



**“A way to support  
and provide better  
care for pets”**

**What it is  
What it does  
How it works**

# IMPORTANT CONSIDERATIONS

- Life expectancy for most pets is 12 – 15 years<sup>1</sup>
- 1/3 of pets require emergency medical treatment each year<sup>2</sup>
- Pets are considered tangible personal property, similar to a house, a car, a boat, or a computer.<sup>3</sup>
- Veterinary care costs have risen as pet parents demand more comprehensive medical care for their animals<sup>4</sup>
- Veterinary medical supplies, equipment, and operating costs have increased along with our other household expenses<sup>5</sup>

**Pet insurance is a solution to affordably manage and be prepared for the lifetime costs of caring for pets.**

# 3 CATEGORIES OF PET INSURANCE COVERAGES

## ACCIDENT ONLY

**Things that  
happen to a pet**

### Examples

Car accident  
Broken leg or toe  
Injuries from fight/attack  
Poison ingestion

## ILLNESS + ACCIDENT

**Issues from  
systemic  
diseases or  
disorders**

### Examples

Osteoarthritis  
Diabetes  
Allergic condition  
Screening test

## WELLNESS

**Health  
Maintenance**

### Examples

Vaccines  
Heartworm, Flea, Tick  
Wormer  
Oral care/dental

# FACTORS THAT AFFECT PREMIUM COSTS

Deductibles – \$\$\$ paid out-of-pocket before insurance pays

- Option 1: Annual – total out-of-pocket costs for the year
  - Predictable total annual cost (e.g. monthly premium + deductible)
- Option 2: Per event or condition – considered less predictable if more than one event happens in a year
- Limits: 4 main categories to choose from: Annual limit; per-incident limit; lifetime limit; per-condition limits

Pre-existing conditions – generally, any illness, injury, or symptom the pet experienced before the policy's start date or during the waiting period. (Curable pre-existing conditions or incurable pre-existing conditions may be covered with adjusted waiting periods or symptom-free periods)

# SUMMARY

## PRIMARY CONSIDERATIONS WHEN CHOOSING OR EVALUATING A PET INSURANCE PLAN

- Every pet is at risk of experiencing an accident or illness during their lifetime
- Monthly premium cost
- Deductibles – deductible amount impacts the monthly premium.
  - Note: Deductibles applied based on individual plan
- Limits – consider breed tendencies when reviewing limits
- Plan type . . . wellness benefits included Y/N?

**[\\*Footnotes: click here](#)**

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