

Is pet insurance worth it? Here's what vets say

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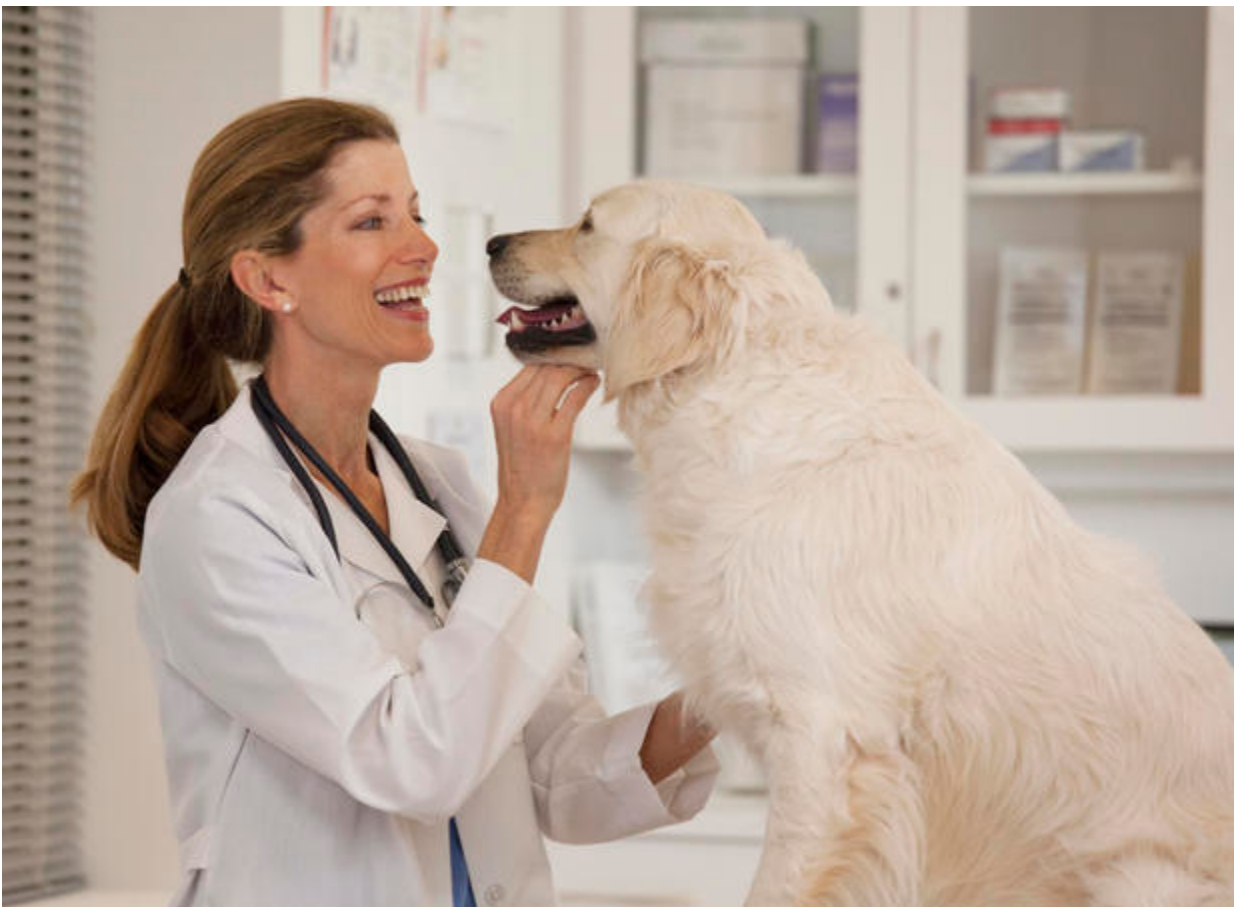
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Many veterinarians encourage owners to get pet insurance while their pet is young and can secure the most benefit. Getty Images

While most pet owners would do just about anything to ensure that their furry companion is safe and healthy, the reality is that our pets are not invulnerable to accidents and health challenges, no matter

how much we love them, and these unpredictable moments can strike at any time. And, whether it's a fracture, an infection or even a daunting ailment, like cancer, you'll want to ensure your pet receives the best care possible. But, as any responsible pet owner knows, [veterinary costs](#) can quickly add up quickly.

Without a financial safety net to cover potential vet care costs — which can be as high as thousands of dollars — you might find yourself facing a daunting dilemma. Making tough choices between your pet's health and your financial stability can be extremely tough.

To safeguard against such difficult situations, many veterinarians recommend [pet insurance](#). While it's not a one-size-fits-all solution, numerous pet owners find immense comfort in the financial and emotional security it provides. We'll take a closer look below at what three vets have to say [about pet insurance](#), primarily for cats and dogs.

If you're considering insuring your pet then start by getting [a free price quote](#) now to learn more.

Why veterinarians think pet insurance can be worth it

Similar to how humans don't want to face medical bills without health insurance, uncovered vet bills can also be challenging.

"If an emergency arises and treatment/surgery is required, it can reach into the thousands of dollars to resolve the situation. Many families may not have these kinds of resources available and may have to make the very painful decision to euthanize their beloved pet," says Dr. Sandra Norman, staff veterinarian at Noah's Animal Hospitals in Indiana.

In other words, your ability to afford unexpected care, especially in an emergency, can go a long way to determining if [pet insurance is worth it](#).

"Pet parents should put themselves in the situation of having a much-loved pet require expensive emergency care or a surgical procedure: Would paying for that procedure be a significant source of financial stress? Is a smaller monthly amount feasible for your family, and preferable to saving separately for that possible—but not guaranteed—future need?" says Dr. Philippa Pavia, VP of medical strategy at Bond Vet in New York.

"Some people will prefer to earmark some savings over paying a monthly premium, but for others, the peace of mind and knowledge that the money is ready and available is worth every penny," she adds.

Even in less life-threatening situations, [pet insurance](#) can still pay off.

"Insurance helps cover the unanticipated costs of pet ownership and can be a huge relief for owners as they typically cover 80-90% of the costs, depending on the plan," says Dr. Sarah Gorman, managing veterinarian at Small Door Veterinary in New York.