



Investing in Pet Insurance

Thank you for requesting a copy of Investing in Pet Insurance. Written and distributed by the same folks who bring you the New Parent Guide, Investing in Pet Insurance is here to help you understand and evaluate health insurance for your four-legged friend.

Buying Peace of Mind

Pet Insurance Adds a Sense of Security

The addition of a new dog, cat, puppy or kitten is an exciting time for everyone in your household and you'll have lots of fun naming your new pet, introducing your dog or cat to friends, holding, petting or simply loving your new companion animal.

The arrival of Fido or Fluffy also means your family finances change slightly and this may not be considered "fun" as pets do cost money.

As mentioned in the *New Parent Guide*, a major part of companion animal rearing is assuming the financial responsibility for keeping your pet happy and healthy after it becomes a member of your household.

And while some of the expenses occurred may be one-time — collar, leash, food bowls and litter box (for cats) — or ongoing and predictable — food, annual veterinary visits — there are some costs that are unpredictable, unexpected and often costly, such as emergency medical treatment in the event of an accident or illness.

For some, saving a little money each month in a dedicated fund for pet care is an option. For others, an investment in an insurance plan for a dog or cat is the route they choose.



How to Invest in Pet Insurance

Pet Insurance may not be for everyone, but given the continued increase in the cost of veterinary care, each pet owner should at least investigate coverage for their cat or dog. Here's a quick overview of how to start the process.

(A) Decide whether or not you really need pet insurance. There are plenty of pros and cons on the subject and some of the common reasons cited for and against investing in pet insurance are as follows:

Pros

Pet Insurance gives pet owners a chance to plan wisely.

Accidents and illnesses often come at the wrong time and monthly premiums that are properly figured into household budgets alleviate the need to come up with cash to pay for emergency veterinary care, or worse, charging to a credit card.

Pet Insurance offers pet owners a chance to provide the best veterinary care.

Sometimes unforeseen circumstances may dictate surgeries, prescription drugs or procedures that may require specialists. This is not a good time to pick a vet based on cost.

Pet insurance is one type of insurance that a pet owner will use.

Unlike your auto or homeowner insurance where avoiding accidents means you may never use your policy, the life span of cats and dogs may be a decade or longer and the need for healthcare in that period of time is highly likely.

Cons

I'll buy it later.

The best way to avoid "pre-existing conditions" that may impact coverage is to have insurance before anything happens.



My pet is healthy.

If your pet is healthy then continue to provide lots of exercise and proper nutrition. But keep in mind that it is very tough to predict the future health of a dog or cat, regardless of the pet's present condition.

It's too expensive.

Yes, monthly expenditures may seem expensive at the time, but chances are they pale in comparison to large outlays such as care removal of ingested foreign objects, lacerations, etc.

- (B) Contact the leading pet insurance companies and ask for quote on insurance coverage. Below you'll find a list developed from information supplied by seven companies.
- (C) Compare each of the quotes and share the information with your veterinarian to ensure that procedures and exams they perform will be covered.
- (D) Take a close look at your family's finances to ensure you have the capability to cover all of the costs involved in purchasing pet insurance.

Pethealth Inc. - ShelterCare Pet Insurance

PO Box 2150, Buffalo, NY 14240-2150
Toll-free: 866-375-PETS (7387)
Phone: 905-339-4457
Fax: 866-873-8387
Web-site: www.sheltercare.com

Pethealth offers pet insurance through its 100% wholly owned subsidiaries exclusively for cats and dogs. We provide quotes by phone and online. We sell insurance in the United States (excluding Alaska) and Canada.

Pethealth Inc. started selling pet insurance in the States in 2001 and since that time the number of pet owners choosing to buy one of its pet insurance programs has grown exponentially as pet owners have benefited from unrivaled coverage, benefits, claims experience and customer service. The Pethealth programs are structured to meet the everyday pet related health needs of the pet owning community offering coverage for accidents, illnesses and annual wellness care. All illness coverage routinely includes cancer and hereditary defects.

Pets Best Insurance

2710 Sunrise Rim, Ste. 100, Boise, ID 83705
Toll-free: 877-738-7237
Fax: 866-777-1434
E-mail: customerservice@petsbest.com
Web-site: www.petsbest.com

"Without pet insurance, the costs for care can quickly go beyond what is available in family savings or can be placed on a credit or charge card. Pet insurance provides the financial safety net and peace of mind that assures needed care will be provided for their beloved pet." states Dr. Jack Stephens, a veterinarian and president & founder of Pets Best Insurance.

Pets Best Insurance reimburses pet owners for services from the veterinarian they choose, with no schedules or fee restrictions, truly establishing it as "Pet insurance that really pays!" Pets Best Insurance was founded by Dr. Jack Stephens, the pioneer of pet insurance with over 25 years in the pet insurance industry. Dr. Stephens is also an accomplished veterinarian and avid pet enthusiast. Pets Best includes a choice of four affordable coverage plans with a straightforward 80:20 claims reimbursement structure and NO benefit schedules. The Pets Best Insurance team is a highly skilled and professional group of pet lovers who have developed products based on innovation and insight into veterinary care. Visit Pets Best Insurance at www.petsbest.com or phone Pets Best Insurance at 877-PetsBest (738-7237). Pets Best, Simply the best pet insurance.

Embrace Pet Insurance

767 Beta Dr., Mayfield Village, OH 44122
440-484-2266 • 800-511-9172 • www.embracepetinsurance.com

PetFirst Healthcare

One Quartermaster Ct., Jeffersonville, IN 47130
812-206-6999 • 866-937-7387 • www.petfirst.com

PetPartners, Inc. - AKC Pet Healthcare Plan

PO Box 37940, Raleigh, NC 27627
919-859-8222 • 866-725-2747 • www.akcphp.com

Petplan USA

1 International Plaza, Ste. 140, Philadelphia, PA 19113
610-595-3353 • 866-467-3875 • www.gopetplan.com

Veterinary Pet Insurance

3060 Saturn St., Brea, CA 92821
714-989-0555 • 800-872-7387 • www.petinsurance.com



2696 S. Colorado Blvd., Ste 595
Denver, CO 80222
800-722-4156 • 303-863-0521
info@newparentguide.com • www.newparentguide.com