

# 20 questions to help you choose a pet insurance provider

It can be tough to sift through the legal jargon included in many pet insurance informational packets. After you do some research online and find a few companies you might like to work with, it's time to dig a little deeper. Use this list of questions to find the level of care that's just right for you and your pet.

**1.** Is the company licensed in your state? Which of their policies are available in your state?

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**2.** Does the company have a good reputation? What do the Better Business Bureau or other independent organizations have to say about it? How long has the company been around?

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**3.** Are the policies and information provided reasonably easy to understand? Are the people you talk to knowledgeable and helpful?

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**4.** Does the company offer customer service during reasonable hours?

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**5.** Can you see any veterinarian you want?

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**6.** Have premiums increased over the past few years? If so, by how much?

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**7.** What happens to coverage and premiums as your pet gets older?

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**8.** Are there any reasons you wouldn't be able to renew your policy?

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**9.** What type of coverage and co-insurance does the policy require?

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**10.** Is there a "usual and customary charges" clause? How are those limits determined?

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**11.** What kinds of care are excluded or limited? Are congenital or hereditary diseases covered? What about cancer? Is dental care covered?

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**12.** Are conditions diagnosed within one year excluded as preexisting conditions the next?

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**13.** Are benefits available for wellness or preventive care for your pet?

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**14.** Can you choose a deductible? Can you change the deductible from year to year? Is the deductible annual or is it applied to each medical incident?

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**15.** Are the waiting periods before coverage begins reasonable?

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**16.** Is there a maximum age for enrollment?

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**17.** Are there limits per incident, per year, per lifetime, or per body system? What are those limits?

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**18.** Is a physical examination required for enrollment or renewal?

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**19.** How quickly are claims processed and paid?

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**20.** Are there any billing fees or discounts?

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