

Cat Insurance Buying Checklist

Follow this checklist before choosing pet insurance for your cat, marking each item as you research your pet's expected health risks, compare providers and collect quotes using the same policy terms. Evaluating each insurer consistently can make it easier to identify the policy that provides the strongest overall value for your cat.

Identify your cat's specific health risks

- ☐ Schedule a wellness visit and ask your veterinarian which illnesses or injuries your cat is most likely to develop based on its breed, age, lifestyle and medical history.
- ☐ Ask your veterinarian about any hereditary, chronic or recurring conditions your cat may be predisposed to, such as kidney disease, diabetes, heart disease or dental disease.
- ☐ Note whether your cat is indoor-only, outdoor or both, and consider how that affects accident and illness risks.
- ☐ Prioritize the health conditions you want your pet insurance policy to cover.

Determine how much coverage you need

- ☐ Decide whether an accident-only policy or a comprehensive accident and illness policy is more appropriate for your cat.
- ☐ Choose the highest deductible you could comfortably afford if your cat needed emergency or ongoing treatment.
- ☐ Select a reimbursement rate that balances lower premiums with your expected out-of-pocket costs.
- ☐ Estimate the annual limit your cat may need based on potential treatment costs for serious illnesses or injuries.
- ☐ Use MoneyGeek's pet insurance coverage needs calculator to estimate a suitable deductible, reimbursement rate and annual limit before adjusting them to fit your budget.

Research pet insurance providers

- ☐ Review each insurer's sample policy available on its website.
- ☐ Compare waiting periods, hereditary condition coverage, chronic condition coverage and pre-existing condition rules.
- ☐ Confirm whether dental illnesses, prescription medications, exam fees and alternative therapies are included in the base policy or require add-ons.

- ☐ Check for age restrictions or enrollment limits that could affect your cat's eligibility.

Read customer reviews

- ☐ Read customer reviews on Trustpilot, the Better Business Bureau (BBB) and Reddit communities such as **r/pets**, **r/cats** and **r/petinsurancereviews**.
- ☐ Look specifically for reviews discussing claim approvals, reimbursement speed, customer support and long-term management of chronic conditions.
- ☐ Compare feedback across multiple review sources to identify consistent strengths and recurring complaints.

Collect quotes using the same policy terms

- ☐ Request quotes from at least three cat insurers using the same deductible, reimbursement rate and annual limit.
- ☐ Compare premiums alongside the benefits included in each policy rather than choosing the lowest price alone.
- ☐ Check whether optional add-ons are needed to match the coverage offered by competing insurers.
- ☐ Select the policy that provides the best combination of coverage, affordability and customer experience for your cat.