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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 - What's The Point?

By Michael Challiner

A survey published by Mintel recently revealed that 1 in 3 pets need an unplanned visit to the vet every year. So the odds that you'll be making a claim on your pet insurance are higher than the chances of you claiming on your home & contents policy or your motor insurance.

The word "unplanned" is key here. We don't mean routine treatments such as vaccinations or worming, you won't find a pet insurance policy that covers preventative treatments. Nor you will you able to get cover for `elective treatments', like neutering for example. Basically, the common reasons for visiting the vet cannot be insured against.

As I'm sure you're aware, it's the unplanned visits that are the expensive ones! Animal care has progressed a lot in recent years, and all kinds of maladies can be treated, at a horrendous cost. Emergency care is always expensive, and if your cat gets run over, you could be looking at a bill of £700 or more. A series of X-rays could cost £400, and you don't want to know how much a MRI scan could set you back - oh go on then – £1,000! If Dickens the Daschund breaks a leg then it can be treated - but how much will it cost? It could be close to £1,500 – that's a lot of money!

Now we've established that most reasons for a visit to the vet cannot be covered by insurance, so what is included?

Well, pet insurance plans come in 3 main guises:

The value of the claim for each condition or event is capped;

The total annual payout cannot exceed a set amount;

The payout per condition is limited and ceases to cover your pet after twelve months of treatment. This is the cheapest option.

Virtually all pet insurance policies will pay out if your pet dies. As with other types of insurance, you will have to pay an excess if you make a claim, usually £50 –£100.

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The cost of the policy depends on which type of policy you want, how much excess you are prepared to pay, the kind of pet you have, its breed (rare breeds are more expensive), its age and even your post-code can make a difference to the premium (vets cost more in Chelsea). It's difficult to estimate because of all the variables, but an industry estimate suggests premiums from £30 – £200 per year for a cat and £50 – £500 for a dog.

The cheapest insurance is directed at young pets, and seeing as most pets can be insured from 8 weeks old and you can then continue insurance for its lifespan, that's the best way to go. If your pet is already 8 or 9 years old when you decide to get it insured, it may be difficult to get worthwhile cover. This is mainly because the exclusions will list existing health conditions, and at that age, it is likely that your pet will have some known conditions. In any case, at that age a new policy will be more costly.

There are a few ways to lower the premiums – some insurers will discount insurance if your pet has an identity chip, and if you are insuring more than one pet, you will be able to get a quantity discount. These are widely available for your second and subsequent insured pets.

To get the cheapest premiums, browse the Internet for deals. The Internet is a great place for cheap insurance of all kinds – your home, your car or pet, your holiday - all just a click away.

Michael works as the editor of Brokers Online (

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

) who offer

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<http://www.life-assurance-bureau.co.uk/critical-illness-cover/>

) and pet

insurance (

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

)

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.

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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.

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