Pet Insurance

Have you thought about protecting your pets by purchasing pet insurance? What is pet insurance? Several insurers offer coverage that can help pay for veterinary services and costs associated with treatment.

According to a 2021 survey by American Pet Products Association, approximately 90.5 million families own at least one pet.

Most insurers offer coverage for dogs and cats, however, always check with the insurer to see if there is coverage for other animals.

Comparing Premiums could save you money. Ask how they determine premiums. Typically, they are based on age, animal and type of coverage.

Typically, only two types of coverages are available through insurers selling pet insurance:
Accident only & Accident and Illness.

Some things to consider when comparing policies:

- Do they offer multiple pet discounts? Discounts for military, Spay/ Neuter, or claim free pets?

- Can I keep my current vet?

- Is there a deductible or coinsurance?

- What isn't covered? Dental? Preexisting conditions?

- Will premiums be increased after a claim?

- Is there a waiting period before full policy coverage can begin?

- Are costs covered up front, or through reimbursement?

- Is there a breed or age limit for coverage?

- Are certain medications covered for new or existing conditions?

- Are claims covered annually or by incident?

Pet owners love their pets because of the love and companionship that they provide. However, when a pet becomes sick or injured, vet costs can be overwhelming. Purchasing pet insurance is one of the methods people can use to reduce the cost of major vet bills.

The Division of Insurance encourages families to contact an agent or brokers office to dig up more information about these policies.