



PUPPY PARENTING 101

A GUIDE TO YOUR NEW PUPPY'S HEALTH AND HAPPINESS

PawlicyAdvisor
The #1 Pet Insurance Marketplace

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About Pawlicy Advisor



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Before Anything Else: Pet Insurance

No matter how careful or responsible you are, your puppy will get sick in their lifetime and preparing for unexpected veterinary costs can be difficult. Your puppy may eat something they shouldn't or get diarrhea, or an ear infection, or who knows what else.

How does pet insurance work?

Pet insurance **pays you back for unexpected veterinary bills** when accidents, injuries, and illnesses arise. Most plans cover 70% to 90% of eligible costs after you meet the annual deductible.

Most accident & illness plans cover:

- Accidental injuries (e.g., foreign object ingestion, broken bones)
- Illnesses (e.g., skin allergies, diarrhea, vomiting)
- Chronic diseases (e.g., diabetes, arthritis)
- Hereditary and breed-related conditions (e.g., hip dysplasia, eye conditions)
- Surgery
- Cancer diagnosis and treatment
- Prescription medications
- Diagnostic tests (e.g., blood work, X-rays)
- Poisonings

Some plans cover:

- Exam and office visit fees
- Alternative therapies
- Behavioral modification therapy
- Vacation cancellation fees
- Lost pet advertising and reward
- Breeding and pregnancy expenses
- End-of-life care (e.g., euthanasia, cremation)

Most plans do not cover:

- Pre-existing conditions
- Non-medical supplies (e.g., food, toys)
- Cosmetic or elective procedures
- Routine wellness and preventive care
- Boarding or daycare
- Personal liability claims



Interested in pet insurance?
Scan the QR code to compare top plans today.

Should you buy pet insurance for your puppy?

One in three pets needs emergency veterinary care each year, and the costs range from hundreds to thousands of dollars (see page 26-27). Puppies are curious, mischievous, and accident-prone, and pet insurance can help with unforeseen expenses.

The best time to purchase pet insurance is when your puppy is young and healthy. Pet insurance companies don't cover pre-existing conditions, so the sooner you enroll your pup, the more is covered.

Pet insurance can be confusing—every company claims to be the best, but it's hard to know which plan is actually right for your pet. Coverage, pricing, and exclusions can vary widely, making apples-to-apples comparisons difficult. Pawlicy Advisor cuts through the noise, helping you easily compare top providers and choose the best fit with confidence.



The best time to enroll in pet insurance was yesterday. The second-best time is today.

Interested in pet insurance?
Scan the QR code to compare top plans today.

Which pet insurance is right for you?

Compare and get the right coverage at **pawlicy.com**

Pawlicy Advisor is the free, fast, and easy way to compare pet insurance and find the right plan.

- See quotes from top companies and compare them side by side.
- Get personalized recommendations for your pet.
- 100% free service. No hidden fees. Live support from licensed experts.
- Our licensed experts provide unbiased guidance to help you find the right match.

Call us at **(866) 729-5429** or visit **pawlicy.com** to find the right pet insurance for your needs.



Preventive Care for Your Puppy

Preventive Care for Your Puppy

Preventive care for your puppy is a proactive approach to pet health that helps prevent or detect health issues before they arise or become serious, while pet insurance helps cover the cost of unexpected illnesses and injuries once they are affecting your puppy.

Regular wellness care can reduce long-term care costs and help your puppy live a long, healthy life.

Wellness exams

Preventive care starts with wellness exams.

During these routine visits, your vet will assess your dog from head to tail, checking closely for subtle changes.

Wellness visits are important during puppyhood to ensure normal growth and development, and to ensure your vet team can educate you on how to provide the best possible care over your pup's lifetime.

