



Your Pet Health Insurance Checklist

by Dr. Nancy Kay

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Researching insurance options for Fido or Mr. Kitty? Use this list from Dr. Nancy Kay to help you evaluate your choices.

- **Preexisting conditions.** Will your pets' preexisting conditions be covered after a particular disease-free time interval, or are they "blacklisted" for life?
- **Inherited diseases.** Most purebreds are born with a laundry list of potential inherited conditions. Find out which ones apply to your dog or cat (the breed association is a good place to look) and ask if they will be covered.
- **Anticipated conditions.** Will conditions such as dental disease, arthritis or pregnancy be covered?
- **Repeat offenders.** These are critters who find ways to get into the same kind of trouble over and over again. Will each event be covered or will a "cap" be applied?
- **Claims processing.** What is the turnaround time for reimbursement? Keep in mind that, unlike human medical insurance, you have to pay out-of-pocket for treatment and file paperwork yourself (great for us vets, not so much for you!).
- [More advice on choosing a pet health insurance carrier.](#)

DR. NANCY KAY is a veterinarian and author of Speaking For Spot (speakingforspot.com).

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