

Coverage	OVMA PHI	Petsecure	OSPCA	Petplan	Trupanion	Pets Plus Us
Larger claim payout due to applying deductible first and co-insurance second, without excluding taxes and exam fees.	✓		✓			
Medical records reviewed at point of purchase. No hidden surprises or delays at first claim!	✓	✓				✓
Quick and efficient claims turnaround – often same day!	✓				✓	
Coverage includes specialist consultation, referrals, rechecks and emergency fees.	✓	✓	✓	✓		✓
Customer loyalty discounts	✓					
Coverage for routine dental exams and cleanings included in every plan.	✓	✓		Select coverage		Self-financing of select costs with optional separate wellness plan
Wellness care coverage option, such as annual exam and vaccinations, routine bloodwork, urinalysis, etc.	✓	✓	Select coverage			Self-financing of select costs with optional separate wellness plan
Ability to pay practice directly.	✓	✓	✓	✓	✓	✓
Pet owner assistance with every policy, such as lost pet advertising & reward, boarding when you're in hospital, holiday cancellation, cremation or burial.	✓	✓	✓	✓	Rider available for an additional fee	✓
Includes additional coverage for alternative therapy, behavioural therapy, and medical devices on every plan.	✓	✓	No behavioural therapy or medical device coverage	Select behavioural and alternative, no medical devices	Limited coverage available for additional fee	Select alternative therapies only, no behavioural
Dental illness covered with no exclusion even if your pet had tartar or gingivitis before the end of your waiting period.	✓	✓				