Vaccines

Vaccines protect dogs from contagious diseases, including:

- **Rabies:** This fatal disease affects the nervous system and can also be transmitted to humans.
- **Distemper:** Distemper virus attacks the respiratory and nervous systems, often causing death.
- **Parvo:** This virus attacks the immune system and gastrointestinal tract, causing severe vomiting, diarrhea, dehydration, and sepsis. Without intensive treatment, parvo is often fatal.
- **Lyme disease:** The bacteria that causes Lyme disease is transmitted by the deer tick (i.e., black-legged tick). The disease affects the joints, kidneys, and heart.
- **Leptospirosis:** This bacterial disease affects the liver and kidneys and can be transmitted to humans.



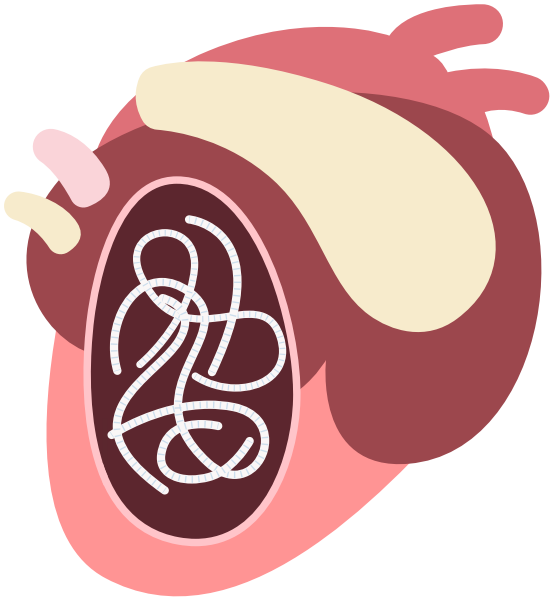
Keeping up with vaccinations is a simple and affordable way to prevent your puppy from developing a serious disease and protect other puppies in your community.

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Parasite prevention

Parasites can cause serious harm to your puppy's health by damaging organs or spreading diseases. Some parasites can also infect humans, especially children or people with weakened immune systems.

Parasites can live on your pet's skin (i.e., external parasites) or inside their body (i.e., internal parasites).



Common parasites of concern include:

- Intestinal worms (roundworms, hookworms, and whipworms)
- Giardia
- Coccidia
- Heartworms
- Fleas
- Ticks
- Mites

You can **keep your pup safe from parasites by administering monthly preventives for fleas, ticks, and heartworms year-round** and following your vet's recommendations for deworming and parasite testing.

Did you know?
Almost all puppies are born with intestinal worms or acquire them shortly after birth. The Companion Animal Parasite Council (CAPC) recommends fecal parasite testing four times in a puppy's first year.

Early detection

Puppies and dogs age quickly, which means that health changes can appear suddenly.

Routine blood and urine tests check for internal organ changes or congenital diseases your puppy might have without you knowing, and annual screening tests performed throughout your dog's life can help monitor changes that occur with age.

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Nutrition and weight control

Obesity is one of the most common preventable health issues in dogs and can contribute to arthritis, diabetes, cancer, and a shorter lifespan.

Feeding your puppy a diet tailored to their breed and activity level helps them grow while preventing excessive weight gain. **Choose a food labeled for puppies until your pup is close to their adult size.**

Spaying and neutering

Spaying female dogs and neutering male dogs prevents unexpected pregnancies that can lead to stray dogs or overcrowded shelters. There's also evidence that the procedure helps prevent certain cancers later on in the dog's life.

Optimal timing for the surgery depends on your puppy's breed and their expected adult size. Ask your veterinarian for a personalized recommendation.

Benefits of spaying and neutering puppies

- Fewer stray pets
- Reduced overcrowding in animal shelters
- Reduced risk of mammary, ovarian, and testicular cancers
- Reduced risk of uterine infection
- Fewer hormone-related behavior problems
- No messy heat cycles

Dental care

Without proper preventive care, most dogs develop dental disease by 3 years of age, with smaller breeds affected more severely. Consider dental chews with the VOHC label for products that have been shown to reduce dental tartar build up.

Brushing your dog's teeth during puppyhood establishes good dental hygiene habits and slows the buildup of plaque, tartar, and bacteria.



