

PET INSURANCE

Buyer's Guide

Enroll Today! **1-877-PETS-VPI**



Does the company have stability and proven success?

VPI® Pet Insurance is the nation's oldest and largest pet health insurance provider, and has served more than one million pet owners since 1982. Be sure to find out how long have the other companies you're researching have been in business. Have they been around long enough to have insured the lifetime health of even one customer's pet?

Does the company employ certified and trained professionals?

VPI employs 10 licensed veterinarians and more than 60 veterinary technicians. We also have the largest and most professional sales and service staff in the industry. As a customer, you should expect that your pet health insurance provider has enough trained and qualified people to back their promises.

Does the company receive veterinary recognition?

In a study conducted by ACI Custom Research, 9 out of 10 veterinarians who recommend pet insurance recommend VPI. We have an established relationship with the veterinary community and do not pay veterinarians for recommending our policies. Does your veterinarian trust other pet health insurance providers?

Are you offered annual policies with clear renewal terms?

VPI policies have a one year term so your rate is guaranteed for one full year, as long as your policy remains in force. Our premium increases are based on your pet's age, not the number of claims filed. Are other companies going to increase your premium due to submitted claims or on a quarterly basis?

Will you receive renewable benefits?

Unlike some pet insurance companies, VPI does not consider covered conditions that are treated during the policy term to be "pre-existing" upon renewal. In addition, VPI policies have a benefit allowance which renews with each new incident. Make sure the company you choose protects your pet with the same coverage year to year.

Do you understand how reimbursements are determined?

Some pet insurance providers enforce "reasonable and customary fees" which aren't disclosed to policyholders in advance and can change based on the insurer's discretion. VPI's benefit schedule clearly lists how much is available for reimbursement per incident.

Are pre-existing conditions always excluded?

VPI generally does not cover pre-existing conditions. We will, however, review policyholder requests to cover temporary conditions proven to have been cured for at least six months. We often agree to cover these conditions.

Does the company provide broad coverage?

VPI policies do not have lifetime limits on policyholder benefits. Instead, VPI policies include benefit allowances for each term, which refresh every year upon policy renewal. Be aware of "extra" coverage other pet health insurance providers may require you to buy. Do other companies offer coverage this broad?

Does the company believe in routine care for your pet?

VPI offers CareGuardSM coverage that provides reimbursements for common procedures including wellness exams, vaccination, heartworm protection, spay/neuter and much more. Make sure your pet insurance provider helps you extend the lifetime of your pet by supporting routine preventive care.

Are you limited to a veterinary network or required to pre-certify?

VPI does not require pre-certification prior to your pet's veterinary treatment, no matter what the cost, and you have the freedom to use the veterinarian of your choice. Do other companies try to limit your choices and options?