Insurance

It is strongly recommended that you take out a pet insurance policy.

Veterinary treatment, especially specialist care, can be very expensive. There isn’t an NHS for pets, therefore insurance is the best way to help pay for treatments.

What policy should you get? We understand that there are so many different types and it is very confusing on which on you should get.

Accident only

* Covers the cost of any accidents your pet may have
* Will only cover up to a certain amount (benefit level)
* Often only covers a certain amount of accidents
* No cover whatsoever for any kind of illness

2 month/ Time limited

* Appear to be a cheaper type of policy
* Claiming starts from the date the first clinical signs started
* After 12 months, have passed the condition you are claiming for and its treatment will no longer be covered
* Once the 12 month period has passed you will have to pay for any further treatment for that condition for the rest of the pets life.
* You are unlikely to find another pet insurance which will then take on your pet without excluding this condition as it will be classed as pre-existing.

Maximum benefit

* Very common, often advertised as life time and lifelong which can be misleading
* One pot of money is allocated for each illness/injury. Depending on which company you are looking at will depend how much you have for each condition
* Once the set amount of money has been spent per condition that condition will no longer be covered with this company or any other company so you will need to pay for treatment related to this condition from then on

Lifetime cover

* One pot of money for all conditions claimed in a year at the end of the policy year the pot is topped back up to the amount you began with, giving you a new full pot for the following year
* Perfect for ongoing conditions such as diabetes, skin conditions, joint problems etc.

To help you decide which policy would be best for your pet, try researching the breed of animal you have and see what their common health conditions are.

We are always happy to help you to claim on your insurance policy. Some you can claim direct to us, so you don’t have to pay and some you claim to yourselves, so you pay us and then they pay you.

You will have to pay an excess fee on each new policy year.

We can provide 4 weeks free insurance for puppies and kittens with Pet Plan.