

Emergency Pet Insurance Buying Checklist

Work through this checklist before purchasing pet insurance for emergency care, marking each item as you identify the emergencies your pet is most likely to experience, compare coverage terms and request quotes from insurers. Following the same evaluation process for every provider can help you find a policy that provides broader coverage for unexpected veterinary emergencies while staying within your budget.

Talk to your veterinarian

- ☐ Ask your veterinarian which emergency accidents and illnesses are most common for pets with your pet's breed, age, weight and lifestyle.
- ☐ Ask your veterinarian about estimated costs for emergency diagnostics, surgery, hospitalization and follow-up care for those conditions.
- ☐ Write down the most expensive emergencies your pet is likely to encounter.
- ☐ Browse online communities like r/dogs, r/cats and r/AskVet to learn what emergencies other owners experienced, how much treatment cost and whether their pet insurance covered those expenses.

Determine how much coverage you need

- ☐ 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 your pet's most expensive likely emergency.
- ☐ Select a deductible you could comfortably afford to pay before pet insurance begins reimbursing claims.
- ☐ Compare reimbursement rates and choose one that balances your monthly premium with your expected out-of-pocket costs after an emergency.

Research pet insurance providers

- ☐ Create a shortlist of pet insurance companies that you want to research.
- ☐ Check each provider's website and download its available sample policy.
- ☐ Confirm whether emergency hospitalization, surgery, diagnostic tests, exam fees, prescription medications and physical rehabilitation are included in the base plan or require optional add-ons.
- ☐ Compare accident, illness and orthopedic condition waiting periods across providers.

- ☐ Review each company's pre-existing condition policy, including how it defines pre-existing conditions and whether curable conditions can regain coverage.
- ☐ Verify your pet meets the insurer's enrollment age and eligibility requirements.

Read customer reviews

- ☐ Read customer reviews on Trustpilot, the Better Business Bureau (BBB) and Reddit for every provider on your shortlist.
- ☐ Look specifically for reviews describing emergency claims rather than routine reimbursements.
- ☐ Compare feedback about claim approvals, reimbursement speed, customer support responsiveness and claim denials.
- ☐ Focus on recurring patterns across multiple reviews instead of isolated positive or negative experiences.

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.
- ☐ Compare the monthly premium before and after adding optional benefits, such as exam fees, prescription medications and physical rehabilitation.
- ☐ Compare the total monthly cost of providers that require add-ons against providers that include those emergency benefits in their base plan.
- ☐ Record each provider's monthly premium, included coverages, optional add-ons and total cost to identify which policy offers the best overall value for emergency care.