

KITTEN PARENTING 101

A GUIDE TO YOUR NEW KITTEN'S HEALTH AND HAPPINESS

PawlicyAdvisor
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About Pawlicy Advisor



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Before Anything Else: Pet Insurance

No matter how careful you are, your kitten will need veterinary care over their lifetime, and preparing for unexpected costs can be hard. Kittens are curious and acrobatic — they climb, pounce, and investigate everything — and they may swallow something they shouldn't, develop an upset stomach, or pick up an infection. Pet insurance helps you say "yes" to the care your kitten needs without the bill being the deciding factor.

How does pet insurance work?

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

Most accident & illness plans cover:

- Accidental injuries (e.g., swallowed string or small objects, falls)
- Illnesses (e.g., urinary issues, vomiting, upper respiratory infections)
- Chronic diseases (e.g., diabetes, kidney disease)
- Hereditary and breed-related conditions
- Surgery
- Cancer diagnosis and treatment
- Prescription medications
- Diagnostic tests (e.g., blood work, X-rays, ultrasound)
- Poisonings

Some plans cover:

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

Most plans *do not* cover:

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



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

Should you buy pet insurance for your kitten?

Veterinary emergencies are common, and costs can range from hundreds to thousands of dollars. Kittens are inquisitive and accident-prone, and pet insurance can help with unforeseen expenses.

The best time to purchase pet insurance is while your kitten is young and healthy. Insurers don't cover pre-existing conditions, so the sooner you enroll, the more is covered over your cat's lifetime.

Pet insurance can be confusing — every company claims to be the best, and coverage, pricing, and exclusions vary widely, making true comparisons difficult. Pawlicy Advisor cuts through the noise, helping you compare top providers side by side and choose the best fit with confidence.



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

- **Cat owners save 13%** on average when comparing pet insurance on pawlicy.com*
- See quotes from top companies and compare them side by side.
- Get personalized recommendations for your cat.
- 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.



*Source: 2026 North American Pet Health Insurance Association (NAPHIA) State of the Industry Report, Section 4: Average Premiums (USA); Cat accident & illness policies purchased on Pawlicy.com in 2025. Pawlicy Advisor users, on average, purchased policies with an annual premium ($374.92) 24% lower than the industry average quantified by NAPHIA ($435).

Preventive Care for Your Kitten

Preventive Care for Your Kitten

Preventive care is a proactive approach that helps prevent or detect health issues before they become serious, while pet insurance helps cover the cost of unexpected illnesses and injuries once they arise. Regular wellness care can reduce long-term costs and help your kitten live a long, healthy life.

Wellness exams

Preventive care starts with wellness exams.

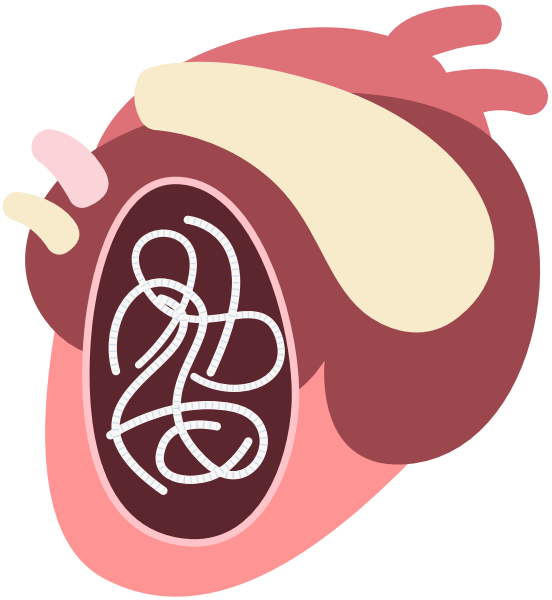
During these routine visits, your vet assesses your kitten from nose to tail, checking for subtle changes. Wellness visits are especially important during kittenhood to confirm normal growth and development and to help your veterinary team guide you on the best care over your cat's lifetime.

