

# Pet Insurance Writing Samples

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## Our Insurance Partners



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# Best Pet Insurance Companies In Arizona

**Author:** Doug Shaffer

**Quick Answer:** Lemonade Pet Insurance is my top choice for Arizona's best pet insurance company.

Our pet insurance professionals analyzed 40 quotes from 18 pet insurance brands to determine the best coverage for different scenarios. Lemonade Pet Insurance offers the best overall pet insurance coverage in Arizona. They also scored highest for the most affordable coverage and owners with young pets.

However, three other companies, including ASPCA, Embrace, and Pets Best Pet Insurance, also stood out for their respective categories.

In the following sections, we'll analyze some of Arizona's best pet insurance options and how different factors can impact overall premiums.

## Best pet insurance companies in Arizona

Top Pet Insurance Company For	Insurance Provider
Best Overall Coverage	Lemonade Pet Insurance
Best for Affordable Coverage	Lemonade Pet Insurance
Best for Owners of Young Pets	Lemonade Pet Insurance
Best for New Pet Owners	ASPCA Pet Insurance
Best for Cat Owners	Embrace Pet Insurance
Best for Owners with Multiple Pets	Pets Best

## Compare the best pet insurance companies in Arizona

	Lemonade Pet Insurance	Lemonade Pet Insurance	Lemonade Pet Insurance	ASPCA	Embrace	Pets Best
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<b>Overall Rating</b>	4.7/8	4.7/8	4.7/8	4.6/5	4.7/5	4.5/5
<b>Best For</b>	Overall Coverage	Affordable Coverage	Owners of Young Pets	New Pet Owners	Cat Owners	Owners of Multiple Pets
<b>Coverage Waiting Period</b>	2 Days for Accidents and 14 Days for Illnesses	2 Days for Accidents and 14 Days for Illnesses	2 Days for Accidents and 14 Days for Illnesses	Immediately for Preventive Care and 14 Days for Illnesses and Accidents	48 Hours for Accidents and 14 Days for Illnesses	3 Days for Accidents and 14 Days for Illnesses
<b>Average Annual Cost for Cats</b>	\$18.41	\$18.41	\$18.41	\$38.67	\$20.44	\$29.54
<b>Average Annual Cost for Dogs</b>	\$35.18	\$35.18	\$35.18	\$83.30	\$48.25	\$41.39

## Our methodology

To determine Arizona's cheapest pet insurance rates, our team analyzed findings from several pet insurance companies throughout the state. We also utilized our team of insurance experts' combined twenty-five years of experience to evaluate each carrier.

- 40 Quotes Analyzed
- 18 Brands Reviews
- 25 Years of Industry Experience
- 32+ Hours of Research

It's important to note that even though the rates listed in this guide are accurate, premiums shift daily and can fluctuate based on a pet's age or breed.

## Pet insurance company reviews

Best Overall Coverage — Lemonade Pet Insurance (4.7/5)

Key Statistics	
Affordability	9
Customer Reviews	9
Payouts	9
Coverage Level	8

#### Why We Like Them:

Many elements make a pet insurance company the best in an area, like affordability, customer service, and claims processing speed. In Arizona, Lemonade Pet Insurance was the top performer in most categories, with affordable monthly coverage rates of \$18.41 for cats and \$35.18 for dogs.

Along with cheap pet insurance rates, Arizona owners also rated Lemonade as having one of the best customer service experiences in the area. Team members genuinely care about animals, and this is evident in the service they provide to policyholders.

#### Benefits & Drawbacks:

##### Benefits:

- 2-day waiting period for accidents
- Industry-leading claims processing department
- Numerous discounts available
- A percentage of monthly premiums goes toward nonprofits

##### Drawbacks:

- Some pet breeds have age restrictions for enrollment
- Policies aren't available in every state
- Pet owner credit and claim history are factored into insurance rates

Best Affordable Coverage in Arizona — Lemonade Pet Insurance (4.7/5)

Key Statistics	
Affordability	9
Customer Reviews	9
Payouts	9
Coverage Level	8

#### Why We Like Them:

Many pet owners want to protect their furry friends, but most assume coverage is costly. However, as Lemonade Pet Insurance proves, pet insurance doesn't have to break the bank. On average, most cat owners only pay \$18.41, while dog owners pay around \$35.18.

To help with affordability, Lemonade Pet Insurance also offers a variety of discounts, including bundling opportunities that can decrease costs by as much as 15%. They also have an easy-to-use mobile app that helps to manage existing policies quickly.

