Best Pet Insurance Plans of 2026: A Guide to Protecting Your Portuguese Water Dog

Navigating the waters of pet health coverage — so you can focus on the adventures ahead



Photo by Amy Lane

Picture this: the salt air is thick and warm, the kind that clings to your skin and fills your lungs with something that feels less like breathing and more like relief. Your Portuguese Water Dog is already ahead of you — a black and white coated blur careening toward the shoreline, entirely unconcerned with anything as pedestrian as caution. This is a breed built for the water, shaped by centuries of hauling fishing nets and diving for gear along the Portuguese coast, and your dog has not forgotten a single strand of that DNA. But even the most exuberant, joyful pwds have their vulnerable moments — and a single emergency at the wrong veterinary clinic on the wrong afternoon can turn a manageable situation into an impossible one.

The reality of modern veterinary medicine is both miraculous and expensive. An ACL tear requiring orthopedic surgery. Your dog suddenly begins vomiting, becomes lethargic, and refuses food demanding

an emergency room visit including bloodwork, x-rays, ultrasound just to start. A swallowed toy lodged somewhere it absolutely should not be, requiring emergency imaging and intervention on a Saturday night. These are not hypothetical scenarios — they are the lived experiences of pet owners across the country, and without the right financial backstop, they can cost thousands of dollars in a matter of hours. The veterinary care available today is extraordinary. Affording it, without preparation, is another matter entirely.

This guide reviews seven of the top pet insurance providers — our team evaluated coverage, cost, reputation, and value to help you make the best choice for your companion.

Why Pet Insurance Matters

- Average emergency vet visit: $800–$1,500
- Cancer treatment for pets: $5,000–$20,000
- Pet insurance can reimburse 60–100% of covered costs
- Monthly premiums typically range from $20–$170 depending on species, breed, age, and plan

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The Providers

We set sail through the crowded sea of pet insurance providers and surfaced with seven standout companies. Here's what you need to know about each one.

1. Lemonade Pet Insurance

Lemonade burst onto the insurance scene with a disruptive premise: what if filing a claim felt as easy as sending a text? Founded as a tech-first insurer, Lemonade has quickly become one of the fastest-growing pet insurance providers in the United States, winning over a generation of digitally native pet owners with its slick mobile app, near-instant AI-driven claim reviews, and a business model that donates unused premiums to charity through its signature Giveback program. For the pet owner who

manages their entire life from a smartphone, Lemonade feels almost too good to be true — but the substance is real.

On the coverage front, Lemonade offers a solid foundation: accidents and illnesses are covered under a customizable annual deductible model. Policyholders choose their reimbursement level at 60%, 70%, 80%, or 90%, giving entry-level buyers a lower-cost entry point. Optional add-ons expand coverage meaningfully — dental illness, physical therapy, behavioral therapy, and end-of-life care can all be layered onto a base policy. Annual coverage limits are available at $5,000, $10,000, $20,000, $50,000, or $100,000. Deductibles run $100, $250, $500, or $750. Waiting periods are short: just 1 day for accidents, 14 days for illness, and 30 days for orthopedic conditions. Multi-pet households can save an additional 5%–10% depending on state.

When it comes to cost, Lemonade is among the most competitively priced providers in the industry. Average monthly premiums run approximately $44 for dogs and $23 for cats (based on a $20,000 annual limit, $250 deductible, and 80% reimbursement) — outstanding value for the breadth of coverage offered. Lemonade is a reimbursement-based insurer: you pay the vet at the time of service and submit a claim for reimbursement. Claims can be submitted and approved in minutes using AI. Lemonade is rated A (Exceptional) by Demotech, an independent financial analysis and insurance rating agency.

Where Lemonade shows some rough edges is in consistency: some users report that claim outcomes can feel unpredictable, particularly around borderline pre-existing condition exclusions. The base plan does not include a 24/7 vet helpline — live chat support is available seven days a week from 6 a.m. to midnight ET. And while Lemonade's footprint is growing, it is still not available in every U.S. state. For those in its coverage area, however, Lemonade earned a remarkable 4.9 stars in Forbes Advisor's Price-Value Index for 2026. This company hold an A (Exceptional) rating from Demotech as of June 19 2026.

