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Pet Insurance

Pet insurance can be an excellent way to help pet owners cover the costs of providing medical care throughout their pet's life. The pet insurances currently available can vary greatly and it can be very confusing to sort through all of the paperwork and decide what is best for you and your pet. Here at Burr Ridge Veterinary Clinic, we have researched several companies and have chosen a few that we feel provide comprehensive coverage and coverage that would provide the most benefits to our patients. We also chose companies that offered wellness packages because we believe that preventative care is essential in your pet's life and having a wellness plan can help spread out the costs of care. One of the biggest benefits of pet insurance is that it allows you to provide your pet with the care that he or she needs or provide all of the care that you want, without the financial burden. An insurance plan can easily pay for itself surgery or become ill.

There are some big differences between human and pet health insurance. The main one is probably that pet insurance requires you to pay your veterinary bill and then submit paperwork to the insurance company and receive reimbursement. The time it takes and method of reimbursement varies between insurance companies. Besides signing or filling out a form, in some cases, most of the work involved in submitting insurance papers is the owner's responsibility, not the veterinary clinic.

Below are the names of the insurance companies that we recommend and have had experience with.

These companies offer accident/illness coverage and optional wellness coverage

- Embrace Pet Insurance – 1-800-511-9172 – www.embracepetinsurance.com
- ASPCA Pet Health Insurance – 1-866-861-9092 – www.aspcapetinsurance.com
- Nationwide Pet (Veterinary Pet Insurance) - 1-866-838-7387 – www.vetpetinsurance.com

These companies just offer accident/illness coverage

- FIGO – www.figopetinsurance.com – 1-844-738-3446
- Pet Plan Pet Insurance – 1-866-467-3875 – www.gopetplan.com
- Pet First – 1-855-270-7387 – www.petfirst.com

When choosing insurance there are several things that we suggest you look into

- Is the deductible an annual deductible or per incident deductible?
- Do they cover exam fees?
- What are the waiting periods before illnesses are covered?
- Do they cover hereditary conditions?
- What do they NOT cover?
- Do they have per incident or annual limits?
- What do they consider pre-existing conditions?
- Do they have a limits as to how much they will pay for a certain condition or do they have limits as to how much they will pay for wellness items?
- Do they cover specialists? Alternative therapy? Behavior issues?

Depending on your specific pet, there may be other specific questions to ask or specific coverage you are looking for. For instance, coverage for a torn cruciate ligament or hip dysplasia may not be that important for a small dog like a Maltese, but would be a good idea for a Labrador. Consequently, the Labrador may not be overly concerned about have dental coverage that covers extractions if needed, but for a small breed like a Maltese; that would probably be coverage you would want to have. You can talk with your pets veterinarian about specific coverage they would recommend for your pet and their specific breed.