### **Benefits & Drawbacks:**

#### **Benefits:**

- 2-day accident waiting period
- Claims processing is faster than other major competitors
- Numerous discounts available
- The company donates a portion of the policyholder's premium to nonprofits

#### **Drawbacks:**

- Certain pet breeds aren't covered after a certain age
- Coverage is limited based on the state you live in
- Pet owner credit and claim history are factored into insurance rates

### **Cheapest Rates for Owners of Young Pets in Arizona — Lemonade Pet Insurance (4.7/5)**

Key Statistics	
Affordability	9
Customer Reviews	9
Payouts	9
Coverage Level	8

#### **Why We Like Them:**

Most people adopt younger pets that can grow with their new family. While having a kitten or puppy is exciting, the new responsibilities that come with a pet might initially be overwhelming. Along with proper training, you'll also want to work with a pet insurance organization that makes it easy to obtain and manage coverage.

Lemonade Pet Insurance is the perfect combination of affordability and user-friendly features. The company also has an industry-leading mobile app and customer service team, with average rates of \$18.14 for cats and \$35.18 for dogs.

There isn't a better option for owners of young pets than Lemonade Pet Insurance.

### **Benefits & Drawbacks:**

#### **Benefits:**

- Policyholders only have a 2-day waiting period for pet injuries
- Fast turnaround times for processing claims
- Numerous discounts available
- The company donates a portion of the policyholder's premium to nonprofits

#### **Drawbacks:**

- Specific pet breeds don't qualify for coverage after a certain age
- Coverage doesn't extend to all 50 states
- Pet owner credit and claim history are factored into insurance rates

## Cheapest Rates for New Pet Owners in Arizona — ASPCA Pet Health Insurance (4.6/5)

Key Statistics	
Affordability	8
Customer Reviews	9
Payouts	8
Coverage Level	8

### **Why We Like Them:**

As a new pet owner, having a pet insurance company, like ASPCA, with a solid foundation and proven history of advocating for animal health is important.

The company has slightly higher average premiums, with cat insurance costing \$38.67 and dog insurance costing \$83.30. However, several positives outweigh the additional costs of purchasing through ASPCA. For example, ASPCA has no age limit, so senior pets can get coverage regardless of age.

ASPCA also offers additional coverage for behavioral issues and alternative therapies, which can benefit certain dog breeds.



## Benefits & Drawbacks:

### Benefits:

- Coverage extends to items like alternative therapies, behavioral issues, and congenital conditions
- Cruciate injuries only have a 14-day waiting period
- 24/7 telehealth vet line
- Vet clinic visit fees for illnesses and accidents are covered under standard policies

### Drawbacks:

- Unlimited annual coverage is only available through an agent
- Minimum options for deductibles

## Cheapest Rates for Cat Owners in Arizona — Embrace Pet Insurance (4.7/5)

Key Statistics	
Affordability	9
Customer Reviews	10
Payouts	8
Coverage Level	7

### Why We Like Them:

Arizona cat owners looking for the best policies for their feline companions should strongly consider Embrace Pet Insurance. The company offers affordable rates for cat insurance, including an average of \$20.44 per monthly premium.

While many pet insurance organizations support local charities, Embrace takes it further with a \$2 donation for every policy they sell.

Embrace Pet Insurance is also the partner choice of many large car and home insurance providers like USAA, Allstate, and GEICO.

## Benefits & Drawbacks:

### Benefits:

- Cost-friendly policy options
- Most standard policies include coverage for curable pre-existing conditions

- Owners with animals needing orthopedic care can skip the waiting period with a vet exam

#### **Drawbacks:**

- Senior pets over the age of 14 only qualify for accident-only policies
- Supplement coverage isn't a part of standard policies

## Cheapest Rates for Owners of Multiple Pets in Arizona — Pets Best Pet Health Insurance (4.5/5)

Key Statistics	
Affordability	8
Customer Reviews	9
Payouts	7
Coverage Level	9

#### **Why We Like Them:**

Owning multiple pets can mean extra expenses for food and toys, but it's often a bonus for pet insurance. Many pet insurance companies like Pets Best offer a multi-pet discount for policies with multiple animals.

On top of the discount, Pets Best also offers affordable monthly premiums, including average cat insurance rates of \$29.54 and dog insurance rates of \$41.39.

Pets Best also provides policyholders several benefits, including access to a 24/7 vet helpline for emergencies. They also extend coverage to animals with disabilities or needing special prosthetic devices.

#### **Benefits & Drawbacks:**

##### **Benefits:**

- Benefits extend to pets that need wheelchairs or prosthetic devices
- Veterinarian help is available via the 24/7 vet Healthline
- Accident coverage comes with a 3-day waiting period
- Flexible coverage options for accident and illness policies

##### **Drawbacks:**

- Claims processing tends to be slower than other competitors
- Policy changes are only possible during the time of renewal

## Average cost of pet insurance in Arizona

### Average Cost in Arizona — By Cat Breed

Cat Breed	Average Monthly Cost
Domestic Shorthair	\$15.01
Sphynx	\$15.92
Siamese	\$20.19
Maine Coon	\$25.33

### Average Cost in Arizona — By Dog Breed

Dog Breed	Average Monthly Cost
Affenpinscher	\$17.03
Labradoodle	\$35.88
Greyhound	\$61.79
Newfoundland	\$83.31