Best For

Budget-conscious owners — Lemonade scored highest in Forbes Advisor's Price-Value Index for 2026 (4.9 stars) and offers one of the best premiums-to-coverage ratios in the market.

Pros

- ✓ Highly intuitive mobile app and AI-powered claims process
- ✓ Fast AI-driven claim approvals — sometimes within minutes
- ✓ Affordable entry-level premiums (avg. ~$44/mo for dogs)
- ✓ New 60% reimbursement tier offers budget-friendly entry point

- ✓ Giveback program donates unused premiums to charity
- ✓ Multiple customizable add-ons available
- ✓ Multi-pet discount of 5%–10% depending on state

Cons

- – Not available in all states
- – Reimbursement-based only — no direct vet payment
- – No 24/7 vet helpline; live chat available 6 a.m.–midnight ET only
- – Coverage excludes pre-existing conditions
- – Some users report inconsistent claim outcomes

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2. Figo Pet Insurance

Figo occupies a compelling middle ground in the pet insurance landscape: the technological sophistication of a modern app-based insurer, paired with the financial solidity of an established underwriter. Built around a cloud-based platform and the Pet Cloud app, Figo lets pet owners store health records, locate nearby veterinary care, and manage their policy from their phone. Notably, Figo imposes no upper age limit for enrollment — a meaningful advantage for owners of senior pets.

Figo's coverage structure is notably flexible. Policies cover accidents and illnesses. Dental illness is included in the base plan — a valuable feature that many competitors reserve for add-ons. A Wellness Powerup add-on is available for routine care. Figo's most remarkable differentiator: a 100% reimbursement tier — one of the only providers in the entire industry to offer this. Reimbursement options are 70%, 80%, 90%, or 100%. Annual limit tiers: $5,000, $10,000, or Unlimited. Deductibles: $100, $250, $500, or $750.

Figo is underwritten by Independence American Insurance, a subsidiary of Independence Holding Group, providing solid financial backing and holds a financial strength rating of A- (Excellent) through A.M. Best. Exam fees are covered — a detail many competitors exclude. Average monthly premiums run approximately $79 for dogs and $25 for cats (based on $10,000 coverage, $250 deductible, 80% reimbursement). Discounts available: 5% multi-pet, 5% military, and employer group plan discounts.

The main trade-offs with Figo are worth noting: claims typically take 7–10 business days to process — slower than app-first competitors — and behavioral therapy is not a covered benefit. The brand is also less widely recognized than legacy players like Nationwide or Trupanion, meaning there's a smaller body of long-term consumer data to draw from. But for owners who want maximum reimbursement flexibility and dental coverage baked into the base plan, Figo is one of the most innovative options on the market.

> **Best For**
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> Pet owners who want maximum reimbursement flexibility — including the rare 100% option — dental illness in the base plan, and a tech-connected insurance experience.

Pros

- ✓ Only provider offering 100% reimbursement option
- ✓ Dental illness included in the base plan (not an add-on)
- ✓ Robust Pet Cloud app with health tracking and vet finder
- ✓ Unlimited annual coverage available
- ✓ Exam fees included in coverage
- ✓ No upper age limit for enrollment
- ✓ Multi-pet, military, and employer group discounts

Cons

- – Claims take 7–10 business days to process
- – Behavioral therapy is not covered
- – Wellness coverage requires Wellness Powerup add-on
- – Less name recognition than legacy competitors

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3. Embrace Pet Insurance

There's something deeply reassuring about a company that has been doing one thing exceptionally well for over two decades. Founded in 2003, Embrace Pet Insurance has built a reputation as one of the most comprehensive, pet-owner-friendly insurers in the market. Where many providers cover only accident-related dental injuries, Embrace covers dental illness — a significant distinction given how common periodontal disease is in pets. Where others draw the line at conventional treatments, Embrace includes alternative therapies: chiropractic care, hydrotherapy, acupuncture, and behavioral therapy are all covered. A standout bonus: all Embrace policyholders receive free 24/7 veterinary telehealth — via video, phone, or chat — at no additional cost.

