

Dog Insurance Buying Checklist

Follow this checklist before choosing pet insurance for your dog, 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 dog.

Identify your dog's specific health risks

- ☐ Ask your veterinarian which health conditions your dog may be more likely to develop based on its breed, age, size, lifestyle and activity level.
- ☐ Ask your veterinarian whether your dog has an increased risk of hereditary conditions, chronic diseases, cancer or dental problems.
- ☐ Discuss with your veterinarian which conditions that could require ongoing or lifelong treatment.
- ☐ Determine whether your dog may benefit from coverage for hereditary conditions, chronic conditions, physical rehabilitation or orthopedic care.

Determine how much coverage you need

- ☐ Decide whether accident-only, accident-and-illness or comprehensive coverage best matches the veterinary expenses you want covered.
- ☐ Decide whether you want a wellness plan to help pay for routine veterinary care.
- ☐ Use MoneyGeek's pet insurance coverage needs calculator to establish a baseline for your coverage needs.
- ☐ Choose a deductible based on how much you could comfortably pay out of pocket before insurance reimburses you.
- ☐ Choose an annual limit based on the maximum amount you would want the insurer to pay for covered care each year.
- ☐ Choose a reimbursement rate based on the share of eligible expenses you want the insurer to reimburse after your deductible.

Research pet insurance providers

- ☐ Create a shortlist of insurers that offer pet insurance in your state.
- ☐ Find each insurer's sample policy on its website.
- ☐ Verify whether hereditary and congenital conditions are covered.
- ☐ Check whether chronic conditions are covered.

- ☐ Check whether physical rehabilitation and other treatments your dog may need are covered.
- ☐ Compare waiting periods, including those for accidents, illnesses and orthopedic conditions.
- ☐ Review each insurer's rules for pre-existing conditions.
- ☐ Record each policy's coverage limits, exclusions and enrollment requirements.
- ☐ Check whether important benefits are included in the base policy or require an optional add-on.

Read customer reviews

- ☐ Read reviews from multiple sources, including Trustpilot, the Better Business Bureau (BBB) and Reddit communities such as r/dogs and r/petinsurancereviews.
- ☐ Look for recent reviews about claims handling and reimbursement.
- ☐ Look for recurring complaints about customer support.
- ☐ Check whether customers report disputes involving medical records or coverage decisions.
- ☐ Review feedback on how easy it is to submit and track claims.
- ☐ Write down recurring service problems you want to ask insurers about before enrolling.

Collect quotes using the same policy terms

- ☐ Request quotes from at least three dog 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 dog.