

Hereditary Condition Pet Insurance Buying Checklist

Use this checklist before buying pet insurance for hereditary condition coverage. Complete each item as you identify your pet's hereditary risks, review key policy terms and compare insurers against your priorities. Doing so can help you identify potential coverage gaps, evaluate providers more consistently and choose the policy that best fits your pet's long-term needs.

Learn about hereditary conditions specific to your pet

- ☐ Ask your veterinarian which hereditary conditions your pet's breed and age are most likely to develop.
- ☐ Ask your veterinarian what treatments those hereditary conditions commonly require (e.g., surgery, prescription medications, rehabilitation, specialist care or ongoing monitoring).
- ☐ Research your pet's breed in online communities, such as breed-specific Reddit communities and r/AskVet, to learn about other owners' experiences managing hereditary conditions.

Determine your priorities

- ☐ Decide whether coverage, affordability or customer experience is your highest priority.
- ☐ If your pet has a higher hereditary risk, determine whether you need features such as higher annual limits, rehabilitation coverage or prescription medication coverage.
- ☐ Decide the maximum monthly premium you're comfortable paying.
- ☐ Identify the level of claims experience you expect, such as easy claim submission, fair claim decisions or fast reimbursements.

Compare which providers fit your priorities

- ☐ Compare each insurer's hereditary condition coverage, specifically if it's included in the base plan or it requires an add-on.
- ☐ Review waiting periods, pre-existing condition rules and enrollment eligibility requirements.
- ☐ Compare annual limits, reimbursement rates, deductibles and available add-ons.
- ☐ Check each insurer's waiting period for illnesses.
- ☐ Check whether important benefits, such as exam fees, prescription medications and rehabilitation, are included in the base policy or require an add-on.

- ☐ 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 claims related to hereditary conditions specific to your pet's breed.
- ☐ Read discussions on Reddit, including r/petinsurance and breed-specific communities, to learn how insurers handled hereditary condition claims.

Collect quotes using the same terms

- ☐ Request quotes using the same pet details (species, breed, age and location) for every insurer.
- ☐ Use the same deductible, reimbursement rate and annual limit across all quotes.
- ☐ Include any preferred add-ons (exam fees, alternative therapy, prescription medication, etc.) to your custom plan before comparing.