The coverage structure is generous across the board. Annual limit options: $5,000, $8,000, $10,000, $15,000, or Unlimited. Reimbursement: 70%, 80%, or 90%. Deductibles: $100, $250, $500, $750, or $1,000. Average monthly premiums run approximately $84 for dogs and $45 for cats. Embrace's most beloved feature is the Healthy Pet Deductible — a diminishing deductible that reduces by $50 for every claim-free year, rewarding responsible pet owners with meaningfully lower out-of-pocket costs over time.

Embrace is rated A (Exceptional) by Demotech and has earned consistently strong marks for customer service — 4.5 stars, from Forbes Advisor. Multi-pet households receive a 10% discount, and military personnel qualify for an additional 5% off. Enrollment is open up to age 15 for accident and illness plans, with an accident-only plan available after that — one of the most senior-friendly policies in the industry.

The waiting period for orthopedic conditions is six months — longer than some competitors — though this can be reduced to just 14 days if an orthopedic exam is completed within the first 14 days of the policy. This is a valuable option for owners of Portuguese Water Dogs and other active breeds prone to joint issues. For the owner who wants the most thorough illness and dental coverage available, backed by free telehealth and over two decades of experience, Embrace consistently stands among the very best.

> **Best For**
>
> Pet owners who want comprehensive, best-in-class illness coverage — especially for dental health, behavioral therapy, holistic treatments, and free 24/7 telehealth access.

Pros

- ✓ Covers dental illness (not just accidents)
- ✓ Free 24/7 vet telehealth included (video, phone, and chat)
- ✓ Diminishing Deductible rewards claim-free years

- ✓ Alternative and holistic therapies covered
- ✓ Behavioral therapy included
- ✓ Unlimited annual maximum available
- ✓ Enrollment up to age 15; accident-only plan available after
- ✓ 4.5 stars, Forbes Advisor

Cons

- – Higher premiums than budget options (avg. ~$84/month for dogs)
- – 6-month orthopedic waiting period (reducible to 14 days with early exam)
- – 14-day waiting period for illnesses (standard)

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4. Trupanion Pet Insurance

Ask any veterinarian to name a pet insurance company, and there's a strong chance the first name they mention is Trupanion. Founded in 2000 and now one of the most recognized brands in the industry, Trupanion has built its reputation on a simple, powerful promise: when your pet needs care, the money is there — quickly, reliably, and without the usual paperwork hassle. Its Vet Direct Pay program allows Trupanion to settle bills directly at the veterinary checkout, eliminating the out-of-pocket float that burdens policyholders with competing providers. In a significant vote of industry confidence, Trupanion is now the official pet insurance provider for State Farm — one of the largest insurance companies in the United States.

Trupanion's coverage philosophy is refreshingly uncomplicated. Every policy reimburses 90% of eligible costs — no tiers to choose from, no fine-print negotiation. There are no annual limits and no per-condition payout caps. Crucially, Trupanion uses a per-condition lifetime deductible, which is a major structural difference from most competitors. Rather than resetting your deductible each year, once you meet the deductible for a given condition, you never pay it again for that condition for the life of your pet. Deductibles range from $0 to $1,000 per condition. Trupanion explicitly covers hereditary and congenital conditions. Prescription medications, diagnostics, and surgeries are all included. Over 70% of claims are processed within 24 hours.

The financial foundation is solid: Trupanion holds an A.M. Best rating and has significant brand trust in the veterinary community. The Vet Direct Pay network spans thousands of clinics across North America. Average monthly premiums run approximately $168 for a medium mixed-breed dog and $58 for a cat — higher than most competitors, but reflective of the unlimited, no-cap structure. Trupanion premiums do not automatically rise due to pet age; adjustments may occur to reflect changes in local veterinary care costs. There is no upper age limit for enrollment, though pets must be enrolled before turning 14.

The trade-offs are real but manageable. The fixed 90% reimbursement offers no flexibility upward or downward. Trupanion does not currently offer a mobile app for policy management or claims. Wellness and routine care are not part of the base policy, and the illness waiting period is 30 days. A one-time administrative fee may apply when first purchasing a policy. NerdWallet rates Trupanion 3.9 stars — reflecting some consumer feedback on premium levels — but for owners who prioritize predictable, no-limit coverage with direct vet payment and a vet-trusted name, Trupanion remains a compelling anchor.

