

Insuring your Pet

www.pethealthcouncil.co.uk

Pet insurance means you can be sure your pet receives the best possible care at any time.

Protect your pet's health – Owning a pet is very rewarding. A pet makes a loyal and loving companion and we must take positive steps to keep it fit, healthy and happy. However, owning a pet is a lifelong responsibility which can at times cause great anxiety, especially if the pet becomes ill or has an accident. It's at this time that the last thing you need to worry about is the cost of veterinary treatment.

THE FACTS AND FIGURES ON PETS AND PET OWNERSHIP

- There are 6.8 million pet dogs and 9.6 million pet cats in the UK
- Just under half of UK households own a pet animal
- Approximately 15% of UK pets covered by pet insurance

WHY INSURE?

More and more people recognise the benefits of pet insurance covering veterinary fees when accidents, injuries or illnesses strike, often without warning.

Veterinary professionals recommend insurance for pets because it allows them to do the best for the animal without the owner having to worry whether treatment costs can be afforded.

Veterinary practices have made great advances in the treatment of sick animals as a result of the many new and significant developments in diagnostic techniques, surgery, medicines and intensive care. It has to be remembered that serious accidents and diseases often result in long and sometimes expensive treatment.

Not everyone has house contents insurance which in some cases covers legal liability for damage or injury caused by pet animals, for example straying into the road and causing accidents. Most pet insurance policies offer cover for such legal liability, otherwise known as third party insurance, which can run to several million pounds.

Much loved pets can stray or go missing and some insurance policies can help with costs of advertising and the posting of a reward for their recovery.

It is very important to remember that almost one in two pets need veterinary care each year, therefore, it is more than likely your pet will need major treatment at some time in its life.

PET HEALTHCARE AND INSURANCE PLANS

A wide range of comprehensive plans is available. Policies can cover a variety of fees made up of anaesthetics, operations, X-rays, laboratory charges, medicines and hospital care. Some even offer cover for complementary medicine and behavioural disorders. Some may provide cover for your holiday being cancelled due to the pet needing emergency treatment.



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ANNUAL PREMIUMS

Insurance premiums usually vary and are sometimes less for cats than for dogs. Premiums ranges can be varied depending on the level of cover required and the age of the animal.

Pet insurance does not cover the costs of vaccinations, neutering and for claims associated with pre-existing illnesses. Most policies carry an excess or pre-payment of the first 10 – 15% of the total claim or for a course of treatment for each illness or condition.

Fortunately, there are many different options available and it is worth considering the conditions closely to suit you and your pet. If in doubt, your vet will have a selection of proposal forms and staff to assist in making your choice.



Remember a healthy pet is a happy pet and a happy pet means a happy owner!

The Pet Health Council was formed in 1979 with the specific aim of promoting the health and welfare of pet animals in the interests of both pets and people. The PHC works with medical and veterinary advisers who are experts in this field.

The leaflet range currently comprises the following:

Insuring your Pet	Pets and The Family
Choosing a Pet	Your Pet's Teeth
Fit Not Fat	Practical Steps for Healthy Pets
Getting a Puppy	Stressed Pets
Health Benefits of Pets	The Facts about Toxocara
International Pet Travel	The Facts about Toxoplasmosis
Nutrition for Cats and Dogs	Worm Your Dog
Pets and Allergies	Your First Pet

Download leaflets from the PHC website:
www.pethealthcouncil.co.uk

The Pet Health Council 
working for healthy pets & people

The Five Golden Rules to Successful Pet Ownership

1. Follow a preventive health programme for your pet that includes:
 - a good diet
 - regular exercise
 - worming
 - vaccination
 - annual veterinary check ups
 - health insurance
2. Observe basic hygiene practices around your pet
3. Respect your pet, you have a duty of care, to fulfil your pet's basic needs including privacy and space as well as love and attention
4. Be a responsible owner, clear up after your animal and be considerate of other people and animals
5. Consider the changing needs of your pet throughout his life.

Associated organisations of the Pet Health Council include:

Association of Chartered Physiotherapists in Animal Therapy, Association of Pet Behaviour Counsellors, British Small Animal Veterinary Association, British Veterinary Association, National Office of Animal Health, National Pharmacy Association, Pet Food Manufacturers' Association, Royal Pharmaceutical Society of Great Britain and Society for Companion Animal Studies.



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