



At Kitsap Veterinary Hospital we feel Pet Insurance is an important part of owning a pet, and can make the difference between life and death. We never want to think about it, but we have to be prepared for the unexpected. Unprepared owners could be forced to put their pet down simply because they cannot afford the medical costs. Pets escape out the door, or they can eat things they shouldn't, accidents can happen at anytime.

Today not only are humans living longer and healthier lives, but our pets are too. Pricey technology that prolongs human lives can also be used for pets. This can include everyday technologies such as MRI, ultrasound, blood transfusions, radiation therapy, and chemotherapy.

Taking care of our pets involves more than just being the companion, feeding, and grooming them. It also involves being there for them financially when a critical health decision needs to be made. If your pet has health insurance you lessen the financial burden.

There are different types of insurance coverage available. Many companies have a basic plan that covers injury and illness. In addition to the basic plan, most companies offer add-on's such as:

- Pet wellness: this covers things such as annual exams, vaccinations, preventative dental care, annual lab profiles, sterilizations, etc.
- Cancer coverage
- Lost pet retrieval
- Boarding fees
- Death benefit
- Burial/cremation
- Behavior modification treatment

The four different pet insurance policies we recommend are, Pets Best, Petsfirst, Trupanion, and pet plan. When comparing plans here are some questions to ask:

- Can you use any veterinarian?
- Does the policy cover your particular pet's needs?
- What are the policies conditions or exclusions?
- Do they offer discounts (ex: if pet is microchipped, multiple pets, sterilized)?
- Does the plan cover any congenital or pre-existing conditions?
- What is the waiting period before the policy goes into effect?
- What kind of illnesses are covered?
- Do the premiums change as the pet ages or if a claim is made?
- Is there a maximum payout per claim, per year, per household, or per policy?
- What is not covered in this plan?
- Is dental health covered and does it include cleanings?
- Are there behaviors excluded from payment such as fight injuries?

Another great source for information on pet insurance is:

www.pet-insurance-information.com