

Trupanion Pet Insurance Review (2021)

Shopping for pet insurance is a daunting task. Here at 365 Pet Insurance, we want to make the process easy for you by providing information about all the top choices. Today we will go over the pet insurance policy options currently available from Trupanion.

Founded in 2000, Trupanion is based out of Seattle, Washington. They use the American Pet Insurance Company, acquired in 2007, to underwrite its insurance policies. Since then, they have grown into one of the most trusted pet insurance providers on the market today.

The following article will explore Trupanion pet insurance policy coverage in detail, including:

- Plans
- Coverage
- Trupanion pet insurance Reviews
- Exclusions
- Estimated Costs
- Deductibles

After reading this article, you will be able to decide if Trupanion is the right insurance for your furry friend, how much you will pay, what is covered, and more.

Our Review for Trupanion Pet Insurance

Trupanion offers a solid insurance plan for pet owners. They are one of several providers that has an excellent overall reputation. In addition, they have several advantages over other companies like Direct Vet Pay, low or no cost deductibles, and 90 percent coverage of costs. But, of course, there are also downsides, so let's take a look at the pros and cons of Trupanion pet insurance.

Pros and Cons of Trupanion Pet Insurance

Pros:

- 90 percent reimbursement rates
- 24/7 customer service
- Pays directly to the vet

- [A+ Rated with the BBB](#)
- 30-day money-back guarantee

Cons:

- Pets older than 14 years are not eligible
- No multi-pet discount
- Only offers one plan

Trupanion Pet Insurance Plans and Coverage

Like any insurance provider, Trupanion has options available to customize your coverage, deductibles, and limits. We will now dive into the specifics to give you an idea of what you can expect from Trupanion, along with examples of what you can expect to pay based on your pet, what is included and excluded from the coverage, customization options, and discounts.

Plans and Costs

Unlike other pet insurance companies, Trupanion offers only a single insurance plan. This isn't necessarily a bad thing; some companies give you so many options it can make your head spin.

However, the simplicity Trupanion offers can make insurance shopping seem like less of a tedious task. Trupanion also offers some optional add-ons that you can choose from to customize your coverage, like the Recovery and Complementary Care and the Pet Owner Assistance Package.

The Trupanion plan covers many services and procedures. Here is an example of what you can expect them to cover:

- Medication
- [Prescription pet food](#)
- Surgery
- Diagnostic testing
- Hereditary issues
- Stem cell therapy

New policies are available for cats and dogs under the age of 14. This is higher than most companies tend to go, making it a good choice for pet owners with older pets. Another perk is that Trupanion will not cancel coverage once your pet goes over the age of 14, so you will have lifelong coverage for your pet.

Samples of Prices for Four Species/Breeds

To help you understand the cost, here are some examples of policies for different breeds and species. These examples are for the Los Angeles county area, using the \$200 deductible option. The examples for both cats and dogs are based on the rates for 2-year-old females.

Species/Breed	Sample Price for Medium Mixed Breed Dog	Sample Price for Golden Retriever (Dog)	Sample Price for Domestic Shorthair Cat	Sample Price for Domestic Mediumhair Cat
Accident and Illness Plan	\$106.01	\$140.90	\$55.75	\$55.75
Accident and Illness Plan with Recovery and Complementary Care	\$119.58	\$159.25	\$62.44	\$62.44
Accident and Illness Plan With Recovery and Complementary Care and Pet Owner Assistance Add-ons	\$124.53	\$164.20	\$67.39	\$67.39

Deductibles

One of the best features of Trupanion is the deductibles--you can choose from \$0-\$1000. This means if your dog develops diabetes or you want to make sure he always has his teeth cleaned every six months, then this coverage will suit him well because there's no maximum limit on how much it pays out in claims (as long as those conditions exist).

The other options include having a "Lifetime Per Condition" deductible which provides more protection than typical copays do, paying upfront for treatment before covered services via advance appointments at vets offices.

On the other hand, if your pet has multiple conditions requiring treatment, you must pay the deductible for each issue. This is unlike the annual deductibles that different insurance companies offer.

Coverage Exclusions

Trupanion has some important coverage exclusions that you should know about. For example, the policy does not cover veterinary exams, which means if your pet goes to the vet and needs an examination for any reason other than injury or illness-related conditions, then you will be responsible for paying out-of-pocket. Other exclusions include pre-existing conditions and cosmetic procedures.

