



TEXAS PET INSURANCE Shopping Worksheet

Use this worksheet to help gather needed information to run quotes and compare pet insurance from multiple insurance companies side-by-side.

Pet's Name:
Pet's Age:
Pet Type (dog / cat):
Gender:
Breed:
Weight:
Is the pet spayed or neutered:
What hereditary or congenital diseases is the breed likely to develop and needs covered?
Does your pet have pre-existing conditions? If yes, what are they? Were there any recent illnesses or injuries?

COMPARING PET INSURANCE COMPANIES			
Key points are listed in the order of importance.			
The list is all-encompassing - use sections as-needed			
Names of companies for comparison (companies or policies)	Company (A)	Company (B)	Company (C)

	Company (A)	Company (B)	Company (C)
Does the plan offer a trial or a guaranteed money-back period, during which the plan can be cancelled?			
Is there an enrollment age limit? (the cutoff off is typically between 6 and 14 years old)			
Is pre-enrollment medical exam required?			
Is there an enrollment fee?			

COVERAGE

Pet insurance is typically separated into 4 tiers of coverage: Accident insurance, Illness insurance, Wellness plan, and Extra Perks

Does the policy cover ACCIDENTS?	Identify which items are covered in connection with an accident		
	Company (A)	Company (B)	Company (C)
- Injuries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Emergency Care (in-out of network)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Diagnostic Tests	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Imaging	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Hospitalization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Surgery	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Anaesthesia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Rehabilitation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Prescription Medication	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Medical Devices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accident Coverage Notes:			

Does the policy cover ILLNESS?	Identify which items are covered in connection with an illness		
	Company (A)	Company (B)	Company (C)
- Breed-Specific Conditions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Curable pre-existing conditions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Dental Disease	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Hereditary Conditions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Diagnostic Tests	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Prescription Medication	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Imaging	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Hospitalization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Surgery	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Rehabilitation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Specialists	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Illness Coverage Notes:			

Does the policy offer an optional WELLNESS (preventative) coverage?	Identify which items are covered as part of the wellness plan		
	Company (A)	Company (B)	Company (C)
- Veterinarian exam fees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Vet outside your network	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Vaccinations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Flea & Tick Meds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Spay / Neuter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Teeth Cleaning (prophylaxis)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Therapy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Supplements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wellness Coverage Notes:			

Does the policy offer any ADDITIONAL PERKS?	Identify which additional items may be covered by your pet insurance plan		
	Company (A)	Company (B)	Company (C)
- Vet Telehealth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Kennel Fees (Boarding)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Burial Costs & Cremation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Microchipping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Lost Pet Advertising and Reward	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Travel Cancellation Due to Pet's Illness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Third-Party Liability For Damage Caused by the Pet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- OTHER:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- OTHER:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Additional Perks Notes:			

EXCLUSIONS and PRE-EXISTING CONDITIONS

Take notes about the policies based on how they treat pre-existing conditions, chronic pet illnesses, hereditary, and congenital conditions

	Company (A)	Company (B)	Company (C)
What counts as a pre-existing condition?			
Hereditary conditions coverage			
Congenital conditions coverage			
Chronic conditions coverage			
Can chronic conditions turn into pre-existing conditions with the start of a new term of the policy?	YES / NO	YES / NO	YES / NO
Are any specific diseases excluded from coverage?			

CLAIMS

Some insurers may pay the veterinarians directly, while others reimburse the policyholder after they have already paid the entire bill out of pocket.

	Company (A)	Company (B)	Company (C)
Are veterinarians paid directly or the policy owner is reimbursed for the paid costs?			
Does the policy use a benefit schedule to show exact costs for covered items OR a list of what is specifically excluded from coverage?			

PAYOUT (COVERAGE) LIMITS

Maximum amount of money an insurance company is willing to reimburse within a given year or over your pet's lifetime. While opting for higher payout limits may result in a higher insurance premium, it could prove financially advantageous in the long term.

	Company (A)	Company (B)	Company (C)
Is there an Annual, Lifetime, or Incident Limit amount for coverage?			
- Annual Plan Limit	\$	\$	\$
- Lifetime Plan Limit	\$	\$	\$
- Body System Limit (not common)	\$	\$	\$

REIMBURSEMENT PERCENTAGE

Policies may offer different percentage of reimbursement, typically 60%-90%. The remaining amount is paid by the policyholder

	Company (A)	Company (B)	Company (C)
Policy reimbursement %			

DEDUCTIBLES and COPAY

Deductible is the amount of money that you are required to pay on your own prior to your pet insurance coverage taking effect. Generally, if you opt for a lower deductible, you'll likely have a higher premium, and conversely, a higher deductible usually results in a lower premium. Typical deductible can be found between \$0 and \$1,000.

Co-pay is the amount an insured must pay AFTER meeting the plan's deductible.

	Company (A)	Company (B)	Company (C)
Deductible Types	Annual Per Incident Lifetime Per- Condition	Annual Per Incident Lifetime Per- Condition	Annual Per Incident Lifetime Per- Condition
Deductible Amounts	\$	\$	\$
Deductible Notes			
Co-Pay (% or \$)			

PREMIUMS			
Paying the premium for the whole year upfront can result in a discount			
	Company (A)	Company (B)	Company (C)
Monthly Premium	\$	\$	\$
Annual Premium	\$	\$	\$

WAITING PERIOD			
Time between getting the policy and the time when the coverage begins. Accident plans typically have waiting periods of 2 to 15 days, Illness - 2-4 weeks. Some curable diseases may require a waiting period, commonly between 6 and 12 months.			
	Company (A)	Company (B)	Company (C)
Accident WP			
Illness WP			
Specific Illnesses			
1. Cruciate (ACL) WP			
2. Orthopedic WP			
3. Hip dysplasia WP			
OTHER:			
OTHER:			
Waiting Period Notes:			

ADDITIONAL BENEFITS (COVERAGE RIDERS)			
Some policies may offer additional benefits, such as wellness plans, dental plans, or behavioral therapy - for an extra fee			
	Company (A)	Company (B)	Company (C)
1	\$	\$	\$
2	\$	\$	\$
3	\$	\$	\$
4	\$	\$	\$

REVIEW and NOTES			
Research the companies based on customer reviews, ease of claim process, and overall satisfaction			
	Company (A)	Company (B)	Company (C)
Notes:			

