

Using Multiple Pets to Find Pet Health Insurance for a Low Cost

You love your pets. They are the first things you see when you wake up in the morning. They lay at your feet while your eating breakfast, they run with you as you get your early morning exercise, they look heart broken when you leave them behind, when you get home from a long day at work they are so happy to see you that they can hardly contain their joy, they listen attentively as you rant and rave about the trails and tribulations of your day, at night they crawl into bed with you and keep the nightmares at bay while you sleep. What they don't do is criticize you, judge you, or abandon you.

There is very little you wouldn't do for your pets. That's what you think almost everyday of the year but on the days you have to take them to the vet and pay the obligatory bill you have to wonder. All your cat had done was a treatment for a mild case of ear mites. And your dog had been a yearly rabies vaccination. The whole processes for both pets took less then fifteen minutes. How could it possible cost so much?

You might be able to see the benefits of pet health insurance. You might salivate at the idea of not dealing with the ginourmous vet bills you get every six months ago. You might even daydream about the day you don't dread the financial repercussions of taking your dog or cat the vet. But right now you simply don't think you can afford to monthly bill a pet health insurance bill would put on your budget, after all its not like having pet health insurance would make the vet bills completely disappear, more then likely you would still have to pay the office visit.

You might not think you can afford pet health insurance at the moment but don't walk away from an offer, not yet. Looking at a policy does not mean that you have to walk away from it. If you are a clever bargain shopper there are ways to find pet health insurance at a low cost.

If you have more then one pet you probably automatically qualify for a lower premium. Lots of pet health insurance companies offer multiple pet discounts. There is one little catch, a lot of the companies only offer multiple pet discounts if the pets are the same species. In other words if you have two cats that you insure you will pay a lower premium but if you have a cat and a dog lots of pet health insurance companies will consider it two completely different accounts.

Are you starting to despair? Don't worry too much, while many companies don't consider pets of separate species ground for a multiple pet discount a lot of those same companies have a policy that offers discounts to customers who carry more then policy with the company. The multiple policy discount usually takes about ten percent off the total bill but a good bargains shopper can find companies that offer higher discounts all they have to do is be willing to spend the time to shoe around.