

**PETCARE INSURANCE – BECAUSE YOUR PET IS WORTH IT**

With more and more treatments available for pets, these days many animals can receive veterinary care akin to human medical treatment.

Indeed, some clients have remarked that the access their pets have to veterinary specialists and the prompt treatment with the latest techniques and drugs that pets receive is better than they themselves have received from the NHS! Whether this is true or not, what isn't in doubt is that nowadays there are many more treatment options available for illnesses and injuries that at one time wouldn't have been treatable in pets.

Whilst the advantages of this are obvious, there is also a down side in that the costs involved in state-of-the-art veterinary care can be huge. The vast majority of pet owners would like their pet to have the option of any veterinary treatment likely to be of benefit.

But £3,000 for an MRI scan and then spinal surgery, or £4,000 to repair multiple fractures and internal injuries after a serious car accident can be well beyond the scope of many people's finances. It is heartbreaking to see people faced with having to make a decision over the treatment of their pet based on cost.

Pet insurance is becoming increasingly popular and as with any successful product is a quickly growing market. We would always encourage clients to get their pets insured so that if the worst happens at least money is less of a concern.

Of course, as with any insurance, some people may never claim. However, the unfortunate truth is that of all insurance policies taken out, pet health insurance is by far and away the one most people will claim on. In fact it is more likely that people will claim multiple times or have to claim for an ongoing illness during a pet's lifetime, than not at all.

It is important that prior to taking out a policy you check exactly what you are getting for your money. Especially now that there are so many companies offering pet insurance, it can be confusing.

The main thing to check is whether you are getting lifetime cover, or a policy which will only cover each condition for 12 months. Equally, the amount of excess you will pay, the maximum cost of veterinary fees per condition and the types of illnesses covered, can all vary.

In line with most insurance policies, pet health insurance will not cover pre-existing conditions and the insurance companies are entitled to access to all veterinary records. As with anything in this life – rarely do you get something for nothing so generally speaking the cheaper the policy is, the less comprehensive the cover you will get.

If anyone would like further information on this or any veterinary matter then please give us a call on 01256 764771.