



Boykin Spaniel Health

Pet Insurance Reality Checklist

Before you buy pet insurance, ask yourself these questions. This checklist is designed to help pet parents choose coverage that truly protects their dog or cat when it matters — not just what looks good on paper.

- Does the policy offer an unlimited annual payout? (Many diagnostics and specialist visits are well over \$5,000 before treatment even begins.)
- Is the plan reimbursement-based — and do I have enough savings or credit available to pay upfront if an emergency happens?
- Are hereditary and breed-related conditions covered (including IVDD / CDDY, orthopedic issues, and neurological conditions)?
- Does the policy cover advanced diagnostics like MRI, CT scans, and specialist consultations?
- Are rehabilitation, physical therapy, alternative therapies, and long-term medications included?
- Is there a waiting period before coverage begins?
- Am I enrolling before genetic testing or major veterinary work so conditions are not labeled pre-existing?
- If my dog is a rescue or adult, am I enrolling immediately — knowing their medical history may be incomplete?
- Do I understand that pet insurance is a lifetime decision, and switching policies later may make conditions pre-existing?

Boykin Spaniel Health Organization

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