

PET INSURANCE & EMERGENCY FINANCIAL PLANNING

CAC COMMUNITY EDUCATION • PET PARENT SERIES

Unexpected veterinary care can become expensive quickly. Every pet owner should have a financial plan before an emergency happens

BUILD A PET EMERGENCY FUND

Set aside money specifically for unexpected veterinary care.

- Start small and contribute regularly.
- Keep emergency and routine-care funds separate.
- Consider all pets in your household.

Could you cover an emergency exam, diagnostics, deposit, or surgery today?

MAKE YOUR EMERGENCY PLAN

Emergency savings: \$_____

Savings goal: \$_____

Regular contribution: \$_____

Emergency hospital: _____

Pet insurance: Yes / No

Backup payment option: _____



PET INSURANCE CAN HELP

Insurance may help with eligible expenses, but many policies require you to pay first and receive reimbursement later.

Before enrolling, compare: Read the policy—not just the premium.

- Waiting periods & pre-existing conditions
- Deductibles, reimbursement & coverage limits
- What conditions and services are covered

KNOW YOUR OPTIONS

Know what your veterinarian and emergency hospital accept for payment.

Financing or assistance may be available but is not guaranteed.

If finances are limited, tell your veterinary team early.

References: Veterinary Partner/VIN; NAIC pet insurance consumer guidance.

Educational disclaimer: General educational information only. This handout does not diagnose, treat, or prescribe for any animal and does not replace examination or individualized advice from a licensed veterinarian. Identification, licensing, collar, and travel requirements may vary by location and circumstance. CAC Community Education: General pet-parent education only. Not a substitute for individualized advice from a licensed veterinarian.



Insurance coverage, reimbursement, eligibility, and payment policies vary. Review current terms with the applicable provider.