



# Pet Insurance

Are you interested in purchasing insurance coverage that will help pay for veterinary expenses necessary for taking care of your pet? Several insurers write pet insurance coverage which is intended to cover many of the costs associated with obtaining any medical advice, diagnosis, care, or treatment provided by a veterinarian, including, but not limited to, the cost of drugs prescribed by the veterinarian.

## Questions to Consider When Purchasing Pet Insurance

When deciding whether to purchase coverage, there are several considerations that should go into your decision besides the cost of the coverage. You should ask any insurer that provides you with a quote for coverage to also provide you with the information you need to make an informed decision.

Does the coverage offered have exclusion for preexisting conditions?

If so, the insurer will likely not pay for treatment for any condition for which the pet owner has received medical advice or the pet has received treatment prior to enrollment in a new pet insurance policy.

Is there a waiting or affiliation period, which means the period of time specified in a pet insurance policy which must pass before some or all of the coverage in the policy can begin?

If so, any costs for treatment provided before the end of the waiting period will not be covered by the policy.

Does the coverage exclude costs for treatment of a hereditary disorder, which means an abnormality that is genetically transmitted from parent to offspring and may cause illness or disease?

If your pet has a hereditary disorder, such as a hip dysplasia, the insurer will not pay for treatment related to that disorder.

Does the coverage exclude costs for a congenital anomaly or disorder, which means a condition that is present from birth, whether inherited or caused by the environment, and which may cause or otherwise contribute to illness or disease?

If your pet has a health issue identified as a congenital anomaly or disorder the insurer will not pay for treatment related to that disorder.

Is there a deductible or coinsurance clause that causes any claim reimbursement to be reduced by a set amount?

Your veterinarian will expect you to pay the amount of any deductible or coinsurance percentage.

Is there an annual or lifetime policy limit that will cap the amount that will be paid for veterinary services?

If so you need to consider whether the coverage is a reasonable investment in terms of premium paid versus total benefit available.

Is there a basis for reimbursement or formula for payment for veterinary services other than the actual amount of the billed services?

Examples include claims payments based upon a standardized schedule of costs or a schedule of "usual and customary" charges in the industry for the services provided. Your veterinarian will expect you to pay the balance of any billed amount not paid by the insurer.

## Pet Insurers Doing Business in California

There are several insurance companies offering pet insurance in the State of California. As you decide which product best fits the needs of you and your pet, you are encouraged to visit each plan's website for plan information. You can also view company profiles for each underwriting insurance company. Company profile information includes license and complaint history. Please visit here to do so: [qrco.de/cdip](http://qrco.de/cdip)

Follow this QR code  
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## **Filing a Complaint (Request for Assistance)**

CDI is committed to protecting your rights. Many questions can be answered over the phone. If we are unable to resolve the issue over the phone, you have the option of filing a Request for Assistance against the insurer or the agent/broker by mail or online on our website. The system will allow you to attach copies of all necessary documents, such as policies, canceled checks and correspondence. Some examples of the issues the Department may be able to help with include:

- Improper Denial of Claim
- Cancellation or non-renewal of a policy
- Delay in settlement
- Alleged misappropriation of premiums paid
- Alleged misrepresentation by an Agent/Broker or solicitor
- Unfair underwriting practices
- Dishonest or deceptive insurance sales tactics

## **Contact Us**

Consumer Assistance Hotline:

1-800-927-4357

TTY 1-800-482-4833

Visit us on the web at:

[www.insurance.ca.gov](http://www.insurance.ca.gov)

To order additional materials contact

Community Relations & Outreach at:

[crob@insurance.ca.gov](mailto:crob@insurance.ca.gov)



Led by Insurance Commissioner Ricardo Lara, the California Department of Insurance is the consumer protection agency for the nation's largest insurance marketplace and your best resource for honest and impartial answers to insurance questions. Knowledgeable insurance professionals are available through our consumer hotline. Call 1-800-927-HELP (4357) or visit [www.insurance.ca.gov](http://www.insurance.ca.gov) to view all of our consumer information guides and insurance resources. These tools are available to consumers free of charge.