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.