

Breeding Pet Insurance Buying Checklist

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

Find out your pet's specific health risks

- ☐ Schedule a pre-breeding exam with your veterinarian.
- ☐ Ask your veterinarian which pregnancy, whelping or queening complications your pet is most at risk for based on its breed, age and medical history.
- ☐ Ask your veterinarian whether your pet is predisposed to hereditary conditions that may require long-term treatment.
- ☐ Request estimated treatment costs for common breeding-related conditions (e.g., emergency C-sections, eclampsia, pyometra or mastitis) from your veterinarian.
- ☐ Read discussions on r/dogs, r/cats, r/AskVet and breed-specific subreddits to learn about common breeding complications and other owners' breeding experiences.

Determine how much coverage you need

- ☐ Use MoneyGeek's pet insurance coverage needs calculator to get a starting recommendation for your deductible, reimbursement rate and annual limit.
- ☐ Compare the baseline recommendation you got from the calculator with your veterinarian's estimated treatment costs.
- ☐ Choose an annual limit that could cover one or more major breeding-related emergencies within a single policy year.
- ☐ Select a reimbursement rate that keeps your expected out-of-pocket costs within your budget.
- ☐ Pick a deductible you could comfortably pay if your pet needs emergency veterinary care.

Research providers with breeding coverage

- ☐ Look for pet insurers that offer a breeding add-on.
- ☐ Read each insurer's sample policy and verify which breeding-related conditions and treatments are covered and which are excluded.

- ☐ Compare waiting periods, enrollment requirements, coverage limits and unique benefits (e.g., direct payment to vets or free virtual vet visits).

Read customer reviews

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

Collect quotes using the same terms

- ☐ Collect quotes from your shortlist of pet insurance providers.
- ☐ Use the same deductible, annual limit and reimbursement rate when getting quotes.
- ☐ Compare the monthly rate before and after adding breeding coverage.
- ☐ Include any other add-ons you want (exam fees, alternative therapy, prescription medications, etc.).
- ☐ Compare the total annual cost of each policy, including all add-ons, to determine which offers the best overall value for your breeding pet.