

FAQ

Coverages

What's covered?

For both cats and dogs, coverage can be tailored to cover your pet’s accidents, illnesses, and general wellness. Your specific coverages vary based on the policy you select. If you’re still looking at options, find the best policy for you and your pet on our [Plan Overview](#) page. Existing policyholders can check out the [Customer Portal](#) to review current coverages.

Do you cover checkups?

Yes, a checkup for your pet is covered if you purchase our combined Accident, Illness, & Wellness coverage up to \$100 per policy year.

Is medicine covered?

Yes, medicine is covered as long as it was prescribed to treat a condition by a veterinarian or staff at a veterinarian’s office for a covered incident.

Do you cover breed-specific conditions such as hip dysplasia?

Yes, if you purchase Accident & Illness or Accident, Illness & Wellness coverage, we will include hereditary and congenital coverages.

What is included with “treatment?”

Treatment may include medically necessary exams, consultations, advice, services, hospitalization, confinements, diagnostic test, x-rays, medications, surgery, nursing, care, and physical rehab.

What about alternative medicine, like acupuncture, chiropractic care, or hydrotherapy?

Various types of alternative medicine are covered by purchasing the Accident & Illness Policy or the Accident, Illness & Wellness coverage. Keep in mind, this care is limited to: holistic therapy, homeopathic therapy, acupuncture, chiropractic therapy, hydrotherapy, aromatherapy, and physiotherapy, and must be performed by a veterinarian or staff at a veterinarian’s or specialist’s office. Coverage for alternative medicine is not available in the states of Florida and Alaska.

Liberty Mutual Pet Insurance covers a lot. What's *not* covered?

Like most pet insurers, we don't cover pre-existing conditions. Other exclusions may apply, depending on the coverages you select. For a full list of exclusions, including pre-existing conditions, refer to our [sample policy](#). Please note each state may have different guidelines on exclusions, including pre-existing conditions.

What happens to my pet’s coverage as it gets older?

We have no automatic termination because of your pet's age.

Are there any prerequisites to obtaining coverage?

Yes, you must complete an application and certify that your pet has been examined by a veterinarian in the last 12 months. After coverage application is submitted, you must share the name and contact information of the veterinarian that performed the initial examination.

I’m a Florida or Alaska resident. What should I know?

Due to certain restrictions in the states of Florida and Alaska, we’re currently unable to offer Alternative Medicine and Behavioral Therapy benefits. Of course, premiums for our Florida and Alaska policyholders reflect this exclusion.

I'm a Maine resident. What should I know?

If you are a current resident of the state of Maine, your Accident coverage begins immediately and is not subject to a waiting period. You have the option to waive the illness waiting period upon completion of a comprehensive medical examination by a licensed veterinarian. The examination must occur after the purchase of the policy and [this form](#) must be submitted for review.

Using your policy

Can I still use my vet (or any vet I'd like)?

Yes. You're free to visit your current vet. In fact, you can visit **any** veterinary clinic — even specialists and emergency providers. After you pay your veterinarian for services, you will then provide us with your bill with your signed claim form.

Are there any waiting periods?*

All coverages, whether accident, illness, or wellness, have a 14-day waiting period beginning once your policy is issued.

Where can I get a copy of my policy?

When we complete the review of your application and determine to issue the policy you applied for, we will send you an email that contains a link to the website where you can view and download a copy of your policy. At any time, thereafter, you can find and download a copy of your policy by logging into the [Customer Portal](#).

How does my deductible work?

You can choose a deductible of \$250, \$500, or \$1,000 at the time you apply for the policy. Your deductible is annual, so after you meet the deductible amount you select, you won't have to meet it again until your next 12-month policy period. There is no deductible for wellness coverage but you do need to choose your annual maximum for services rendered.

Submitting a claim

How do I file a claim?

You can submit claims and review the status of previously submitted claims by logging into the [Customer Portal](#). You can also submit claims through email or mail. Please visit our [Contact Us](#) page for more information.

How long does it take to get reimbursed?

We work hard to process your claims and reimburse you as quickly as possible. On average, it takes 10 business days to process a claim completely once all of the records that we request have been received. We'll send you email updates on each claim's progress, but you can also track them at any time in the [Customer Portal](#).

How will I receive my reimbursements?

The fastest way to receive your reimbursement is by signing up for direct deposit, but you can also receive reimbursement as a check sent via mail.

How much will I be reimbursed?

We reimburse either 70, 80, or 90 percent of your out-of-pocket cost up to your annual maximum, depending on the reimbursement percentage you select when you apply.

Billing

Can I have a policy for each pet I own?

Yes, every pet will have an individual policy and premium. As a thank you for insuring multiple pets with us, all pet policies issued to the same pet owner will receive a multipet discount. This means a 5 percent per policy premium discount for two pets, and a 10 percent per policy discount for three or more pets.** (some states don't allow or have different percentages)

You can choose to apply for policies on multiple pets at one time, or apply for insurance for additional pets later.

How will I be billed?

You can choose to be billed monthly or annually. Payment will be due on the day of the month that your policy became effective. No matter which billing frequency you select, payments are made online with credit card, debit card, or bank account through automatic bill pay with your checking account. All payments can be managed through the [Customer Portal](#).

*Products, rates, waiting periods and discounts may vary by state and are subject to change. **Waiting periods, annual deductible, coinsurance, benefit limits, and exclusions may apply. Product discounts, rates, and savings are available where state laws and regulations allow, and may vary by state.

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