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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Pet Insurance - Check Out 10 Key Questions Before You Buy

By Michael Challiner

If your bones and joints are strong and flexible, they move smoothly. And that means life can be

fun, and appreciated fully. But for one in seven people, movement is restricted by a musculoskeletal disorder – arthritis, back pain, fracture, osteoporosis, or sports trauma. Faced with such pain and discomfort, you may be pleased to pay £3,500 for orthopaedic surgery or hydrotherapy to get those painful joints flexible again. But would you be so willing to spend the same money on your pet Labrador?

Veterinary care has developed fast over the last 10 years and as pets get older they are increasingly likely to suffer illness that can be lengthy and expensive to treat. Take diabetes for example. It's relatively common in dogs over the age of 6 and whilst it can be successfully treated, the treatment is ongoing and expensive - one vet estimated that treatment could cost around £2,500 per year. Eczema is yet another condition which can require a long period of treatment.

But as with humans, pets can require emergency treatment at any time. In fact one in three pets make an unplanned visit to the vet every year (source Mintel). Labradors and Golden Retrievers can have conditions such progressive retinal atrophy, Setters can get canine leucocyte adhesion deficiency (can someone tell me what that is?!), Alsations are prone to hip dysplasia and Boxers and Spaniels are susceptible to dodgy hearts. And then there are always those accidents and scrapes in which our pets are so likely to become involved. Your puss may have nine lives but you might have nine vets' bills! With a series of x-rays costing £400 and an MRI scan putting you back £1,500 the case for pet insurance becomes compelling.

Against this background, pet insurance is becoming the fastest growing form of insurance in the UK. Halifax, Petplan, PDSA, Petwise, Sainsburys and Marks and Spencers are all names in the market. Indeed, competition for your business is so fierce there are over 60 mainline insurers offering over 220 different policies. This flood of choice makes the job of choosing a policy somewhat complicated.

So lets try and keep things simple. Pet Plans fall into three basic groups. The first limits the amount paid per condition; the second limits the total paid annually; and the third and usually cheaper, but only suitable for one-off emergencies, limits the claim to per condition per 12 months. Not too good for

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diabetes!

So faced with all this choice what should you look out for? Here's 10 key questions to ask:

- Are claims covered annually or on a "per condition" basis?
- If the cover is "per condition", what is the time limit?
- What is the excess per claim?
- Find out if your breed of pet is susceptible to any hereditary condition and whether the plan will cover that. For dogs you'll find information about hereditary conditions at

www.the-kennel-club.org.uk

and for

cats try

www.petplanet.co.uk/petplanet/breeds/cats-breeds

- What is the £ limit on vets' fees?
- Does the insurance plan cover the cost of advertising and rewards if you pet is lost or stolen?
- If you are in hospital does the insurance cover kennel or cattery fees? Some plans will payout after the owner has been in hospital for a minimum number of days.
- Is your dog covered for third party liability? Remember, if your dog causes damage or injury you personally, could be liable for damages.
- If you pet has to have urgent surgery shortly before you are due to go on holiday, will the plan pay your holiday cancellation costs?
- Does the plan make a payout if your pet dies?

Where can you find this information? Surprisingly, vets are not always that helpful. They normally carry details of one or two plans but are rarely up to date with the pet insurance market generally. Not surprising really with all the developments in veterinary treatments to keep abreast of!

No, the Internet is the best source of information. Search for pet, dog or cat insurance and you'll find all the information you need. It might take you an hour or so to search out the answers to the key questions but it will be worth it in the end.

Michael writes for Brokers Online a large UK based financial website. Brokers Online offer most UK

financial services including pet insurance and life insurance.

<http://www.life-assurance-bureau.co.uk/pet-insurance/>

Additional reading – Pet Insurance Topics –

<http://www.life-assurance-bureau.co.uk/pet-insurance/faqs/pet-insurance-faq-home.htm>

A Quick Look At Veterinary Pet Insurance

By Oliver Turner

Veterinary pet insurance is a kind of insurance made for the pets, that provides insurance mainly for the veterinary care. This basically includes vaccines, surgical care and other advanced medical care. Sometimes this insurance also covers on-going, long-term treatment under chronic conditions. These insurances are needed to be renewed every year.

At times, these pet plan insurances exclude pets over a particular age, which is why these insurances should be well examined and studied before applying.

Generally the veterinary pet insurances are of three essential groups. The first and cheapest pet insurance form confines the claim to per condition per 12 months, suitable for unusual emergencies. The second one confines the total amount that is paid annually. The last and third one confines the amount to be paid per condition.

Today, almost every developing country has provisions for pet life insurance. It has become one of the fastest growing forms of insurance as well as very popular. Many companies have come up to provide much cheap pet insurance. Among these different Veterinarian pet insurance companies, the most noted and perhaps the best one in the United States is called VPI Pet Insurance. It is the oldest and the largest dog and cat insurance company providing health insurance for these pets in the United States.

This company provides the following types of insurance for both dogs and cats– VPI Superior plan for illness, accidents and routine care; Vaccination and routine care coverage– this goes along with the first one; if you are interested in minimum coverage then you can go for VPI Standard Plan. It also has a special plan for cancers treatment for pets called VPI Cancer Rider.

The cost of these different pet care pet insurance plans ranges from \$99 to \$200 for every policy term year depending on the type of policy. Sometimes they also give free pet insurance quote. If you are not confident of which policy to buy you must consult an expert.

We offer the best pet plan insurance source. Check it out now on

<http://www.pets-health-insurance.info>

. Find all about pet insurance on –

<http://pets-health-insurance.info>



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