FAQ

How long are Pets Best's waiting periods?
A waiting period is how long it takes coverage to begin after enrolling. Pets Best has some of the shortest waiting periods in the industry: 3 days following the policy effective date for accidents, 14 days for illnesses, and 6 months for cruciate ligament events and any related conditions. Routine care plans can be used the day after your policy starts. Waiting periods are waived for continuous, uninterrupted policy renewals.

When can I insure my pet with Pets Best?
You can enroll your pet as young as 7 weeks. Like children, puppies and kittens have the highest risk of accidents. Their immune systems aren't mature, so they're more susceptible to infectious diseases. Pets Best plans have no upper age limits, so senior dogs and cats get the same great coverage as kittens and puppies.

My pet is already sick or injured. Can pet insurance help?
Pet insurance is for unexpected accidents and illnesses. It does not cover preexisting conditions. However, many future accidents and illnesses should be covered if something happens. We also offer accident-only coverage for pets with severe chronic conditions, and wellness coverage to help manage the cost of routine care for your pet.

Can I use my own veterinarian?
Yes. Pets Best has no networks, so you can use any licensed veterinarian in the US or Canada. We also have no schedule of benefits and no pre-authorization procedures. We want your pet to receive the best possible care, which is why we also cover visits to specialists and emergency after-hours clinics.

Do I need to have the Routine Care option?
Not at all! You can simply pay the annual expenses of routine care, like dental cleaning, vaccinations and blood work, on your own. However, our routine care options are designed to save you money on expected and preventative care for your pet.

Will Pets Best cover my pet's dental needs?
Good dental care is incredibly important to your pet's overall health. Our BestBenefit plans include coverage for periodontal disease and other dental issues if proper preventative care as outlined in the policy document has been performed.

How do I file a claim?
The easiest and fastest way to file a claim is through your customer account or one of our mobile apps. Once you log in you can submit and view claims, and sign up for direct deposit. You can also send your claim via email, fax, or standard mail. It's up to you!

Do you use a benefit schedule?
No, our BestBenefit plan does not use a benefit schedule but our BestWellnes plan does, which is a list that puts a limit on what each type of treatment can cost. Instead, we reimburse your choice of up to 90%* of your vet bill after the deductible of your choice, up to your plan's maximum benefit.

FAQFLER-102021-V3-APIC Pet Insurance coverage offered and administered by Pets Best Insurance Services, LLC and underwritten by American Pet Insurance Company, a New York insurance company headquartered at 6100 4th Ave. S. Suite 200 Seattle, WA 98108. Please see www.americanpetinsurance.com to review all available pet health insurance products underwritten by APIC. Terms and conditions apply. See policy for details. *Select a plan that reimburses 70%, 80%, or 90% of the cost of eligible veterinary treatment. Limited to covered expenses.

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