

INSURANCE



Does my pet need pet insurance?

It's a common question new pet owners have. Is it worth the monthly payments? As vets we always recommend for all pet owners to at least consider taking out pet insurance. Pets are much like people; they can get ill (e.g. a bout of sickness and diarrhoea), have accidents (e.g. be involved in road traffic accidents), develop conditions as they age (e.g. arthritis) and be susceptible to hereditary diseases (e.g. hip dysplasia). Some illnesses may just require care while they recover but others will need medication and medical support for the rest of the pet's life.

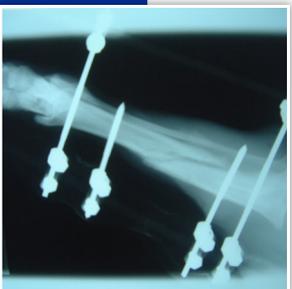
Choosing the right insurance cover

- **12 month plan**
 - Cover is provided up to a **maximum amount per condition**
 - Conditions are **only covered for 12 months** (then excluded from further claims)
 - Policy must be renewed each year
- **Maximum benefit**
 - Cover is provided up to a **maximum amount per condition**
 - **No time limit but** once maximum amount claimed the condition is excluded
 - Policy must be renewed each year
- **Lifetime cover (recommended)**
 - Cover is provided up to a **set amount** (e.g. £4000 or £12,000) **per year for all vet fees**
 - Set amount **renewed each year irrespective of previous claims**
 - **Ideal for on-going conditions** such as diabetes or arthritis
 - Policy must be renewed each year



Things to consider

- How much is the excess for each claim?
- Does the policy cover
 - complementary treatments? i.e. hydrotherapy, physiotherapy or acupuncture
 - dental treatment? (most policies do not cover)
 - hereditary conditions? (most policies do not cover)
 - behavioural problems? (most policies do not cover)
 - special diets? (most policies do not cover)
- **Pre-existing conditions are NOT covered** - this means that any condition that your pet suffers from before you take out insurance cannot be claimed for. This includes if you switch insurance companies or if you default on monthly payments.
- **Older pets can still be fully covered** - providing the policy was started before a designated age. Some insurance companies will also allow policies to be started for older pets.
- **Many insurance companies insist** your pet has an annual health check with a Vet and some require your pet to be fully vaccinated.
- **Routine neutering is NOT covered**
- **Exclusion period** - you cannot make a claim in the first 10-14 days of most policies
- **Terms & Conditions vary** between companies & policies - make sure you read the small print



The Cromwell Veterinary Group Ltd

Huntingdon: 01480 52601 **St Neots:** 01480 216612 **St Ives:** 01480 300389

Ramsey: 01487 814789 **Cambourne:** 01954 715161 **Sawtry:** 01487 800199

24hr hospital Huntingdon: 01480 52222

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Case studies

Jester



Conditions: Back problem
Epilepsy (requiring continued care)
Liver disease (requiring continued care)
Heart failure (requiring continued care)

Jester is a 12 year old rescue Jack Russell Terrier. He suffered a back problem in 2008 that left him unable to use his back legs - 2 surgeries were required before he could walk again. Jester continues to have hydrotherapy to date. Jester has suffered from epilepsy for around 6 years, he requires daily medication and regular blood tests. Unfortunately due to the use of long term medication, Jester developed a liver problem about 3 years ago which also requires daily medication and regular blood tests. Around 18 months ago Jester was diagnosed with heart failure after x-rays and scans - daily medication is required. Despite his problems Jester lives life to full with his companion, all thanks to the veterinary care he receives on insurance.



Summary

- Specialist care & 2 surgeries for his back
- X-ray & scan to find heart problem
- 8 medications a day
- Regular blood tests for his liver and epilepsy

Insurance has paid out

£7000 for back problem, **£266.24** for diagnosis of heart failure and **£2500 a year** for his medication & blood tests

Shui

Condition: Cat fight wound

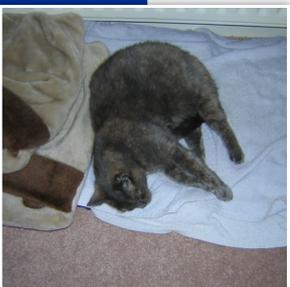


When 14 year old Shui did not come home for 5 days, her owners knew something was wrong. After several distant sightings, Shui eventually came home and her owner noticed wounds to her leg and bottom. She was taken immediately to the Vets. She had to have general anaesthetic to explore the wounds, clean them and stitch them up. However, Shui's wounds were so severe they did not heal properly and she had to have a second anaesthetic. She stayed in hospital for 6 days for intensive wound care before she was able to go home. Further care and medication was needed for a further 2 weeks before Shui was back to old self and fully recovered.

Summary

- Cat fight wound
- 2 x general anaesthetic to repair extensive wounds
- 6 days hospitalisation
- Total of 3 weeks of care and medication

Insurance has paid out **£692.28**



If you would like to discuss pet insurance and which is the best for you and your pet, our staff would be happy to answer any questions you have.

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