



French Bulldog Pet Insurance Checklist



Choosing the right pet insurance for your French Bulldog is crucial due to their predisposition to certain health conditions. Use this checklist to guide your decision-making process:

1. Assess Your Frenchie's Needs & Your Budget

- **Identify Potential Risks:**

Review common French Bulldog health issues (BOAS, IVDD, allergies, eye problems, hip dysplasia, etc.).

Does your dog's lineage have known issues?

- **Consider Lifestyle:**

Is your Frenchie very active (higher accident risk) or more sedentary?

Do you travel frequently with your dog?

- **Evaluate Your Budget:**

Determine how much you can comfortably afford for monthly premiums. Balance this against potential out-of-pocket costs for emergencies without insurance.

- **Age of Your Frenchie:**

Note your dog's current age. Premiums are generally lower for younger dogs, and enrolling early avoids issues becoming pre-existing conditions.

2. Understand Policy Coverage & Details

- **Type of Plan:**

Accident-Only: Covers injuries but not illnesses.

Accident & Illness: Covers both, usually the recommended type for Frenchies.

- **Wellness/Preventative Add-on:**

Covers routine care like checkups, vaccinations, flea/tick prevention (optional, adds cost).

- **Coverage for Hereditary/Congenital Conditions:**

CRITICAL for Frenchies. Does the policy explicitly cover conditions common to the breed like BOAS, IVDD, hip dysplasia, cherry eye?

Are there specific waiting periods or limitations for these?

- **Exclusions: What is not covered? Pay close attention to:**

- Pre-existing conditions (any issue noted before policy start + waiting period).
 - Specific breed exclusions (less common now, but verify).
 - Elective procedures (e.g., cosmetic surgery, routine dental cleaning unless part of wellness).
 - Exam fees (some plans cover, some don't).

- **Waiting Periods:**

- How long after enrollment must you wait before coverage begins for:
 - Accidents?
 - Illnesses?
 - Specific conditions like IVDD or cruciate ligament issues (often have longer waits)?

3. Analyze Costs & Reimbursement

- **Deductible:**

- How much must you pay out-of-pocket before insurance kicks in?
 - Is it annual (paid once per policy year) or per-incident (paid for each new condition)? Annual is usually preferred.
 - What amount options are available (\$250, \$500, \$1000)? (Lower deductible = higher premium).

- **Reimbursement Level:**

- What percentage of the vet bill (after deductible) will the insurer cover?
 - Common options: 70%, 80%, 90%, sometimes 100%. (Higher reimbursement = higher premium).
 - Payout Limits:
 - Is there an annual maximum payout limit? (Unlimited is best for potentially high-cost breeds like Frenchies).

Are there per-incident or lifetime limits for specific conditions?

- **Premium:**

- What is the monthly or annual cost for the coverage options you select?

4. Compare Providers

- **Get Multiple Quotes:**

Obtain quotes from several reputable providers. We recommend:

| | |
|-----------|--------------|
| Lemonade | Embrace |
| PetsBest | Healthy Paws |
| Metlife | Figo |
| Trupanion | Nationwide |
| Fetch | |

- **Read Reviews:**

Look for reviews specifically from other French Bulldog owners if possible. Check customer service ratings.

- **Compare Key Features Side-by-Side:**

Use a table or spreadsheet to compare, [download one here](#):

- Premium cost
- Deductible type and amount
- Reimbursement level
- Annual limit
- Waiting periods (general and specific)
- Coverage for hereditary conditions (BOAS, IVDD, etc.)
- Wellness options (if desired)
- Customer service reputation/claim process ease.

- **Check Vet Network:**

Most plans allow you to use any licensed vet, but confirm there are no network restrictions.

5. Final Steps

- **Read the Full Policy Document:**

Before purchasing, carefully read the sample policy terms and conditions for the plan you are considering

- **Enroll:**

Complete the enrollment process.

- **Note Waiting Periods:**

Mark your calendar for when different types of coverage become active.

- **Keep Records:**

Maintain a file for your policy documents and any future claims.