

## What's available

Cover can vary considerably, ranging from accident-only policies to lifetime-cover policies. You should choose the type of product and the level of cover to meet your needs.

For more detailed information on the different types of policy, please speak to a member of staff and download the Association of British Insurers "Pet Insurance Consumer Guide" at [www.abi.org.uk](http://www.abi.org.uk)

## What's not covered?

All policies will have some exclusions, the most common being pre-existing conditions (those your pet has already suffered from before the insurance is taken out), anything related to pregnancy or birth and any



routine, preventative or planned treatments (such as vaccinations, neutering, flea/worm treatment etc).

Most policies have a medical exclusion period from the start of the policy, often called a "waiting period", which ranges from 10 to 30 days.

## Consulting Times

### Hillock Lane Surgery

Monday to Friday  
8.30am to 7pm

Saturday  
8.30am to 1pm



### Blackpool Surgery

Monday to Friday  
8.30am to 6pm

Why not download our new app, PetsApp. Order medication, book an appointment, ask for advice, sends pictures, pay for products and services and much, much more!

Hillock Lane



Blackpool



## The Cost of Veterinary Care Explained

### Rowan Veterinary Centre

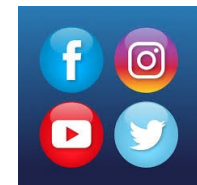
*Hillock Lane  
Freckleton  
Preston  
Lancashire  
PR4 1TP*

**01772 639800**

*The Old Bank  
369 Whitegate Drive  
Blackpool  
FY3 9PH*

**01253 766352**

[www.rowanvets.co.uk](http://www.rowanvets.co.uk)



## There is no NHS for animals

The question of veterinary fees can be a concern for many pet owners and unfortunately there is no National Health Service (NHS) for pets. A veterinary practice has to run like a business. Staff salaries, the cost of equipment, medicines and the overheads of running the premises and vehicles make up the bulk of the fee you pay. Veterinary practices also have to add VAT on the charges.

We also make considerable on-going investment in staff education, training, publications and new technology—sometimes in the form of costly equipment. Veterinary medicine advances in the same way as human medicine. The range of techniques and treatments now available can save and restore to health animals that, not long ago, could only have been put to sleep. However, this type of treatment is expensive.

We will give you an estimate of costs before we begin treatment and the vet will discuss different treatment options with you before starting expensive procedures. Ask for an estimate beforehand but remember that in some cases it may be difficult for the vet to predict the full nature and extent of treatment before they can carry out the first tests.

## Veterinary Fees

You may ask why there are no standard fees within the veterinary profession. Every practice is different with none having the same overheads for all the reasons we have given above. The area of the country you live in will also have an affect. You can compare prices amongst practices and

you are free to choose the practice where the fees suit your pocket and the range of services that suit your needs.

We strive to build a relationship with you that helps to make sure that your pet is cared for by vets and nurses who are fully aware of your pet's medical history.

## What if I'm not happy?

If you are at all unhappy with the way either you or your pet have been treated, your first step should always be to discuss your concerns honestly with the vet. Write to or phone the vet as soon as you can. Many problems arise because of misunderstandings or lack of communication and can often be easily dealt with at this first point of contact. If you are still unhappy, ask to speak to the Practice Manager or one of the Directors.



## Pet Insurance

If your pet has an accident or serious illness, it's possible that the bill maybe something you cannot afford. Owning a pet is a privilege and you must take account of the costs of seeing a vet when taking on this responsibility. Under the Animal Welfare Act 2006 the legal responsibility for the welfare of your pet lies entirely with you, the owner, and failure to comply with this is against the law.

Pet insurance provides cover for vet fees if your pet is injured or becomes ill. It is a sensible approach to making sure that vet costs do not become a concern. It can give you peace of mind and put you in a position to afford all the vet care that your pet may need.

Although we support the idea of pet insurance, we do not recommend a specific scheme. All policies are difference and we are happy to advise you on the general principles of pet insurance and the different types of policy available. We support the use of insurance as a practical route to providing the best

modern veterinary care when it is needed. As part of our service, we offer 4 weeks complimentary insurance through Pet Plan for puppies and kittens after a full health check by a vet. This gives you immediate cover whilst you source your own.

## The benefits

Pet insurance mainly provides cover for vet fees if your pet is injured or becomes ill. However, there are other benefits which may include:

- \* Third-party liability cover if your dog injures someone or damages someone else's property;
- \* Paying the price you paid for your pet if it is lost, stolen or dies as a result of an injury or an illness before a certain age;
- \* The cost of advertising a reward for returning your lost or stolen pet, and the cost of the reward itself, if your pet is found or recovered, up to a set amount;
- \* Paying the costs of looking after your pet if you have to go into hospital for emergency medical treatment;
- \* The cost of your holiday if it is cancelled because your pet needs emergency surgery close to the date you were due to leave; and
- \* The cost of emergency veterinary treatment for your pet if you take it abroad under the Pet Travel Scheme.

