

Pet Insurance Comparison - Deep Dive

Note: The information below was assembled by Organic Pet Digest based on researching the plans of each company. We claim no responsibility for errors. All plans and pricing are subject to change.

[Click here](#) for a list of definitions. **Click on the links below to be connected to each company's web site.**

	Pets Best			Quickcare				Embrace	Pet Assure
	Pets Basic	Pets First	Pets Premier	Gold	Complete	Senior	Accident Only	Embrace	Pet Assure
Type of Plan	Traditional	Traditional	Traditional	Traditional	Traditional	Traditional	Traditional	Customizable	Discount
Summary	Most accidents, illnesses and specialist care (add-on wellness coverage available for additional fee of \$17 per month)			All accidents covered "Over 6,000 illnesses" covered (not "all illnesses;" exclusions may include some hereditary conditions)	All accidents covered All illnesses covered	Illness coverage only	Selected accidents only (no illnesses covered)	All illnesses and accidents. Includes dental illnesses.	Receive 25% off with veterinarians who participate in Pet Assure's network Receive discount off of additional services including select boarding, breeders, groomers and medicine providers
Cost	From \$22.17	From \$32.92	From \$49.00	From \$26.95/month (for 70% coinsurance) From \$41.95/month (for 90% coinsurance)	From \$50.90/month	\$32.95/month	\$10.95/month	From \$5.36 to \$30.67/month	\$9.95/month
Special Deals	7 - 15% multi pet discount			10% Discount for enrolling 3 or more pets 10% Discount for Medical Service Pets 5% Discount for microchipped pets registered in the 24PetWatch database				5% multi pet discount 10% for Medical Services Pets. 5% for microchipped pets 5% veterinary worker discount.	\$13.95/month includes up to 4 pets of any kind
Network	Any licensed veterinarian			Use any Licensed Veterinarian				Use any licenses veterinarian.	Must Use Veterinarians in Pet Assure's Network
Age Restriction or Age Limit (as long as your pet is enrolled during these guidelines, they should be covered for life, subject to terms and conditions of contract)	No restrictions	No restrictions	No restrictions	For illness: 8 weeks old minimum Must enroll before 8 years of age for lifetime coverage (6 years for "select" breeds)	n/a	For illness: 8 weeks old	For illness: 8 weeks old minimum Mixed breed dogs: up to and including 8 years old Purebreed dogs: up to and including 6 years old	None	
Breed Surcharge	No specific surcharge listed, but your final quote may increase depending on breed			\$12 per month for select breeds (see below)	\$11 per month for select breeds (see below)	\$7/month	none	none listed	None
Waiting period	3 days for accidents 14 days for illnesses			No waiting period for accidents 30 days on illnesses from the point of enrollment		none	none	14 days for illness 14 days for accident 6 months for cruciate injury coverage	None

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<u>Co-payment ("co-pay") amount</u>	n/a			n/a		n/a	n/a	n/a	n/a
<u>Annual Deductible</u>	n/a			n/a		n/a	n/a	\$100, \$200 or \$500	n/a
<u>Per Incident Deductible</u>	\$100	\$75	\$300	\$100 ("may vary by state")		\$200 for only the following: heart disease, cancer, stroke and/or seizure	\$50	n/a	n/a
<u>Coinsurance or Co-pay Percentage</u>	80%			90% or 70%, depending on your up-front selection. For QuickCare Gold 90% Illness Coverage, after your pet's 8th birthday you are responsible for 20% of claims made instead of 10%.	70%	100%	100%	90%, 80% or 65%	n/a
<u>Per Incident Maximum</u>	\$2,500 per accident or illness	\$7,000 per accident or illness	\$14,000 per accident or illness	\$3,000 per accident \$3,000 per illness category	\$5,000 per accident \$5,000 per illness category	\$2,000 for foreign body ingestion that needs to be surgically removed \$2,000 for stroke or seizure \$2,000 for heart disease \$2,000 for cancer \$2,000 for motor vehicle accident \$2,000 for bone fractures not caused by a motor vehicle accident \$1,500 for poison injection \$500 for lacerations \$500 for burns \$500 for allergic reaction to insect bites/stings \$500 for bite wounds and bite wound abscesses	\$2,000 for foreign body ingestion that needs to be surgically removed \$2,000 for motor vehicle accident \$2,000 for bone fractures not caused by a motor vehicle accident \$1,500 for poison injection \$500 for lacerations \$500 for burns \$500 for allergic reaction to insect bites/stings	\$2,000, \$5,000 or \$10,000	n/a