> **Best For**
>
> Owners who want predictable, no-limit coverage with a per-condition lifetime deductible, direct vet payment at checkout, and the reassurance of a vet-trusted name.

Pros

- ✓ No annual or per-condition payout limits
- ✓ Per-condition lifetime deductible — pay it once per condition, never again
- ✓ Covers hereditary and congenital conditions
- ✓ Vet Direct Pay eliminates out-of-pocket wait
- ✓ Consistent 90% reimbursement — no guesswork
- ✓ Covers prescription medications
- ✓ Official pet insurance provider for State Farm
- ✓ Over 70% of claims processed within 24 hours

Cons

- – Fixed 90% reimbursement with no flexibility
- – Higher average premiums (~$168/month for dogs) than most competitors

- – No mobile app available
- – Wellness and routine care not included in base plan
- – 30-day waiting period for illnesses
- – One-time administrative fee may apply at purchase

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5. Nationwide Pet Insurance

Nationwide holds a distinction that no other provider in this guide can claim: it is the largest pet insurer in the United States by enrollment. Backed by Nationwide, a Fortune 100 financial services company, it brings institutional weight and financial stability to the pet insurance space. For households that already hold Nationwide auto or home policies, bundling pet insurance with a trusted carrier feels natural — and group plan availability through employers makes it accessible at potentially discounted rates. NerdWallet rates Nationwide 4.6 stars for its breadth of offerings.

What truly sets Nationwide apart is the breadth of animals it will insure. While virtually every other provider focuses exclusively on cats and dogs, Nationwide extends coverage to birds, reptiles, rabbits, and other exotic pets — a rare differentiator for multi-species households.

On the plan structure side, Nationwide's primary offering is the Modular plan, with a maximum annual coverage limit of $10,000 and a standard $250 deductible. Reimbursement on the Modular plan ranges from 50% to 80%, important to note for owners expecting higher reimbursement rates. The Whole Pet plan, which includes wellness and routine care, is currently available only in New York. Knee and ligament injuries carry a 12-month waiting period in most states. Enrollment is generally limited to pets aged 8–9 years or younger depending on plan.

Prospective Nationwide customers should be aware of a significant recent development: between 2024 and 2025, Nationwide canceled approximately 100,000 pet insurance policies due to rising veterinary costs — a notable disruption that underscores the importance of reading renewal terms carefully. Some policyholders have also reported premium increases at renewal and claim processing can run slower than app-based competitors. But for the multi-pet family or exotic-animal owner who values the security of a Fortune 100 name, Nationwide remains a meaningful option worth evaluating.

> **Best For**
>
> Multi-pet households and owners of exotic animals who want one-stop insurance with a major carrier — and who understand the current plan limitations and coverage geography.

Pros

- ✓ Covers exotic animals including birds and reptiles
- ✓ Whole Pet plan includes wellness and routine care (available in New York)
- ✓ Backed by a Fortune 100 company
- ✓ Group plans available through employers
- ✓ One of the most established pet insurers — 4.6 stars, NerdWallet

Cons

- – Canceled approx. 100,000 policies between 2024–2025 due to rising vet costs
- – Maximum reimbursement on Modular plan is 80% (not 90%)
- – Whole Pet plan currently available only in New York
- – 12-month waiting period for knee/ligament injuries in most states
- – Enrollment generally limited to pets aged 8–9 years or younger
- – Claim processing slower than app-based competitors

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6. Pumpkin Pet Insurance

Pumpkin launched in 2020 with a fresh approach to pet insurance — bright branding, transparent terms, and a powerful institutional backer in Zoetis, the world's largest animal health company. In a relatively short time, Pumpkin has built a loyal following among owners who prioritize preventive care alongside comprehensive accident and illness coverage. It's one of the few insurers that covers dental illness as a standard benefit — not an afterthought — and its approach to transparency has earned strong early reviews.

