

Sizing Up the Quotes

We found that pet-insurance quotes differ among companies based on the age of your pet, its breed, where you live, and the deductible option and the reimbursement level that you choose. We compared quotes from six companies for a 5-year-old domestic short-hair cat and a 5-year-old Labrador retriever that live in Chicago and have no pre-existing conditions. All of the plans that are listed here cover some congenital conditions, hereditary conditions, chronic conditions, prescription medications and alternative therapies, but the range of conditions, medications and therapies that are covered differs among companies. We didn't consider pet-insurance companies that don't provide continual coverage for cancer, chronic illnesses, congenital conditions and hereditary conditions. We didn't consider pet-insurance companies that have only optional add-on coverage for prescription medications. All of the companies have been in business for at least 10 years except Figo, which launched in 2015.

Pet-insurance company	Annual or lifetime limit options	Deductible options	Reimbursement levels	Cat quote	Dog quote
Figo	\$10,000 / \$14,000 / unlimited annual	\$50 / \$100 / \$200 / \$500	70 percent / 80 percent / 90 percent / 100 percent	\$15.24 (\$200 deductible, 80 percent reimbursement)	\$47.90 (\$200 deductible, 80 percent reimbursement)
Healthy Paws	Unlimited lifetime	\$100 / \$250 / \$500	70 percent / 80 percent / 90 percent	\$26.96 (\$250 deductible, 80 percent reimbursement)	\$62.53 (\$250 deductible, 80 percent reimbursement)
Nationwide	Unlimited annual	\$250	90 percent	\$22.78 (\$250 deductible, 90 percent reimbursement)	\$42.03 (\$250 deductible, 90 percent reimbursement)
PetsBest	\$5,000 / unlimited annual	\$50 / \$100 / \$200 / \$250 / \$500 / \$1,000	70 percent / 80 percent / 90 percent	\$28.79 (\$250 deductible, 80 percent reimbursement)	\$80.87 (\$250 deductible, 80 percent reimbursement)
Petplan	\$2,500 / \$5,000 / \$10,000 / \$15,000 / \$20,000 / \$25,000 / unlimited annual	Allows you to choose from \$100 to \$1,000 in \$50 increments	70 percent / 80 percent / 90 percent	\$48.98 (\$250 deductible, 80 percent reimbursement)	\$128.23 (\$250 deductible, 80 percent reimbursement)
Trupanion	Unlimited lifetime	Allows you to choose from \$100 to \$1,000 in \$5 increments	90 percent	\$45.24 (\$250 deductible)	\$98.02 (\$250 deductible)