

## Pet Insurance Explained

### **Cover**

The amount of cover for your pet will differ depending on your policy, so always check the wording carefully. Most policies, however, will cover:

- Vet fees (up to the maximum policy amount), including some complementary treatments like hydrotherapy
- Death of your pet (through illness or injury)
- Loss through theft or straying

Some policies may also go further and cover emergency boarding for your pet, as well as holiday cancellations if your pet is sick or injured. If you have a dog, your insurer may also cover third party liability.

**Pet insurance will not cover for conditions that have already been diagnosed when the pet insurance was started.**

Importantly, your pet insurance also does **NOT** cover routine healthcare, such as vaccinations, or flea and worm treatments. If you would like to cover your routine healthcare via a simple direct debit, we recommend taking a look at our Health Plans, which are specifically designed for this.

### **Pay Outs**

There are many different policies, with some paying out very little for vet bills, with others as high as £14,000!

When you choose your policy, you will be able to see how much your policy will cover you for.

It is always important to check policy wording carefully – some policies may have a large pot of money, but will only pay out a specified, smaller amount per condition, or will stop paying for a condition the first time the pot runs out. Some policies may also offer a large amount, but then stop paying once the policy is up for renewal, irrespective of how much money you had left.

Many people choose policies that:

- Offer lifetime cover. This means that your pot of money can be used for all conditions every year, and the money in your pot for that condition ‘resets’ every year when you renew. This is very important for ongoing, chronic conditions such as diabetes or arthritis. The opposite of this is ‘annual cover’. Although both annual and lifetime policies have to be renewed every year, annual policies will NOT continue to pay for a condition after 12 months.
- Allow you to use all of your pot on all conditions if you need to. This is especially important if your pet has a very expensive condition, or needs specialist surgery or diagnostic equipment, which can come with a high price tag.

### **Costs**

Pet insurance costs will vary hugely and depend on your pet, and the level of cover you want. Getting quotes from multiple insurers is a good idea, but make sure to take into account what they do and do not offer as part of the policy package – if a deal seems too good to be true, it probably is! Multi-pet policies can be cheaper per pet, but should only be considered if the policy options are suitable for all your pets.

### **Who Should I Go With?**

There are many options for pet insurance on the market. Understanding the difference between the types of policy and then shopping around for a good quote is the best way to find an insurer that suits you and your pet.

### **Claims**

If your pet is sick or injured and you have pet insurance, make sure to let your insurance provider know as soon as possible. This will give you peace of mind that your pet is covered for the current condition, as well as alerting the insurance provider – some policies require you to notify them within a month of the start of a new problem, and in all cases sooner is better than later.

## Orchard House Veterinary Centres Limited

### **Hexham:**

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Company number 4643528

VAT registration number 809 0246 44

Account name: Orchard House Veterinary Centres Ltd

Account number: 69994571

Sort Code: 08-92-99

Your insurer will send you, or direct you to download, a claims form. This will have a section to be filled out by you, and a section for your vet. This can be done at the end of treatment, for short term problems, or regularly throughout treatment for chronic, ongoing problems.

### **Direct And Indirect Claims**

Direct claims allow the vet to claim the money direct from the insurer, so you only have to pay out your excess. For indirect claims, you pay your vet the balance of your pet's treatment, and then claim the money back from your pet insurance provider.

Each veterinary clinic will have their own policy on handling insurance claims. Orchard House Veterinary Centres charge a one off £19.80 administration fee for direct claims. This fee covers our Veterinary and administration time that goes into an insurance claim. Upon making a claim, we will give you all the information you need and what happens next.

## **Case Study**

Bruno is a 6 year old, neutered Cocker Spaniel. His owner brings him to the clinic as he has been drinking a lot more recently and looks a little thin.

Bruno's vet recommends blood and urine tests. Bruno's owner is happy for him to have the recommended tests. Sadly, Bruno is diagnosed with diabetes. This is a lifelong condition, and Bruno will need medication every day for the rest of his life, as well as regular vet check-ups and blood tests. Bruno is insured, but the type of insurance he has will greatly impact how much he will be covered.

1. Bruno has an Accident Only policy. Bruno will NOT be covered at all for his diabetes, as it is an illness and not an accident. Bruno's owner will have to pay for all his tests, and all his lifetime treatment and care.
2. Bruno has a Time-Limited policy. Bruno's policy will pay for his condition for 12 months after his diagnosis, up to the agreed cover amount (the covered amount of money will differ depending on the policy). After 12 months of Bruno's treatment and care being paid for (or at the time when the pot of money runs out, whichever is first), diabetes will be excluded from his insurance policy, and Bruno's owner will have to pay for Bruno's diabetes-related treatment and care from then on. Note: Bruno will now no longer be able to be covered for his diabetes by any pet insurance, as it will be classed as a 'pre-existing condition'.
3. Bruno has a Maximum Benefit policy. Bruno's care and treatment for his diabetes will be paid for until a set money-limit is reached (this limit depends on the policy). There is no time limit for this, but once the money has been spent, Bruno's diabetes will be excluded from his insurance policy, and Bruno's owner will have to pay for Bruno's diabetes-related treatment and care from then on. Note: Bruno will now no longer be able to be covered for his diabetes by any pet insurance, as it will be classed as a 'pre-existing condition'.
4. Bruno has a Lifetime Policy. Bruno's insurance will pay a set amount (the limit depends on the policy) for Bruno's diabetes every year. This pot of money will renew annually, and Bruno's diabetes will always be covered so long as Bruno's owner continues the policy with the same insurer every year. This is the most comprehensive policy, and provides the fullest cover. Note: If Bruno's condition costs more per year than the annual insurance pay-out, his owner will have to pay the balance of his veterinary fees.

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