### Average Cost in Arizona — Accidental-Only Coverage

Insurance Provider	Average Monthly Cost for Accident-Only Coverage
Lemonade	\$28
Pets Best	\$33
TrustedPals	\$34
Figo	\$40
ASPCA	\$51

### Average Cost in Arizona — Comprehensive Coverage

Insurance Provider	Average Monthly Cost for Comprehensive Coverage
ManyPets	\$33
Pets Best	\$38
Lemonade	\$46
Trusted Pals	\$49
Healthy Paws	\$55

## How to find the best pet insurance company for you

Purchasing pet insurance is similar to buying your own health or life insurance. It's essential to compare rates, but before you do so, you'll want to ensure you know what elements to look for in a pet insurance policy.

For example, most companies offer accident-only coverage or an accident and forgiveness plan. Both types of plans have their benefits and make sense for different situations.

Accident-only coverage is often best for younger pets who are less likely to develop an age-related illness. Likewise, breeds with a high-risk factor benefit more from a comprehensive plan.

Another component you'll want to consider is the length of the waiting period. Since each pet insurance company has a different waiting period for accidents and illnesses, you'll need to determine what makes the most sense for your pet's health.

## Largest pet insurance companies in the United States

Company Name	Estimated Market Share Percentage
Trupanion	30%
Nationwide Mutual Insurance Company	19%
Embrace Pet Insurance	9%
Fetch by the Dodo	8%
Pets Best Insurance	2.4%
Hartville Group Inc.	1.4%

MetLife Pet Insurance	1.4%
Petsecure	1.3%
Healthy Paws Pet Insurance	.73%
Pumpkin Pet Insurance	.48%

## How to buy pet insurance online in Arizona

Purchasing insurance for your pet is a simple process, especially when using a platform like [Insuranceopedia](#). Although, there are several things you can do ahead of time and throughout the application to help speed things along.

Below are four important steps you'll want to take during the pet insurance buying process:

- Step 1: Gather all important information ahead of time (EX: pet type, breed, age, medical history, and any documentation you have on the pet's lineage)
- Step 2: Identify the amount of coverage and deductible you want for your pet
- Step 3: Compare at least three pet insurance quotes from different carriers
- Step 4: Purchase your policy and reach out to your vet to let them know about your new coverage

## Factors that impact cost of your pet insurance policy in Arizona

Many pet owners assume the monthly premium for their pet's coverage is tied to one or two factors. However, several elements go into establishing a rate for pet insurance. These pricing components include:

- Animal Type
- Breed
- Age
- Insurance Type
- Location

### Animal Type

When it comes time to purchase your pet insurance policy, the type of pet you have will play a significant role in determining monthly payments. On average, dog owners pay 2-3x more for coverage than cat owners due to the increased risk of being outside more frequently.

## Breed

Similar to the type of animal category, the breed of pet you have will also factor into your pet health insurance cost. While there isn't a large discrepancy for many dog breeds, some are still considered high-risk.

For example, boxers and bulldogs have a history of sinus and skin issues. The increased likelihood of developing a problem also increases the monthly premium.

## Age

Age will also play a major role in your pet insurance quotes. While some carriers will keep pricing affordable regardless of age, others will deny the application if the pet is too old. If you have a senior pet, it's important to shop around for pricing.

## Insurance Type

You'll have two main options when purchasing your pet insurance policy: accident-only or accident and illness coverage. Both plans will offer protection for your pet, but the comprehensive policy will generally cost more. Considering whether the added coverage is worth the additional monthly cost is essential.

## Location

Regional pricing is another component that many pet insurance companies will consider when you apply for coverage. While there doesn't tend to be a considerable difference in premiums from city to city, some state regions are considered higher risk due to the increased number of claims coming from the area.

## Arizona pet insurance laws to know

Although pet insurance isn't a legal requirement for Arizona pet owners, several laws and bills are still in place to offer protection for animals and their owners. For example, a recent House Bill was introduced and signed into law that involved using a dog's breed on homeowners' and renters' insurance decisions.

Previously, a company could deny an applicant coverage, drop a policyholder, or charge more per month based on a pet's breed. However, with the passing of [House Bill 2323](#), it's now illegal for insurance companies to discriminate based on a dog's breed or appearance.

## In the news

- As of June 30, 2023, insurance companies can no longer [use a dog's breed](#) as the sole factor in underwriting decisions.

- Governor Katie Hobbs signed into law [Senate Bill 1053](#), which allows vets to establish a veterinary-client relationship through telemedicine.

## Information about Arizona

Arizona is home to one of the largest cities in the United States and features a deep Native American heritage. Several reservations and cultural sites exist throughout the state as a way for citizens to learn more about the Native American people and their traditions.

