

Questions to Consider When Purchasing Pet Insurance

When deciding whether to purchase coverage, there are several considerations that that should go into your decision besides the cost of the coverage. You should ask any insurer that provides you with a quote for coverage to also provide you with the information you need to make an informed decision.

Questions to consider may include:

- ❶ Does the coverage offered have exclusion for preexisting conditions? If so, the insurer will likely not pay for treatment for any condition for which the pet owner has received medical advice or the pet has received treatment prior to enrollment in a new pet insurance policy.
- ❷ Is there a waiting or affiliation period, which means the period of time specified in a pet insurance policy which must pass before some or all of the coverage in the policy can begin? If so, any costs for treatment provided before the end of the waiting period will not be covered by the policy.
- ❸ Does the coverage exclude costs for treatment of a hereditary disorder, which means an abnormality that is genetically transmitted from parent to offspring and may cause illness or disease? If your pet has a hereditary disorder, such as a hip dysplasia, the insurer will not pay for treatment related to that disorder.
- ❹ Does the coverage exclude costs for a congenital anomaly or disorder, which means a condition that is present from birth, whether inherited or caused by the environment, and which may cause or otherwise contribute to illness or disease? If your pet has a health issued identified as a congenital anomaly or disorder the insurer will not pay for treatment related to that disorder.
- ❺ Is there a deductible or coinsurance clause that causes any claim reimbursement to be reduced by a set amount? Your veterinarian will expect you to pay the amount of any deductible or coinsurance percentage.
- ❻ Is there an annual or lifetime policy limit that will cap the amount that will be paid for veterinary services? If so you need to consider whether the coverage is a reasonable investment in terms of premium paid versus total benefit available.
- ❼ Will the renewal premium be increased if a claim is made? If so, you might want to know what is the amount of increase that takes place.
- ❽ Is there a basis for reimbursement or formula for payment for veterinary services other than the actual amount of the billed services? Examples include claims payments based upon a standardized schedule of costs or a schedule of "usual and customary" charges in the industry for the services provided. Your veterinarian will expect you to pay the balance of any billed amount not paid by the insurer.

Translate this page with **Google Translate**

[Privacy Policy](#)

[ADA Compliance](#)

[Site Map](#)

[Career Opportunities](#)

[Internships](#)

[Free Document Readers](#)

[Scheduled Site Maintenance](#)

Copyright © California Department of Insurance