

## 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, dental 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.



## 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, based on the type of animal you have, what conditions they may suffer from and the potential costs to treat them.

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

## 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 Importance of Pet Insurance

### Rowan Veterinary Centre

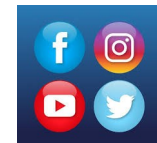
*Hillock Lane  
Freckleton  
Preston  
Lancashire  
PR4 1TP*

**01772 639800**

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

**01253 766352**

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



## The cost of owning a pet.

When you make the decision to own a pet there are obvious costs involved. The cost to purchase your new pet, bedding, bowls, food, toys etc. You then have the cost of routine treatment such as vaccinations and flea/worm treatments, all of which are the basic minimum costs involved with keeping your pet healthy.

It is very easy to think that a young and healthy animal won't need any other kind of treatment and that health insurance isn't something you'll need until your pet gets older. However, you are more likely to claim on your pet insurance than any other insurance you may own and the average claim made is £600 ABI (2014).

This is, however, the best time to source insurance for your pet. It is not uncommon for an owner to be suddenly faced with expensive surgery or treatment for their pet's ailment and wishing they had taken out insurance. In addition, once your pet has suffered from a condition, it is nigh on impossible for you to obtain insurance for that condition.

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.

## Breed specific health issues

Some breeds of cat and dog have a higher risk of certain conditions, just in the same way humans can inherit health issues or congenital disorders.

For example Labradors have a higher risk of cruciate ligament problems and usually display symptoms in one leg first. The cost to repair the ligament can be as

much as £3500. In addition, insurance companies may view this kind of health issue as "bilateral", expecting the condition to affect the other limb so may not provide cover for the other leg.

Some breeds of cat and dog suffer from allergies. 70% of allergies develop between the ages of six months and three years of age. Allergies require lifelong treatment for intense itching. Chronic medication, allergy testing and possibly even weekly or monthly allergy injections may be the treatment options available and it's not uncommon for pets who suffer with allergies to get secondary skin or ear infections that require further medication.

## What should I look for in a policy?

Although we support the idea of pet insurance, we do not recommend a specific scheme. There are many kinds of pet insurance available and it can be difficult to know what is the best policy for you and your pet.



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.

1. Look for a policy that will provide "lifetime" cover. This means that if your pet suffers from a condition that will require on-going treatment, perhaps for the rest of its life, the insurance company may continue to pay for the treatment for as long as it is required within time period or financial restrictions depending on the details of your individual policy.
2. All policies will attract an excess amount. How much depends on the type of pet you own, where you live and how old your pet is. Some will apply a fixed excess only, with others applying a fixed excess and a percentage excess. Excess amounts may also be applied in different ways; per year, per condition, per condition per year or per condition (no time limit).

3. In the same way car insurance or house insurance works, being willing to pay a higher excess may reduce your monthly premium.

4. Always consider the amount your pet is insured for each year. For example, policies may only pay for treatment from upto the value of £1,000, may only pay for accidents and not illness and may have a restriction on the total amount claimed during the policy year rather than per condition.

## What else does it provide?

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.