



In recent years huge advances have been made in veterinary medicine. Vets can now do things to improve the health and welfare of dogs that would have been unimaginable or impractical only a few years ago. Not surprisingly, these advanced surgical and medical treatments are often expensive so that a vet's bill for intricate surgery or a prolonged course of treatment could be hundreds (or even thousands) of pounds. Many pet owners worry that they will not be able to afford to pay for treatment if their dog becomes sick or has a major accident.

Who takes out pet insurance?

During the past two decades an increasing number of pet owners have chosen to take out insurance to cover the cost of veterinary treatment. Around 15% of the nation's pets are covered by insurance. There are a number of different companies in the pet insurance market. The largest in the UK has more than 400,000 policy holders, receives an average of 1,000 claims a day and every week pays out over half a million pounds to settle claims. It is not just valuable pedigree animals that are insured. There are policies for ordinary cats and dogs, as well as horses and other common pets like rabbits.

What costs are covered by insurance?

One in every three dogs is likely to need major veterinary attention each year (in addition to the annual check-ups and vaccination). The cover provided by different insurance policies varies according to the type of policy required and the cost of the premium. Typically, a policy will pay for the costs of veterinary treatment for illness or accident, as well as for third party liability and accidental damage caused by the animal. A good insurance policy will reimburse the purchase price of your dog if it dies from illness or accident before a certain age and the costs of recovering the animal if it goes missing. Some policies even offer cover for holidays cancelled because your dog needs emergency surgery in the week before the scheduled departure date.

What costs aren't covered by insurance?

As with all household and motor insurance policies there is likely to be an excess on the policy so you will pay a small proportion of any veterinary bills. Policies are not designed to cover day-to-day maintenance and routine health care. Treatment for diseases that were already present at the time that insurance was taken out will usually not be covered. Vaccinations, neutering costs and other routine preventive treatments are also excluded from most policies, as are the costs relating to an animal that becomes pregnant.

What do I need from pet insurance?

It is important to read insurance documents with care to make sure that you select on a policy that will suit you and your dog.

- Some policies have a time or cost limit for the treatment of each particular condition. With these there is a danger that your dog will run out of insurance cover if it requires long-term treatment for a chronic problem.
- Make sure that your dog will be covered for the whole of its life because animals are more likely to need veterinary treatment as they get older.
- Consider the amount of time and effort that will be needed to make a claim. A good insurance company will process most claims within two working days of receiving the documents from your vet.

What should I look for in a policy?

Before choosing a policy think about:

- The level of cover you require:
 - Are you prepared to pay a high level of excess in order to reduce premiums.
 - Are you looking for cover to avoid one off large bills (in which case a policy which only covers conditions for a year from diagnosis may be suitable as most costs will be covered early in the diagnosis).
- Whether you require lifetime cover.



- Whether you require additional services from the policy (third-party cover, recovery costs, death benefits).

Where can I get more information?

There are many pet health insurance companies and a staggering array of policies from which to choose. It can be daunting trying to make a decision. Unfortunately the ultimate test of an insurance policy is how well it performs when you need to claim! A good company should pay a genuine claim promptly and with minimum fuss. Personal recommendation is always a good start when buying a service. Ask your friends and other pet owners if they recommend their current pet insurance provider.

Most vets are in favour of health insurance but changes in the financial services laws mean that they may not be allowed to give you specific advice on pet health insurance. However if you visit your local surgery you may be able to pick up a selection of leaflets on a number of companies.

Many insurance companies can be found by searching the internet or browsing the Yellow pages. Contact the companies and ask for details of the cover they provide - most will have a range of policies.

How much will insurance cost?

The cost of insurance will obviously depend on the type of animal insured and the sort of cover that you require. Some policies offer cover for as little as a few pounds per month.

The average premium will be between £60 and £100 a year, depending on where you live. In the average lifespan of a dog insurance costs will be about £1000. You may be able to get special discounts on your insurance if you are a pensioner or have more than one animal insured.

Pet insurance is a competitive market so it pays to shop around. Nevertheless remember that the cheapest company is not always the best value for money. Look carefully at the policy to see exactly what is covered by the insurance and be sure that it is what you need. Companies with cheaper policies may haggle over the cost of treatment or delay payment on genuine claims. Ask your vet about the claims settlement history of your preferred companies before you sign up.

Is it worth getting dog health insurance?

There is no compulsion to take out pet insurance and it is for you to decide whether it is necessary.

Certainly cost may be a factor, but the average increase in the premiums for veterinary health insurance policies have gone up far less in the past few years than the equivalent policies for human health care (over the past few years). If your dog has health insurance you know that everything will be done to restore them to full health and fitness if they become seriously ill or have an accident. If you are in any doubt it may help to ask a friend who has some experience of insuring their animals. Your vet or veterinary nurse will also be able to give you independent advice on the types of insurance available.

If you want any other information on health issues concerning your dog please contact Coutts Veterinary Surgery on 01767 313323 and we will be happy to advise you.