

Senior Cat Insurance Buying Checklist

Follow this checklist before choosing pet insurance for your senior cat, marking each item as you research your pet's expected health risks, compare providers that cover senior cats 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 senior cat.

Review your cat's medical records

- ☐ Request your cat's complete medical records from every veterinary clinic you've visited.
- ☐ Verify that the records include exam notes, diagnoses, laboratory results, imaging reports and prescription history.
- ☐ List all diagnosed conditions, recurring symptoms and recommendations for future monitoring.

Talk to your veterinarian

- ☐ Review your cat's medical records with your veterinarian and identify which diagnosed conditions are likely to be considered curable or incurable.
- ☐ Ask your veterinarian which age-related conditions your cat is most likely to develop, such as chronic kidney disease, hyperthyroidism, diabetes, dental disease or arthritis.
- ☐ Discuss with your veterinarian how those conditions are typically diagnosed, treated and monitored over time.
- ☐ Ask your veterinarian whether an accident-only policy, accident and illness policy or comprehensive plan with optional wellness coverage best matches your cat's current health and future needs.

Research pet insurance providers

- ☐ Create a shortlist of insurers that accept new enrollments for senior cats without upper age restrictions or limited coverage.
- ☐ Find and download each provider's sample policy on its website.
- ☐ Compare each policy's rules for pre-existing conditions, curable conditions, chronic illnesses, waiting periods and enrollment eligibility.
- ☐ Check whether exam fees, prescription medications, dental illness, rehabilitation and alternative therapies are included in the base plan or require add-ons.

- ☐ Remove providers whose coverage terms don't fit your cat's medical history or expected health needs.

Read customer reviews

- ☐ Read customer reviews on Trustpilot, the Better Business Bureau (BBB) and Reddit for every insurer you're considering.
- ☐ Focus on reviews discussing claims handling, reimbursement speed, customer support, appeals and medical record reviews.
- ☐ Prioritize feedback from owners of older cats or those managing chronic illnesses whenever possible.
- ☐ Compare recurring positive and negative experiences across multiple review platforms instead of relying on a single review.
- ☐ Eliminate providers with repeated complaints about claim delays, inconsistent decisions or poor communication.

Collect quotes using the same policy terms

- ☐ Request quotes using the same annual limit, reimbursement rate and deductible from every insurer.
- ☐ Record each provider's monthly premium and estimated annual cost.
- ☐ Compare which coverages are included in each insurer's base policy versus those requiring an optional add-on.
- ☐ Calculate whether paying for add-ons results in a higher overall cost than choosing a provider that includes those benefits by default.