

Senior Dog Insurance Buying Checklist

Use this checklist as a working copy while you compare senior dog insurance quotes. Check off each item as you review your pet's medical records, enrollment eligibility and policy details. This can help you ask better questions, get the right coverage type and choose a quote that fits your older dog's health needs and your budget.

Review your dog's medical records

- ☐ Request your dog's full medical history from your vet's office, since insurers review the entire record when assessing a claim.
- ☐ Note any condition or symptom a vet has already written down, from a limp to a recurring ear infection.

Talk to your veterinarian

- ☐ Ask your vet to explain what each documented condition means for coverage.
- ☐ Clarify which conditions are curable (potentially covered again after a symptom-free window) versus incurable or chronic (typically excluded once documented).
- ☐ Ask which later-life conditions your dog's breed and age are most likely to develop, such as cancer, heart disease, kidney disease or arthritis.
- ☐ Get advice on the type of pet insurance (accident-only, accident and illness, or accident, illness and wellness) suitable for your senior dog.

Confirm your dog's eligibility

- ☐ Research pet insurers that will enroll a dog at your dog's current age.
- ☐ Check whether accident-only coverage is the only option available for each provider you're considering.
- ☐ Confirm coverage renews for life and can't be dropped as your dog ages.

Review sample policies

- ☐ Check the pre-existing condition definition and whether it extends to "related or secondary" conditions.
- ☐ Compare accident, illness and orthopedic waiting periods.
- ☐ See if the orthopedic waiting period can be waived with a vet exam.
- ☐ Verify that chronic conditions stay covered at renewal without per-condition caps cutting them off.
- ☐ Confirm vet exam fees, diagnostics and prescription medications are in the base plan or covered through add-ons, not permanently excluded.

Read customer reviews

- ☐ Read pet insurance company reviews from senior pet owners on Trustpilot, the Better Business Bureau or Reddit.
- ☐ Look for how the providers in your shortlist handle claims for senior pets and whether they offer an appeals process.
- ☐ Check reimbursement timelines, since a senior dog's care often spans several claims at once.

Get quotes

- ☐ Collect quotes from at least three to five pet insurance providers.
- ☐ Use the same coverage type, deductible, annual limit and reimbursement rate when getting quotes.
- ☐ Add any preferred add-ons (exam fees, physical rehabilitation, prescription medication, etc.) to your custom plan before comparing.