4 Reasons Why You Should Consider Pet Insurance

You Love Your Pet - Protect That Love

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Few things make me feel more loved than being welcomed home with excitement and a pile of kisses from someone I care about. Of course, my husband is happy to see me, but his welcome just doesn’t compare to that of the really special man in my life. It just so happens that he’s four-legged and furry - our dog, Bruno!

We never expected to become new parents again, though with our kids off with families of their own and a new home across town, it just felt right. Puppy Bruno was adorable – he snuggled against our feet when it was cold, he made sure we were up early to greet the day (and, to feed him of course), and he kept us active with walks and play when it would have been much easier to slow down. Bruno kept our spirits up during a time of change for my husband and I, and I couldn’t possibly love Bruno any more for it. Plus, our grandchildren adore him, too!

That’s why my husband and I were so grateful to have pet insurance when Bruno was diagnosed with cancer last year. I knew what you’re thinking: Is pet insurance really necessary? Isn’t it too expensive? Trust me, pet insurance saved Bruno – and our hearts and wallets, too.

Here are four reasons why pet insurance should be part of your New Year’s resolution.

1. Protection Against the Unexpected

Pet insurance is just like any other insurance: you buy it hoping that you never have to use it. Though, that doesn’t mean that it’s not worthwhile if it’s not put to use. Like life insurance or flood insurance, pet insurance is an upfront cost to protect you financially in a time of need. And, given that 1 in 3 pets need unexpected veterinary care each year, it’s a smart bet.

When our Bruno was in the pet hospital, we were so grateful to not have to make difficult decisions about whether or not to continue with care. And being honest, we love Bruno so much that we likely would have paid out of pocket for his care even without insurance–despite it being a terrible financial challenge for us on a fixed income. Thankfully, with pet insurance, we didn’t have to.

2. It Costs Much Less than You Think

Pet insurance is significantly more affordable than you’d expect. Bruno’s pet insurance is a premium plan and covers up to $22,000 in veterinary care, and yet, we pay less than $10/month for insurance. Thanks to that, we paid less than $900 towards Bruno’s nearly $6,000 medical bills from his cancer treatments.

And did you know, a pet parent can receive as much as $3,000 or more in veterinary expenses each year? The cost of pet care isn’t getting any cheaper, either. In fact, the cost of care has doubled over the past ten years as veterinary medicine has improved. So, while the care is much better, it’s also much more expensive.
3. Coverage Comes in Different Plans

Pet insurance is more simple than most health care plans of the human variety. Here’s what you need to know:

- Most pet insurance only covers dogs and cats
- Depending on the age of your pet and breed, monthly premiums generally range from $20 to $60 per month; some plans like Petplan pet insurance offer plans regardless of age or medical condition
- A variety of plans are available from accident-only coverage to fully comprehensive coverage
- Pet insurance plans do not cover pre-existing conditions but pets are still insurable for new conditions and accidents
- The cost of routine care, including vaccines and preventative medications, is not included or is an additional add-on for most plans
- Just like human health care, there may be deductibles, annual limits, waiting periods and exclusions in your plan
- Getting a quote is easy (and free) and most plans come with a 30 day free look period.

And, that’s pretty much all there is to know! Sounds pretty easy, right?

4. Provides Peace-of-Mind

They say that when buying pet insurance, the question to ask yourself is, “How much would you pay to save your pet’s life?” Well, Bruno is family to us, and just as the question would be for any of our children, it’s an impossible one to answer. With pet insurance, we never have to think about that question, we can think instead of about what is best for Bruno and our family.

For all pet parents to cats and dogs, get insurance! For our family, Bruno’s insurance saved his life – and, our family. Bruno is such a major part of my life, and I want to come home to his tail wagging for years to come.

Start the New Year off right, and protect your dog or cat with Petplan pet insurance and you’ll have peace-of-mind knowing you’ll always be able to take care of your four-legged family member.

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