



TREMAIN VETERINARY GROUP

Treating your pet like one of the family

Advice Note 2.0

Insurance

Pet insurance is becoming increasingly important for peace of mind in knowing that you will not have to compromise on the treatment of your pet due to expense. Also, unfortunately, third party cover is becoming more important. We, at Tremain Veterinary Group, strongly recommend pet health insurance. Some insurance providers have a period of free insurance if the policy is started when the pet is young.

We do not, however, advise about the choice of insurance company and are independent from them. Whilst we provide every assistance in the completion of claims, we expect the client to be responsible for **direct payment to us** in the normal way.

Some further information:

Although pet insurance is primarily designed to cover the cost of vet fees for the treatment of illness and injury there are some other policy benefits which may be included.

Such as:

- Liability cover (dogs only) for physical injury to a third party or accidental damage to property.
- The cost of advertising, and rewards for lost and stolen pets.
- Compensation for early death of pet due to accident or illness.
- Kennel or cattery fees if you have to go into hospital.
- Cover the cost of vet's fees whilst traveling abroad.

We appreciate that choosing a policy is not easy. There are many policies and they vary hugely in price and in terms of what they offer. Many providers offer different levels of cover.

Some of the main types of policy are:

- Lifetime – this covers vet fees up to a certain amount per year and, provided you renew your policy, it gives you the same amount of cover each year no matter how many claims you make. It's usually the most expensive, but means you are covered if your pet develops a long-term condition such as diabetes which, for a dog, could mean ongoing costs for daily insulin injections and regular check-ups for the rest of its life.
- Maximum benefit – provides a maximum amount of vet fees cover per condition. But once the financial limit has been reached, the condition becomes a pre-existing condition and is excluded from future claims.

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- Time limited – also known as "12 month". There is a maximum per condition, but there's also a limit of one year during which vet fees can be paid for each condition, after which it is excluded from cover.
- Accident only - covers treating accidental injuries, such as being hit by a car (some policies also cover illnesses that result from an accident).

It is important to be aware that pre-existing medical conditions won't be covered. This also applies if you change your insurance provider, regardless of whether you've ever made a claim.

Preventative and routine treatments, such as neutering, vaccinations and flea and worm control, will also be excluded, as will anything related to pregnancy/birth.