

Top Rated Pet Insurance

Ranked #1 Best Pet Insurance Company by US News

Spot coverage helps you protect your pet in case of accidents, illnesses, and emergencies. With pet insurance from Spot, you can get coverage for surgery, cancer treatment, prescription medications, microchip implantation, X-rays, behavioral issues, dental disease as well as other conditions.

Up to 20% Discount

As a valued employee, you can get up to 20% off your policy (a 10% employee discount on your first pet, plus another 10% off any additional pets)!

Custom Plans for Any Budget

Avoid overpaying for coverage you don't need. Customize the plan that is best for your pet and it could save you thousands on covered conditions. Spot offers up to 90% reimbursement and a range of annual limits to fit your budget.

24/7 Pet Tele-health Helpline

As a thank you for enrolling in Spot Pet Insurance, we provide you with immediate access to a 24/7 helpline to ask vets questions about pet health, behavior, and wellness. Get answers and reduce unnecessary vet visits during uncertain times.

30-Day Money Back Guarantee

We want you to be sure this is the right product for you and your furry friend! Give it a try, and if you change your mind within 30 days, get your money back.*

Fetch Your Free Quote Today!

*10% group employee discount on every pet, plus a 10% multi-pet discount on each additional pet. 30-day money-back guarantee is not available if claims have been covered. Not available in NY. Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit spotpetins.com/sample-policy. Preventive Care reimbursements are based on a schedule. Spot On Coverage reimbursements are based on the invoice. Products, schedules, discounts, and rates may vary and are subject to change. More information available at checkout. Insurance plans are underwritten by United States Fire Insurance Company. Insurance plans are marketed and produced by Spot Pet Insurance Services, LLC. (NPN # 19246385) © 2021 United States Fire Insurance Company. Copyright 2021, Spot Pet Insurance Services, LLC. All Rights Reserved. U03137-RA17. Paid Endorsement.

How It Works



No Networks! Visit Any Licensed Vet, Emergency Clinic or Specialist.



Submit Your Claim. Send it in through our app, online, by mail, or by fax.



Get Reimbursed.

We can send a direct deposit or mail a check.



Making Cancer History

