



Legacy Shield's Pet Insurance Buying Checklist

Coverage

- ☐ Covers accidents
- ☐ Covers illnesses
- ☐ Covers emergency surgeries
- ☐ Covers hospitalization
- ☐ Covers diagnostic testing (X-rays, MRI, CT scans, ultrasounds)
- ☐ Covers prescription medications
- ☐ Covers specialist visits
- ☐ Covers cancer treatment
- ☐ Covers hereditary conditions
- ☐ Covers congenital conditions
- ☐ Covers chronic illnesses
- ☐ Covers rehabilitation and physical therapy
- ☐ Optional wellness or preventive care available

Financial Protection



☐ Unlimited Annual Benefits (Preferred)

Rather than selecting a policy with a low annual cap, consider policies that offer unlimited annual benefits whenever possible. Serious illnesses can become expensive very quickly.

☐ 90% Reimbursement (Recommended)

Higher reimbursement percentages can significantly reduce your out-of-pocket costs after a covered claim.

☐ Deductible That Fits Your Budget

Choose a deductible you can comfortably afford during an emergency.

☐ No Lifetime Maximum Benefit

Some policies eliminate lifetime payout limits, providing protection throughout your pet's life.

Claims Experience

☐ Easy Online Claims Submission

☐ Fast Claims Processing

☐ Mobile App Available

☐ Direct Payment Options (if available)

Some insurers now offer direct payment arrangements with participating veterinary hospitals.

Policy Details



- ☐ Understand Waiting Periods
- ☐ Review Exclusions Carefully
- ☐ Know How Pre-existing Conditions Are Defined
- ☐ Understand Premium Increases as Your Pet Ages
- ☐ Verify How Claims Are Reimbursed

Legacy Shield's Advisor Tips

- ★ Don't shop on price alone.
- ★ Read the sample policy before enrolling.
- ★ Enroll while your pet is healthy whenever possible.
- ★ Compare at least three companies before making your decision.
- ★ Keep copies of all veterinary records.
- ★ Ask your veterinarian whether your pet's breed has hereditary conditions you should consider when selecting coverage.
- ★ Review your policy annually to ensure it still meets your pet's needs.
- ★ Happy pet insurance shopping!