

Allergy Pet Insurance Buying Checklist

Use this checklist before buying pet insurance for allergies. Check off each item as you research your pet's allergy risk, evaluate coverage for recurring treatments and compare insurer policy terms. Doing so can help you narrow your options to policies that better support recurring allergy care while making it easier to compare quotes on an equal basis.

Learn about your pet's breed-specific allergy risks

- ☐ Ask your veterinarian which allergies your pet's breed is most likely to develop, whether it's environmental, food or skin allergies.
- ☐ Ask your veterinarian what treatments your pet would most likely need if allergies develop (medications, immunotherapy, prescription food, etc.).
- ☐ Research your breed's experiences in breed-specific communities, Reddit or r/AskVet.
- ☐ Make a list of the allergy treatments you want your policy to cover based on your research.

Decide on your coverage structure

- ☐ Use MoneyGeek's pet insurance coverage needs calculator to get started on what deductible, reimbursement rate and annual limit to choose.
- ☐ Choose a deductible based on what you could comfortably pay out of pocket before pet insurance begins reimbursing covered allergy claims.
- ☐ Choose a reimbursement rate based on how much of each covered allergy bill you want your insurer to pay after you meet your deductible.
- ☐ Choose an annual limit that's high enough to cover recurring allergy expenses if your pet needs ongoing treatment throughout the policy year.

Determine your priorities

- ☐ Decide whether keeping your monthly premium low or maximizing allergy coverage is more important.
- ☐ Identify which allergy benefits are essential for your pet (exam fees, prescription medications, prescription food, immunotherapy, etc.).
- ☐ Decide whether fast claim reimbursements are important if your pet requires recurring allergy treatment.
- ☐ Determine whether you're willing to pay more for a stronger claims experience.

Compare which providers fit your priorities

- ☐ Find out if exam fees, prescription medications, prescription food and immunotherapy are covered in the base plan or through add-ons.
- ☐ 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, prescription food and immunotherapy, are included in the base plan or require optional add-ons.
- ☐ 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 allergies specific to your pet's breed.
- ☐ Read discussions on Reddit, including r/petinsurance and breed-specific communities, to learn how insurers handled allergy 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, prescription medication, etc.) to your custom plan before comparing.