Arizona is also known for its breathtaking landscape, including popular tourist attractions like the Grand Canyon, Coconino National Forest, and Monument Valley. Travelers visiting the area have endless opportunities to explore and enjoy beautiful nature.

## Pet insurance discounts in Arizona

Similar to other forms of health insurance, pet insurance can be costly depending on where you live in Arizona. One way to minimize the overall cost of a pet health insurance policy is through discounts. While not every pet insurance provider will offer the same type of discounts, you should still explore the following options:

- Employer-sponsored discounts
- Multi-pet discount
- Employee union discounts
- Wholesale and special interest clubs discounts
- Multi-policy discount
- Active and retired military discounts
- Senior discounts
- Online policy discounts
- Animal care employee discounts
- Special service animal discounts

## FAQs

### Do all vets take pet insurance in Arizona?

All vet clinics in Arizona will accept pet health insurance since it relies on the pet owner paying the medical expenses and receiving reimbursement from the pet insurance company.

### How much is pet insurance in Arizona?

Like other states nationwide, Arizona cat owners pay less for coverage than dog owners. An average cat insurance policy in Arizona has a monthly premium of \$27.56, while dog insurance typically costs \$48.81 per month.

## Do I legally have to insure my pet in Arizona?

Even though pet insurance is recommended for all pets, it's not a legal requirement to have your dog or cat insured in Arizona.

## Sources

- [Arizona Department of Insurance and Finance](#)
- [Travel + Leisure — 21 Beautiful Places to Visit in Arizona](#)
- [Consumer Rating](#)
- [American Veterinary Medical Association](#)
- [National Association of Insurance Commissioners — Pet Insurance](#)



# Best Pet Insurance For Pre-Existing Conditions In New York

**Author:** Doug Shaffer

**Quick Answer:** AKC Pet Insurance is my choice for the best pet insurance company in New York for owners of pets with pre-existing conditions.

Our insurance experts spent more than 28 hours comparing and reviewing 31 quotes from 16 pet insurance brands across New York. After careful consideration, the best coverage option for owners of pets with pre-existing conditions was AKC Pet Insurance.

Other companies, like Spot Pet Insurance, Figo Pet Insurance, ASPCA, and MetLife Pet Insurance, also received honorable mentions for specific categories.

The following guide will closely examine these five pet insurance brands and some factors that impact pet insurance rates for dogs and cats with pre-existing conditions.

## Best pet insurance For Pre-Existing Conditions in New York

Top Pet Insurance Company For	Insurance Provider
Best Overall Coverage	AKC Pet Insurance
Best for Affordable Coverage	Spot Pet Insurance
Best for Older Pets	Spot Pet Insurance
Best for Bilateral Conditions	Figo Pet Insurance
Best for Hereditary Conditions	ASPCA Pet Insurance
Best for Switching Providers	MetLife Pet Insurance

## Compare the best pet insurance For Pre-Existing Conditions in New York

	AKC Pet Insurance	Spot Pet Insurance	Spot Pet Insurance	Figo Pet Insurance	ASPCA Pet Insurance	MetLife Pet Insurance
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<b>Overall Rating</b>	4.7/5	4.8/5	4.8/5	4.6/5	4.6/5	4.6/5
<b>Best For</b>	Overall Coverage	Affordable Coverage	Older Pets	Bilateral Conditions	Hereditary Conditions	Switching Providers
<b>Coverage Waiting Period</b>	2 Days for Accidents and 14 Days for Illnesses	14 Days for Accidents and Illnesses	14 Days for Accidents and Illnesses	1 Day for Accidents and Illnesses	Immediately for Preventive Care and 14 Days for Illnesses and Accidents	Immediately for Accidents and 14 Days for Illnesses
<b>Average Annual Cost for Cats</b>	\$16.59	\$16.15	\$16.15	\$18.34	\$21.09	\$20.44
<b>Average Annual Cost for Dogs</b>	\$33.77	\$30.58	\$30.58	\$38.12	\$41.63	\$38.54

## What are pre-existing conditions?

As a pet owner, you might hear the phrase "pre-existing condition" tossed around by insurance companies as you compare quotes for coverage on your dog or cat. Generally, pre-existing conditions include any illness your pet has either shown symptoms for, been diagnosed with, or received treatment for prior to obtaining coverage.

Since these conditions begin before establishing coverage, many pet insurance carriers won't accept claims related to the illness. However, some providers will categorize pre-existing conditions into curable and incurable. Depending on the coverage, some curable conditions may still receive coverage.

## Curable pre-existing conditions

For a pre-existing condition to fall under the "curable" category, it must be an illness that won't chronically recur once treated. Each carrier will have a different time frame for what they consider a chronic condition. However, most will provide some coverage for the following conditions:

- Vomiting
- Diarrhea
- Bladder infections

- Ear infections
- Respiratory infections
- Urinary tract infections
- Gastrointestinal issues

## Incurable pre-existing conditions

Unfortunately, incurable pre-existing conditions aren't likely covered by any provider since they need ongoing treatment or medication. Below are a few of the most common incurable pre-existing conditions for dogs and cats:

- Arthritis
- Cancer
- Diabetes
- Heart disease
- Hyperthyroidism
- Kidney disease

## What are bilateral conditions?

Generally, a bilateral condition affects both sides of your pet's body. If a pet develops a bilateral disease, such as hip dysplasia, on one side of its body, it's very likely to develop the same condition on the other side.

