

# Questions to Ask Insurance Providers

*San Bruno Pet is not affiliated with any insurance company.*



Here are some helpful questions to ask when deciding on a pet insurance provider:

- **Do you have your own price list or do you cover 80-90% of the actual fees?**  
Some insurance companies have their own price lists that determine how much they will cover for certain procedures, while others cover 80-90% of the actual bill.
- **Do you cover or exclude congenital problems?**  
Some breeds have a tendency to have congenital problems, and it is important to find coverage for these problems. Talk to your doctor about whether your pet is at risk.
- **Do you cover basic wellness care, or just accident and illness?**  
The most expensive care for your pet will be accident and illness, and is therefore the most important part of the coverage. However, some people prefer to have coverage for basic preventative care. This type of coverage will be more expensive.
- **Do you have an annual limit, a problem limit, or a lifetime limit?**  
Some insurance companies will have an annual or a problem limit that is close to your annual premium, and you do not want this type of coverage. The best coverage is one without annual, problem, or lifetime limits.
- **Do you insure animals other than dogs and cats?**  
Many insurance companies only insure dogs and cats, so if you have a different kind of pet this is an important question to ask.
- **How do you raise your fees as the pet ages?**  
Some companies do a cost of living increase, which is more cost effective than a company that raises its fees based on your pet's age.
- **What is the deductible and does it renew for each problem each year?**  
The deductible is the amount that you pay before the insurance company starts paying. You choose the deductible that you want. A lower deductible usually means higher premiums. Some companies have an annual deductible, while others have a problem deductible.
- **Do you cover dental care?**  
As you may know, dental care is very important, but can be expensive. All companies will cover fractured and abscessed teeth, but you should ask if they cover routine preventative care such as cleanings.