

Here at AVC, we strongly recommend taking out pet insurance

Pet owners are more likely to claim on pet insurance than car or home insurance!

But why should I take out insurance?

Having insurance takes away the financial burden of treating your pet, at a time that is often already distressing. It means you can undertake the best treatment available without having to cut corners.

Can't I just save the money every month instead?

Consultation and surgery with a specialist easily costs £3k; more if hospitalisation is needed

We don't recommend this – your animal could become ill before you save enough money or could develop an illness that needs expensive treatment for life.

What insurance should I choose?

Illnesses such as diabetes can cost £30-50 a month to treat, plus extra for monitoring and check-ups!

If a cat stops eating, hospitalisation at AVC, investigation and treatment can cost £200-£1000

We are unable to give advice on specific policies, but we can advise on common 'pit-falls':

- There are 4 types of policy:
 1. **Lifelong / covered for life policies** – no time limit on how long you can claim for a condition*, providing you renew your policy each year. Each year the amount of cover resets.
 2. **Time-limited policies** – you can only claim for a condition until the end of a policy year, then the condition is excluded.
 3. **Maximum benefit policies** – cover is provided up to a certain amount, even if this extends longer than one policy year (providing you continue cover). Once the money is used, the condition is excluded.
 4. **3rd party liability insurance only** – pet owners are legally liable to the general public for any third party accidents or injuries which may be caused by their pets.
- **Check the maximum cover**
 - Cover can be a maximum amount for all claims in one year and/or a maximum for each condition.
- **Are yearly premiums related to claims?**
 - Better policies only increase premiums with age of your pet, so you can claim without worrying about the effect on payments.
- **Are you covered immediately?**
 - Some policies will not cover for illness or injury which starts in the first 2-4 weeks.
- **Are there any exclusions?**
 - Some policies won't cover certain breeds for pre-disposed conditions.
- **Check the maximum age of a pet that the company will insure.**
- **Check any excesses on the policy.**
 - Some policies have higher excesses for older animals or certain breeds and/or require you to pay a percentage of the cost.
- Do they cover; house visits or emergency out-of-hours treatment? Dental treatment? Alternative therapy e.g. acupuncture, hydrotherapy, behavioural treatment? Euthanasia and cremation?

Lifelong policies will cover ongoing or recurring conditions

e.g. some policies may cover a total of £5000 per year, but only cover £500 per condition

Always check the smallprint; you don't want to think you're covered when you're actually not

Once I've taken out insurance, what do I need to do?

- Find out if you need to keep up with any preventative treatment i.e. vaccinations/dental care.
- Some exclusions can be lifted after a period of time when renewing. Ask if this is possible.
- Keep up with policy payments – if these lapse, exclusions may be placed on the new policy.
- *If a condition is noted and treatment is not carried out within a designated time-period, it may not be covered.
- We don't recommend "shopping around" for a new policy each year.

Each time you start a new policy, any previous conditions (claimed or otherwise) will be excluded

Please note the only company we can offer advice on is Petplan and this is the only company from which we will accept direct claims.

We understand that pet insurance can be daunting – please ask if you have any questions!