Due to the high-risk nature of the second condition occurring, many pet insurance companies will exclude bilateral conditions from coverage.

Below are some of the most common bilateral conditions:

- Cataracts
- Luxating patellas
- Hip dysplasia
- Elbow dysplasia

## Are hereditary conditions considered pre-existing?

Hereditary conditions are different conditions your pets are more likely to develop based on the genes passed down through their bloodline. The most common genetic conditions for dogs include allergies, hip dysplasia, and inflammatory bowel disease.

The insurance company will usually deny the claim if your pet shows signs of a hereditary condition before establishing coverage. However, if symptoms, diagnosis, and treatment occur after a policy is activated, it will most likely be covered.

## Our methodology

To determine the best pet insurance for pre-existing conditions in New York, our team analyzed findings from several pet insurance companies throughout the state. We also utilized our team of insurance experts' combined twenty-five years of experience to evaluate each carrier.

- 31 Quotes Analyzed
- 16 Brands Reviews
- 25 Years of Industry Experience
- 28+ Hours of Research

It's important to note that even though the rates listed in this guide are accurate, premiums shift daily and can fluctuate based on a pet's age or breed.

## Pet insurance company reviews

### Best Overall Coverage — AKC Pet Insurance (4.7/5)

Key Statistics	
Affordability	8
Customer Reviews	9
Payouts	9
Coverage Level	9

#### Why We Like Them:

When caring for a pet with pre-existing conditions, finding the right coverage plan can be hard. However, AKC Pet Insurance offers a comprehensive policy that extends coverage to many curable and chronic pre-existing conditions.

They also offer several options for deductibles and coverage limits to allow you to create the plan that best suits your pet's needs. Along with flexible deductibles, AKC has several discounts that make plans more affordable, like multi-pet discounts.

On average, New York cat owners pay around \$16.59 for coverage, and dog owners pay \$33.77.

#### Benefits & Drawbacks:

##### Benefits:

- Offers coverage for curable and chronic pre-existing conditions
- Flexible coverage options, including an unlimited annual coverage plan
- Multiple discounts for policyholders
- Additional coverage is available for breeding and pregnancy

**Drawbacks:**

- 180-day waiting period for IVDD and cruciate ligament injuries
- Pets over the age of 8 are only eligible for accident-only coverage

## Best Affordable Coverage in New York — Spot Pet Insurance (4.8/5)

Key Statistics	
Affordability	8
Customer Reviews	10
Payouts	9
Coverage Level	10

**Why We Like Them:**

Often affordable pricing is associated with less-than-stellar customer service. However, Spot Pet Insurance delivers in both regards. The pet insurance carrier is the most affordable company in New York for pet owners and has an award-winning customer service team.

The knowledgeable staff at Spot Pet Insurance is well-equipped to answer any questions about coverage for your pet's pre-existing conditions. The company also has several plans that include coverage for most curable pre-existing conditions after a waiting period of 180 days.

Generally, pet owners will pay \$16.15 for cat insurance and \$30.58 for dog insurance with Spot.

**Benefits & Drawbacks:**

**Benefits:**

- No age limitations for dogs and cats
- Dental disease and behavioral treatment are included in most plans
- Offers coverage for most curable pre-existing conditions after 180 days
- 24/7 telehealth vet hotline

**Drawbacks:**

- Customer service is only available during the week
- 14-day waiting period for accidents and illnesses

## Cheapest Rates for Older Pets in New York — Spot Pet Insurance (4.8/5)

Key Statistics	
Affordability	8
Customer Reviews	10
Payouts	9
Coverage Level	10

### Why We Like Them:

Caring for an elderly pet can be extremely rewarding but has some challenges. Many pet insurance organizations will limit the coverage to accident-only or reject pets after a certain age. However, Spot Pet Insurance makes it a priority to assist pet owners with senior pets.

Spot Pet Insurance has no age restrictions and offers additional coverage for issues affecting older pets, like dental disease. They also include curable pre-existing conditions after 180 days in their plans.

Pet owners shopping for coverage with Spot Pet Insurance can expect to pay about \$16.15 for cat insurance and \$30.58 for dog insurance.

