

Cat Checkups & Preventive Care

Pet Insurance is Easy to Get and Important to Have



Dr. Jeff Werber

Less than one percent? I'm shocked! This is the percent of dogs in the United States that are currently insured, according to [Pet Insurance Statistics](#)! Furthermore, the same source reports, almost 50% of pets in the Netherlands are insured, and just under 35% of pets in the United Kingdom are insured. These numbers should blow your mind, as they do mine; we, arguably the most pet crazy country in the world, don't even have 1% of our dogs insured.

I'm often shocked when pet owners ask me if there is such a thing as dog insurance.

What is even more surprising to me is how easy it is to purchase insurance for your dogs, and how few veterinarians talk to their clients about the value of insurance.

Let me set the record straight — dog and cat insurance companies are alive and well, and pet insurance policies for most pets are readily available! There are a number of great insurance companies out there to meet your needs, and hopefully, your veterinary hospital can give you some information to get you in touch with any number of them. The companies differ in their premiums, their plans, how they handle the claims, and the methods used to determine reimbursements.

Some companies offer wellness plans in addition to accident and illness coverage. Some will cover congenital disease with certain restrictions. The companies often have limits, both per incident and per the life of the pet. Some even offer cancer coverage. Some require a specific diagnosis and will reimburse based on a diagnosis schedule, while others reimburse a flat percent of what was spent, less, of course, the plan deductible.



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Yes, with all the possible options you may be unsure about what to choose, but I highly recommend you pick up some pamphlets at your veterinary hospital, talk to friends who have their dogs insured (based on statistics, those may be hard to find), or [go on-line and search for pet insurance companies](#). Ask enough questions, and I have no doubt you'll find a plan that is perfect for your dogs.

What amazes me is that many of us continually hear complaints from clients about how expensive quality veterinary care has become, and I often see clients hold back on the best treatment options because of financial constraints. I've also, sadly, seen and heard of many instances where pet parents have reluctantly elected to euthanize a pet in lieu of treatment simply because the treatment was too costly. Just think — if you had your pets insured, you would be able to opt for the best treatment options, and you wouldn't be faced with having to make a decision to stop treatment based solely on financial constraints.

My clients often ask me if I think they should purchase dog insurance, and my answer is simple: "Yes! And, in fact, you'll need it most when you don't have it!" Do your dogs, and yourselves a big favor, and purchase a pet insurance policy today!

[\[Editor's note: You should also consider a pet savings account.\]](#)

If you have any questions or concerns, you should always visit or call your veterinarian -- they are your best resource to ensure the health and well-being of your pets.

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