Preventive care starts in puppyhood. Building a strong relationship with your vet and developing healthy habits now can help to support a long, happy life.

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What Vaccines Does My Puppy Need?

What Vaccines Does My Puppy Need?

Vaccinations protect your puppy from serious, sometimes fatal diseases, including rabies, distemper, and parvo.

Like a human baby, your puppy needs a series of vaccinations to support their developing immune system.

All dogs need **core vaccines**, while **non-core vaccines** are considered based on a dog's lifestyle and risk factors.



Leptospirosis, previously considered a non-core vaccine, is now recommended for all puppies.

Vaccine timing may vary for your puppy, but will typically follow guidelines published by the American Animal Hospital Association (AAHA) as shown here:

Vaccine	Minimum Age	Puppy Series	Booster Schedule
Core Vaccines			
Distemper, adenovirus, parvovirus	6-8 weeks	Repeat every 2–4 weeks until 4 months of age	Booster 1 year later, then every 3 years
Rabies	4 months	Single dose	Booster 1 year later, then every 1-3 years
Leptospirosis	4 months	Two doses, 2–4 weeks apart	Annual booster
Non-Core Vaccines			
Lyme disease	4 months	Two doses, 2–4 weeks apart	Annual booster
Kennel cough (Bordetella)	2 months	Single intranasal or oral dose OR Two injectable doses 2–4 weeks apart	Annual booster
Canine influenza	2 months	Two doses, 2–4 weeks apart	Annual booster

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Here is an example puppy vaccine schedule:

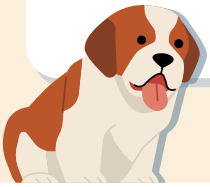
Puppy Vaccination Schedule

DHPP is a core 4-in-1 vaccine for distemper, hepatitis, parainfluenza, and parvovirus.

Rabies laws vary by state.



6-8 WEEKS OLD	10-14 WEEKS OLD	16-20 WEEKS OLD	EVERY 1-3 YEARS
REQUIRED DHPP	REQUIRED DHPP	REQUIRED DHPP Rabies	REQUIRED DHPP Rabies Leptospirosis*
OPTIONAL Bordetella	OPTIONAL Bordetella Leptospirosis*	OPTIONAL Bordetella Leptospirosis* Lyme Disease	OPTIONAL Bordetella Lyme Disease



*Check with your veterinarian on their preferred timing of the Leptospirosis vaccine for your pet's exposure.

Talk to your vet if you have questions or concerns about your puppy's vaccination needs or schedule.

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How to Train Your Puppy

How to Train Your Puppy

Training a new puppy can feel overwhelming, but you can set yourself up for success by using consistent, proven methods.



Positive reinforcement is critical to puppy training success. Reward your pup with treats, praise, or play to encourage appropriate behavior, and ignore or prevent the behaviors you don't want. Never punish your puppy, as this can cause anxiety and fear, and can damage your bond.

Here's how to navigate puppy training to build the foundation for a confident, well-mannered dog.

Potty training

Consistency is key during potty training. Here's what to do:

- ☑ **Establish a routine:** Take your puppy outside frequently.
- ☑ **Designate a potty spot:** Choose a specific area for your puppy to "go."
- ☑ **Use cue words:** Choose a cue like "Go potty," and say it while your pup is relieving themselves.
- ☑ **Reward success:** Immediately praise and offer a treat after your puppy eliminates in the correct spot.
- ☑ **Expect accidents:** Clean up accidents and move on. Never rub your puppy's face in the mess they made.

Crate training

A crate is your puppy's safe space and can help with potty training. Start here:

- ☑ **Introduce the crate slowly:** Allow your puppy to enter voluntarily, entice them with treats and comfy bedding. Gradually increase the time your pup spends in the crate.
- ☑ **Encourage positive associations:** When your puppy spends time in their crate, give them a special, long-lasting treat, such as a peanut butter-filled Kong or food puzzle.
- ☑ **Encourage rest time:** Like toddlers, puppies need frequent naps. Encourage your pup to nap in their crate during scheduled times throughout the day.
- ☑ **Be consistent:** Don't stop crate training for at least 6-8 months to ensure they continue to be comfortable with it later in life.