### Benefits & Drawbacks:

#### Benefits:

- Senior pets aren't limited to select coverage options
- Most standard plans include additional coverage for dental disease
- Most curable pre-existing conditions are covered after 180 days
- 24/Telehealth vet hotline

#### Drawbacks:

- Customer service is limited to weekdays
- New policyholders must wait 14 days before submitting a claim for an accident or illness

## Cheapest Rates for Bilateral Conditions — Figo Pet Insurance (4.6/5)

Key Statistics	
Affordability	9
Customer Reviews	9

<b>Payouts</b>	8
<b>Coverage Level</b>	7

### **Why We Like Them:**

Pet owners with animals experiencing bilateral conditions can often find it challenging to find affordable coverage. Most companies won't provide coverage for pets that experience bilateral conditions like hip dysplasia. Luckily, Figo Pet Insurance is one of the few pet insurance companies in New York that doesn't have a bilateral clause.

Figo Pet Insurance also doesn't set age limitations for the pets it covers and includes curable pre-existing conditions after 12 months of coverage.

While rates can be a little more expensive, with cat insurance averaging \$18.34 and dog insurance averaging \$38.12, the added cost is well worth it.

### **Benefits & Drawbacks:**

#### **Benefits:**

- No age limitation for senior pets
- No bilateral clause in standard policies
- Coverage extended to curable pre-existing conditions after 12 months
- Offers a 24/7 vet helpline for owners

#### **Drawbacks:**

- Plans don't include coverage for dental illnesses
- Accident-only policies aren't offered at this time

### **Cheapest Rates for Hereditary Conditions — ASPCA Pet Insurance (4.6/5)**

<b>Key Statistics</b>	
<b>Affordability</b>	8
<b>Customer Reviews</b>	9
<b>Payouts</b>	8
<b>Coverage Level</b>	8

### **Why We Like Them:**

Some breeds are prone to certain diseases and illnesses based on their genes and bloodline. For example, boxers are notorious for developing skin allergies during their lifetime. If you have

a pet that is likely to develop a hereditary condition, then ASPCA is one of the best options for coverage.

ASPCA covers many hereditary conditions like heart disease, IVDD, eye disorders, and hip dysplasia, as long as the pet is on an active policy when symptoms begin. The pet insurance company also covers most curable pre-existing conditions after six months.

Most cat owners can expect an average monthly premium of \$21.09, while dog owners pay around \$41.63 for coverage.

### **Benefits & Drawbacks:**

#### **Benefits:**

- Most curable pre-existing conditions are covered after six months
- No age limitation
- Microchipping and stem cell therapy are offered as add-on coverages
- 14-day waiting period for cruciate injuries

#### **Drawbacks:**

- Slower claims processing than other competitors
- Most quotes are done over the phone instead of online

### **Cheapest Rates for Owners Looking to Switch Providers — MetLife Pet Insurance (4.6/5)**

Key Statistics	
Affordability	8
Customer Reviews	8
Payouts	9
Coverage Level	8

#### **Why We Like Them:**

While we all hope to find a vet to work with our pets throughout their lifetime, most owners aren't lucky enough to remain with a single provider. Whether the break in the relationship is due to a move or a vet retiring, getting to know a new vet can be challenging, especially when your pet has pre-existing conditions.

MetLife Pet Insurance makes the transition from your old clinic to a new provider smooth and painless. They also extend coverage to any pre-existing conditions that occurred while with the other vet and don't include bilateral exclusions in their policies.



Even though MetLife offers affordable rates, with cat insurance averaging \$20.44 and dog insurance averaging \$38.54, there are additional discounts that help lower premiums even further.

### **Benefits & Drawbacks:**

#### **Benefits:**

- Covers pre-existing conditions when switching providers
- Policies don't include bilateral exclusions
- Numerous discounts available
- Flexible policy options available, including diminishing deductible
- No waiting period for accidents

#### **Drawbacks:**

- 6-month waiting period for cruciate ligament issues
- Doesn't offer direct vet pay

## How do pet insurance companies determine a pre-existing condition?

Like our health insurance, pet insurance companies will conduct a medical review on your dog or cat before providing coverage. These review sessions often consist of a thorough medical history examination and sometimes a physical exam by your pet's vet.

Once the insurance carrier has reviewed your pet's file, you'll receive a detailed list of all the eligible coverage items.

## Why are pre-existing conditions a problem for pet owners?

The main problem for pet owners with animals that have a pre-existing condition is managing pet insurance. Many pet insurance organizations won't cover testing or treatment for any conditions or illnesses the pet had before the policy took effect.

For instance, if your dog shows signs of allergies and you purchase a pet insurance plan to help offset the cost, most carriers won't reimburse you for ongoing medicine. Similarly, insurance companies may not cover pets developing symptoms during the waiting period.

