

Prudent

Rating 6/10: Above Average

Company Summary

Prudent is a relatively new company founded in 2018 that provides pet insurance coverage to pet parents to dogs and cats of all ages. This company is well known for offering comprehensive, high-quality plans to make sure the pets in your family are taken care of when the unexpected happens.

Hours of Operation

Prudent has a toll-free call center with agents available from 8:00 am to 7:00 pm central time, Monday through Friday, and 9:00 am to 5:00 pm on Saturdays. In addition to that, Prudent also offers an online live chat through the website where you can contact agents during these hours as well.

Pros

- Customizable Quotes
- Live Chat Feature
- Buyer Friendly Enrollment
- Referral Program
- Extended Support Hours

Considerations

Higher Costs

Prudent offers shoppers options for some of the most comprehensive pet insurance plans compared with some of its competitors, but that level of coverage comes at a premium. Therefore, the price quotes you might get through this company are likely to be noticeably higher than quotes from other providers. This might be a major consideration for you if the price is a significant factor in your decision, but it might be worth the cost for those able and willing to pay more for higher quality coverage.

Reputation

As a fairly new company, Prudent is still in the process of building its reputation in the industry, which means that it has not yet developed the brand strength that some shoppers look for when

considering who to shop with. This might be a consideration for you if you prefer shopping with a provider that has been around longer. However, pet owners might be willing to overlook this drawback for Prudent's comprehensive coverage.

Benefits

Support Availability

A major benefit that comes with shopping for pet insurance through Prudent is the flexible access to live customer support. In addition to a toll-free call center with evening and weekend hours, Prudent also provides a convenient live chat feature on its website. This allows you to chat with a live agent directly through the website during their normal business hours. This is a great benefit that many providers do not yet offer, and it can make a significant difference for pet parents with busy schedules or those that just prefer doing things online rather than over the phone.

Customizable Quotes

Another great benefit offered by Prudent is the customizability of its pet insurance plans, which can help shoppers get exactly what they need. Of course, prudent isn't alone in offering this perk, but they do offer the ability to get price quotes for multiple levels of coverage. While many pet insurance providers offer only one or two main plan types, Prudent allows you to compare three levels of coverage, each of which is further customizable by selecting different reimbursement levels or annual deductible. This is important for pet owners who appreciate having more flexibility when comparing the available options.

Expert Agents

Prudent prides itself on offering quality customer support for pet owners who are shopping for a pet insurance plan for their furry family members. One of the ways it does this is by ensuring that when you call, you will be speaking to an experienced and knowledgeable agent, which is why all of Prudent's agents have a background in veterinary care. This is important, especially for pet parents who are buying pet insurance coverage for the first time and might have a lot of questions about eligibility, enrollment, and what different levels of coverage may or may not entail.

Referral Program

Prudent also offers a referral program for pet parents who are recommended to the website by friends or families who are current policyholders. This is a nice perk if you have friends or family with pet insurance through Prudent, who you can mention when speaking with an agent or getting a price quote online. It is also beneficial if you decide to purchase a pet insurance plan through Prudent and have fellow pet parents in your life that might be interested in obtaining a price quote as well.

Our Favorite Features

Online Live Chat

One of our favorite features of the Prudent shopping experience is the online live chat feature, where you can chat with a live agent right from the website. This is a great benefit for those who prefer getting quick answers to their questions without having to pick up the phone and risk experiencing long wait times. In addition, busy pet parents will likely appreciate the added flexibility and convenience that this benefit offers.

Referral Program

As mentioned, another notable feature is Prudent's referral program which offers an added incentive for referring fellow pet owners who may be interested in obtaining a quote with Prudent online or through a customer support agent. This benefit allows shoppers who decide on a Prudent pet insurance coverage plan to get a gift card by recommending the company to friends and family looking for pet insurance for their furry family members.

Levels of Coverage

Prudent is known for offering comprehensive coverage, and one of our favorite things about comparing plans with this company is the different levels of coverage available. Since Prudent allows you to compare three levels of customizable coverage, you can better tailor the specifics to meet the needs of you and your pet. We think that pet parents will definitely appreciate this valuable feature.

Is Prudent a good fit for you?

Prudent is a good fit for you if you want to ensure you are getting the most coverage for your pet and don't mind paying a little extra for the added peace of mind. It is also a great option for those who want to customize details like annual deductibles and reimbursement percentages, since Prudent offers highly customizable price quotes to give pet owners the most choice when shopping for a plan.