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<u>Annual Plan Maximum</u>	Unlimited	Unlimited	Unlimited	Unlimited for accidents Illnesses subject to Lifetime Plan Maximum	Unlimited for accidents and illnesses	Unlimited	Unlimited	n/a	n/a
<u>Lifetime Plan Maximum</u>	\$42,500 for all benefits except: \$40 - Behavioral conditions diagnosed by vet other than obedience or training issues \$100 - Hereditary conditions (excludes congenital conditions, which are subject to pre-existing limitations) \$100 - Pregnancy related conditions (certain breeds are excluded) \$50 - Mortality expenses for humane reasons only \$50 - Cruciate Ligament Rupture	\$100,000 for all benefits except: \$100 - Behavioral conditions diagnosed by vet other than obedience or training issues \$200 - Hereditary conditions (excludes congenital conditions, which are subject to pre-existing limitations) \$200 - Pregnancy related conditions (certain breeds are excluded) \$100 - Mortality expenses for humane reasons only \$100 - Cruciate Ligament Rupture	\$100,000 for all benefits except: \$200 - Behavioral conditions diagnosed by vet other than obedience or training issues \$300 - Hereditary conditions (excludes congenital conditions, which are subject to pre-existing limitations) \$300 - Pregnancy related conditions (certain breeds are excluded) \$200 - Mortality expenses for humane reasons only \$200 - Cruciate Ligament Rupture	\$36,000 for all illnesses (option to increase to \$72,000 for higher cost)	Unlimited	Unlimited	Unlimited	n/a	n/a
<u>Additional Benefits</u>	\$50 - burial or cremation	\$100 - burial or cremation	\$200 - burial or cremation	Accidental death - \$500 Boarding Kennel Fees Reimbursement - \$250 Recovery Costs - \$150 Euthanasia - \$100	Wellness plan - \$150 Accidental death - \$500 Boarding Kennel Fees Reimbursement - \$250 Recovery Costs - \$150 Euthanasia - \$100	Accidental Death - \$500 Boarding Kennel Fee Reimbursement - \$250 Trip Cancellation - \$500 Recovery Cost - \$150 Owner Bequest - \$200 Euthanasia - \$100	Accidental death - \$500	Plan is customizable based on your preference Dental illness is covered	Receive discounts on additional pet products and services.

