



Why consider Pet Insurance?

The field of Veterinary Medicine and Surgery is advancing all the time, with new techniques and treatments available for pet animals which did not exist ten or twenty years ago.

Veterinary Surgeries provide 'private' healthcare for your pets, therefore you will have to bear the cost for any treatment your pet receives. For serious accidents or illnesses, veterinary costs can run into thousands of pounds. What would you do if this happened to your pet?

It is a sad fact that some animals are put to sleep (euthanased) because funds are not available for their treatment.

How can insurance help?

For a fixed monthly fee, pet insurance provides peace of mind that your pet can receive any treatment it needs. Pet insurance can also provide Third Party Liability cover, and help with kennelling costs if you need to go into hospital.

Is it expensive?

Policies vary a lot, depending on the level of cover you would like, the excess amount payable, the breed or species of animal covered, and sometimes your postcode.

In general, beware of very cheap policies as the level of cover will not be as good.



Are all policies the same?

No! It is important that you look carefully at the Terms and Conditions to make sure you know what cover is provided by your policy. Here are a few key areas to look at:

Excess – this is the amount you pay at the start of each new claim. Excesses are sometimes paid only once per new condition, and sometimes once per year per condition.

Lifetime/Covered for Life Policies: Cover is provided up to a fixed amount for each insurance year. As long as you continue to renew the policy without a break in cover, there is no time limit on how long you can claim for each illness or injury. These policies provide good cover for long-term conditions needing treatment over many years.

Time-limited policies: Cover is provided up to a fixed amount, and also for a fixed length of time only (usually one calendar year.) After this, the policy will exclude that condition, and you will have to pay for further treatment yourself. These may also be known as Annual Policies.

Maximum Benefit: These policies place a limit on the total sum which can be claimed for one condition, although there is no time limit over which this must be claimed. Once the limit has been reached, you will have to pay for further treatment yourself.

Key points to remember

- Have you looked at the excesses and benefit levels of the policy?
- Have you checked that the premium and excess do not increase each time you make a claim?
- Will your pet still be covered once it develops a long-term condition?
- Will the company insure your pet into old age?

Are there any exclusions or will these be added if you make a claim?

Speak to your vets. They have usually assisted clients making claims through a lot of different companies and will be able to help you make an informed choice.

What does Pet Insurance cover?

Illness or injury which needs veterinary treatment. This may be at your usual vet or after referral to specialist centres.

Some satellite services e.g. physiotherapy, acupuncture, veterinary behaviour specialists as long as these are recommended and referred by your vet

Other features may be added, such as kennelling fees if you are ill, help with advertising if your pet is lost, Third Party Liability or Purchase Price Insurance.

What is not covered?

- Routine healthcare for your pet, such as vaccinations, worming, flea treatment and feeding.
- Conditions which are present before taking out your insurance.
- (Sometimes) a condition which occurs in the first two weeks of insurance.
- Treatments given by unqualified personnel, such as behaviourists, chiropractors, herbal treatments or homoeopathy.

