

PET INSURANCE



A GUIDE TO INSURING YOUR FURRY FRIENDS



UNDERSTANDING PET INSURANCE

Introduction

Welcome to the world of pet parenting! Your furry friend is not just a pet, but a much loved member of your family. As such, their health and well-being are likely a top priority for you! That sudden limp, random throwing up, an unfortunate visit to the dog park, ingesting something concerning, these events can strike fear in the pet lovers heart! I know it does for me! Pet Insurance can help! This eBook is aimed at helping you learn a bit about pet insurance - it is basically health insurance for your pets! We hope to guide you through understanding the key elements of a pet insurance policy and why it's a vital investment for your loyal friend's long-term health.

As you learn about pet insurance, we hope you'll enjoy meeting some of our very own "PNW Pets" along the way!

Contents

- Understanding Pet Insurance
- Key Elements of Pet Insurance
- Pet Insurance v. CareCredit
- How to get started



UNDERSTANDING PET INSURANCE

Pet insurance is a financial product designed to help pet owners manage the cost of veterinary care for their pets. Here are some basics:

- **Coverage:** Pet insurance typically covers veterinary expenses related to accidents, illnesses, and sometimes routine care such as vaccinations and annual check-ups. The specific coverage can vary depending on the plan you choose.
- **Premiums:** Pet owners pay a monthly or annual premium to maintain coverage for their pets. Premiums can vary based on factors such as the pet's age, breed, location, and the level of coverage selected.
- **Deductibles:** Similar to human health insurance, pet insurance often involves a deductible, which is the amount the pet owner must pay out of pocket before the insurance coverage kicks in. Deductibles can be per incident, per year, or per condition, depending on the policy.
- **Reimbursement:** After paying for veterinary care out of pocket, pet owners can submit a claim to the insurance provider for reimbursement. The reimbursement amount is typically a percentage of the covered expenses, minus any deductible.



PET DAYS = BEST DAYS



UNDERSTANDING PET INSURANCE

- **Exclusions and Limits:** It's important to understand that not all veterinary expenses may be covered by pet insurance. Common exclusions include pre-existing conditions, hereditary conditions, elective procedures, and certain treatments. Policies may also have limits on coverage amounts or specific conditions.
- **Enrollment:** Generally, this is an easy to follow online process or you can often call for assistance as well. Many insurance plans do have waiting periods before coverage becomes effective. Some providers also offer discounts for enrolling multiple pets - these discounts are generally pretty good!

[Click here to get pricing information](#)

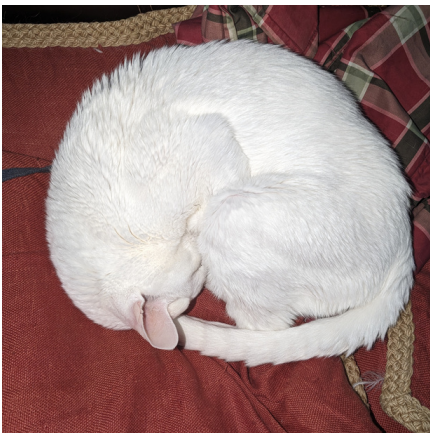
Overall, pet insurance can provide peace of mind by helping to cover unexpected veterinary expenses and ensuring that pets can receive the care they need without financial strain on their owners.



KEY ELEMENTS OF PET COVERAGE

- **Wellness:** Depending on the carrier, many policies offer this coverage. It is a part of the “a la carte” plan where you may choose to have coverage. While every plan differs and you would need to learn the specifics - generally, this is going to be coverage for regular check ups and “wellness” type appointments and expenses.
- **Accident:** Oh the many unexpected things our pets do and get into - this coverage is typically going to come into play for those things. Be mindful of what your carrier will call an accident vs. illness! Always safest to ask questions!
- **Illness:** Just like humans, the unexpected illnesses that befall our pet friends. Check the policy for specifics and don't forget to be mindful of pre-existing conditions. Pets have them too!

[Click here to get pricing information](#)



LET'S TAKE A BREAK FOR SOME STORY TIME....

