

Surgery Pet Insurance Buying Checklist

Work through this checklist before purchasing pet insurance for surgery, marking each item as you estimate potential surgery costs, compare coverage options and request quotes from insurers. Following the same evaluation process for every provider can help you find a policy that better matches your pet's surgical needs and budget.

Find out how much surgery costs for your pet

- ☐ Ask your veterinarian which surgeries your pet is most likely to need based on its breed, age and lifestyle.
- ☐ Call at least three local veterinary hospitals or specialty clinics to compare estimated costs for those procedures.
- ☐ Research what other pet owners paid for similar surgeries on communities like r/dogs, r/cats and r/AskVet, including costs for diagnostics, hospitalization and rehabilitation.

Decide on your coverage structure

- ☐ Get a baseline recommendation on how much financial protection you need using MoneyGeek's pet insurance coverage needs calculator.
- ☐ Choose an annual limit that can cover the types of surgeries your pet is most likely to need.
- ☐ Determine a reimbursement rate based on how much you're willing to pay out of pocket after surgery.
- ☐ Select a deductible that balances your monthly premium with what you could comfortably pay if your pet requires surgery.

Determine your priorities

- ☐ Rank affordability, coverage and customer experience from most to least important.
- ☐ Identify the surgery coverage features that matter most, such as emergency surgery, rehabilitation, dental surgery or shorter waiting periods.
- ☐ Determine which trade-offs you're willing to accept, such as paying for optional add-ons in exchange for lower premiums.

Compare which providers fit your priorities

- ☐ Compare coverage for emergency, specialty and dental surgeries.
- ☐ Compare coverage for post-surgical rehabilitation and alternative therapies.

- ☐ Compare accident, illness and orthopedic waiting periods.
- ☐ Review pre-existing condition rules and surgery-related exclusions.
- ☐ Check enrollment eligibility requirements, including upper age limits and breed restrictions.

Read customer reviews

- ☐ Find and read surgery-related customer reviews about each insurer you're considering on Trustpilot, the Better Business Bureau and Reddit.
- ☐ Compare customer feedback on claim approvals, reimbursement speed and customer support.
- ☐ Look for insurers with consistently positive experiences for large or complex surgery claims.

Collect quotes using the same policy terms

- ☐ Get quotes from at least three pet insurance companies using the same deductible, reimbursement rate and annual limit.
- ☐ Add equivalent surgery-related add-ons when comparing insurers that don't include rehabilitation, dental illness coverage or alternative therapies in their base plans.
- ☐ Compare the total premium after including any required add-ons so you're evaluating the true cost of equivalent surgery coverage.
- ☐ Compare your final quotes side by side before choosing a policy.