

Pet Insurance Comparison for Canadian Kitten Buyers

GudrunSplice Norwegian Forest Cats

Every kitten leaves GudrunSplice with careful breeding, attentive raising, and the goal of lifelong health. Still, kittens are living beings, and even a beautifully bred, healthy kitten can have an unexpected illness, injury, digestive issue, infection, anemia, or immune event after going home. For this reason, GudrunSplice strongly recommends accident-and-illness insurance for at least the first 18 months. Please compare the actual numbers. A “free trial” is only useful if the coverage limit is high enough to matter.

Company / Program	Website	Trial or Plan Type	Coverage Limit Shown	Waiting Period Notes	GudrunSplice View
Trupanion Go Home Day Offer	trupanion.com/en-ca/certificates/go-home-day-offer	30-day breeder hand-off offer	Unlimited payout advertised	No waiting periods when activated through the offer	Best hand-off option. Strong because coverage starts immediately and is not capped at a small trial amount.
Trupanion Regular Policy	trupanion.com	Regular accident-and-illness policy	Unlimited payout advertised	Regular policy has 5-day injury and 30-day illness waiting periods	Strong long-term option, but buyers should activate coverage before symptoms appear.
Petsecure Adoptsecure / Breedsecure Trial	petsecure.com/en-ca/adoptsecure	6-week trial	\$500 trial limit	Accident and illness coverage begins 48 hours after activation	Helpful as a small bridge, but \$500 is not meaningful protection against a serious kitten emergency.
Petsecure Regular Plans	petsecure.com/en-ca/plans-coverage	Regular Canadian accident-and-illness plans	Plans range from \$1,000 to unlimited, depending on level	Policy terms and waiting periods apply	Only the higher levels are suitable for a serious medical event. Low-limit plans may not be enough.
Pets Plus Us HeadStart Trial	petsplusus.com	6-week breeder trial	\$1,000 trial limit	Trial terms apply	Better than a \$500 trial, but still limited. Useful only as short-term starter coverage.
Fetch Canada	fetchpet.com/canada	Regular accident-and-illness policy	Common configuration shown: \$10,000 annual limit; up to 90% reimbursement advertised	Waiting period for accident and illness coverage is up to 15 days	Good option if activated early. Buyers must not wait until symptoms appear.
Furkin	furkin.com	Regular accident-and-illness policy	\$20,000 annual coverage advertised	Illness waiting period applies	Worth comparing because the annual limit is closer to real emergency-vet numbers.
PHI Direct	phidirect.com	Lower-cost regular policy	\$5,000 or \$10,000 annual coverage	Waiting periods apply	More affordable, but less ideal for long-term or recurring conditions. Buyers should read the new-condition wording carefully.
Sonnet Pet Insurance	sonnet.ca/pet-insurance	Regular Canadian policy	\$2,500 per illness per year and \$2,500 per accident shown	Policy terms apply	Better than nothing, but the limits are low for a major kitten illness or emergency.
OVMA Pet Health Insurance	ovmapetinsurance.com	Regular Canadian policy	Plan limits vary	Policy terms apply	May suit some Ontario buyers, but buyers should compare limits carefully.

Recommended Minimum Standard

- accident and illness coverage
- hereditary and congenital condition coverage
- diagnostics, bloodwork, imaging, medication, hospitalization, and emergency care
- at least \$10,000 annual coverage, preferably more
- coverage activated before or immediately at pickup
- no waiting-period gap during the first days home, if possible

Important note about “free” trials: A free trial is not automatically strong protection. A \$500 trial can disappear in one emergency appointment. A \$1,000 trial is better, but still limited. Buyers are free to choose their own insurer. GudrunSplice does not require one company. The important point is that the kitten is protected before symptoms appear.

Source notes: Figures are based on insurer website information available at the URLs listed above and should be confirmed directly by buyers before purchase, because policy terms can change.