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Socialization

Early socialization helps your puppy learn to accept new people, pets, places, and things. Here are the steps:

- ☑ **Create new experiences:** Expose your pup to different people, animals, environments, and sounds.
- ☑ **Ensure positive interactions:** New experiences should be brief and positive. Use treats and happy voices to create positive associations.
- ☑ **Go slow:** Observe your puppy's comfort level in new places and remove them if they become overwhelmed.



Wait until they are at least 8 weeks old and have received one round of vaccines before exposing them to other animals. Only introduce your puppy to fully vaccinated dogs in controlled environments until they are fully vaccinated around 16 weeks.

Basic manners

Start with simple commands to help build your bond with your puppy and give them confidence. Repetition and consistency are the keys to success.

Try these basics:

- ☑ **Sit:** Hold a treat above your puppy's head and slowly move it back toward their tail. As they sit, say "Sit" and give them a reward.
- ☑ **Come:** Use a cheerful tone to call your puppy's name, pause, then follow with "Come." Reward them when they approach you.
- ☑ **Leave it:** Place a treat in your closed hand and let your puppy sniff. When they stop trying to get it, say "Leave it" and offer a different treat as a reward.



Early training lays the foundation for a well-behaved and happy adult dog.

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Common Household Hazards

Common Household Hazards

Common household items can be harmful to your puppy's health.

Since puppies are curious and love to explore their surroundings, puppy-proofing your home is essential to reduce the risk of accidents.



Kitchen hazards

Many foods that are safe for people are toxic for dogs, including:

- ⚠️ Alcohol
- ⚠️ Chocolate
- ⚠️ Coffee and caffeine
- ⚠️ Garlic
- ⚠️ Grapes
- ⚠️ Onions
- ⚠️ Raw yeast (dough)
- ⚠️ Xylitol (an artificial sweetener, also called birch sugar)

Pet Poison Helpline assists with potential poisonings for any species of animal, 24 hours a day. **Call the Pet Poison Helpline** at **(855) 764-7661** or your veterinarian right away if your puppy ingests a toxin or encounters a serious health hazard.

Wondering if poisoning emergencies are covered? Scan here to see which plans offer the best protection for your puppy today.

Other foods that may cause harm include:

- ⚠️ Fatty foods, which can cause pancreatitis
- ⚠️ Cooked bones, which can lead to an intestinal blockage
- ⚠️ Raw foods, which can contain harmful bacteria

Bathroom hazards

Many over-the-counter medications are toxic to your puppy, including:

- ⚠️ Non-steroidal anti-inflammatories (NSAIDS) (e.g., ibuprofen, naproxen)
- ⚠️ Cold medications
- ⚠️ Vitamins and supplements

Prescription drugs can be equally dangerous, including:

- ⚠️ Heart medications
- ⚠️ Antianxiety and ADHD medications
- ⚠️ Anticonvulsants



✏️

Never give your puppy medications not prescribed for them, and keep all medicines out of your pet's reach.

Beauty, personal care, and bathroom cleaning products should also stay behind closed doors.

Garage and shed hazards

Hazards that may lurk in your garage or shed include:

