



PET INSURANCE MISCONCEPTIONS



"My pet is young. He's not likely to get sick."

Just like curious toddlers, puppies and kittens are at a high risk of illness and injury during their first year of life.

If you choose not to insure your pet while they are young, and they develop a medical condition while uninsured, that condition may not be covered on any policy you choose to buy in the future.

"My pet is always inside."

Indoor pets, just like outdoor pets, get injured and sick. Serious illnesses, like cancer, kidney, or thyroid disease, don't care where your pet lives.

Bolting through an open door onto the street and getting hit by a car is possible. So is jumping off the couch and tearing a ligament or eating foods like chocolate or xylitol-containing gum that can be toxic to pets. Insurance is for the unexpected.



"Pet insurance costs more than treatment."

It might, but it might not. If your pet is healthy, or only has minor issues, pet insurance may cost more than the treatment (in a given policy period).

In the event of a serious injury or illness requiring intensive care and extended hospital stays, pet insurance prevents high out-of-pocket expenses that may force you to make difficult decisions.

"I never seem to be able to use it."

If your pet's health is good while you have pet insurance, that's a good thing. Pet insurance is not intended to save you money at the veterinary clinic. It's there to prevent a financial loss from an expensive accident or illness.

If you've had pet insurance claims that weren't paid, there are several legitimate reasons why. The amount claimed may be below the deductible limit, or the claim was for a pre-existing condition and not covered by the policy.

