

What is Pet Insurance?

Our pets are part of the family, and we want to keep them healthy, happy, and safe. But sometimes it's impossible to protect them from an accident or illness, and with the rising cost of veterinary care, bills can quickly add up. Many pet parents are not in a position to cover these unexpected costs—that's where pet insurance comes in.

Pet insurance is for those unexpected mishaps, catastrophes and illnesses that you just can't plan for—like when [the dog accidentally eats something he shouldn't](#). Bottom line: if you have pet insurance, you don't have to make a hard choice between the best care for your pet and your finances.

What's Covered?

Different companies offer different types of coverage. Some variables to watch out for:

- **Deductible**—The amount you're responsible for before benefits kick in. Deductibles can be annual or per incident (annual is usually recommended).
- **Reimbursement Level**—The percentage of the remaining cost (after the deductible) you can expect the insurance company to cover. You can typically choose from 70%, 80%, or 90% reimbursement levels, with higher reimbursement levels resulting in a more expensive monthly premium.
- **Limits on Benefits**—Look for companies that have no annual or lifetime limits on the dollar amount they will pay to cover your vet bills. If your pet suffers a serious injury or illness you'll be glad your coverage doesn't have a cap.
- **Coverage Exclusions**—Look for companies that cover all accidents and illnesses, including genetic and hereditary conditions, and do not exclude conditions based on breed.

What's Not Covered:

It is important to note that **no policy covers pre-existing conditions** (so don't wait until your pet has an unexpected trip to the vet to consider pet insurance). Most policies don't cover wellness care either (those annual vet exams and necessary vaccines); some companies do offer wellness coverage, but the cost can just as much or more than paying the vet directly for those services. For most, pet insurance is most effective for unexpected accidents and illnesses.

What to Look For:

- **A policy that allows you to use any vet.** Pet insurance differs from human health insurance in that you typically you pay the vet directly and get reimbursed by the insurance company.
- **Pet insurance that reimburses you based on the actual vet bill**, as opposed to a benefit schedule.
- **An easy claims process.** Look for apps and online claims processes — avoid physical forms.

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