

Pet insurance at a glance

Insurance brand	Accident, illness, or wellness?	Started?	Insures where?	Total pets covered?	Customer service?	Waiting period?	Not covered?	Can pre-existing conditions be "cured"?	Emergency coverage overseas?	Do veterinarians need to fill out any part of the claim forms?
24PetWatch	Accident, illness, wellness, and dental	1999	United States (excluding Alaska), Canada, United Kingdom	More than 210,000 pets	Phone, web, Monday to Saturday; fax and email	Accident: day after policy set up; illness: 14 days	Pre-existing conditions, preventable conditions or those for which veterinarian advised treatment and owner did not comply, elective procedures	Yes, if the condition is not chronic and doesn't recur or require treatment within 24 months (exceptions for musculoskeletal disorders, endocrine disease, and cardiovascular conditions)	Yes, in Canada and the United Kingdom	Yes
ASPCA Pet Health Insurance, Hartville Pet Insurance, Petshealth Care Plan, Protect Your Bubble	Accident, illness, and wellness	1997	United States	More than 100,000 pets	Phone Monday to Saturday; email; department for veterinarians	Illness: 30 days; accident and wellness: None; Hereditary and congenital: six months	Pre-existing conditions; elective procedures the ASPCA opposes, such as ear cropping, tail docking, and claw removal; treatment for dental disease (injuries are covered); costs for breeding or pregnancy; pet food; grooming; others as listed	Yes, if the condition is cured and treatment-free for at least six months	Yes, in Canada; travel assistance services available globally for ASPCA Pet Health Insurance	No
Embrace	Accident, illness, and wellness	2006	United States	Roughly 25,000	Phone, web Monday to Friday; representatives to help veterinarians	Accident and illness: 14 days; orthopedic for dogs: 6 months, or shorter with veterinarian exam	Pre-existing conditions, behavioral conditions, grooming	Yes, if the condition doesn't recur within 12 months	Yes, worldwide, as long as pet parent typically resides in the United States	Yes
PetFirst	Accident and illness	2004	United States	More than 40,000 cats and dogs	Phone Monday to Friday; email	Accident: next day; illness: 14 days	Pre-existing conditions, unnecessary or nonmedical treatment or care; routine care; preventable conditions	Yes, in some cases	No	Yes
PetPartners	Accident, illness, and wellness	2003	United States	Undisclosed	Phone and email Monday to Saturday	Accident: 5 days; illness: 30 days	Pre-existing conditions, inherited/congenital, intentional neglect, elective, and treatments related to breeding, behavior, grooming, food, vitamins, nutritional supplements, and alternative/holistic treatments	Yes, if deemed cured by a veterinarian	Yes, in Canada	Yes
Petplan	Accident and illness	2003	United States, Canada	Roughly 100,000	Phone 7 days/week	Accident: 24 hours; illness: 14 days	Pre-existing conditions, elective procedures, routine and preventive care, grooming	Yes, in some cases	Yes, in Canada and U.S. territories	No
Pets Best	Accident, illness, and wellness	2005	United States	More than 124,000 pets	Phone and web Monday to Saturday; 24/7 claims preauthorization	Accident: 3 days; illness: 14 days; wellness: 14 days. With veterinary exam 10% discount certificate, accident: none; illness: 7 days	Pre-existing conditions; conditions preventable by vaccine; nonmedical veterinary expenses	Yes, in some cases	Yes, worldwide	No
Trupanion	Injury and illness	1998 in Canada; 2007 in the United States	United States, Canada, Puerto Rico	Undisclosed	Phone 24/7; territory partners to help veterinarians	Injury: 5 days; illness: 30 days	Pre-existing conditions, preventable conditions, elective procedures, routine care, grooming	Yes, in some cases	Yes, in Canada and Puerto Rico	Yes, unless enrolled in Trupanion Express
VPI	Injury, illness, and wellness	1982	United States	Roughly 485,000 pets, including birds and exotic pets	Phone Monday to Saturday; email and mail; more than 100 team members to help veterinarians	Injury: next day; illness: 14 days	Pre-existing conditions, grooming, elective procedures, congenital conditions, behavioral conditions, preventable conditions (if vaccine available and recommended by DVM)	Yes, if the condition is curable and doesn't recur within six months	Yes, worldwide	No

Note: This information was provided directly by companies themselves and has not been independently verified. Best Friends Pet Insurance and Healthy Paws Pet Insurance, and PurinCare pet insurance did not respond by press time.

