

Puppy Insurance Buying Checklist

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

Identify your puppy's specific health risks

- ☐ Schedule a veterinary visit and ask which health conditions your puppy may be more likely to develop based on its breed, age, family history and lifestyle.
- ☐ Ask your veterinarian whether your puppy's lifestyle changes its risk of certain illnesses or injuries.
- ☐ Ask your veterinarian which preventive services your puppy needs during its first year.
- ☐ Make a list of recommended vaccinations, including DHPP and rabies, if appropriate.
- ☐ Note other recommended preventive care, such as microchipping, spaying or neutering, parasite prevention and screening tests.
- ☐ Identify which preventive expenses you want insurance to help cover through an optional wellness plan.

Determine how much coverage you need

- ☐ Decide whether accident-only, accident-and-illness or accident-and-illness coverage with an optional wellness plan best fits your needs.
- ☐ Decide whether you want wellness coverage for routine puppy care.
- ☐ Use MoneyGeek's pet insurance coverage needs calculator to establish a baseline for your coverage needs.
- ☐ Choose an annual limit based on the most expensive treatments your puppy could reasonably need.
- ☐ Choose a reimbursement rate based on how much of each eligible veterinary bill you want the insurer to reimburse.
- ☐ Choose a deductible based on how much you can comfortably pay out of pocket before reimbursement begins.

Research pet insurance providers

- ☐ Create a shortlist of insurers that offer comprehensive accident-and-illness coverage for puppies in your state.
- ☐ Download and read each insurer's sample policy to review coverage terms.
- ☐ Review how each provider defines and excludes pre-existing conditions.
- ☐ Check whether curable conditions can become eligible for coverage after a symptom- or treatment-free period.
- ☐ Compare waiting periods for accidents, illnesses and other conditions relevant to puppies.
- ☐ Verify whether hereditary and congenital conditions are covered.
- ☐ Check whether prescription medications are covered.
- ☐ Check whether exam fees and diagnostic testing are covered.
- ☐ Review available wellness benefits for vaccinations, microchipping, spaying or neutering and other routine care.
- ☐ Review broad exclusions or restrictive coverage terms that could affect your puppy.

Read customer reviews

- ☐ Read recent customer reviews on Trustpilot, the Better Business Bureau (BBB) and Reddit.
- ☐ Look for firsthand experiences with the claims process.
- ☐ Check for recurring complaints about reimbursement speed.
- ☐ Look for feedback about communication during the claims process.
- ☐ Check whether customers report problems involving medical records.
- ☐ Look for reports of unexpected coverage denials for conditions that developed after enrollment.
- ☐ Identify recurring complaints about puppy-related claims that you want to ask insurers about before enrolling.

Collect quotes using the same policy terms

- ☐ Request quotes from at least three puppy 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 puppy.