Vaccines

Vaccines protect kittens from contagious and sometimes fatal diseases. Cats need a different set of core vaccines than dogs — see the dedicated vaccine section that follows for the full schedule

Parasite prevention

Parasites can harm your kitten by damaging organs or spreading disease, and some can also infect people. Parasites can live on your cat's skin (external) or inside their body (internal).



Common parasites of concern for cats include:

- Intestinal worms (roundworms, hookworms)
- Heartworms
- Fleas
- Ear mites
- Ticks (primarily for cats with outdoor access)

Keep your kitten safe by using vet-recommended monthly preventives year-round and following your vet's recommendations for deworming and parasite testing.

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Did you know?
Heartworm in cats is different — and more dangerous. Heartworm is transmitted by mosquito bites, and even strictly indoor cats can be bitten. Unlike in dogs, there is no approved treatment for heartworm disease in cats, which makes year-round prevention the only effective protection.

Early detection

Cats are masters at hiding illness, and health changes can appear suddenly. Routine blood and urine tests check for internal organ changes or conditions your kitten might have without obvious signs, and annual screening throughout your cat's life helps monitor changes that come with age — particularly kidney function, which is a common concern in cats.

Nutrition and weight control

Cats are **obligate carnivores**, meaning they require nutrients found in animal-based protein. One of these is **taurine**, an essential amino acid cats cannot produce in adequate amounts on their own; a deficiency can lead to serious heart and eye problems. Feed a food labeled **complete and balanced for kittens** until your cat reaches adult size.

Obesity is one of the most common preventable health problems in cats, especially indoor cats, and it contributes to diabetes, arthritis, urinary disease, and a shorter lifespan. Measured meals and active play help maintain a healthy weight.

Spaying and neutering

Spaying female cats and neutering male cats prevents unwanted litters — cats reach sexual maturity as early as 4 to 6 months — and offers significant health and behavior benefits. (See Key Takeaways for the timing recommendation and specific benefits.)

Benefits of spaying and neutering:

- Prevents unwanted litters and reduces shelter overcrowding
- Reduces or eliminates certain reproductive cancers
- Reduces hormone-related behaviors such as spraying, roaming, and yowling
- Eliminates heat cycles in females

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Dental care

Dental disease is common in cats. In addition to periodontal disease, cats are prone to tooth resorption, a painful condition in which the tooth structure breaks down. Establishing dental care early — including toothbrushing and vet-recommended dental products — slows the buildup of plaque, tartar, and bacteria.



Preventive care starts in kittenhood. Building a strong relationship with your veterinarian and developing healthy habits now supports a long, happy life.

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What Vaccines Does My Kitten Need?

What Vaccines Does My Kitten Need?

Vaccinations protect your kitten from serious, sometimes fatal diseases. Like a human baby, your kitten needs a series of vaccinations to support their developing immune system.

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

Core vaccines for kittens:

- **FVRCP:** A combination vaccine protecting against feline viral rhinotracheitis (herpesvirus), calicivirus, and panleukopenia.
- **Rabies:** A fatal disease affecting the nervous system that can also be transmitted to humans. Rabies laws vary by state.
- **FeLV (feline leukemia):** A virus that suppresses the immune system and is a leading infectious cause of death in cats.



FeLV is considered core for all kittens, then risk-based for adult cats. "Risk-based" applies to cats that are indoor/outdoor, fully outdoor, or indoor cats that may escape or live in areas with large feral cat populations. Talk to your vet about whether to continue FeLV vaccination into adulthood based on your cat's lifestyle.

