



# Is Pet Insurance Right for You?

Pet insurance is a confusing topic, and it is important to learn as much as possible so that you can make an informed decision.

The purpose of pet insurance is to ease your risk of paying for a pet's medical expenses by paying a premium. This cost varies based on coverage and breed but should cover 90% of veterinary bills. You can choose your coverage level by choosing your deductible, the co-insurance, and annual policy limits.



## Arguments for and against

There are many benefits of having pet insurance. It can help you better plan the cost of pet care by moving the cost from discretionary to budgeted. Pet insurance can also help you make better decisions for your pet's healthcare because you will not be constrained by your budget. Your pets can live longer, happier lives. Insurance helps you cover the cost of the best treatments for your pet. And it gives you peace of mind by knowing that your pet is always protected.

Despite these benefits, many people still argue against pet insurance. Their arguments could be that their pet is young and not likely to get sick. Or maybe because the pet is always inside, and that they never let anything bad happen to their pet. Others may say that they never seem to use it.

However, young pets can still get sick and injured, even when they are kept indoors. We understand that you take excellent care of your pet, but there is always the risk of unpreventable sickness and injury. We hope that you never have to use pet insurance, but even if you have never had to use pet insurance doesn't mean you never will. You simply cannot prevent all illness and injury.



## How it works

There are different plan types, including accident and illness, accident only, and wellness and prevention. When choosing between plan types, there are several factors you need to consider. Some things that affect your quote are where you live, your dog's breed, and age. The deductible you select, whether the deductible is annual or per incident, the co-insurance you select, and the annual limits you set will also affect your quote and coverage.

Most policies last one year. The coverage period begins after the waiting period. The waiting period for illness is typically 14-30 days, the waiting period for accident coverage is typically 48 hours, and for wellness coverage there is generally no waiting period.

To learn more about whether pet insurance is right for you, ***go to [petinsurance.com](https://petinsurance.com) today!***

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