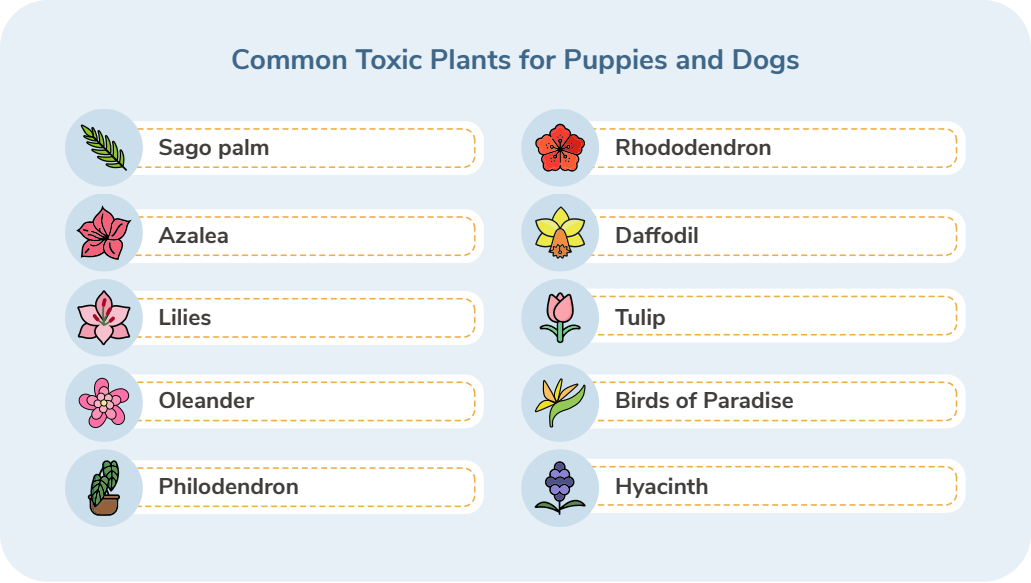
- ⚠️ Rodenticides (i.e., rat poison)
- ⚠️ Pesticides (e.g., slug bait)
- ⚠️ Antifreeze

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Yard hazards

Many plants and flowers are toxic if your puppy chews or eats them. The list of toxic plants is extensive, but a few of the most common types include:

- ⚠️ Sago palm
- ⚠️ Azalea
- ⚠️ Lilies
- ⚠️ Oleander
- ⚠️ Philodendron
- ⚠️ Rhododendron
- ⚠️ Daffodil
- ⚠️ Tulip
- ⚠️ Birds of Paradise
- ⚠️ Hyacinth



In addition, lawn treatments often contain hazardous compounds such as nitrogen or phosphorus that can be toxic to dogs.

Additional puppy hazards

Other items that can potentially poison your puppy include:

- ⚠️ Household cleaning chemicals
- ⚠️ Paint
- ⚠️ Bar soap
- ⚠️ Fabric softener sheets
- ⚠️ Cigarettes
- ⚠️ Marijuana and other drugs
- ⚠️ Flavored veterinary medications
- ⚠️ Loose coins



Not all hazards involve toxins. Puppies explore the world with their mouths, and they'll pick up, chew, and swallow just about anything.

Wondering if poisoning emergencies are covered? Scan here to see which plans offer the best protection for your puppy today.

Examples of additional household hazards for puppies include:

- ⚠️ Electrical cords
- ⚠️ Open heat sources
- ⚠️ Windows, balconies, and stairs
- ⚠️ Small gaps between furniture
- ⚠️ Plastic bags (may cause suffocation)
- ⚠️ Socks, underwear, and other small items
- ⚠️ Children's toys
- ⚠️ Toilets and pools



Puppy-proofing checklist

Doggie dangers lurk around every corner in your home. Here's a quick checklist to help you protect your puppy from danger:

- ☑ **Inspect** each room by getting on your puppy's level and looking for items within their reach.
- ☑ **Secure** hazardous foods, medications, and chemicals in high cabinets and drawers and place child locks on lower cabinets.
- ☑ **Hide** electrical cords, remove knick-knacks from low shelves, secure trash cans with lids, and keep floors clear of clutter.
- ☑ **Create** a puppy "safe zone" free of furniture and valuable or hazardous objects where your pup can play and rest during the day. Use baby gates or puppy pens to confine them and keep them out of off-limits areas.
- ☑ **Train** your puppy to sleep in a crate overnight and when you're away, to keep them safe and prevent accidents. When you are outdoors, keep them on a leash.
- ☑ **Save** the Pet Poison Helpline number (855) 764-7661 and the number for your veterinarian in a central location within your house for easy reference.

Call the Pet Poison Helpline at **(855) 764-7661** or your veterinarian right away if your puppy ingests a toxin or encounters a serious health hazard.



