

No Insurance company covers pre-existing conditions. Owner must pay total amount at time of services rendered and is reimbursed by insurance company.

Insurer	Cost per month	Coverage	Deductible	Age Limit
24 PetWatch	\$11-\$100	Copay of 20% after annual deductible. Several plans available w/option of add'l wellness coverage, covers diagnosis, testing and treatment of covered accidents and illnesses including vet visits, X-rays, MRI's CAT scans, hospitalization and prescription medications	\$100-\$1000 annual	at least 8 wks & under 11 yrs
AKC	\$5-\$90	Copay of 20% after annual deductible - Option of add'l preventative care plan, covers accidents, illnesses, hereditary conditions, behavioral issues, dental disease	\$100-\$1000 annual	at least 8wks; Sr. plans available
ASPCA	\$16-Rates vary based on species, age, breed	Copay of 10%, 20%, or 30% after annual deductible - Option of add'l preventative care plans, covers accidents, illnesses, hereditary conditions, behavioral issues, dental cleanings and dental disease, prescription medications and prescription food; 6 month pre-existing clause	\$100-, \$250, \$500 annual	at least 8 wks, no upper age limit
Embrace	\$13-\$100	Copay of 10%, 20%, or 35% after annual deductible - Covers exam fees, emergency care, specialists, diagnostics, hospitalization and surgery, alternative therapy and behavioral issues	\$100, \$200, \$300, \$1000 annual	at least 8wks; pets stays insured regardless of age
Figgo	\$9-\$135	Copay of 0%, 10%, 20%, or 30% after annual deductible - Covers alternative and holistic treatments, chronic and hereditary conditions, lost pet coverage, copay waived for life saving treatment	\$50, \$100, \$200, \$500 annual	at least 6wks; no upper age limit
Hartville	\$16 -Rates vary based on species, age, breed	Copay of 10%, 20%, or 30% after annual deductible - Add'l preventative care plans available, covers accidents, illnesses, hereditary conditions, behavioral issues and dental disease only	\$100, \$250, \$500 annual	at least 8wks; no upper age limit
Healthy Paws	\$15-\$90 - Rates vary based on breed, age and gender	Copay of 10%, 20%, 30% or 40% after annual deductible, covers accidents, illnesses, cancer, emergencies, genetic conditions and alternative care	\$100, \$250, \$750 annual	at least 8 wks; under 14 yrs; once insured always insured regardless of age
Nationwide	\$12 and up	Copay of 10% after annual deductible - Preventative care plan available add'l, covers accident; injury, illness and wellness care; inclusive of exam fees, complimentary 24/7 access to vet helpline	\$0-\$1000 annual	No age restrictions on Whole Pet w/Wellness Plan
Pet Plan	\$16-\$60	Copay of 10%, 20%, or 30% after annual deductible - covers non-routine exam fees including emergencies and specialists	\$100-\$2500 annual, per condition deductibles also available	at least 6 wks; no upper age limit
Trupanion	Costs vary based on breed, age and gender	Copay of 10% after annual deductible - Coverage for all hereditary and congenital conditions, alternative therapies are available under Recovery and Comp Care Rider; can file electronically through veterinary hospital - instant response	\$0-\$1000 annual; once deductible met pays 90%	at least 8 wks; under 14 yrs