

Policies can cost as little as \$10 a month for sudden onset illness and accident coverage to as much as \$75 a month for more comprehensive coverage including wellness visits and flea and heart worm medications. All companies have online websites and you can see reviews of each one. Like anything you purchase, proper research and planning will help in selecting the right company and policy for you and your pet.

What to consider when deciding which pet insurance policy is right for you and your pet.

All states in this country consider pets as personal property. That means pet health insurance is sold and structured like personal property insurance. You must pay the medical services provider at the time of the visit and submit the paid bills to your pet health insurance company. Payment will be made to you, the policyholder, in accordance with the terms and conditions of the policy.

Your medical service provider has no liability or responsibility to communicate with the insurance company. It is a contract between you and the company. Do not expect your pet's medical service provider to collect payment or negotiate with the insurance company.

Understand your policy and your financial capabilities. If the time should arise and your pet needs critical care, the best thing you can do is give a timely response to the medical professional so he or she can administer services to your pet properly and in a timely manner to assure the best possible outcome.

Once services are rendered and fees are paid, file your claim quickly when receipts and documentation are easily accessible. Should your insurance provider have a question, you can help expedite the payment process.

A prepared pet parent is a happy pet parent.

Our pets provide us with companionship, fun and enjoyment. They do not care if we had a good day or a bad day as long as we spend time with them. They do not judge, criticize or compare us against another pet parent. They love us for who we are and unconditionally. The least we can do is provide them with a safe haven and a plan to take care of them. Pet insurance should be part of that plan. Like food, toys, grooming and medical care, it just makes sense.

One pet owner's experience:

"A few years ago, we lost our one-and-a-half year old golden retriever to a post-operative infection. As bad as our loss was, paying approximately \$4,500 for surgical procedures that were unsuccessful was devastating. We did not think we wanted to be pet parents again. We submitted our claims for our young retriever to our pet insurance company and within two weeks we received a substantial portion of the money back that we paid for his medical expenses. We promptly adopted another golden from a rescue organization. We did overcome our grief and are thankful for every day he is with us. And yes, he is fully covered."

(1), (2), and (3) facts and figures from AAPA are subject to change. (4) **Ramm Technologies, Inc.** web search. Information subject to change.

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Why should I buy pet insurance?

The better question is –
“Can I be a good pet parent without it?”

