



**FOREST**  
Veterinary Centre

[www.forestvets.com](http://www.forestvets.com)

## CLIENT INFORMATION SHEET PET HEALTH INSURANCE

As a veterinary practice we strongly advise that you insure your pet for veterinary fees as soon as possible.

Pets are part of the family and we as owners of pets are responsible for their welfare and their wellbeing in sickness and health. But even the most careful and conscientious owner cannot always prevent an accident or illness to their pet. The facts are that two out of three pets will require veterinary attention this year.

If our pets become ill, we want the best treatment available for them. Unfortunately unlike human medicine we do not have the benefit of NHS treatment for our pets. Pet health insurance takes the worry of large vets bills for unexpected accidents or illness and provides the peace of mind that goes with knowing that your pet will receive the treatment he needs not just the treatment you can afford.

The degree of cover will vary from insurance company to insurance company. Some will offer cover for vet's fees and third part liability and some will be more extensive. It is important that you read all the information carefully, including the terms and conditions and choose your insurance company that suits your needs.

The following information gives some guidelines of things to consider when insuring your pet:

- You can insure your pet from six to eight weeks of age depending on the insurance company you choose. Some companies cover for life, others state that renewal either at the age of eight or ten will be at their discretion.
- It is important to insure your pet as soon as you can, as once a condition has been diagnosed or a pet has received any treatment for those conditions they may be excluded from cover. If your pet has received any veterinary treatment you must inform the insurance company when you take out the policy.
- Vaccinations, preventative treatment, routine spaying and castration are not covered and there is no cover relating to pregnancy, whelping or kitting. Some companies may offer this on specialist policies.
- Insurance companies will deduct an excess fee. Some companies will charge a fixed amount whilst others use a percentage of the total claimed.
- There is a time span between the application for insurance and it being accepted please be aware of this.
- Some insurance companies work their policy details out by the area you live in and the breed or size of pet you are insuring.

**We regret that we are unable to offer 'Direct Claims' without prior agreement with the Veterinary Surgeon and preauthorisation from the insurance company.**

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