

# Only 1% of Pet Owners Take Out Pet Insurance

Sara Williams May 23, 2016



**Pet insurance may seem like an unnecessary expense, but with the high costs of veterinary care, this type of insurance can help save a lot of money.**

([Newswire.net](#) -- May 23, 2016) -- Just as you can purchase health insurance to cover your medical expenses, you can invest in pet insurance to cover the expenses associated with veterinary visits for your furry friend. But even though there are many [pet insurance providers to choose from](#), and even though pet insurance provides a variety of benefits,

only 1% of pet owners actually purchase a plan.

## Various Levels of Coverage

Pet insurance may seem like an unnecessary expense, but when you really think about the high costs of veterinary care, from annual visits for check-ups, to vaccinations, special tests, and emergency care, it quickly becomes obvious that this type of insurance can actually help you save quite a bit of money.

Plus, there are various levels of coverage that you can choose from so that you can get the coverage you require for your pet while also sticking to your budget. Just as you would pay more for more coverage in human health insurance, the same holds true for pet insurance.

For example, you can opt for a [catastrophic policy](#) that will cover treatments for accidents, as well as cancer treatments and surgeries, or you can go for something that will cover your general wellness visits, spaying/neutering, vaccinations, etc. if you are looking for something more comprehensive. You can even purchase both types of coverage to make sure you have everything you need.

## Premiums and Deductibles Vary

Like human health insurance, you should be aware that pet insurance policies will also come with various premiums and deductibles that you will be responsible for. And, again, the amount of money that you will have to spend on a monthly premium or on a deductible will depend upon the type of plan that you choose.

## Investing in Pet Insurance, Just in Case

Ultimately, you purchase pet insurance to cover you in the event that you have to take your pet to the vet or a medical emergency occurs, but the hope is always that you will never have to use the insurance.

Just like you purchase homeowner's insurance, auto insurance, and health insurance for yourself, you get this coverage to provide you with the peace of mind of knowing that your expenses will at least be partially covered, reducing your financial burden.

## Be Sure to Shop Around

If you've decided that you want to check out what pet insurance providers are offering because you want to purchase a plan to cover your pet(s), just make it a point to shop around. Take your time and do your research so you can be certain that you're getting the right policy. This is especially important if you have a purebred animal that's prone to certain medical conditions, as some policies won't cover pre-existing conditions.

Even though only 1% of pet owners today have invested in pet insurance, it's a growing industry because there's definitely a need for it, and the right policy can provide a host of benefits to a pet owner.

Source: <http://newswire.net/newsroom/blog-post/00092722-only-1-of-pet-owners-take-out-pet-insurance.html>