## Pet Health Insurance



## comparison chart

Things to consider:	Petsecure		
How many years has the company been in business?	20 years		
Are there coverage options to choose from?	Yes - 4 options		
Do I have to pay a deductible every time a claim is filed? Are there different deductible options to choose from?	No - deductibles are annual and you can choose from 3 options to suit your budget.		
What isn't covered?	Conditions that began before your policy or during your waiting period are not covered.		
Do my coverage limits renew each year?	Yes - coverage renews each year for the life of your pet.		
Are hereditary conditions, (like Hip Dysplasia) covered?	Yes - Petsecure does not exclude hereditary conditions.		
Maximum age of coverage?	None - as long as your pet is 8 weeks old.		
Is dental care covered?	Yes - we cover annual cleanings & problems with the teeth and gums.		
Can I change my coverage level at a later date?	Yes - You can adjust coverage up or down at any point.		
Does the company have animal health professionals processing my claims?	<b>Yes</b> - and we have a Chief Veterinary Officer on staff.		
Are there any options to cover routine wellness care?	Yes - Secure 4 includes annual preventive care.		
Does the company cover alternative therapy, behavioural therapy and medical devices?	Yes		
Are there waiting periods before coverage begins?	Yes - 48 hours for accidents and 14 days for illness.		
How long does it take to get my claims paid?	5 business days. (On average)		
Can I visit any licensed veterinarian in Canada, including specialists?	Yes		