

A GUIDE TO INSURING YOUR PET

PROTECT YOUR PET'S HEALTH

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

THE FACTS AND FIGURES ON PETS AND PET OWNERSHIP

- There are 7 million dogs and over 7 million cats in the UK
- Over 50% of UK households own a pet animal
- About 1 in 10 dogs and cats are covered by pet health insurance

WHY INSURE?

More and more people recognise the benefits of pet health insurance covering veterinary fees when accidents, injuries or illness strike, often without warning.

Veterinary professionals recommend insurance for pets because it allows them to do the best for the animal without the owner having to worry whether treatment costs can be afforded.

Veterinary practices have made great advances in the treatment of sick animals as a result of the many new and significant developments in diagnostic techniques, surgery, medicines and intensive care. It has to be remembered that serious accidents and diseases often result in long and sometimes expensive treatment.

Not everyone has household contents insurance, which in some cases covers legal liability for damage or injury caused by pet animals, for example straying into the road and causing accidents. Most pet insurance policies offer cover for such legal liability, otherwise known as third party insurance, which can run to several million pounds.

Much loved pets can stray or go missing and some insurance policies can help with costs of advertising and the posting of a reward for their recovery.

It is very important to remember that almost one in two pets need veterinary care each year, therefore, it is more than likely your pet will need major treatment at some time in its life.

PET HEALTHCARE AND INSURANCE PLANS

A wide range of comprehensive plans is available. Policies can cover a variety of fees made up of anaesthetics, operations, x-rays, laboratory charges, medicines and hospital care. Some even offer cover for complementary medicine and behavioural disorders. Some may provide cover for your holiday being cancelled due to the pet needing emergency treatment.

ANNUAL PREMIUMS

Insurance premiums usually vary and are sometimes less for cats than for dogs. Premium ranges can be varied depending on the level of cover required and the age of the animal.

Some companies will cover a condition for the life of the pet, whereas others may only cover it for a year. Read the terms and conditions carefully before making a decision.

Pet health insurance does not cover the costs of vaccinations, neutering, and for claims associated with pre-existing illnesses. Most policies carry an excess or pre-payment of the first 10-25% of the total claim, or for a course of treatment for each illness or condition.

Fortunately, there are many different options available and it's worth considering the options closely to suit you and your pet

Pet insurance or pet healthcare plans really do offer you reassurance and peace of mind, helping you to ensure your pet will have all the expert professional care and treatment needed.