We surveyed nine top pet insurance companies to create help you start your own research into what might work for your clients.

Exam fees covered?	Third-party liability?	Basis for premiums?	Reimbursement?	Deductible?	Annual or per-incident deductible?	Changes to policy?	Discounts?	Reimbursements compared to "usual and customary" fees?	Maximum payout per year?	Lifetime limit?	File claims?	Claim reimbursement?
Yes	Only in United Kingdom	Age, breed, location, species	80%	\$100, \$250, \$500, or \$1,000	Per-incident/medical condition	Policyholders may change anytime	Multi-pet, claims-free, loyalty, microchip registered with 24Pet-Watch, group discounts, clinic staff, and service dogs	No	\$1,500, \$3,000, \$5,000, \$10,000, or \$20,000	No	Email, fax, in-clinic software; claim form, paid invoices, medical records	To policyholder in five to seven business days if by fax, mail, or email, to client in one to three business days if by in-clinic software; to veterinarian in one to three business days if by in-clinic software
Yes	No	Age, breed, location, species	70%, 80%, or 90%	\$100, \$250, or \$500	Annual	Policyholders may change at renewal or mid-year	Multi-pet, veterinary staff, employee benefit, and more	Yes, determined by customary charges for same procedures in same area	None	Yes, for chronic, hereditary, and congenital conditions	Email, fax, or snail mail; one-page claim form and receipts	To client or veterinarian within about one business week
Yes	No	Age, breed, gender, location, spay/neuter status, species	65%, 80%, or 90%	\$100, \$200, \$500, or \$1,000	Annual	Policyholders may increase deductible at any time; other changes may require rewriting policy	5% for spayed/neutered pets, 5% for annual payers, 5% for veterans or military, 5% multi-pet	No	\$5,000, \$10,000, or \$15,000	\$50,000	Email, fax, or snail mail; claim form and invoice	Wellness claims to clients within two business days; 95% of accident and illness claims within 15 business days; veterinarians can receive payment directly if pet owner pre-approves claim and veterinarian allows
Yes, unless diagnosis is for non-covered condition	No	Age, breed, location	70%, 80%, or 90%	\$50, \$100, \$250, or \$500	Per-incident	Policyholders may change anytime	Multi-pet (up to three pets), claims-free, 5% for annual payers	Yes. If "excessive," uses AAHA guide as reference tool	\$7,500 to \$20,000	No	Email, fax, or snail mail signed claim form, itemized invoice, and veterinary records for incident	To client within 10 business days; veterinarians can be reimbursed directly
Yes	No	Age, breed, location	80% or 90%	\$75 or \$125 per incident; \$125 annual	Annual or per-incident	Policyholders may change anytime	Multi-pet, group discounts	Yes, determined by customary charges for same procedures in same area	Up to \$13,000	No	Email, fax, or snail mail; claim form and itemized invoice	Claims processed and mailed within 14 days
Yes	No	Age, breed, location	80%, 90%, or 100%	\$50, \$100, or \$200	Per-incident	Policyholders may change once per term	5% online, 10% multi-pet, 15% veterinary professional, 10% medical services animal, 10% veteran and military, and group discounts	No	\$10,000, \$14,000, or \$22,000	No	Email, fax, or snail mail; one-page claim form, medical records, invoices, and proof of payment	To client for veterinarian directly if requested and agreed within five business days
Yes	No	Age, breed, location	70%, 80%, 90%, or 100%	\$0, \$50, \$100, \$200, \$500, or \$1,000	Annual	Policyholders may change anytime	5% multi-pet, 10% discount for signing up 10 days or fewer after physical exam, 5% veterinary web link discount, veterinary team discount (5% to 12%)	No	\$20,000	\$200,000	Email, fax, online upload; or snail mail; claim form, medical records needed in less than 10% of cases	To client in one to two business days; veterinarians can receive payment directly
No	Yes, in optional rider	Age, breed, gender, location, species, and more	90%	\$0 to \$1,000	Per-incident	Policyholders may change anytime	No	No	None	No	Fax or email claim form; first time, veterinarian sends medical records	To client within seven to 10 business days for first claim; subsequent claims within 24 hours; veterinarians enrolled in Trupanion Express can receive payment in minutes
Yes	No	Age, location, size (as adult), species	100%	\$0 to \$1,000	Annual	Policyholders may change anytime	Multi-pet (5% for two or three, 10% for four or more), group discounts	No	\$7,000 to \$14,000	No	Email, fax, or snail mail; claim form and itemized invoice	To client or veterinary provider within 14 business days