs less to insure a young, healthy pet with no pre-existing conditions), and the level of deductible and co-insurance you decide to take on.



### Is it worth getting pet insurance?

It's a question we're asked often. The short answer is: **Yes. Absolutely. The sooner the better and for the life of your pet** – preferably before a health issue is noted in your pet's medical record and subject to exclusion from insurance because it's considered a pre-existing condition.

Nothing speaks to the value of having insurance like personal experience. Just ask our team members about their own pets and the things insurance has covered. Indy's trip to the ER when his stomach twisted and he needed life-saving surgery. Hudson's inflammatory bowel disease that requires lifelong management with diet, medication, and monitoring of bloodwork. Badger's diagnosis of diabetes at 10 years of age (with treatment, she lived another 5 years). Tec's surgeries to fix ruptured knee ligaments at age 4 and 5. Tiggy's workup for unusual weight loss. The list goes on. Young, middle-aged, and older pets, all with multiple health issues, not just one-offs. Meanwhile, clients who've felt the financial sting when an uninsured pet needed immediate or long-term care invariably tell us, "I learned my lesson with my last pet. I've got insurance for this one."

Having insurance is a way of budgeting for your pet's care rather than relying on "wait & see" spending. It allows you to make better decisions based on what's best for your pet rather than on the constraints of your bank account. It can also avoid a heart-wrenching decision to euthanize for something that's expensive to treat but nonetheless treatable. Ultimately, pet insurance gives you peace of mind that your pet is protected wherever he/she happens to be (home or away from home) and wherever he/she needs to go for care (general practice or emergency/referral) when the need arises.



### Which company do you recommend?

We evaluate pet insurance regularly and have experience with many providers. The two we know the best and highly recommend are **Pets Plus Us** ([petsplusus.com](https://petsplusus.com)) and **Trupanion** ([trupanion.com](https://trupanion.com)). Trupanion offers a **free trial**. There's no catch or downside to signing up for it (quite the opposite); we can help with signing up if you're interested.

**Most of our own pets are covered by Pets Plus Us.** While it takes a little longer (2-4 weeks) to be reimbursed, Pets Plus Us covers more (e.g., doctor exams/consults and HST which add up in a hurry) and has fewer restrictions than Trupanion. Costco members also receive a discount with Pets Plus Us. A benefit of Trupanion coverage is that claims can be submitted from and paid directly to a hospital that has Vet Direct Pay™. SOVH has it, but emergency/referral and other hospitals may not. In that case, you pay the hospital, then submit your claim for reimbursement, which takes 1-5 days.

To learn more about pet insurance and compare policies, we encourage you to visit [petinsuranceinfo.com](https://petinsuranceinfo.com).

Note: We recommend coverage for accidents and illnesses, not just accidents. While accidents (e.g., a pet hit by car) can result in significant costs, illnesses are more common and add up over the life of a pet.

