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## **Pet Insurance**

Pet Insurance can help you cover the cost of veterinary treatment if your pet becomes ill. We tend to think that only older pets fall ill, implying that younger pets don't need pet insurance. Unfortunately we know from the patients we see each and every day, that this is not the case. In actual fact, the younger your pet is when you take insurance out, the better, because they are less likely to have pre-existing conditions, which would not be covered by a new policy.

It is important to spend time looking at insurance providers and insurance policies. Not all pet insurances are the same and the level of cover can vary considerably. The main four types of policy that are available are:

- ♥ Accident – your pet will be covered for accidents only. This excludes any other form of illness.
- ♥ Time-Limited – the cover provided only lasts for a set period of time (usually 12 months). After this set period, the condition will be excluded
- ♥ Maximum Benefit – the cover is limited to a maximum amount of money per condition, once this limit is used up, the condition will be excluded.
- ♥ Lifetime – the cover provides a set amount of money per year, which is refreshed each time you renew your policy allowing you to continue to claim for ongoing conditions

As you can imagine, the insurance type and level of cover can have implications on the cost of veterinary care to you. To help you make a choice, which insurance policy is most suitable for you and your pets' needs, we recommend that you ask the following questions to help you compare the value of the policy and not just the price:

- Does this policy cover congenital, hereditary, hip-related, dental and behavioral conditions?
- Is there a time or monetary limit on how long this policy will cover ongoing conditions for?
- If I claim, will my premium increase?

It is also important to bear in mind, that unlike other forms of insurance it is not easy to switch pet insurance in the future. As soon as your animal has been ill or has had a condition that had to be treated, that and any related clinical symptoms will be regarded as a pre-existing conditions. A new policy would usually place an exclusion on such pre-existing conditions. It is important to do your research and choose the right cover from the start.

We hope this brief guide is helpful to you but please let us know if there is anything we can do to help.

Subject to a health check with Rob or Anne, we are now able to offer 5 weeks free insurance cover for your pet if it is aged 18 months or younger. We work in cooperation with Agria pet insurance.