

A SIMPLE GUIDE TO

PET INSURANCE



INSURANCE PROVIDER	MONTHLY COST	DEDUCTIBLE	PERCENTAGE OF COST COVERED	HEREDITARY CONDITIONS	DENTAL CARE	ACCIDENTS	ILLNESS	WELLNESS	ALTERNATIVE THERAPY	OTHER
24PetWatch 866-275-7387; www.24petwatch.com/ petinsurance	\$27.50	\$100	90%		Yes	Up to \$2,500 per year	All illness, up to \$2,500 per year			\$30,000 lifetime maximum coverage
ASPCA Pet Insurance 866-204-6764; www.aspcapetinsurance.com	\$32.32	\$100	90%	Covered (\$1,250 over cat's life)	No		\$5,000 per year		Up to \$150/year	Behavioral treatments covered
Embrace Pet Insurance 800-511-9172; www.embracepetinsurance.com	\$36.67	\$100	90%		No	Up to \$5,000 per year	Up to \$5,000 per year			Prescription drug coverage available with fee
Healthy Paws 800-453-4054; www.healthypaws petinsurance.com	\$25.79	\$100	High, but based on actual vet bills	Covered, if no preexisting conditions exist	No	Unlimited lifetime benefits; no caps on claims	Unlimited lifetime benefits; no caps on claims	No; office visits not covered		Spay/neuter coverage
Petfirst Healthcare 855-270-7387; www.petfirst healthcare.com	\$28.95	\$100	90%	No hereditary conditions	No	\$7,500 accident limit/year	\$7,500 limit/year (in combination with accidents)	Preventative care covered		No policies for cats past 9 years old
Petplan USA 866-467-3875; www.gopetplan.com	\$32.42	\$100	90%	Chronic conditions covered	Yes	\$20,000 annual coverage	\$20,000 annual coverage	Annual wellness exam covered		Imaging covered, cancer treatment, prescription medications
Pets Best Insurance 877-738-7237; www.petsbest.com	\$49.07	\$100	90%	No hereditary conditions	Up to \$100	\$7,000 per incident	\$7,000 per incident	Annual exam covered	Yes	Spay/neuter covered; prescription medications covered; imaging covered
Protect Your Bubble 855-792-7387; http://us.protect yourbubble.com/	\$32.32	\$100	90%	Hereditary conditions covered	No	\$5,000 per incident	\$5,000 per incident		Covered	Behavioral therapy covered
PurinaCare 877-878-7462; www.purinacare.com	\$23.99	\$100	80%	Hereditary conditions covered	Yes				No alternative care	Prescription medication; spay/neuter
Trupanion 800-569-7913; www.trupanion.com	\$35.42	\$100	N/A	Hereditary conditions covered	N/A	No lifetime limit	No lifetime limit	No routine care; no vet exam fees		Free pet ID tags and lost pet service
Veterinary Pet Insurance (VPI) 888-899-4874; www.petinsurance.com	\$35.09	\$100	80%-90% based on benefit schedule	Hereditary conditions covered	Yes	Annual maximum benefit allowance \$14,000	Annual maximum benefit allowance \$14,000	Only with contract rider	N/A	Wide range of services covered

This chart reflects initial quotes based on a 7-year-old domestic shorthair cat. When given options, the rates chosen all offered similar deductibles and co-insurance rates (\$100 deductible; 90% co-insurance). Some additional monthly or enrollment fees required. These estimations are brief surveys of insurance companies. Please contact each individual company for full insurance details and financial quotes.

