

## **PET HEALTH INSURANCE**



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

Pets are part of the family and we, as owners of pets, are responsible for their welfare and their wellbeing both in sickness and in health. 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 and if our pets become ill, then we want the best treatment available for them. Unfortunately, unlike human medicine, our pets don't benefit from NHS treatment. Pet health insurance can help alleviate the worry of a large vet bill for unexpected accidents or illness and provide the peace of mind that goes with knowing that your pet will receive the treatment they need, not just the treatment you can afford.

### **We strongly advise that you insure your pet for veterinary fees as soon as possible.**

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

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

- You can insure your pet starting from six to eight weeks of age depending on the insurance company you choose.
- Companies will usually offer three types of policies – one that will cover a condition for a year only, one that will cover a condition for a lifetime and one that covers per condition, independent of time, – and these can be very different in terms of cover for your pet.
- Please bear in mind when changing policies or renewing a policy that any condition that has been mentioned, diagnosed, or treated, then your pet may be excluded from future cover for that condition. If your pet has received any veterinary treatment, then you must inform the insurance company – they will not receive your pet's history from us until a claim is made. Even if you never claimed for a condition in the past, the insurance company will review your pet's history and may consider it a pre-existing condition.
- Insurance companies will deduct an excess fee. Some companies will deduct not only the excess fee but also a fixed amount whilst others use a percentage of the total claimed. Sometimes this changes over the life of the policy as your pet gets older.
- There is a time gap not only between the application for insurance and the policy being accepted, but also between the policy being accepted and the starting date for cover.
- Vaccinations, preventative treatment, routine dental care, routine spaying and castration are examples of common treatments not covered and generally there is no cover relating to pregnancy, whelping or kitting. However, some companies offer specialist policies that may offer cover at a higher premium.
- Some insurance companies work their policy details out by the area you live in and the breed or size of pet you are insuring. Larger animals will cost more.

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

**Main Centre & Hospital:** 78 Hemnall Street, Epping Essex CM16 4LQ  
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