



FAQ

Eligibility & Enrollment

- Pets can be enrolled as young as 7 weeks old.
- There are no upper age limits - senior pets are eligible for accident-only coverage.

Waiting Periods

- A waiting period is the time after enrollment before your pet becomes eligible for coverage.
- Waiting periods begin on the policy effective date and vary by state.
- Once met, waiting periods are waived for continuous, uninterrupted renewals.
- Pets Best offers some of the shortest waiting periods in the industry.

Coverage Overview

- The Accident-Only Plan is designed to cover unexpected injuries such as: Broken bones, Cuts or wounds, Ingesting foreign objects or toxins, Other accidental injuries
- It is not intended for illnesses or preexisting conditions.
- Ideal for pets with chronic or preexisting health issues who are ineligible for illness coverage.

Claims & Reimbursement

- Claims can be filed through your online account, mobile app, email, fax, or mail.
- You can track claims and opt for direct deposit reimbursement.
- Pets Best does not use a benefit schedule for the Accident-Only Plan.
- Customers can choose reimbursement of up to 90% of eligible accident-related veterinary bills (after the deductible and up to plan limits).

Preexisting Conditions

- Preexisting injuries are not covered.
- Only new accidents occurring after the policy effective date and waiting period are eligible.

Veterinarian Access

- You can visit any licensed veterinarian in the U.S. or Canada — no network restrictions.
- No pre-authorization or benefit schedule required.
- Coverage also includes specialists and emergency after-hours clinics for accident-related care.