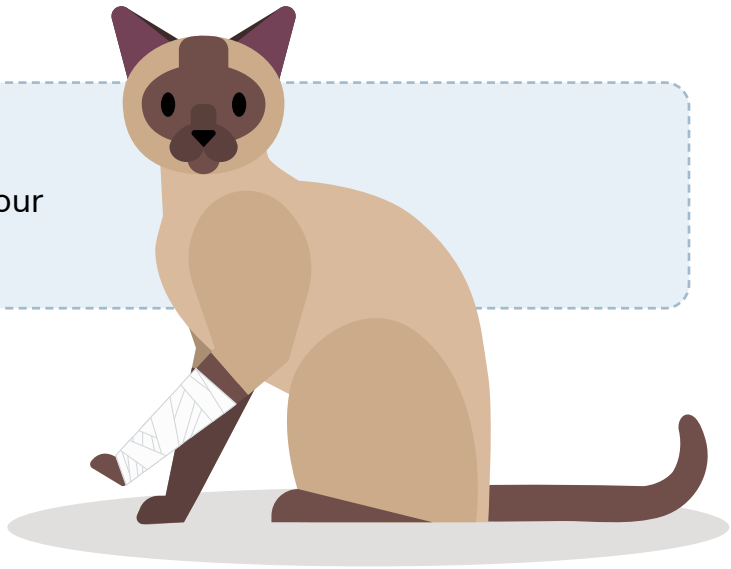
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Vaccine timing may vary for your kitten but will typically follow guidelines published by the American Animal Hospital Association (AAHA) and Feline Veterinary Medical Association (FVMA).

Vaccine	Minimum Age	Kitten Series	Booster Schedule
Core Vaccines			
FVRCP	6–8 weeks	Every 3–4 weeks until ~16–20 weeks	Booster at 6-12 months, then every 3 years.
Rabies	12–16 weeks	Single dose	Per product label and state law
FeLV	8–9 weeks	Two doses, 3–4 weeks apart	Booster at 1 year; continue based on risk

Source: American Animal Hospital Association (AAHA) feline vaccination guidelines — aaha.org feline vaccination guidelines.
Final age/booster intervals to be confirmed against the current AAHA feline vaccine table.

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



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Kitten Behavior & Care

Kitten Behavior & Care

Cats aren't small dogs — they learn and bond differently. With patience, consistency, and positive reinforcement, you can set your kitten up to be a confident, well-adjusted adult.



Positive reinforcement is key. Reward the behavior you want with treats, praise, or play, and redirect the behavior you don't. Never punish your kitten — it creates fear and damages your bond.

Litter box setup and training

Most kittens take to a litter box instinctively; your job is to make it easy and appealing.

- ☑ **Follow the "n+1" rule:** Provide one litter box per cat, plus one extra. In a one-cat home, that means two boxes.
- ☑ **Choose the right box:** Use a low-sided box a kitten can climb into easily, and size up as they grow.
- ☑ **Place boxes well:** Quiet, accessible spots away from food and water, and away from busy or noisy areas.
- ☑ **Keep it clean:** Scoop daily. Cats are fastidious and may avoid a dirty box.
- ☑ **Watch for problems:** Straining, frequent trips, or going outside the box can signal a medical issue — contact your vet, especially for male cats (see urinary obstruction in §9).

Scratching

Scratching is normal, healthy feline behavior — it conditions claws, marks territory, and stretches muscles. The goal is to redirect it, not eliminate it.

- ☑ **Provide the right surfaces:** Offer sturdy vertical posts and horizontal scratchers in materials cats like (sisal, cardboard).
- ☑ **Place them strategically:** Near sleeping areas and favored furniture, where your cat already wants to scratch.
- ☑ **Reward use:** Praise and treat when your kitten uses the post; never punish for scratching elsewhere.

A note on declawing. Pawlicy Advisor, consistent with the American Veterinary Medical Association (AVMA) and the American Animal Hospital Association (AAHA), strongly discourages declawing

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except when it is medically necessary — for example, to remove a tumor or treat an infection or injury that requires removing the claw. Declawing is a surgical amputation, not a simple nail trim, and humane alternatives (scratching posts, regular nail trims, nail caps, and positive redirection) are effective for the vast majority of cats.

Declawing for non-medical reasons is also illegal in a growing number of places. It is currently banned statewide in California, Maryland, Massachusetts, New York, Rhode Island, and Virginia, as well as in Washington, D.C. — with exceptions only when medically or therapeutically necessary. Many individual cities, including Austin, Denver, Madison, and St. Louis, also prohibit it.

