



Insurance Policy Comparison Worksheet

Compare cover on what matters for a chronic condition — not just the monthly price

PETSLIKEMINE
ARTHRITIS & MSK SPACE

Don't compare policies on the headline price. Compare them on the things that determine whether the cover keeps paying for a long-term condition: the limits, the sub-limits, the pre-existing rules, and above all the policy type. **For arthritis, the policy type matters most of all.**

	QUOTE A	QUOTE B	QUOTE C
WHAT TO COMPARE	Insurer	Insurer	Insurer
Policy type <i>Lifetime is the only type that reliably keeps covering a chronic condition. Avoid time-limited.</i>			
Premium <i>The headline figure. Useful only alongside everything below.</i>			
Maximum annual claim limit <i>Higher is safer. Lower tiers (£4,000–6,000) can be reached in complex cases.</i>			
Per-condition limit <i>Some policies cap each condition separately. Check arthritis isn't sub-limited.</i>			
Complementary therapy limit <i>Covers physio, hydro, acupuncture. £500/yr is little; £2,500+ is workable.</i>			
Excess & co-insurance <i>A fixed excess, plus a percentage on older pets. Both reduce what you get back.</i>			
Pre-existing condition rules <i>What's excluded because it already exists? The key trap when switching insurer.</i>			
Bilateral condition rule <i>Are paired joints (both hips, both elbows) treated as one condition or two?</i>			
Hereditary / congenital cover <i>Many joint conditions are developmental. Confirm these aren't excluded.</i>			
Direct claims to the vet <i>Does the insurer pay the vet directly, or must you pay then reclaim?</i>			
Guaranteed renewable <i>Can they refuse to renew, or hike the premium once your pet is ill?</i>			

WATCH OUT BEFORE YOU SWITCH

Switching insurer makes any existing condition **pre-existing** under the new policy — so a cheaper quote elsewhere usually won't cover the arthritis that's costing you most. If your pet is already affected, **staying put normally beats chasing a lower premium.**

How to use. Gather two or three quotes, then work down the rows — compare each feature in turn rather than reading each policy top to bottom. Start with policy type; if it isn't lifetime, the rest matters far less. Take this to the conversation with your vet or insurer.

**CHEAPEST IS RARELY
BEST VALUE.**