## Average cost of pet insurance for pre-existing conditions in New York

### Average Cost in New York — By Cat Breed

Cat Breed	Average Monthly Cost
Domestic Shorthair	\$29.16
Maine Coon	\$32.92
Persian	\$43.81
Russian Blue	\$51.98

### Average Cost in New York — By Dog Breed

Dog Breed	Average Monthly Cost
Chihuahua	\$46.75
Golden Retriever	\$75.42
Shetland Sheepdog	\$91.82
Alaskan Malamute	\$108.33

### Average Cost in New York — By City for Dogs

City Name	Average Monthly Cost
Buffalo	\$55.88
Albany	\$59.50
New York City	\$72.13

### Average Cost in New York — By City for Cats

City Name	Average Monthly Cost
Buffalo	\$27.63

Albany	\$29.50
New York City	\$36.00

## How to find the best pet insurance company for pre-existing conditions for you

While purchasing pet insurance is involved, buying coverage for a dog or cat with a pre-existing condition can be even more challenging. Many insurance providers won't cover pre-existing conditions, so comparing quotes and asking questions about what is covered and what isn't covered is essential.

The best place to start when looking for coverage for a pet with pre-existing conditions is your vet. Speaking with them about situations that could arise later in life will allow you to ask further questions when comparing pet insurance policies.

Once you have all the information on your pet's illness and potential future issues, it's time to start looking for policies. Pet insurance companies typically offer one of two options: accident-only or accident and illness coverage.

Since many organizations don't cover pre-existing conditions, you must determine which coverage makes the most sense for your pet. If your dog or cat is relatively healthy and isn't susceptible to other illnesses, then an accident-only plan would be a good option.

## Largest pet insurance companies in the United States

Company Name	Estimated Market Share Percentage
Trupanion	30%
Nationwide Mutual Insurance Company	19%
Embrace Pet Insurance	9%
Fetch by the Dodo	8%
Pets Best Insurance	2.4%
Hartville Group Inc.	1.4%
MetLife Pet Insurance	1.4%
Petsecure	1.3%
Healthy Paws Pet Insurance	.73%

## How to buy pet insurance online in New York

New York pet owners can buy pet insurance online through different channels. However, the easy way to purchase a policy is using a platform like [Insuranceopedia](#), where you can quickly compare multiple quotes within minutes.

While these platforms make it easy to identify the perfect coverage, it can be time-consuming without the appropriate information.

Below are several steps that will help you quickly move through the pet insurance buying process and find the best coverage for your furry companion:

- Step 1: Gather all important information ahead of time (EX: pet type, breed, age, medical history, and any documentation you have on the pet's lineage)
- Step 2: Identify the amount of coverage and deductible you want for your pet
- Step 3: Compare at least three pet insurance quotes from different carriers
- Step 4: Purchase your policy and reach out to your vet to let them know about your new coverage

## New York pet insurance laws to know

Currently, New York has no pet insurance laws that force owners to purchase a health insurance policy for their pets. However, several animal laws offer protection to pets and their owners.

For example, in the past, insurance carriers that offered homeowners' insurance could deny applications and raise premiums based on having a specific dog breed in the house. However, after a recent wave of animal laws, insurance providers can no longer refuse coverage or cancel a policy based on a pet's breed.

## Information about New York

New York is one of the biggest cultural and economic hubs of the United States. The region is well-known for its fashion, arts, and culture. The state also has some of the most recognizable landmarks in the world, including the Statue of Liberty, Broadway, and Time Square.

While many people associate the city with icon locations like Wall Street, New York also has an incredible landscape. Visitors who want time away from the big cities can visit the Adirondack Mountains or spend time on the picturesque Finger Lakes.

## In the news

- A new law signed by Gov. Kathy Hochul will [prevent the retail selling of dogs, cats, and rabbits](#) in hopes of decreasing the popularity of “puppy mills.”
- According to a recent [New York City Council](#) vote, pet shops can no longer sell guinea pigs.

## Pet insurance discounts in New York

Pets are wonderful parts of our families, but the costs associated with properly caring for them can be high. One way to help make pet health care more affordable is through carrier-provided discounts. The following is a list of pet insurance discounts you should ask about before purchasing a policy:

- Employer-sponsored discounts
- Multi-pet discount
- Employee union discounts
- Wholesale and special interest clubs discounts
- Multi-policy discount
- Active and retired military discounts
- Senior discounts
- Online policy discounts
- Animal care employee discounts
- Special service animal discounts

## FAQs

### Can I get pet insurance if my pet has a pre-existing condition?

Yes, you can still get pet insurance for your dog or cat, even if they have a pre-existing condition. While the policy might not cover the condition, future claims for illnesses or injuries would likely be insured.

### Can I get pet insurance after a diagnosis?

Even though you can purchase a pet insurance policy for your furry friend after a diagnosis, it most likely won't cover any pre-existing conditions.

### Are pre-existing conditions covered in New York?

Pet insurance companies in New York likely won't cover any type of incurable pre-existing condition such as arthritis, cancer, or diabetes. However, if a pet develops one of these conditions after the insurance policy is in effect, it's likely included in the plan.

## What is the average cost of pet insurance in New York?

Similar to other states, cat owners pay less for pet insurance in New York than dog owners. On average, a cat health insurance plan costs \$30.51 per month, while a dog insurance plan costs about \$34.18.