Learn more: AVMA declawing policy / AAHA declawing resource

Socialization and handling

Kittens have a sensitive socialization window that is narrower and earlier than a puppy's — roughly the first 2 to 7 weeks, often before they come home. You can still build positive associations afterward:

- ☑ **Create gentle new experiences:** Introduce new people, sounds, and handling in short, positive sessions.
- ☑ **Handle them often:** Get your kitten used to having paws, ears, and mouth touched — it makes vet visits and nail trims far easier.
- ☑ **Go at their pace:** Watch for stress and give your kitten an escape route; never force interactions.

Indoor enrichment and play

A stimulated cat is a healthy, well-behaved cat. Enrichment prevents boredom, supports a healthy weight, and reduces problem behaviors.

- ☑ **Play daily:** Use wand toys and interactive play to satisfy hunting instincts; rotate toys to keep them novel.
- ☑ **Build vertical space:** Cat trees, shelves, and perches let cats climb and survey their territory.
- ☑ **Add scratch and hide spots:** Scratchers, boxes, and cozy hideaways give a sense of security.



Early, gentle handling and consistent play lay the foundation for a confident, well-mannered adult cat.

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Common Household Hazards

Common Household Hazards

Kittens are curious and agile, and they explore the world with their mouths and paws. Cat-proofing your home reduces the risk of accidents and poisonings. Some hazards are unique to cats — starting with one every cat owner should know about.

⚠️ Lilies Can Kill Cats

True lilies — including Easter, Tiger, Asiatic, Day, and Stargazer lilies (*Lilium* and *Hemerocallis* species) — are **extremely toxic to cats and frequently fatal**.

Every part of the plant is dangerous — petals, leaves, stem, pollen, and even the water in the vase. A cat can be poisoned simply by brushing against the flower and grooming pollen from its fur. Ingestion causes acute kidney failure, and without rapid treatment it is often fatal.

Keep lilies out of any home with cats. If you suspect exposure, treat it as an emergency: call your veterinarian or Pet Poison Helpline at (800) 213-6680 immediately — minutes matter.

Source: Pet Poison Helpline — Lilies

Common Household Hazards for Kittens and Cats



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

Kitchen hazards

Many foods that are safe for people are toxic to cats, including:

- ⚠️ Alcohol
- ⚠️ Chocolate
- ⚠️ Coffee and caffeine
- ⚠️ Onions, garlic, chives, and leeks (cats are especially sensitive)
- ⚠️ Grapes and raisins
- ⚠️ Raw yeast (dough)
- ⚠️ Xylitol (an artificial sweetener, also called birch sugar)

PET POISON HELPLINE®

Pet Poison Helpline assists with potential poisonings for any species, 24 hours a day. Call **(800) 213-6680** or your veterinarian right away if your kitten ingests a toxin or encounters a serious hazard.

Bathroom hazards

Many over-the-counter and prescription medications are toxic to cats, including NSAIDs (e.g., ibuprofen, naproxen — highly toxic to cats), acetaminophen (Tylenol — can be fatal to cats even in small doses), cold medications, antidepressants, and ADHD medications.



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Never give your kitten any medication not prescribed for them, and keep all medicines out of reach. Beauty, personal care, and cleaning products should stay behind closed doors.

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

Household and garage hazards

Other hazards around the home include:

- ⚠️ Permethrin and canine flea/tick products — see the warning below
- ⚠️ Antifreeze (highly toxic, and attractive to pets)
- ⚠️ Rodenticides and insecticides
- ⚠️ Certain essential oils and liquid potpourri
- ⚠️ Household cleaning chemicals
- ⚠️ Electrical cords

⚠️

Never use topical permethrin- based dog flea & tick products on — or near — cats. Many canine flea and tick products contain permethrin (a pyrethroid), which is highly toxic to cats and can cause tremors, seizures, and death. Cats can be poisoned not only by direct application but by contact with a recently treated dog. If any cat lives in or around your home, do not use permethrin-based products on your dogs at all — ask your veterinarian for cat-safe alternatives for the whole household.

Source: Pet Poison Helpline — Cats and Pyrethroids

Linear foreign bodies

String, ribbon, yarn, tinsel, hair ties, and dental floss are a serious and specifically feline emergency. Cats love to play with and swallow stringy items, which can bunch the intestine and cause a life-threatening obstruction. Keep these out of reach, and never let a kitten play with string unsupervised.

