



Clarksburg Animal Hospital

Small Animal Medicine and Surgery with Compassion

Pet Insurance

We strongly believe that all pets should be insured. The small cost of the monthly premium is well worth it should your pet ever have a minor illness or injury. Please review the following list of questions we most often answer regarding pet insurance (click on the title to expand the answer).



Why does my pet need insurance?

Over the last few decades, significant advances in veterinary medicine have opened to the doors to effectively diagnosing and treating many more health problems in our companion animals. The Clarksburg area is very fortunate to have access to many facilities that provide specialized and advanced care within an hour's drive.

Advanced veterinary care for your pets can become quite costly. A serious illness, a major surgery, emergency care, and specialist care can quickly top \$1000 and go up to \$10,000 or more. Even some of the more minor or routine health problems can cost \$500 more or to diagnose and treat.

Medical decisions for your sick pet can be difficult enough when finances are not a consideration. Insurance helps to minimize the financial strains when making decisions about your pet's health.

When is the best time to get Pet Insurance?

Insure your pet as soon as you can – a sudden unexpected illness can occur at any time. Insurance companies will not cover problems discovered prior to the policy being in place.

How does Pet Insurance work?

The process is very straightforward:

- You pay your veterinary bills at the time of service as you have always done.
- Fill out your claim form with your name, contact information, policy number, and pet's name.
- We will fill out the medical section and/or sign any claim forms you need submitted. We are very happy to keep copies of your pre-filled claim forms in your file for your convenience.
- You will then mail your claim form and a copy of your paid invoice to the address provided by your insurance provider.
- Reimbursement, as determined by your plan guidelines, is sent from your insurance company to you within a couple weeks.

How much does Pet Insurance cost?

Pet Insurance costs depend upon the policy you choose as well as the age and breed of your pet. Costs are generally between \$20 and \$40 per month. Both of the companies we recommend can provide you with online quotes for your specific pets and plan choices.

What Pet Insurance companies does Clarksburg Animal Hospital recommend?

We are committed to the health and well being of your companion animals and will never compromise our care decisions and recommendations based on whether you have pet insurance or what plan you choose. Your pet's health is our first and foremost priority. Our experiences with many pet insurance companies has led to our recommendation of Pets Best and Purina Care.



These two companies...

- Reimburse owners quickly
- Stay true to their policies
- Don't play games with declining coverage which should have been approved

-
- Don't look for loopholes

We have been delighted to work with both companies and feel they are the two best veterinary options available.
