



ANIMAL ANTICS

Note for Pet Owners:

Pet Patrol 365 provides this information for educational purposes only. You should seek the advice of your veterinarian if your pet is ill, as only they can correctly advise on the diagnosis and the recommended treatment for your pet.

PET HEALTH INSURANCE

Emergency veterinary care can be expensive and if your pet develops health problems, or is involved in an accident and requires surgery, it can be very stressful to worry about how you are going to pay the vet's bills. Investing in pet insurance is highly recommended, and will give you peace of mind. If you have bought a pet that came with insurance, the company will hope you renew it, but it's advisable to do some research to find the best deal for you and your pet.

Don't buy a policy just because it is the cheapest, as it may not cover everything you need, so read the small print carefully. Check that the policy covers accidental damage and third party liability costs, as well as complementary therapies and extras - such as the cost of advertising if your pet goes missing. Also check the excess fee you are expected to pay and be wary of companies that state this will be a percentage of a bill rather than a set fee, as 10 per cent of a bill of several thousand pounds can be costly. Most providers exclude pre-existing conditions, so if your pet develops a condition, you're stuck with that policy, as other plans won't cover it - not without a huge rise in cost anyway. So ensure you get the right policy from the start. Consider the standard policies available:

Lifetime

An illness or injury is covered for the whole of your pet's life. For example:- Your (insured) pet is diagnosed with hip dysplasia at 3 years of age. This policy will pay claims for the cost of treatment up to the annual limit each and every year. **CHECK THE SMALL PRINT.** Some insurers may state that they offer lifetime cover but actually mean that they will continue to insure your pet into old age, but cover for a certain condition will be excluded (withdrawn) once 12 months or the cost per condition has been reached.

Maximum benefit

An illness or injury is covered until the maximum benefit per condition is reached. There is no time limit on the claim, but the condition will be excluded once this figure has been reached.

12 Month

This is the most widely available policy and is the type offered by most of the supermarkets. The claim starts from the day the condition started and continues for up to 12 months from this date. The condition is then excluded from the policy so that you are unable to make any further claims for this treatment relating to this condition. For example:- Your dog is seen after developing a limp on his front leg and is prescribed anti-inflammatory medication for the next couple of weeks, which stops the limp. Three months later your dog is lame again on the same leg. Further tests could be carried out and an arthritic elbow is diagnosed, which needs medication for the rest of his life. Not only would a 12 month policy only pay out for the first 12 months of treatment, but the start date would be the day the symptoms first started - three months ago! Many of the illnesses that we claim for continue for longer than 12 months. For this reason we urge you to consider a lifetime policy.

Accident Only

Accident cover pays out only for conditions relating to accidents and not medical illnesses. As the majority of cases that vets see involve an illness rather than an accident, we recommend a more comprehensive policy to protect your pet.

Do not hesitate to go on-line and get several quotes. The premiums will vary depending on the age and breed of your pet and your location. You will be surprised at the differences in prices. Above all, don't rush to sign until you really know what you're buying.

ARTICLE BY PET PATROL 365

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