Plant and yard hazards

Beyond lilies, many common plants are toxic to cats, including sago palm, azalea, oleander, philodendron, dieffenbachia, pothos, tulip and daffodil bulbs, and autumn crocus. When in doubt, check a plant before bringing it into a home with cats.

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

Kitten-proofing checklist

- ☑ Get on their level: Inspect each room from a kitten's vantage point for reachable hazards and gaps.
- ☑ Remove all lilies: And verify any new bouquet or houseplant is cat-safe before it enters your home.
- ☑ Secure toxins: Store medications, chemicals, and antifreeze in closed cabinets; switch to cat-safe flea products household-wide.
- ☑ Manage strings and small objects: Put away yarn, floss, hair ties, and small swallowable items.
- ☑ Secure cords and high spots: Bundle electrical cords; be mindful of open windows, balconies, and tall furniture.
- ☑ Save the numbers: Keep Pet Poison Helpline (800) 213-6680 and your vet's number somewhere central.

PET POISON HELPLINE®

Call Pet Poison Helpline at **(800) 213-6680** or your veterinarian right away if your kitten ingests a toxin or encounters a serious hazard.



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

What Foods Are Safe for My Kitten?

What Foods Are Safe for My Kitten?

Cats are obligate carnivores, so a complete-and-balanced kitten food should make up nearly all of their diet. **Treats and human foods should be occasional and small — no more than about 10% of daily calories.** Use the guide below to see what's generally safe in small amounts and what to avoid. When in doubt, check with your veterinarian.

Food / Item	Safe ✅	Dangerous ❌
Proteins (cooked, plain, no bones/seasoning)		
Cooked chicken	✅	
Cooked turkey	✅	
Cooked salmon (boneless)	✅	
Cooked eggs	✅	
Lean cooked beef	✅	
Raw meat or fish		❌
Cooked bones		❌
Processed meats (e.g., bacon, deli)		❌
Fruits & Vegetables (occasional, small)		
Cooked pumpkin (plain)	✅	
Cooked carrot	✅	
Steamed green beans	✅	
Small amounts of cooked squash	✅	
Blueberries	✅	
Onions, garlic, chives, leeks		❌
Grapes & raisins		❌

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

Food / Item	Safe ✅	Dangerous ❌
Proteins & Pantry Items		
Small amount of plain cooked rice	✅	
Cow's milk / dairy (many cats are lactose-intolerant)		❌
Chocolate		❌
Xylitol		❌
Caffeinated drinks		❌
Alcohol		❌
Raw yeast dough		❌
Salty / heavily seasoned foods		❌

✏️

Every cat is different. Introduce new foods slowly and in small amounts, and contact your veterinarian or Pet Poison Helpline at (800) 213-6680 if your kitten eats something they shouldn't.

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

How Much Does a Vet Visit Cost?

How Much Does a Vet Visit Cost?

Veterinary costs vary by where you live, your cat's needs, and whether care is routine, specialty, or emergency. Kittens need more care in their first year, and costs add up — knowing what to expect helps you budget. Here's a breakdown of typical costs based on national estimates:

Wellness services

- **Wellness visit:** $50–$250
- **Vaccinations:** $15–$50 per shot
- **Fecal test:** $25–$50
- **FeLV/FIV test:** $30–$60
- **Spay or neuter (with anesthesia):** $200–$600
- **Dental cleaning (with anesthesia):** $600–$1,500

Emergency and sick care

- **Blood work:** $80–$400
- **X-rays:** $150–$400
- **Ultrasound:** $300–$600
- **Urinary obstruction treatment:** $1,500–$5,000+
- **Short hospitalization:** $600–$3,500
- **Emergency surgery:** $1,500–$10,000



How to make care more affordable

Unexpected vet costs are hard to plan for and can catch any 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 cat's health instead of your wallet. For routine care, use the estimates above to build a budget, or ask your vet about wellness plans — service bundles paid in monthly installments.