Plan Customizations

While some companies offer add-on wellness and preventative care options, Trupanion has only two additional coverage options you can add to your policy. Starting at an additional \$5 per month, you can gain access to a variety of benefits.

Recovery and Complementary Care

At the cost of about \$15 per month, the Recovery and Complementary Care add-on covers alternative therapeutic treatments. These include hydrotherapy, rehabilitative therapy, [behavior treatments](#), chiropractic sessions, naturopathy, and acupuncture.

Pet Owner Assistance Package

The Pet Owner Assistance Package, which costs about \$5 extra per month, covers additional expenses that may occur outside the veterinarian's office. This includes advertisements and rewards for lost pets, cremation or burial after an accident, liability coverage for third-party property damage, holiday vacation cancellation costs, and boarding fees if you're hospitalized.

Discounts

The only discount that Trupanion has is their Trupanion Offer program. It provides new pet owners that adopted from a shelter access to Trupanion for 30 days with no upfront costs or waiting periods at the time of enrollment.

Trupanion State Availability

Trupanion provides coverage in all 50 states — however, some states have [stipulations like California](#). So, make sure you check out any stipulations within your own state before purchasing. Trupanion will prompt you while getting a quote if there are any exceptions where you live.

Also, if you live in Canada, Australia, or Puerto Rico, you are in luck as Trupanion offers coverage in these locations as well.

Trupanion Pet Insurance Reviews

Don't take our word for it; take a look at some of the [reviews Trupanion has received on Trustpilot](#). We will look at some positive and negative reviews here to give you the best idea of what to expect.

Let's start with the good:

I am so beyond thankful to have...

I am so beyond thankful to have Trupanion as our insurance for our dog. On Monday night, she had her first-ever seizure, then another one a few hours later. We drove her in a snowstorm 45 minutes away at 2:30 in the morning to the animal hospital in Edmonton. She then had another seizure for the vets. If we didn't have Trupanion, I am not sure how we would have been able to pay for her stay for over 24 hours, MRI, medication, etc. The hospital sent off the claim, and Trupanion paid their portion off immediately, and we paid the remaining cost. I am forever grateful for Trupanion.

Trupanion is the best!

One of our dogs was diagnosed with diabetes, and we racked up a thousand dollars worth of bills very quickly and are looking at a lifetime of care for her. I uploaded a thousand dollars worth of claims on a Tuesday evening, and the payment was in my bank account on Thursday morning. She has now lost her vision due to cataracts as a complication of diabetes. If she qualifies for surgery, we will be reimbursed 90% of the bill. We lost our last dog to cancer, and our medical bills for her were astronomical. I vowed we would never adopt another pet without insuring them, and I'm so glad we did. Now money will never be an issue when deciding on either of our dogs' care. Our vet felt Trupanion's plan was the best, so that's who we went with when we first adopted them as puppies. I've found their customer service to be excellent and their payments to be very prompt. I highly recommend them!

Trupanion has been there for me with...

Trupanion has been there for me with each and every one of my dogs. Through IBD diagnosis and bone cancer diagnosis, and adrenal cancer diagnosis. I honestly don't know what I would have done without them. My bills were in the 10s of thousands, and they paid me before my credit card bills even arrived. Awesome people too.

And here are some reviews where the policyholders experienced issues (all these reviews have been responded to by Trupanion):

BAD insurance

As someone who works with insurance on the daily, I can tell you that this is not good insurance. I consider insurance bad when they do not reimburse the policyholder as they should. They will find whatever way possible to avoid paying out on a claim, as they did in my recent claim experience. I am working on filing an appeal to the claim but canceling my policy immediately.

WORST INSURANCE EVER.

If I could give zero stars I would - horrible insurance - does not cover ANYTHING. All of the other people's complaints are valid. They label everything as pre-existing and say that each separate incident is a "different medical condition". It is an absolute scam. DO NOT GET.

Final Thoughts

Overall, Trupanion is a trustworthy and reliable insurance company. Their pricing is straightforward, and they pay out directly to the vet, so you don't have to pay out of pocket. While the monthly premiums might be higher than others, you will get 24/7 customer service from people who care about pets. The lack of preventative care may turn some people off, but the lack of payout limits is a plus.

We hope you have learned a lot from the Trupanion pet insurance review and will keep reading to learn more about how they stack up.

