

Multi-Pet Insurance Buying Checklist

Follow this checklist before choosing insurance for your pets, marking each item as you research their 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 with the strongest overall value for your pets.

Identify each pet's health risks

- ☐ Ask your veterinarian which accidents, illnesses and treatments each pet may be more likely to need based on its breed, age, lifestyle and living environment.
- ☐ Ask your veterinarian about each pet separately if they differ in age, breed or health risks.
- ☐ Ask your veterinarian whether any conditions documented in each pet's medical records could be considered pre-existing and if they are, ask whether they're incurable or curable.
- ☐ Make a list of conditions each pet may be more likely to develop and treatments they may need.
- ☐ Note coverage terms that matter most for each pet, such as hereditary and congenital condition coverage or specific treatment coverage.

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 pets' needs.
- ☐ Decide whether you want wellness coverage for routine care such as vaccinations and annual exams.
- ☐ Use MoneyGeek's pet insurance coverage needs calculator to establish a baseline for your coverage needs.
- ☐ Choose a deductible that you could comfortably pay toward covered care before reimbursement begins.
- ☐ Choose an annual limit that could cover expensive veterinary treatments for each pet within a policy year.
- ☐ Choose a reimbursement rate based on how much of each pet's eligible veterinary costs you want the insurer to reimburse.

Research pet insurance providers

- ☐ Create a shortlist of insurers that cover multiple pets.
- ☐ Check whether each provider offers a multi-pet insurance discount.

- ☐ Find and review each insurer's sample policy.
- ☐ Review each provider's rules for pre-existing conditions.
- ☐ Compare waiting periods for accidents, illnesses and other relevant conditions.
- ☐ Verify whether hereditary and congenital conditions are covered.
- ☐ Check whether treatments your veterinarian identified as important for each pet are covered.
- ☐ Verify whether the same coverage terms apply to every pet or whether age, breed or other factors affect eligibility.
- ☐ Record exclusions or coverage restrictions that could affect any of your pets.

Read customer reviews

- ☐ Read recent reviews about how each insurer handles claims.
- ☐ Look for feedback about how insurers explain coverage decisions.
- ☐ Check for customer experiences involving multiple pets or several claims at once.
- ☐ Look for recurring complaints about claims processing.
- ☐ Check for recurring issues with customer support or policy management.
- ☐ Compare reviews from Trustpilot, the Better Business Bureau (BBB) and relevant Reddit communities such as r/petinsurancereviews, r/dogs and r/cats.
- ☐ Focus on recurring patterns rather than relying on individual positive or negative reviews.
- ☐ Write down service issues you want to ask each insurer about before enrolling.

Collect quotes using the same policy terms

- ☐ Request quotes from at least three multi-pet insurers using the same deductible, reimbursement rate and annual limit.
- ☐ Record the premium for each pet and the combined cost of insuring your household.
- ☐ Check the multi-pet discount each insurer offers.
- ☐ Confirm whether the discount applies to every additional pet or only certain pets.
- ☐ Check whether optional add-ons are needed for coverage you want.
- ☐ Compare the cost of optional add-ons against providers that include the same benefits in their base policy.
- ☐ Choose the option that provides the best overall value across all of your pets' individual needs and your household budget.