Wondering if poisoning emergencies are covered? Scan here to see which plans offer the best protection for your puppy today.

What Foods Are Safe for My Puppy?

What Foods Are Safe for My Puppy?

Dogs will eat almost anything, and while some human foods make great snacks, others can be dangerous or deadly.

Use our quick guide below to see what's safe and what to avoid. When in doubt, always check with your veterinarian and give safe foods only in small amounts.

Safe or dangerous?

Here's a quick reference guide to help you distinguish between safe and dangerous foods for your puppy.

Food Groups & Items	Safe ✅	Dangerous ❌
Fruits		
Apples (no seeds or core)	✅	
Bananas	✅	
Blueberries	✅	
Watermelon (no rind/seeds)	✅	
Strawberries	✅	
Cantaloupe	✅	
Mango (peeled, pit removed)	✅	
Oranges (peeled, no seeds)	✅	
Cranberries	✅	
Grapes & raisins		❌
Avocado		❌
Cherries (pits/stems)		❌
Vegetables		
Carrots	✅	
Green beans	✅	
Cucumbers	✅	
Zucchini	✅	

Wondering if poisoning emergencies are covered? Scan here to see which plans offer the best protection for your puppy today.

Food Groups & Items	Safe ✅	Dangerous ❌
Broccoli (small amounts)	✅	
Bell peppers	✅	
Sweet potatoes (cooked, plain)	✅	
Pumpkin (cooked, canned, plain)	✅	
Peas	✅	
Spinach (in moderation)	✅	
Onions, garlic, leeks, and chives		❌
Wild/unknown mushrooms		❌
Rhubarb		❌
Unripe tomatoes/tomato plants		❌
Proteins & Pantry Items		
Cooked chicken (no bones/seasoning)	✅	
Turkey (plain, no bones/skin)	✅	
Eggs (cooked)	✅	
Salmon (cooked, boneless)	✅	
Beef (lean, plain)	✅	
Pork (cooked, plain, no bones)	✅	
Peanut butter (xylitol-free)	✅	
Raw meat or fish		❌
Cooked bones		❌
Fat trimmings		❌
Processed meats (e.g., bacon)		❌
Grains & Dairy		
White or brown rice (cooked)	✅	
Oatmeal (plain)	✅	
Quinoa	✅	

Wondering if poisoning emergencies are covered? Scan here to see which plans offer the best protection for your puppy today.

Food Groups & Items	Safe ✅	Dangerous ❌
Plain bread (small amount)	✅	
Pasta (plain, cooked)	✅	
Cheese (small amount)	✅	
Low-fat yogurt (unsweetened, no xylitol)	✅	
Full-fat dairy or ice cream		❌
Other		
Plain popcorn (no butter/salt)	✅	
Chocolate		❌
Xylitol (sugar-free gum, etc.)		❌
Macadamia nuts		❌
Caffeinated drinks		❌
Alcohol		❌
Yeast dough		❌
Salty snacks		❌



Approximately 30% of Pet Poison Helpline's daily calls are about pets eating human food.

Every dog is different—what's safe for one pup might disagree with another. Always consult your veterinarian before introducing new foods, and contact the **Pet Poison Helpline at (855) 764-7661** if your pup eats something they shouldn't.



Wondering if poisoning emergencies are covered? Scan here to see which plans offer the best protection for your puppy today.

How Much Does a Vet Visit Cost?

How Much Does a Vet Visit Cost?

Veterinary costs can vary widely depending on where you live, your puppy's size and breed, and the kind of care your puppy needs. Costs are generally higher in urban areas than in rural areas, and for specialty or emergency care than for routine care.

Puppies need more care than adult dogs, and first-year expenses can add up quickly. You can budget for care more effectively if you know what to expect.

