

Pet Insurance FAQ's



VPI® provides nose-to-tail coverage for everything from **shots to surgeries** for as little as **\$1 a day**.



Average annual vet cost*
\$713

Can I still use my vet?

Absolutely. You are free to visit any licensed veterinarian, anywhere in the world—even specialists and emergency providers.

What do the plans cover?

Our plans provide nose-to-tail coverage for a wide range of accidents, injuries and illnesses for dogs, cats, birds and exotic pets. You can even add routine care coverage to any plan. Added bonus: we cover new chronic and recurring conditions at no additional cost!

What's not covered?

Unfortunately, there are some things we can't cover. These include elective procedures, congenital conditions, pet foods, grooming, behavioral problems and pre-existing conditions.

Worried about hereditary conditions? We cover them, but only through the VPI Major Medical Plan.

Does VPI work like an HMO?

Nope. We leave all medical decisions solely up to you and your veterinarian, so you're free to choose whatever treatment you feel is best for your pet. Plus, you can visit any licensed veterinarian worldwide—even specialists and emergency providers.

Simply pay your veterinarian at the time of service, and submit the invoice for reimbursement. There are no pre-authorizations or hoops to jump through.

How does the VPI® benefit schedule work?

Each plan has a benefit schedule that shows exactly what's covered, with no guesswork involved. When you submit a claim, we reimburse you according to your plan's benefit allowance once you've met your deductible. It's as easy as that.

Here's the best part: All benefit allowances renew in full each year—no matter how many claims you've filed!

Will you drop a pet from coverage because of age?

Never. As long as your pet is enrolled before age 10 and you keep your policy continually in force (translation: don't let it lapse or expire), we promise not to drop your pet. After all, we're pet lovers, too!

Will my premium increase when I file a claim?

No. We don't think it's fair to penalize you if your pet gets sick or hurt. So go ahead and get your pet the care that he needs, as often as he needs it—it won't affect your premium.

Can I cancel my policy before the term is up?

Yes. Just let us know in writing, and we'll cancel your policy at any time.

We even have a 100% full money-back guarantee if you cancel within 10 days of when your policy goes into effect.

If you decide to cancel later on, no problem—we'll simply refund your unused premium.



*Average annual cost for surgeries and routine care for dogs & cats

Insurance plans are offered and administered by Veterinary Pet Insurance Company in California and DVM Insurance Agency in all other states. Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, an A.M. Best A rated company (2013); National Casualty Company (all other states), Madison, WI, an A.M. Best A+ rated company (2014). Veterinary Pet Insurance, VPI and the cat/dog logo are service marks of Veterinary Pet Insurance Company. Nationwide, the Nationwide N and Eagle, and Nationwide Is On Your Side are service marks of Nationwide Mutual Insurance Company. ©2015 Veterinary Pet Insurance Company and Nationwide. 15GRP3374