

This Free E-Book is brought to you by [Natural-Aging.com](http://Natural-Aging.com).

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

**What's The Real Deal On Pet Insurance?**

**By Blake Kritzberg**

Even if you haven't had a run-in involving your pet of late, pet insurance has probably crossed your mind. And if you have, the bill for any non-routine care may have cost you anywhere from a cool couple hundred to nearly a grand.

You might have wondered why people have health insurance and most pets don't, when the medical costs seem practically the same! And yet, navigating through the underbrush of fine print involved in pet insurance may have put you off. Is it worth the money? What do insurers really cover? And why do some plans cost the moon while others seem much more affordable? We'll try to clear a path through the paper jungle.

**Tip #1: Get Them in Young**

Ideally, you'll want to identify right pet insurance plan for you, and get your pet in young while she's still quite healthy. The reason is, should your pet develop a long-term health issue such as a thyroid problem, she won't be eligible for many programs, having a "pre-existing condition." If you stick with one quality program, though, you'll probably be fine.

**Tip #2: You Get What You Pay For**

This may stick in the craw a bit, when you start looking at insurance premiums. Some of them cost an awful lot! Be sure to look ahead too, at estimated increases down the road. The older your pet grows, the more the premiums will cost. They will get quite stiff for an older pet, even a healthy one.

So why should you pay out a mint for plan A, when plan B offers coverage for half the price? The answer is: lack of nasty surprises.

Let's face it, no one but an insurance adjuster can tell what the fine print means when it comes to covering your pet. But we do know this: on the cheaper plans, unhappy things happen. Let's give an example — let's say you have two pugs, both covered by an inexpensive plan. One sadly breaks his leg and needs several surgeries, costing two thousand altogether.

## What's The Real Deal On Pet Insurance?

You may think your inexpensive plan — which happily, covers 2K of expenses — will handle it all. But when you submit your claim, you discover that 2K is the maximum coverage for both dogs, and your pug is only eligible for half. Even worse, but very common, is a lower limit per incident. In this case, Low Cost Pet Plan will respond that it only covers \$500 for this "incident," but if your poor pug breaks his leg three more times this year, they'll be happy to help.

### Tip #3: You Get What You Pay For

Yes, we know we said that already — but we didn't say it enough.

Here's a horror story that can happen on a low-cost plan: you have an insurer. You pay your premiums. But one day, your aging pet develops diabetes. That year, when it comes time to renew the plan and update the premiums, your insurer sticks in an exclusion. As of that moment, they no longer

cover diabetes in your pet. Yes, they can do that — and you're out in the cold.

No less common — and no more pleasant — is the limited payout per condition problem. Your low-cost insurer may cover the first three years of your diabetic pet's vet bills, but after that, you've run through her lifetime allowance for diabetes. Now in her golden years, all her medical costs come straight from your pocket.

What you want is a reputable company that agrees to insure your pet for life, period. No tricks, no last-minute exclusions, no lifetime condition limits. But to have these things, you'll need to pay for them.

### Tip #4: Follow the Wagging Tails

Pet insurance costs too much to be throwing darts in the dark. You need to know which plans will come through for you down the road after you've paid their premiums for years. So do your research — look for good word of mouth. You can learn a lot with some smart surfing and Googling.

Although we haven't used either, we found many satisfied buyers with PetPlan and Marks & Spencer. There are other good plans as well, and plans that are best avoided. The tip we like most is to ask your vet what she uses. Yes! — many vets insure their beloved animals, and are scrupulous in who they choose.

### Tip #5: Do You Even Need Insurance?

There's an argument — and it's a good one — that pet insurance really serves no purpose. You can see the force of this line of thought when you check out the premiums of quality, reliable plans — they're high. So why should you pay out all that cash for what \*might\* happen, instead of stashing it each month in your own high-interest savings account and simply withdrawing what you need?

The answer is simple: discipline. Some people have the discipline to pay their premiums, but not to establish a separate account they won't touch except for emergency pet expenses. Other than

## What's The Real Deal On Pet Insurance?

discipline, there's probably no real reason why you shouldn't self-insure.