Here's a breakdown of typical veterinary costs, based on national estimates:

Wellness services:

- **Wellness visit:** $50–$250
- **Vaccinations:** $15–$28 per shot
- **Fecal test:** $25–$45
- **Heartworm test:** $45–$50
- **Spay or neuter surgery (with anesthesia):** $300-$800
- **Dental cleaning (with anesthesia):** $250-$900

Emergency and sick care:

- **Blood work:** $80–$200
- **X-rays:** $150–$400
- **Ultrasounds:** $300–$600
- **Short hospitalization:** $600–$3,500
- **Emergency surgery:** $1,500–$10,000



How to make care more affordable

Unexpected vet costs are harder to plan for and can catch any pet owner off guard. Emergencies, illnesses, and chronic conditions can cost hundreds to thousands of dollars.

Pet insurance is a great way to manage these expenses, giving you peace of mind and the freedom to focus on your pet's health instead of your wallet.

For routine veterinary care, you can use the estimates above to build a budget. Set aside some money to help pay your dog's vet bills, or ask your vet if they offer wellness plans—service bundles that cover everything your puppy needs, paid for in monthly installments.

Interested in pet insurance?
Scan the QR code to compare top plans today.

Top Pet Insurance Claims Paid in 2024



Conditions	Estimated Cost Up To
Lymphoma	$65,889
Foreign Body Ingestion	$60,549
Pneumonia	$60,239
Transfusion	$51,024
Peritonitis	$50,337
Liver Disorder	$45,442
Fungal Infection	$44,263
Pancreatitis	$43,400

Source: NAPHIA State of the Industry Report 2025

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Key Takeaways

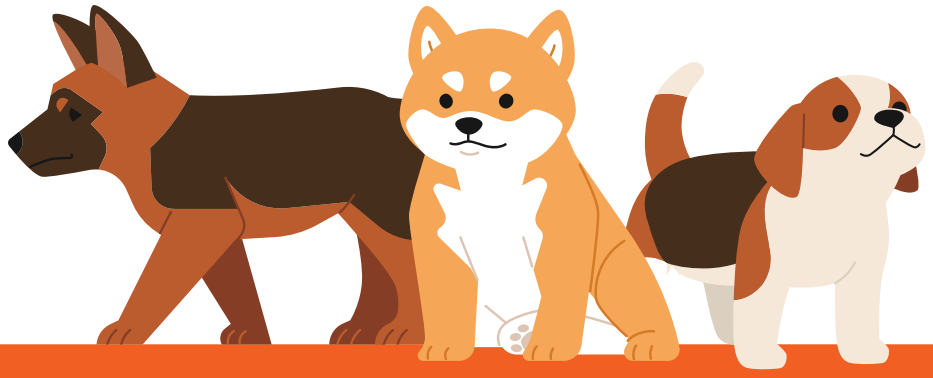
Key Takeaways

Your veterinarian is the best resource to help you raise your pup. Engage your veterinary team during puppy health checks and vaccine visits to become an active partner in your pet's care, and don't hesitate to contact them with questions or concerns.

1. **Pet insurance is most effective—and affordable**—when purchased early, before health issues arise.
2. **Preventive care** like vaccines, parasite control, and dental hygiene can save your puppy from serious (and costly) health issues down the road.
3. **Early training and socialization** set the foundation for a happy, well-adjusted adult dog—start now and stay consistent.
4. **Puppy-proof your home** like you would for a toddler; many common household items can pose life-threatening risks.
5. **Unexpected veterinary bills are common; planning ahead with pet insurance, preventive care, and free tools like Pawlicy Advisor** can protect your finances and your pup.

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PawlicyAdvisor



About Pawlicy Advisor

Pawlicy Advisor is the #1 pet insurance marketplace, recommended by veterinarians. Founded by pet lovers, Pawlicy Advisor offers personalized pet insurance advice through an unbiased approach, ensuring that pet owners receive honest and objective recommendations.

Recognized as the **Preferred Business Provider of pet insurance by the American Animal Hospital Association** (AAHA), Pawlicy Advisor has earned the trust of veterinary professionals nationwide – with **over 1,000,000 pet owners served** and **4.9 out of 5 stars across hundreds of reviews**.

Learn more at **pawlicy.com**

AAHA RECOMMENDED

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