Every Pumpkin policy reimburses 90% of eligible costs — fixed, with no ambiguity. Coverage includes accidents, illnesses, dental illness, microchipping, and behavioral issues. Annual limits range up to $20,000, with deductible options of $100, $250, or $500. An optional Preventive Essentials add-on covers vaccines, annual wellness exams, and fecal tests — though it's important to note this is a separate wellness package, not insurance.

Pumpkin is underwritten by United States Fire Insurance Company and backed by Zoetis — a combination that gives it both solid financial footing and deep expertise in animal health. The company has received strong reviews for claims transparency and customer support. There is no upper age limit for enrollment in most states.

As a newer entrant, Pumpkin has less long-term track record than established providers like Embrace or Trupanion. The Preventive Essentials package is frequently misunderstood as insurance coverage — it is not. Customization options are more limited compared to some competitors. But for the owner who wants a transparent, preventive-care-forward experience backed by the world's leading animal health company, Pumpkin is a compelling and growing choice.

> **Best For**
>
> Pet owners who prioritize preventive care and want a modern, transparent insurance experience backed by Zoetis.

Pros

- ✓ Fixed 90% reimbursement — no ambiguity
- ✓ Dental illness covered as standard benefit
- ✓ Preventive care add-on available
- ✓ Backed by Zoetis (world's largest animal health company)
- ✓ No upper age limit for enrollment in most states
- ✓ Strong reviews for transparency and customer support

Cons

- – Newer company with less long-term track record
- – Preventive Essentials is a separate package, not insurance

- – No 100% reimbursement option
- – More limited customization than some competitors

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7. Healthy Paws Pet Insurance

Year after year, when independent analysts at Forbes, NerdWallet, and Consumer Reports sit down to rank the best pet insurance providers, one name reliably rises to the top: Healthy Paws. It's not because Healthy Paws has the flashiest app or the most complex product suite — it's because the company has mastered the art of doing the most important things extraordinarily well. Simple plans, no payout caps, fast claims, and a charitable mission that donates to homeless pet shelters. Forbes Advisor rates Healthy Paws 4.2 stars.

The policy structure is deliberately uncomplicated. Healthy Paws offers one plan type: accidents and illnesses, with unlimited lifetime benefits. There are no annual limits, no per-condition caps, and no lifetime maximums. Average monthly premiums run approximately $62 for dogs and $32 for cats (based on unlimited coverage, $250 deductible, 80% reimbursement). Policyholders choose their reimbursement level — 50%, 60%, 70%, or 80% and their deductible ($250, $500, $750, or $1,000; options may vary by breed, age, and location). Enrollment is open from 8 weeks up to 14 years of age.

Coverage is robust where it counts most. Hereditary and congenital conditions are covered, as are cancer treatments, alternative therapies including chiropractic care and acupuncture, and emergency and specialist care. Claims are processed through the mobile app, and Healthy Paws' claim resolution time — most within two business days — is among the fastest in the industry. A 24/7 vet telehealth line is included at no extra cost. Direct vet payment is also available — but must be pre-requested and approved before the pet's treatment begins, so plan ahead.

There are a few important coverage details to know. Waiting periods are 15 days for both accidents and illnesses. Hip dysplasia carries a 12-month waiting period or may be excluded entirely if your pet is age 6 or older at enrollment. Healthy Paws does not cover wellness or preventive care — this is strictly an accident and illness product — and exam fees are not covered. There is no multi-pet discount available. For owners who want the simplest, most highly rated, no-cap coverage available — with a charitable soul to boot — Healthy Paws is the gold standard.

Best For

Pet owners who want simple, unlimited, top-rated accident and illness coverage with fast claims, 24/7 telehealth, and a company they can feel good about supporting.

Pros

- ✓ Unlimited lifetime benefits — no caps
- ✓ Covers hereditary and congenital conditions
- ✓ Covers alternative therapies (chiropractic, acupuncture)
- ✓ Fast claim processing — most resolved within 2 business days
- ✓ 24/7 vet telehealth line included at no extra cost
- ✓ Direct vet payment available (pre-request required before treatment)
- ✓ Consistently top-rated — 4.2 stars, Forbes Advisor
- ✓ Donates to homeless pet shelter causes

Cons

- – No wellness or preventive care coverage
- – Exam fees not covered
- – 15-day waiting period for both accidents and illnesses
- – Hip dysplasia: 12-month wait, or excluded if pet is age 6+ at enrollment
- – Reimbursement maximum is 80% (options: 50%, 60%, 70%, 80%)
- – No multi-pet discount available

Side-by-Side: How the Top 7 Stack Up

Choosing pet insurance doesn't have to feel like navigating open ocean without a compass. Use this quick-reference table to compare the essentials at a glance.