With one exception — liability. Some plans offer extra coverage if your dog injures someone and you get sued. These aren't the kinds of things you can effectively save up for on your own, so if you think it might be a problem, pet insurance might truly be the route for you.

### Tip #6: One More For the Road

Is your pet a prize purebred, with a pedigree reaching back before William of Orange? Expect more vet costs over its lifetime — it's just a statistical fact. Perhaps this subtle factor will help you decide whether you should self-insure or go for a plan.

### Peace of Mind: Priceless

We're animal lovers. And in the back of our minds lurks the fear that Fido will someday come down with something we can't afford to treat — simultaneous renal failure and diabetes, for example (to cite a sad chapter from my own pet annals). The peace of mind in knowing you can afford to care for your furry companion, no matter what the future brings, is profound. That's why insurance was developed,

and that's why pet insurance might be the right choice for you.

Blake Kritzberg is proprietor of Poodle—oo: Fashion for Toy Dogs. Stop by for toy dog couture and home decor, free toy dog postcards and the Toy Dog Blog.

<http://www.poodle-oo.com/>

Learn more

about pet insurance:

<http://www.poodle-oo.com/pet-insurance.htm>

## Why Should You Insure Your Pet?

### By Peter Kenny

One type of insurance that many people overlook is pet insurance. With pets often loved as part of the family and vet's bills being extremely expensive, it really does make sense to insure your pet. Here are some reasons why you should get pet insurance, and things to look out for when choosing insurance for your pet:

#### Vet bills expensive

One of the main reasons to get pet insurance is the fact that vet bills are extremely expensive. If you

## What's The Real Deal On Pet Insurance?

pet becomes severely ill it could cost hundreds or even thousands to carry out an operation. Even simple things such as regular check ups or vaccinations cost money, so you could save yourself a lot with pet insurance.

### Liability

Another reason to get pet insurance is to cover yourself for liability. Animals can be unpredictable, and something as simple as your dog running out into the road could cause a car crash and leave you facing a lawsuit for damages. Getting pet insurance will cover you for liability should your pet cause any trouble.

### Peace of mind

Just as with human medical insurance, pet insurance gives owners the peace of mind that should anything happen to their pet they will have the money to try and put it right. You don't want to be left in a situation where you can't pay the vet bills and the only option is to put your animal to sleep. Having pet insurance will stop this sort of situation from occurring.

### What are the costs?

With vet bills being so expensive you might think that insuring your pet would be expensive too. However, insuring animals is becoming cheaper and cheaper, with prices for dogs starting at as little as £7 per month. Obviously the price varies depending on the breed and level of cover you want, but prices really are affordable nowadays.

### What do you get?

Depending on the policy you have, your pet is covered for a variety of things. Generally you will get a few thousand pounds of vet bills covered, around £2 million in liability cover should your animal hurt anyone or cause an accident, and a few hundred pounds in death benefit.

### Things to look out for

Apart from the standard cover, there are a number of things you should look out for when buying cover for your pet. Obviously you want adequate financial cover at a good price, but what else? Well, lifelong cover is something you should look at, as is cover for advertising a lost or stolen pet. As your pet gets

older they are likely to be more prone to illness, so lifelong cover is important. If your animal is lost you want to be able to get them back as quickly as possible so having the costs covered for putting up adverts can really help. If you shop around for the right deal you can get a comprehensive pet insurance package for very little money.

Peter Kenny is a writer for [creditcards-gb](http://creditcards-gb.com) For additional articles and an extensive resource for everything about credit cards, please visit us at

<http://www.creditcards-gb.co.uk>

and

<http://www.thriftyscot.co.uk/Insurance/>



This Free E-Book has been brought to you by [Natural-Aging.com](http://Natural-Aging.com).

**[100% Effective Natural Hormone Treatment](#)  
Menopause, Andropause And Other Hormone Imbalances  
Impair Healthy Healing In People Over The Age Of 30!**