



GLASTONBURY

## A simple guide to insurance for pets.

It's a good feeling to know that with Orchard Veterinary Group you have the best possible healthcare on hand for your pet; it's an even better feeling if you know that you don't have to worry about paying for most of it.

With most things in life you get what you pay for and veterinary treatment is no exception. To take advantage of all that is offered by modern expertise & technology takes careful planning, and pet insurance is one of the best and easiest ways of making ends meet. Due to recent changes in the financial services act we are unable to advise on specific policies but that also means that, unlike some practices, we are not tied to any one company.

### Types of Policy

Some pet insurance policies are better than others; broadly speaking there are 2 types:

1/ "Lifelong" policies - these policies "do what it says on the tin"; they will insure your pet for its entire life for any condition. What exactly this means varies, for instance some policies will "give" you a sum of money and once that's used up they stop paying, others provide an annual sum per condition which is topped up each year. Standards and costs vary from company to company. Generally if your pet has an 'ongoing condition' for which you are making regular claims you will be required to pay an excess each year on each condition being claimed for.

2/ "Twelve month" policies - these are generally cheaper than the lifelong policies but they will only cover any one condition for 12 months and sometimes this can be false economy. While such a policy might be ideal for a 'one off' condition, you have to beware of **THE 12 MONTH TRAP** if your pet develops a long term condition such as a recurring skin problem, or an injury with continuing complications. Since this type of policy stops paying after only 12 months you are left with no cover. The 'trap' is that you are then unable to change to a different insurance company since no other company will cover what is now a pre-existing condition. You are left high and dry. If you are willing to take that risk then a 12 month policy can be a cheap option, just beware that like so many other cheap options in life they can turn out to be more costly in the long run.

### The practicalities

Insurance doesn't have to be complicated. You can pay by direct debit and when it comes to claiming just get a claim form, fill in your bit (we're not allowed to do it for you I'm afraid) and give it to us. We'll do the rest and send the form in free of charge (although there may be a charge if we are asked to prepare specialist reports). You don't need to know the technical details of the case or worry about what can or can't be claimed for.

Of course there are a few things insurance won't pay for, such as neutering or conditions which started before or immediately after the policy date. Most companies won't pay for vaccination although some will give you a voucher towards the cost. In common with any insurance policy there will be an excess that you have to pay towards the cost of a condition; after this is paid the insurance company will honour the remaining costs. An excess can be a lump sum, a percentage, or both. In most cases we ask the insurance company to pay the claim directly to us and we will then invoice you for uninsured items such as food, some administrative charges and any excesses. If you would like the claim to be paid direct to you we would ask that you settle your bill with us before the claim-form is submitted.

Remember; 30% of pets will need veterinary treatment every year and this increases as pets get older. Also, veterinary fees are increasing faster than inflation. If you have pet insurance you will almost certainly use it!