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Shih Tzu Insurance Buying Checklist

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

Identify your Shih Tzu's specific health risks

- ☐ Ask your veterinarian which health conditions your Shih Tzu may be more likely to develop based on its age, health history, weight, lifestyle and activity level.
- ☐ Ask your veterinarian to identify any existing or previously documented conditions that an insurer could classify as pre-existing.
- ☐ Determine which coverage terms matter most for your dog's risks, such as hereditary condition coverage, orthopedic care or shorter waiting periods.

Determine how much coverage you need

- ☐ Decide whether accident-only, accident-and-illness or more comprehensive coverage with an optional wellness plan best fits your Shih Tzu's potential veterinary needs.
- ☐ Choose a deductible based on how much you could comfortably pay before pet insurance kicks in.
- ☐ Choose an annual limit that could provide enough coverage for potentially costly treatments related to your Shih Tzu's health risks.
- ☐ Choose a reimbursement rate based on how much of your eligible veterinary expenses you want the insurer to reimburse.

Research Shih Tzu insurance providers

- ☐ Create a shortlist of insurers that offer pet insurance in your state.
- ☐ Find and review each insurer's sample policy before getting quotes.
- ☐ Compare how each insurer defines a pre-existing condition and whether related or recurring symptoms can affect eligibility.
- ☐ Check whether curable pre-existing conditions can become eligible for coverage and note the required symptom- and treatment-free period.
- ☐ Compare waiting periods for accidents, illnesses and orthopedic conditions.
- ☐ Check whether any waiting periods can be waived through a veterinary examination or other requirements.

- [ ] Verify that hereditary and congenital conditions are covered in the base plan or require an optional add-on.
- [ ] Check whether dental illnesses and medically necessary dental treatments are included in the base policy or need an optional add-on.
- [ ] Check whether alternative treatments such as acupuncture, chiropractic care and physical rehabilitation are covered by default or need an optional add-on.

Read customer reviews

- [ ] Read recent customer reviews on Trustpilot, the Better Business Bureau (BBB) and Reddit about claims handling, reimbursement timelines and coverage eligibility for each insurer you're considering.
- [ ] Check whether customers report disputes involving medical records or coverage decisions.
- [ ] Look for reviews describing claims for conditions or treatments relevant to Shih Tzus.
- [ ] Check for recurring complaints about claims processing or delays.

Collect quotes using the same policy terms

- [ ] Collect quotes from each provider on your shortlist using the same deductible, annual limit and reimbursement rate.
- [ ] Check whether benefits such as prescription medications, dental illnesses, vet exam fees, hereditary conditions and alternative treatments are included in the base plan.
- [ ] Identify which benefits require optional add-ons.
- [ ] Compare the cost of optional add-ons with providers that include the same benefits in their base policy.
- [ ] Choose the policy that provides the best overall value for your Shih Tzu's health needs and budget.