One morning we awoke to find that one of our dogs, Livvy, was simply not acting right. She seemed sore and lethargic. After waiting what we viewed to be a reasonable amount of time we determined it was necessary to take her to the vet.

There was a long investigative process that spanned a couple of weeks or so, and then we were told she had a very significant blood disease.

This became expensive and difficult to manage through the remainder of her life. However, our pet insurance paid out -- well I honestly don't know in total but I know that in 2 different years we hit the limit of that policy which was \$10,000 per year!!

I can't imagine what choices we would have been forced to make if we didn't have it. Thankfully, we had pet insurance for her from the time she was fairly young and so when this terrible disease popped up in her life, we were able to lean on the pet insurance and keep her with us for many more years to come.



CARECREDIT OR PET INSURANCE?

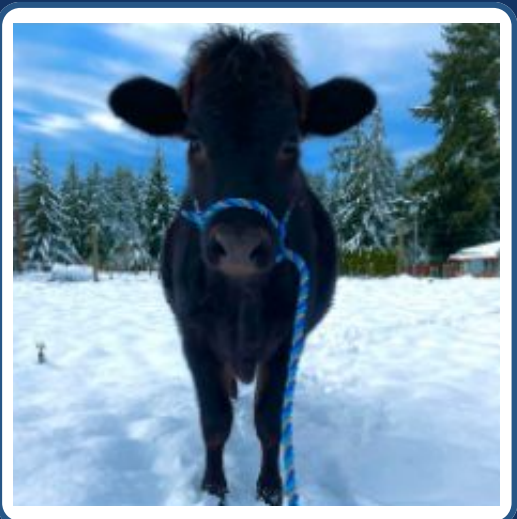
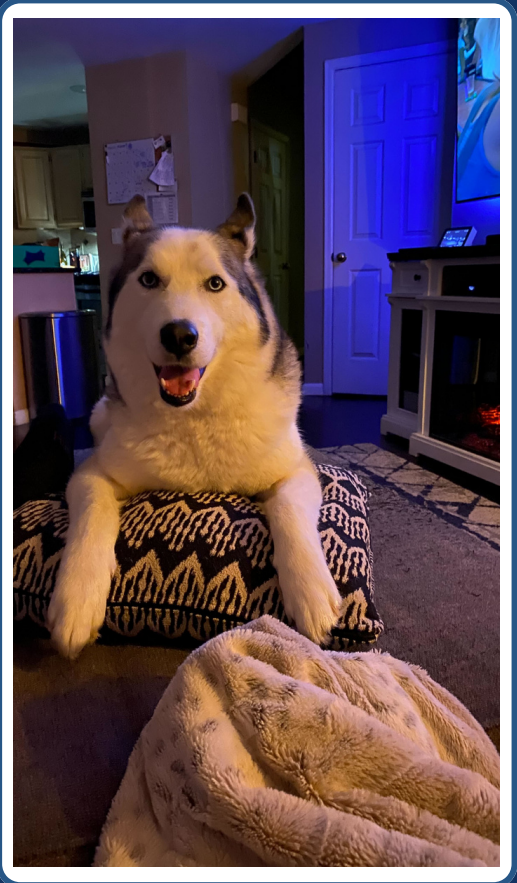
Let's talk about these options;

CareCredit is a provider that offers (often on the spot) loans for Veterinary care, among other things as well.

My understanding is like any loan you fill out a credit application, if approved a payment plan with interest is set up to pay the expense back. It has saved many pets over the years when families are at the vet facing unexpected expense and circumstance I am sure!

Pet Insurance is a planned approach to the unexpected. It is not a loan, there isn't interest but yet if you never use you will not get the money back. However, it does not affect your credit and can be an amazing resource to lean on when the expected happens. Just like your home insurance really - you don't need it - until you do! As always, policies vary so be sure to check the details of yours!





WHAT TO DO NOW?

Thankfully, It's pretty easy!

- [Click here to start the online process](#)
- Call us during business hours and we can help!
253-5527-6261
- [Submit a contact request to us and we'll reach out to you](#)



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