Trupanion vs. Competitors

Curious about how Trupanion compares to other popular pet insurance companies? Below is a table that will compare the basics of each company.

Factors	Trupanion	Lemonade	Prudent Pet	Embrace	ASPCA	Healthy Paws	Spot
Quote	Visit Site	Visit Site	Visit Site	Visit Site	Visit Site	Visit Site	Visit Site
Our Score	4.1/5	4.9/5	4.8/5	4.7/5	4.6/5	4.5/5	4.4/5
Average Monthly Cost for Dogs	\$63 per month	\$37 per month	\$39 per month	\$30-\$40 per month	\$48.78 per month	\$39 per month	\$30-\$50 per month
Average Monthly Cost for Cats	\$28 per month	\$15 per month	\$23 per month	\$15-\$20 per month	\$29.16 per month	\$12 per month	\$18-\$25 per month

Waiting Period	Five day waiting period for injuries 30 day waiting period for illnesses	Two days for an accident, 14 days for illness	Five days for an accident, 14 days for illness	14-day waiting period for illnesses	15 days	15 days	14 days
Multi-pet Discount (Put % if there is one if there isn't, put "No.")	No	5%	10%	10%	10%	No	10%
Mobile App (Just put a Yes or No)	No	Yes	No	Yes	No	No	No
Wellness Add-on (Just put a Yes or No)	No	Yes	Yes	Yes	Yes	No	Yes
Online Chat (Just put a Yes or No)	Yes	Yes	Yes	No	No	No	No
BBB Rating	A+	C	A+	A+	N/A	A-	A

About Trupanion

Trupanion was founded in Canada in 2000 by CEO Darryl Rawlings, and has since gone on to become one of the top pet insurance providers around. Now located in Seattle, Washington, Trupanion offers insurance policies in the US, Canada, Australia, and Puerto Rico.

Trupanion is a founding member of the North American Pet Health Insurance Association, instructing pet owners about the veterinary business. Trupanion was the first pet insurance provider to receive the AAHA's Seal of Acceptance in 2008.

Trupanion was chosen as 'Seattle's Most Pet-Friendly Company' in 2010, according to the criteria of employees bringing their pet to work and the full-time dog walking company the company hired for their employees. In 2011, The Huffington Post praised Trupanion among nine businesses in the United States that provide their workers with a healthy work-life balance.

Frequently Asked Questions

What Are the Advantages of Trupanion Pet Insurance?

Trupanion's pet insurance provides peace of mind for pet owners. They make pet insurance easy by using Vet Direct Pay. This allows pet owners to avoid out-of-pocket expenses by paying claims directly to the vet. They also offer low and no deductible options and no yearly payout limits.

Trupanion is also available in Canada, Australia, and Puerto Rico, so you can still be covered if you move to one of these locations. How can you go wrong with a 90 percent payout of your vet costs?

How Do I File a Claim With Trupanion?

If you use a veterinarian that works with Trupanion directly, there is no need to [file a claim](#) with them; simply pay your bill in the office, and the doctor's office will handle the claim. You may visit any veterinary clinic you choose, but only those within their network will be paid straight away. For out-of-network clinics, you must pay out-of-pocket, and Trupanion will reimburse you.

Does Trupanion Offer Exotic Pet Insurance?

Like many other pet insurance plans, Trupanion does not [cover exotic pets](#), and they exclusively cover dogs and cats. Some companies will cover small animals like rabbits, gerbils, snakes, and reptiles, but they can be hard to find. You can also find policies that cover horses and farm animals, depending on where you live.

What Is The Waiting Period for Trupanion?

The duration between when you join and when your insurance becomes fully active is known as the waiting period. Trupanion has a five-day wait for injuries, while illnesses have a thirty-day wait. Your pet is covered for new accidents and diseases once those passes. However, this implies that if your pet is unable to obtain coverage.

Does Trupanion Cost Increase Each Year?

No. However, costs usually increase somewhat each year. Fortunately, we are one of the few companies that do not have automatic rate hikes as your pet grows older; instead, they compensate your loyalty by basing your monthly payment on the age at enrollment of your pet.

What Is The Average Cost of Trupanion Pet Insurance?

The average cost of Trupanion pet insurance is \$63 per month for a one-year-old mixed breed. For cats and kittens, the average cost is \$28 per month. The price depends on the [breed of your dog](#) or cat breed, the location where you live, any pre-existing conditions your pet may have, and the level of deductible you choose.