

PET INSURANCE

PROTECT YOUR PET'S HEALTH

Owning a pet is very rewarding. A pet makes a loyal and loving companion but we have a duty to take positive steps to keep it fit, healthy and happy. Equally, owning a pet is a lifelong responsibility which can at times cause great anxiety, especially if your pet becomes ill or has an accident. At this time that the last thing you need to worry about is the cost of veterinary treatment.

BENEFITS OF INSURANCE

There are a variety of benefits dependent on the exact policy taken. Some of these are detailed below but it is by no means an exhaustive list. There are many different options available and it is worth considering the conditions closely so that they suit you and your pet.

Health Care

More and more people recognise the benefits of pet health insurance covering veterinary fees when accidents, injuries or illnesses strike, often without warning. We recommend insurance for pets because it allows us to do the best for your animal (including referral for specialist treatment if required) without you having to worry whether treatment costs can be afforded.

Veterinary medicine has made great advances in the treatment of sick animals but improvements in diagnostic techniques, surgery, medicines and intensive care can also lead to high costs. Almost half of all pets need veterinary care each year, so it is likely your pet may need major treatment at some time in its life. Pet insurance or pet healthcare plans offer you reassurance and peace of mind, helping you to ensure that your pet will have all the expert professional care and treatment needed if the occasion arises.

A few policies provide a cash back towards vaccination to encourage regular health checks for your pet whilst some policies offer additional cover for complementary medicine such as physiotherapy, hydrotherapy or behavioural disorders.



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Third party liability

Most pet insurance policies also offer cover for legal liability for damage or injury caused by pet animals, for example straying into the road and causing accidents. This can run to several million pounds. If you have house contents insurance some cover of this type may be provided.

Stray/lost pets

Some insurance policies can help with costs of advertising and the posting of a reward for lost/straying pets. Ideally a microchip implant is inserted as identification, with details retained on a secure national database. This gives the best chance of recovering your pet. All strays are routinely “scanned” by the Police, dog wardens rescue agencies and Veterinary Surgeons.

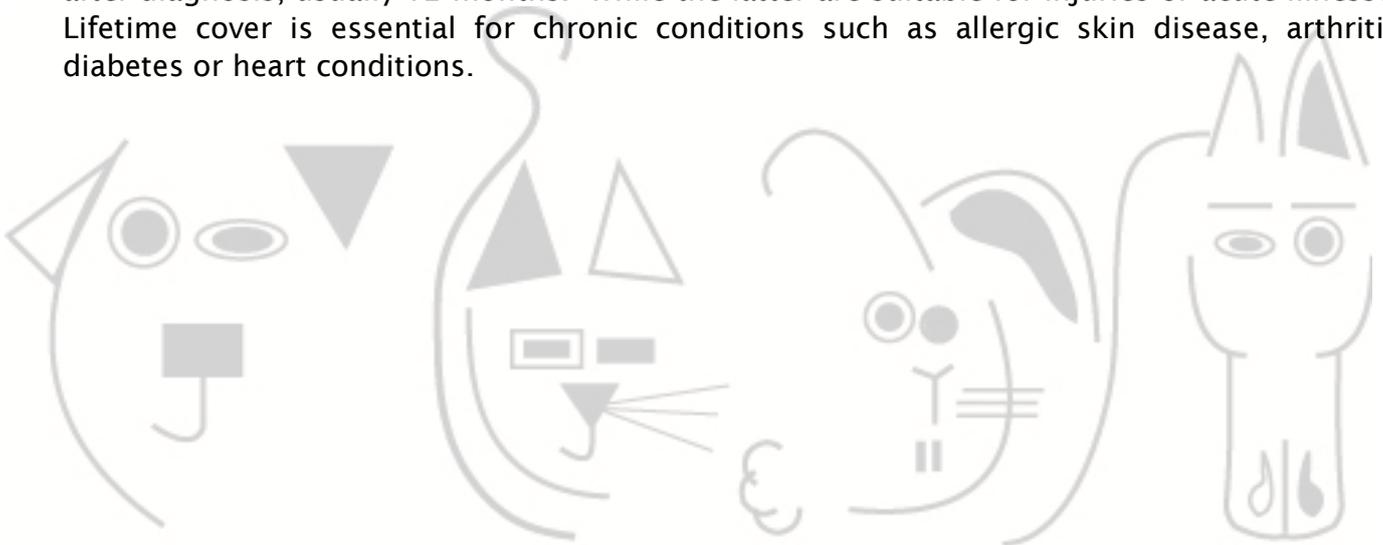
Holiday cover

A policy may provide cover for your holiday being cancelled or delayed due to your pet needing emergency veterinary treatment.

PREMIUMS

Insurance premiums vary and are dependent on many factors.

- Species (cats are generally cheaper than dogs)
- Breed: Some breeds have predisposition to disease so incur higher premiums. Cross breeds are generally cheaper to insure.
- Age of animal: premiums tend to increase with age.
- Benefits offered: See above
- Level of cover required: Policies will offer a maximum benefit per condition per annum, this may be as low as £250 or as high as £10,000. There is also a distinction between policies which offer “Lifetime” cover and those which only cover each condition for a certain period after diagnosis, usually 12 months. While the latter are suitable for injuries or acute illnesses Lifetime cover is essential for chronic conditions such as allergic skin disease, arthritis, diabetes or heart conditions.



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Please note most policies carry an excess or pre-payment of the first 10-15% of the total claim for each illness or condition.

We carry a range of information on insurance policies from reputable insurance companies. As the sale of pet insurance is covered by the Financial Services Act we are regrettably not able to give you advice on the specific cover offered by different policies. We strongly advise that you use the list over the page to enquire carefully about the cover offered or consult a reputable insurance broker.

Please be aware that pet healthcare insurance will not cover any pre-existing conditions and that the insurance company may contact us for your animals medical records. In addition costs of vaccinations, neutering or routine health care are not covered.

SELECTING AN INSURANCE POLICY – IMPORTANT QUESTIONS

- How much cover is provided? Some companies will pay out a maximum sum each year, others will pay out a maximum per condition
- Does the policy provide Lifetime cover?
- How much is the excess? All policies require the owner to pay a certain amount of each claim, some will charge an excess for each condition even if they are put forward as one claim, some will only charge once for each condition during the year even if there are several claims.
- Are there any exclusions? Always read the small print, some policies will not cover congenital or hereditary conditions. As yet most policies do not cover animals that travel abroad though several companies are providing “holiday insurance” for pets. General policies do not cover breeding.



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- Will the policy cover complementary therapies or special diets? Many policies now allow for complementary therapies if arranged through your veterinary surgeon, if this is important to you check with the company before taking out insurance.
- Is my pet eligible? Most policies set an upper age limit on taking out insurance though they should continue to insure your pet after this age providing you keep up the policy, however the premium may increase considerably.
- What factors affect the premium? Increasingly insurance policies are calculating premiums by post-code and breed of animal, several policies have lower premiums for crossbreeds and some have increased premiums for certain breeds, it may be worth shopping around.
- What other benefits does the policy provide? Apart from veterinary treatment many policies will also provide third party insurance to cover legal liability, a lump sum payment in the event of the loss of your pet and boarding and holiday cancellation fees.



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