

# Pet Health Insurance Companies: **20 Questions** to Fine Tune Your Choice

1. Is the Company licensed in your state? Yes \_\_\_\_\_ No \_\_\_\_\_
2. Are all of their policies available to you? Yes \_\_\_\_\_ No \_\_\_\_\_
3. Does the Company have a good reputation?  
(Checking with the Better Business Bureau or other independent organizations can help determine this.) Yes \_\_\_\_\_ No \_\_\_\_\_ Comments \_\_\_\_\_  
\_\_\_\_\_
4. How long has the Company been in business? \_\_\_\_\_
5. Are the policies and information given easy to understand? Yes \_\_\_\_\_ No \_\_\_\_\_
6. Are the people you talk to knowledgeable, polite and helpful? Yes \_\_\_\_\_ No \_\_\_\_\_
7. Does the Company offer customer service during hours that are reasonable for me? Yes \_\_\_\_\_ No \_\_\_\_\_
8. Have premiums increased over the past few years? If so, by how much? Yes \_\_\_\_\_ No \_\_\_\_\_  
\_\_\_\_\_
9. What happens to coverage and my costs as my pet gets older? \_\_\_\_\_  
\_\_\_\_\_
10. Are there any reasons that I wouldn't be able to renew my policy? Why? Yes \_\_\_\_\_ No \_\_\_\_\_  
\_\_\_\_\_
11. Is there a "usual and customary charges" clause? What are they? Yes \_\_\_\_\_ No \_\_\_\_\_  
\_\_\_\_\_
12. Are there any billing fees or discounts? If so, for what and how much? Yes \_\_\_\_\_ No \_\_\_\_\_  
\_\_\_\_\_
13. Can I choose my own deductible? Yes \_\_\_\_\_ No \_\_\_\_\_
14. Can I change my deductible from year to year? Yes \_\_\_\_\_ No \_\_\_\_\_
15. Is the deductible annual, or for each medical episode? Annual \_\_\_\_\_ Per medical episode \_\_\_\_\_
16. What is the waiting period before my pet is covered? \_\_\_\_\_
17. Are there limits per incident? How much? Yes \_\_\_\_\_ No \_\_\_\_\_ \_\_\_\_\_
18. Are there limits per year? How much? Yes \_\_\_\_\_ No \_\_\_\_\_ \_\_\_\_\_
19. Are there limits per lifetime? How much? Yes \_\_\_\_\_ No \_\_\_\_\_ \_\_\_\_\_
20. Are there limits / body system? How much? Yes \_\_\_\_\_ No \_\_\_\_\_ \_\_\_\_\_