

Pet Insurance 101

A pet insurance policy can help you plan for your pet's healthcare—and offset costs for routine care and unexpected illness or injury.

So, how does pet insurance work?

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1

Understand what you're buying

Know what is covered and what isn't—before you need it. Get a clear understanding of how reimbursements and deductibles work.

2

Choose coverage

Do you need a policy for a dog, cat or avian or exotic pet*?

*Avian and Exotic Pet Plan is available by phone only.

3

Pick a plan that works for you

Choose standalone medical coverage or add wellness coverage for even more protection. Premiums and annual deductibles vary by plan.

4

Enroll pets young and healthy

Pre-existing conditions aren't covered by any pet insurer. Enroll pets when they're young and healthy to help ensure maximum coverage at a lower cost.

5

Get reimbursed for vet visits

Pet insurance policies reimburse eligible veterinary expenses based on a percentage of treatment cost or an annual benefit schedule.

Using your pet insurance policy is easy



Visit any vet.



Send us your claim.



We'll send you a check.

Nationwide has a pet insurance plan for every pet and every budget.

Get a quote today.

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