



# Insurance and your pet

**Here at Willows Vet Group, we advise that if you have a pet then you also consider getting your pet insured.**

Veterinary medicine has moved on dramatically over the last 20 years so that there are now many treatment options that are available such as MRI and CT scans, chemotherapy and radiotherapy. There are also many new medications being developed. However these can be costly due to the advanced processes used to develop and produce them.

It is always distressing when our pets are poorly but this can be a lot harder for pet owners and veterinary professionals alike when decisions are having to be based on financial constraints.

While we do try to work with our clients to achieve the best outcomes in each case, we are not licensed to provide finance plans or credit.

## **But which company do you choose?**

There are now many companies offering pet insurance and the prices vary considerably. We cannot recommend one particular insurance company over another. However we advise you consider the following carefully when making your choice.

- **Is it Lifetime or annual cover?** (As the name suggests, lifetime cover will cover the condition for the life of the pet while annual cover will only cover a particular condition up to the end of the current policy year – conditions such as skin allergies and arthritis are likely to require ongoing treatment)
- **What is the excess that you have to pay?** (with some companies there is a one off excess payable in each policy year while others also require a percentage co payment)
- **What is the amount of cover per year?** (We would recommend at least £5000 of cover per year but be careful- some policies will appear to have a very good level of cover but, in the small print, only cover a much smaller amount per condition)
- **What vet fees are covered?** (Most policies don't cover routine treatments such as vaccinations and neutering. Cover can also be very variable over things like dentistry)
- **What is covered apart from vet fees?** (some policies will also cover things like alternative treatments or emergency kennelling – this may or may not be important to you)
- **Exclusions** (If your pet has any pre existing conditions at the time of taking out the insurance then these are unlikely to be covered- this is also important if you decide to change insurance providers. This decision can be based on a finding in our clinical notes ( which we are obliged to provide when making any claim, such as a heart murmur, that may not have been causing any problems at the time of detection)
- **Is there a facility for Pre authorisation of claims?** (this allows us to be confident as to whether a condition will definitely be covered prior to commencing treatment.
- **Is there a period before the full policy cover takes effect?** (for example some companies don't cover medical problems in the first 14 days but will cover accidents).

In most cases we ask for payment up front at the start of your treatment and ask for the insurance company to pay you back. With larger amounts, we will sometimes do direct claims. **However these need to be authorised by a vet or our head nurse and we would need to see your policy documents.**

With the majority of companies you only pay one excess per condition per policy year (apart from any percentage co payment) so we can submit continuation claims each time you hand in a signed claim form.

**Please note that any claims that are declined by the insurance company then become the liability of the named owner of the pet.**

Your insurance contract is a contract between you and the insurance company and, as such, we will not be able to have direct discussions with your insurance company about your claim without your giving them your permission for this.

## **Some examples of costs are:**

- Ongoing allergic skin condition with work up for allergens and immunotherapy treatment -£2500
- Slipped disc with referral for MRI and surgery -£6000
- Intestinal obstruction after swallowing a corn on the cob requiring surgery -£2500
- Treatment and hospitalisation with fluids and multiple medication and investigation for severe gastroenteritis £600