Provider	Monthly Cost (Est.)	Reimbursement	Annual Limit	Deductible Options	Wellness Add-On	Standout Feature	Best For
Lemonade	~$44/mo dog ~$23/mo cat	60%, 70%, 80%, 90%	Up to $100,000	$100–$750	Yes (add-on)	AI-powered claims; #1 Price-Value Index 2026 (Forbes, 4.9★)	Budget-conscious owners
Figo	~$79/mo dog ~$25/mo cat	70%, 80%, 90%, 100%	Up to Unlimited	$100–$750	Yes (Wellness Powerup)	100% reimbursement; dental illness in base plan	Max reimbursement seekers
Embrace	~$84/mo dog ~$45/mo cat	70%, 80%, 90%	Up to Unlimited	$100–$1,000	Yes (Wellness Rewards)	Free 24/7 telehealth; Diminishing Deductible	Comprehensive coverage + service
Trupanion	~$168/mo dog ~$58/mo cat	90% (fixed)	Unlimited	$0–$1,000 per condition (lifetime)	No	Per-condition lifetime deductible; State Farm partner	Chronic/hereditary condition coverage
Nationwide	~$43/mo dog ~$19/mo cat	50%–80%	Up to $10,000	$250 (default)	Yes (select plans/states)	Covers exotic pets; 4.6★ NerdWallet	Multi-pet/exotic pet owners
Pumpkin	$20–$75	90% (fixed)	Up to $20,000	$100–$500	Yes (Preventive Pack)	Backed by Zoetis; dental illness covered	Preventive care focus
Healthy Paws	~$62/mo dog ~$32/mo cat	50%, 60%, 70%, 80%	Unlimited	$250–$1,000	No	Unlimited lifetime benefits; direct vet pay (pre-request)	No-fuss unlimited coverage

Dropping Anchor: Our Final Recommendation

There is no single "best" pet insurance policy — only the best policy for your pet's specific needs, your budget, and your priorities. A Portuguese Water Dog owner, for example, faces a distinct risk profile: an active, water-loving breed whose long-term health needs make comprehensive coverage especially important. For Portuguese Water Dog families, the right insurer is the one that balances strong accident-and-illness protection, sensible costs, and coverage that can keep pace with an active life.

With that in mind, here are our scenario-based recommendations:

- **Best for budget-conscious owners:** Lemonade or Healthy Paws — both offer strong fundamentals at competitive price points
- **Best for comprehensive illness and dental coverage:** Embrace or Figo — with dental illness in the base plan and the widest treatment coverage
- **Best for hereditary and chronic condition risk:** Trupanion — with its per-condition lifetime deductible and no payout limits, it's purpose-built for breeds with genetic predispositions
- **Best for preventive-care focus:** Pumpkin or Nationwide — both offer wellness add-ons and preventive care integration

Pet insurance is ultimately a tide that lifts all boats. A modest monthly premium — whether $25 or $85 — can be the difference between a manageable situation and an impossible choice at the veterinary clinic. The best time to enroll is when your pet is young and healthy; the pre-existing condition clock starts the moment something appears in the medical record.

Always review policy terms and exclusions carefully. Coverage details, premiums, and availability vary by state and pet profile. Consult directly with providers for personalized quotes. Pricing estimates reflect 2026 averages from Forbes Advisor and NerdWallet; individual quotes will vary.

🐾 Quick Tips Before You Buy

- Get quotes from at least 3 providers before committing
- Enroll your pet while young and healthy — pre-existing conditions are excluded
- Read the fine print on waiting periods (typically 14–15 days for illness, 1–2 days for accidents)

- Check if your employer offers group pet insurance discounts
- Review your plan annually as your pet ages and needs change