



Insurance

Owning a pet is a big responsibility. Unfortunately, as there is no NHS for animals, we as pet owners are responsible for paying for their healthcare. Having pet insurance allows us to offer our pets the highest standard of care and treatment without you worrying about the costs.

Statistically you are more likely to claim on your pet insurance than your home, holiday or car insurance so it is important that you have a policy that you can rely on. It can be a bit of a minefield when choosing a policy so we have created this fact sheet to explain how pet insurance works and what to look for/avoid, as it is a bit different to any other type of insurance.

What does pet insurance cover?

- Medical and surgical treatment.
- Alternative treatment - some companies/policies will cover treatments such as behavioural referral, physiotherapy, acupuncture and hydrotherapy.
- Dental treatments – once again this depends on the company and policy, most companies only cover for treatment after an accident e.g. a fractured tooth. However some companies will cover teeth cleaning providing the animal has had yearly dental checks with the vet.
- Third party liability – legally you will be held accountable if your dog ran into a road and caused a car crash or knocked somebody over in the park. Third party liability cover will protect you and is included in most good policies.

PLEASE NOTE – Pet insurance will not cover any routine preventive healthcare such as vaccines, neutering or parasite control. Many policies will not cover prescription diets either.

Things to look out for when choosing a policy:

- **Time limits** – some policies will only cover your pet for a period of time for each condition. This is usually 12 months and is sometimes called an essential/12month/annual cover.
- Therefore, if your pet developed diabetes which is a lifelong condition, this type of policy will only pay out for 12 months. You will not be able to insure your pet with a different company after this time for this condition as it is then a pre-existing condition.
- **Financial limits** – upper financial limits are applied either per condition or per year. Therefore, the company will give you, for example £4000 (if that is the policy sum) either for each condition you claim for or as the total sum you can claim for for all conditions within a year. Limits per condition can be restricting for life long conditions so it may be best to get a policy that renews the amount for each condition every year.
- **Excess per condition** – whenever you make a claim on your pet insurance you will have to pay an excess. This is per condition and not per year. Thus you will only pay one excess each year for the same condition. The excess amount will vary depending on company and policy.
- **Making a claim** – The owner of the pet fills in thier section of the claim form (in print or online) and



gives it to the veterinary practice who will process the claim and include all of the relevant history and proof of payment.

- **Direct claims** – the insurance company may inform you that they authorise direct claims whereby they pay the vet directly. It is however, down to the individual practice policy whether or not this can be arranged. Our policy is that all payments must be made at the time and then claimed back from the insurance company by the owner. We accept Direct Claims in rare situations, to be discussed with the management team prior to the procedure date.
- **Beware of small print!** Once the pet reaches a certain age some policies will make owners pay a percentage of each claim that is processed or the excess is increased. 10% of a £2000 bill is a lot when you think you are covered so read the policy details carefully!
- **Pre-existing conditions** – unlike car insurance it is unwise to shop around for the cheapest quote. If you have ever claimed for a condition in the past and cancel your policy, no other company will cover your pet for that particular condition. Every time a claim is submitted, the veterinary practice is legally required to include a full clinical history so if there are any notes regarding the condition in the time previous to you taking out the policy they will not cover you. The companies are very particular regarding this issue, so much so that if you claimed for lameness in the left leg two years ago with a different company, the new company are unlikely to cover your pet for any lameness in the left leg in the future. So if your pet has an ongoing condition, try not to change to another company!

Main questions to consider when choosing a policy:

- What is the policy excess?
- Will complimentary treatments be something you may be interested in? If so be sure to choose a company that includes these.
- Will the excess increase or a percentage be required to be paid by the owner as your pet gets older?
- How much is the financial limit per condition? Will this limit be renewed each year?

Our staff are always happy to advise you further regarding pet insurance so please don't hesitate to phone us or pop in if you have any questions.