



West Virginia Offices of the Insurance Commissioner

What is Pet Insurance?

Just like health insurance for you or a family member, there are several types of pet insurance policies.

- ❖ A *pet health insurance policy* reimburses the pet owner for specified veterinary care. As with your health insurance policy, these policies typically itemize covered treatments, deductibles and lifetime or per illness maximums. The cost of the policy may vary based on the amount and type of coverage as well as the breed or species.
- ❖ A *pet life insurance policy* covers end-of-life costs for your animal. This can include burial or cremation expenses and even bereavement counseling for you and your family.
- ❖ *Pet injury coverage* may be part of your auto insurance policy. It covers the treatment of a pet injured in a car accident up to a set limit. Check with your insurance agent or company to determine if your auto policy includes coverage for a pet traveling in your car.

Learn more about pet insurance from the National Association of Insurance Commissioner's Insure U: [Pet Insurance Coverage](#).

The OIC's role is to license insurance companies to do business in West Virginia. The companies then file rates and forms for our approval to use in selling their products. If you need assistance with any type of insurance, or have a concern, please call the West Virginia Offices of the Insurance Commissioner Consumer Services Division at 1-888-879-9842, or visit our webpage at www.wvinsurance.gov. You may also file a complaint with our online [complaint form](#).