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

Common Feline Conditions & Estimated Costs

Some of the most common reasons cats need significant veterinary care are also among the most expensive. The conditions below are representative high-cost feline conditions, with typical cost ranges to illustrate why planning ahead matters.

Condition	Estimated Cost
Linear foreign body (swallowed string/ribbon)	**$1,500–$5,000+**
Urinary obstruction (“blocked cat”)	**$1,500–$5,000+**
Lily toxicity	**$1,000–$5,000+**
Chronic kidney disease (ongoing management)	**$1,000–$3,000+ / year**
Hyperthyroidism treatment	**$500–$4,000+**

Costs are illustrative estimates based on veterinary cost references and vary by region, severity, and provider. They are not paid-claims data.



A single one of these events can cost more than years of insurance premiums. Comparing plans early, while your kitten is healthy, is the best way to be ready.



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Feline Health Conditions to Watch

Feline Health Conditions to Watch

A few conditions are common enough in cats — and costly enough — to be worth knowing early. Recognizing the signs and catching them sooner leads to better outcomes and lower costs.

Urinary obstruction & FLUTD

Feline Lower Urinary Tract Disease (FLUTD) covers several conditions affecting the bladder and urethra. In male cats especially, it can progress to a complete **urinary obstruction** — a life-threatening emergency. Watch for straining to urinate, frequent trips to the litter box, blood in the urine, crying out, or going outside the box. **A cat who is straining and not producing urine needs emergency care immediately.**

Chronic kidney disease (CKD)

CKD is one of the most common conditions in cats, particularly as they age. It develops gradually, which is why routine blood and urine screening matters — early detection allows diet and treatment changes that meaningfully extend quality of life. Signs include increased thirst and urination, weight loss, and reduced appetite.

Hyperthyroidism

Common in middle-aged and older cats, hyperthyroidism is an overactive thyroid that speeds up metabolism. Signs include weight loss despite a strong appetite, increased thirst, hyperactivity, and a poor coat. It's very manageable once diagnosed, with several treatment options, but it typically requires ongoing care. If the condition is not diagnosed, it can cause damage to other body systems.



You know your cat best. Subtle changes in appetite, thirst, litter box habits, weight, or energy are worth a call to your vet — cats hide illness well, and early action is almost always cheaper and more effective.

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

Key Takeaways

Key Takeaways

Your veterinarian is your best resource for raising a healthy kitten. Engage your veterinary team at every wellness and vaccine visit, and never hesitate to reach out with questions or concerns.

1. **Enroll early.** Pet insurance is most effective — and most affordable — when purchased before health issues arise and become pre-existing conditions.
2. **Prioritize preventive care.** Vaccines, parasite prevention, dental care, and routine screening catch problems early and save money down the road.
3. **Spay or neuter on time.** Current AAHA guidance recommends spaying or neutering by five months of age. See the note below for the timing recommendation and health benefits.
4. **Cat-proof your home.** Remove lilies, secure strings and toxins, and never use dog topical permethrin- based flea products around cats — many common items are life-threatening to cats specifically.
5. **Plan for the unexpected.** Urinary blockages, swallowed strings, and chronic conditions are common and costly; pet insurance and free tools like Pawlicy Advisor protect both your cat and your finances.

On spaying & neutering: timing and benefits

Most veterinarians follow the AAHA, AVMA and AAFP guidance of "Fix by Five" (2021), which recommends spaying or neutering kittens by five months of age. Beyond preventing unwanted litters, the procedure offers specific health benefits**.

Reference: AAHA — Fix by Five Initiative

Mammary tumor risk reduction (~91% if spayed before first heat; ~90% of feline mammary tumors malignant); elimination of uterine/ovarian cancers (females) and testicular cancer (males).

Overley B, Shofer FS, Goldschmidt MH, Sherer D, Sorenmo KU. Association between ovariohysterectomy and feline mammary carcinoma. J Vet Intern Med. 2005;19(4):560-563.

Vail DM, Thamm DH, Liptak JM, eds. Withrow and MacEwen's Small Animal Clinical Oncology. 6th ed. St. Louis, MO: Elsevier; 2020.

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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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