## Sources

- [I Love New York](#)
- [New York City Visitor Information](#)
- [Consumer Rating](#)
- [American Veterinary Medical Association](#)
- [National Association of Insurance Commissioners — Pet Insurance](#)

# Does Pet Insurance Cover Dental?

It isn't common for pet insurance providers to cover dental. However, there are several plans that you can obtain through Progressive that will cover both routine dental care and emergencies for your pets.

## Which Pet Insurance Plans Offer Dental Coverage?

We often worry about our furry friends and want to make sure they are as healthy as possible. However, many pet owners don't realize just how important dental health is for our companions. Without proper care and routine cleanings, they can develop problems later in life.

While most insurance companies don't cover conditions related to dental health, Progressive does have options that can help cover some of the costs associated with maintaining your four-legged friend's teeth. In fact, we partner with Pets Best to provide pet insurance that covers dental health.

### [PULL QUOTE]

*While most insurance companies don't cover conditions related to dental health, Progressive does have options that can help cover some of the costs associated with maintaining your four-legged friend's teeth.*

Pet parents can choose between several pet dental insurance plans at Pets Best, including the BestBenefit plan, the EssentialWellness plan, and the BestWellness plan.

### Pets Best BestBenefit Plan

The BestBenefit plan is a great option to consider if you are looking for comprehensive pet dental insurance coverage that helps with the costs of emergencies and illnesses. Often our pets don't let us know something is wrong until it has progressed to a point that they can't hide it anymore. This can especially be true for their dental health.

Dogs and cats alike can suffer from illnesses such as periodontal disease over time. If caught early on by your vet, treating the disease is possible and is usually very successful. However, if the disease isn't discovered until later stages it can be quite difficult to treat and often very expensive.

The BestBenefit plan offers coverage for periodontal disease as long as your pet meets the requirements laid out in your policy.

### Pets Best EssentialWellness Plan

The EssentialWellness plan is available as an add-on to the BestBenefit policy and provides routine care coverage for dogs and cats. One of the main benefits of the additional coverage is that it covers routine checkups to help catch diseases like periodontal disease or gingivitis early on. Regular teeth cleaning is not covered in this plan, but it does cover some of the costs of other preventive measures such as heartworm prevention, urinalysis, and flea/tick prevention.

## Pets Best BestWellness Plan

Unlike the EssentialWellness plan, the BestWellness plan provides a better option for owners who are looking to have routine teeth cleanings as part of their pet insurance. The policy covers up to \$150 worth of teeth cleaning every year, along with numerous other benefits such as deworming, implanting microchips, and heartworm prevention.

## What Does a Wellness Pet Insurance Policy Cover?

As much as we love our furry friends, we often don't think about routine care or their health until there are problems. Having a plan that allows for frequent checkups is important to keeping your dog or cat healthy as they age. There are several benefits to getting a wellness insurance policy for your pet.

### Dog Dental Insurance

Dog dental insurance and wellness plans are both great ways to ensure your pup remains healthy. It also helps alleviate several expensive vet bills by allowing you to make small monthly payments instead of large lump sums when an emergency occurs.

Often dental issues don't occur until your dog gets older which is why it is important that you have a preventive plan in place to help their teeth age well. Without coverage illnesses like gingivitis and periodontal disease can cost hundreds if not thousands of dollars to treat.

### Cat Dental Insurance

Dogs aren't the only ones who can benefit from a wellness plan. Cats, in fact, often suffer more from dental disease than dogs do. The main reason for the difference is owner awareness. Cats are much more independent than dogs, which means you might not always notice if they are experiencing pain or suffering from an illness.

Having a wellness plan will allow your vet the opportunity to routinely check to make sure your cat is doing well. Cat dental insurance that includes teeth cleanings and preventative measures are all good ways to ensure they age well.

## Are there any Gaps in Dental Coverage with Pet Insurance?

Depending on who you get your pet insurance through, you may notice that there are several gaps in dental coverage. In fact, most providers will only reimburse policyholders for a tooth extraction if it is a result of a physical accident. This means that unless you have a policy through a company like Pets Best, you may be paying out-of-pocket for dental costs.

## Advantages of Adding Dental Coverage for Your Pet

The biggest advantage to adding dental coverage to your current pet insurance is that it will help prevent dental disease as your furry friend ages. Many owners don't think about dental care until their pets are experiencing a problem. Unfortunately, at this point, it can often be too late and cost thousands of dollars to treat properly.



## [PRO TIP MODULE]

*When obtaining pet insurance, it is a good idea to discuss what type of dental care your standard policy will cover. Several providers have add-ons available for additional coverage.*

The good news is that there are insurance options available to you for as low as \$10 - \$20 a month that will allow you to keep your fur babies safe. Learn more about Progressive's pet insurance and dental coverage options today.