

## Animal Insurance, What Should You Know Before You Look For Pet Insurance.

### **Pet Insurance, what should you know before you look for pet care insurance. &nbsp;**

Pet insurance is designed to protect your family from staggering vet bills while you protect your dog or cat from harms way.&nbsp; Pet Insurance can help you to avoid those expensive vets billsand liabilities, it&rsquo;s wise to protect your pet with a range of pet insurance plans.&nbsp; A few years ago, pet insurance would have ranked right up there with policies on children and dread disease coverage on my list of insurance you don't need to buy.&nbsp; If you own a pet and that pet has a life-threatening medical problem, sadly, you really only have three options: pay the vet bills out of pocket euthenize get pet insurance.&nbsp; Some pet owners are buying pet insurance for their pets before it's too late. &nbsp;

Most policies offer a variety of pet insurance plans so that you can be sure of getting the perfect package for both your pet and your pocketbook.&nbsp; This is the advantage of having good pet insurance coverage for your pet. &nbsp;

### **Pet Insurance**

Pet Insurance is a basic need that is recognized by both pet owners and veterinarians.&nbsp; Pet sitting can be fun, be it should also be safe.&nbsp; From signing up online to filing a claim, no other company makes pet insurance this easy.&nbsp; I highly recommend PetCare Pet Insurance to anyone who has a pet.&nbsp; But if you're the type of person who would do anything to save your pet, including spend thousands of dollars on medical treatments, pet insurance might be a preferable alternative to going into debt.&nbsp; Some insurers don't cover pets older than 9, while others levy a stiff surcharge.&nbsp; Next time you're in the market for a pet, remember that dogs tend to wind up in the vet's office twice as often as cats, and that purebreds tend to have far more hereditary weaknesses than your average pound puppy. &nbsp;

Another type of pet insurance that is steadily gaining popularity with pet owners is one that resembles a human HMO.&nbsp; With this type of policy, the pet owner is not required to pay the bill. &nbsp;

### **Health Insurance for your Pets**

Health insurance for dogs work similar that of a person's.&nbsp; A VPI Pet Insurance policy provides reimbursement coverage for your pet&rsquo;s eligible medical treatments, surgeries, lab fees, X-rays, prescriptions and more,so that you can make optimal healthcare decisions for your pet based on your veterinarian&rsquo;s recommendation, rather than on the cost of treatment.&nbsp; According to a recent independent survey, nine out of ten veterinarians who recommend pet health insurance recommend VPI.&nbsp; This may be a savior to some families whose budget is stretched to the limit at a critical moment in the health care of their cherished pet.&nbsp; Some insurers offer options not directly related to pet health, including covering boarding costs for animals whose owners are hospitalized, or costs (such as rewards or posters) associated with retrieving lost animals. &nbsp;

So getting your pet health insurance is not really all that insane, and in the long run it could even save you money.&nbsp; And when your neighbor who only laughed disbelievingly at you when you told him about getting your pet health insurance, laughs even harder when you tell him that it actually came in handy, you can just smile. &nbsp;

### **Insurance for your Dog**

The ability to share one's home with a cat or a dog is one of the great joys in life, they offer us love and loyalty, companionship and protection.&nbsp; You don&rsquo;t need a cat or a dog to obtain veterinary pet insurance.&nbsp; For example, if you have a dog that might bite strangers, a new pet sitter should be insured in case she or he gets bitten. &nbsp;

If you're like most people, your dog or cat (or other companion-animal) is a beloved member of your family.&nbsp; A VPI policy covers thousands of medical problems and conditions related to accidents or illnesses (even cancer) for dogs, cats, birds, ferrets, rabbits, reptiles and other exotic pets.&nbsp; Most policies exclude pre-existing conditions and many exclude hereditary conditions, which purebred cats and dogs are more likely to have, or limit coverage for older animals.&nbsp; This includes understanding the high costs of modern veterinary treatments, surgery and prescriptions, and the financial burden these costs create when you need to provide the very best care for your dog. &nbsp;

### **Pet Insurance Coverage**

Coverage plans and costs may vary so be sure to shop around before you purchase pet insurance.&nbsp; Industry leader Veterinary Pet Insurance

offers two levels of coverage that pay 50% to 90% of covered treatment costs after a \$50 deductible. &nbsp;

Traditionally, most pet insurance plans did not pay for preventative care (such as vaccinations) or elective procedures (such as neutering), or such coverage for such coverage.&nbsp; In addition, companies often limit coverage for pre-existing medical conditions, thus giving owners an incentive to insure even very young animals who are not expected to incur high veterinary costs while they are still healthy.&nbsp; Benefit limits, deductibles, and the amount of coverage will vary based on the policy premium you choose.&nbsp; Most companies start policies at age 6-8 weeks, some have no age limit, and of the others I researched, one had a limit of 27 years, others had a limit of 8 years of age (if the animal was insured when less than 8 years, coverage would continue beyond 8 years).&nbsp;

## About the Author

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