

Cancer Pet Insurance Buying Checklist

Use this checklist as a working copy while you compare pet insurance quotes for cancer. Check off each item as you research your pet's cancer risk, compare policy terms and review insurer information. This can help you ask more informed questions, identify policies that provide stronger financial protection for cancer treatment and compare quotes using the same coverage terms.

Learn about cancer risks specific to your pet

- ☐ Ask your veterinarian which cancers your pet is most at risk for based on its breed, age, family history and current health.
- ☐ Ask your veterinarian which diagnostics, treatments and follow-up care are most commonly recommended for those cancers.
- ☐ Ask your veterinarian for a realistic estimate of treatment costs, including diagnostics, surgery, chemotherapy, radiation therapy and prescription medications.
- ☐ Read experiences from owners of similar pets in breed-specific communities or r/AskVet to understand common treatments, costs and insurance experiences.

Determine your priorities

- ☐ Decide whether keeping monthly premiums low or minimizing out-of-pocket treatment costs is more important for your budget.
- ☐ Determine whether an unlimited or higher annual limit is important if your pet may require ongoing chemotherapy, repeat imaging or long-term medications.
- ☐ Decide whether you want coverage for recurring costs like exam fees and prescription medications included in your policy.
- ☐ Determine whether fast claims processing or direct vet payment is important if paying large veterinary bills upfront would be difficult.

Compare which providers fit your priorities

- ☐ Review each insurer's options for annual limits, deductibles and reimbursement rates.
- ☐ Check each insurer's waiting period for illnesses.
- ☐ Confirm coverage for cancer treatments, including surgery, chemotherapy, radiation therapy and hospitalization.
- ☐ Verify whether exam fees, prescription medications and diagnostics are also covered in the base plan.
- ☐ Confirm your pet meets the insurer's enrollment eligibility requirements.

Read customer reviews

- ☐ Read reviews on Trustpilot or the Better Business Bureau for feedback on cancer-related claims and reimbursements.
- ☐ Read discussions on Reddit, including r/petinsurance and breed-specific communities, to learn how insurers handled ongoing cancer claims.

Collect quotes using the same terms

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