Pet Insurance Claim Checklist

A simple guide to organize your documents and prepare your insurance claim.

PREPARE → FILE → TRACK → REVIEW

1 Gather Your Documents

START HERE

- ☐ Pet insurance policy
- ☐ Itemized veterinary invoices and payment receipts
- ☐ Veterinary medical records and diagnostic reports
- ☐ Claim form and submission confirmation

Keep complete copies of your documents. Your insurer may request additional information depending on your policy and claim.

2 File & Track Your Claim

Submit the required documents through your insurer's accepted channel. Save copies of everything you submit and keep the confirmation.

Insurance company: _____

Claim number: _____

Date submitted: _____

Claim amount: $ _____

3 Keep Everything Together

Save emails, insurer requests, explanations, and any additional documents submitted. Keep track of important dates and communications.

KEEP A COPY OF EVERYTHING YOU SUBMIT.

Questions about your claim? Ask about a free 15-minute consultation with Your Pet Attorneys.

CONTINUE TO REVIEW →

Was Your Pet Insurance Claim Denied or Underpaid?

Review the insurer's decision and identify your next steps.

PREPARE → FILE → TRACK → REVIEW

4 Review the Insurance Decision

- ☐ Read the insurer's explanation or Explanation of Benefits (EOB)
- ☐ Compare the decision with your insurance policy
- ☐ Check exclusions, deductibles, reimbursement percentages, and coverage limits
- ☐ Identify missing records or unclear reasons for the decision

A reimbursement lower than your veterinary bill does not automatically mean the insurer made an error. Review your policy terms and the insurer's explanation.

5 Identify Your Next Action

- ☐ Request clarification from your insurer
- ☐ Provide additional documentation if needed
- ☐ Keep a record of all communications
- ☐ Consider a legal review if the decision remains unclear or disputed

Need Help Understanding Your Pet Insurance Claim?

If your pet insurance claim was denied, delayed, or underpaid, Your Pet Attorneys can review the circumstances and discuss your available options.

No Recovery, No Fee.
Click the button to visit Your Pet Attorneys.

SCHEDULE YOUR FREE 15-MINUTE CONSULTATION

yourpetattorneys.com/#Contact