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<u>Non-Standard Exclusions</u> (click here for list of standard exclusions. Not all inclusive - see contract terms and conditions for list of all exclusions)	none other than exclusions by breed below			Reserve the right to exclude from coverage any pre-existing illnesses, or accidents. If Adult Onset Demodex (After Age Five) has been noted, treated or diagnosed, prior to the inception of your policy, or within the thirty day waiting period for illness coverage, no illness coverage is available under any of our programs. Accident coverage is still available.	Chinese Shar-pei and Shar-pei cross-breeds are eligible for accident coverage only. Reserve the right to exclude from coverage any pre-existing illnesses, or accidents. If Adult Onset Demodex (After Age Five) has been noted, treated or diagnosed, prior to the inception of your policy, or within the thirty day waiting period for illness coverage, no illness coverage is available under any of our programs. Accident coverage is still available.	If Adult Onset Demodex (After Age Five) has been noted, treated or diagnosed, prior to the inception of your policy, or within the thirty day waiting period for illness coverage, no illness coverage is available under any of our programs. Accident coverage is still available.	n/a	none	n/a	
<u>Select Breeds - Age Restriction</u>	n/a			Alano Espanol; Alapaha Blue Blood Bulldog; Alpine Dachsbracke; American Bandogge Mastiff; American White Shepherd; Appenzeller Sennenhunde; Azawakh; Basenji; Basset Hound; Berger des Pyrénées; Bernese Mountain Dog; Boerboel; Boxer; Braque Francais Pyrenees; Bulldog; Bullmastiff; Cane Corso; Caucasian Mountain Dog; Central Asian Outcharka Shepherd; Chinese Shar-Pei; Dalmatian; Deerhound, Scottish; Doberman Pinscher; Dogue de Bordeaux; English Mastiff; Entlebucher Mountain Dog; Estrela Mountain Dog; Fila Brasileiro; French Bulldog; German Shepherd; German Shepherd, King; Great Dane; Great Pyrenees; Greater Swiss Mountain Dog; Greyhound; Griffon Vendéen, Grand Basset; Irish Wolfhound; Italian Greyhound; Landseer; Leonberger; Mastiff; Neapolitan Mastiff; Newfoundland; Old English Sheepdog; Perro de Presa Canario; Peruvian Inca Orchid; Pharaoh Hound; Rottweiler; Saint Bernard; Sloughi; Terrier, American Staffordshire; Terrier, Bull; Terrier, Miniature Bull; Terrier, Pit Bull; Terrier, Soft Coated Wheaten; Terrier, Staffordshire Bull; Tibeta		n/a		n/a	None listed, but premiums may be increased based on your breed during plan customization.	n/a
<u>Select Breeds - Surcharge</u>	No specific surcharge listed, but your final quote may increase depending on breed			American Staffordshire Terriers, Basset Hounds, Basenjis, Boxers, Bulldogs, **Bull Terriers, Dalmatians, Deerhounds, Doberman Pinschers, Dogue de Bordeaux, German Shepherds (including German Shepherds, King), All Greyhounds (including Italian Greyhounds), Great Danes, Irish Wolfhounds, Leonbergers, All Mastiff breeds, All Mountain Terriers/Dogs, Newfoundlands, Old English Sheepdogs, Peruvian Inca Orchid, Pharaoh Hounds, Pit Bull Terriers, Rottweilers, St. Bernards, Staffordshire Bull Terriers, Wheaton Terriers. **Bull Terrier Group includes Pitbulls, American Staffordshire and Staffordshire Bull Terriers *** Chinese Shar-pei and Shar-pei cross-breeds are eligible for accident coverage only.		n/a		n/a	n/a	

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<u>Other</u>	<p>Select breeds with special coverage limits by condition:</p> <ol style="list-style-type: none"> 1. Corneal Dystrophy – Airedale, Cocker Spaniel, Cavalier King Charles Spaniel, Miniature Poodle, Samoyed, Shetland Sheepdog, And Siberian Husky. 2. Urate Urolithiasis – Dalmatian. 3. Cystine Urolithiasis – Newfoundland, Irish Terrier, Scottish Terrier, Australian Shepherd, Basenji, Bichon Frise, Bull-Mastiff, Chihuahua, Dachshund, English Bulldog, Mastiff, Miniature Pinscher, Pembroke Welsh Corgi, Pitbull Terrier, Scottish Deerhound, Silky Terrier, And Staffordshire Terrier. 4. Xanthine Urolithiasis – Cavalier King Charles Spaniel. 5. Glaucoma – Beagle, Siberian Husky, and Welsh Springer Spaniel. 6. Copper Hepatopathy – Bedlington Terrier. Hereditary Conditions 7. Epilepsy – Beagle, Belgian Tervuren, Dachshund, German Shepherd, Golden Retriever, Keeshond, and Labrador Retriever. <p>Pregnancy related conditions for the following breeds of pets are excluded: Bulldog, Boston Terrier, Chihuahua, Pug, Dachshund, Lhasa Apso, Maltese, Pekingese, Pomeranian, Schipperke, Shih-Tzu, Silky Terrier, Tea Cup Poodle, West Highland Terrier, And Yorkshire Terrier.</p>			<p>For those who choose to pay their premiums on a monthly basis, a \$2.00 service charge will be added to the monthly premium payable. This fee is waived for those who pay annually.</p>					<p>Also offer lost pet recovery service for an additional fee.</p>