

Pet Insurance - Suss Out the Answers to 10 Key Questions

If your joints and bones are flexible and strong, they move freely. And that means life can be fun and appreciated to its' full. But for one in seven people, movement is hindered by a musculoskeletal problem - back pain, arthritis, osteoporosis, fracture, or sports trauma. Faced with such pain you may be delighted to pay £4,000 for orthopaedic surgery to get those painful joints flexible again. But would you be so willing to spend the same money on your pet Basset Hound? Veterinary care has moved quickly over the last ten years and as pets get older they are increasingly liable to suffer illness that can be expensive and lengthy to treat. Take diabetes for example. Diabetes is relatively common in dogs and whilst it can be successfully treated, the management of the condition is ongoing and expensive – one vet estimated that typically, treatment cost around £2,500 per year. Eczema is yet another of many conditions that require an extended period of treatment. But as with humans, your pet can need emergency treatment at any time. According to research company Mintel, one in three pets make an unplanned visit to the vet every year. Boxers and Spaniels are susceptible to dodgy hearts, Labradors and Golden Retrievers are prone to progressive retinal atrophy, Setters' can get canine leucocyte adhesion deficiency and Alsations, hip dysplasia. And then there are always scrapes in which our pets are so likely to become involved. Your cat may have nine lives but you may well land yourself with nine vets' bills! With a series of x-rays costing £400 and an MRI scan putting you back £1,500 the case for insurance cover becomes convincing. Against this backdrop, pet insurance is now the fastest growing form of insurance in the UK. Petwise, Petplan, Pet Protect, PDSA, E&L, Animal Friends, and Marks and Spencer are all names in the market. Indeed, competition for your business is fierce with over 60 insurers offering over 220 different policies. With so much choice, the task of choosing a policy becomes somewhat complicated. So lets try and keep things simple. Pet insurance falls into three basic groups. The first and usually the cheapest form, limits the claim to per condition per 12 months - suitable for one-off emergencies but not too good for diabetes! The second limits the total paid annually whilst the third limits the amount paid per condition. Faced with all this choice what features do you need to look out for? Here are 10 key questions to ask: • Are claims subject to a maximum annual limit or on a "per condition" basis? • If the insurance is limited "per condition", what is the time limit? • What is the excess per claim? Sometimes the excess will be a set sum, sometimes a percentage of the cost and more often, a combination of both. • Is there a limit on vets' fees? If so, what is it? • Find out if your pet is prone to any hereditary conditions and whether the plan will cover those. For cats you'll find information about hereditary conditions at www.petplanet.co.uk/petplanet/breeds/cats-breeds and for dogs you'll get the answers at www.the-kennel-club.org.uk • Is your dog covered for third party liability? Remember, if your dog causes injury or damage you could be liable for damages. • Does the pet insurance cover the cost of advertising and a finders' reward if you pet is lost or stolen? • If you pet undergoes urgent surgery shortly before you're due to go on holiday, will your pet insurance meet the holiday cancellation costs? • If you go in hospital, does the policy cover kennel or cattery fees? Some policies will payout after the owner has been in hospital for a certain number of days. • Does the plan make a payout when your pet dies? If so, how much? How can you get answers to all these questions? Surprisingly, vets are not particularly well clued up. They normally have details of one or two plans in their waiting rooms but are rarely up to date with what else is available in the market. Perhaps not surprising with all the developments in veterinary care to keep abreast of! No, you've already found the best source of information – the Internet! Search for pet, dog or cat insurance and you'll find all the information you'll ever need. It might take you an hour to complete your research, and remember to make notes, but it will be worth it in the end.

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