

Veterinary medicine has become increasingly sophisticated. We are able to diagnose and treat many conditions that a few years ago would have remained undetected, often with fatal consequences, especially with our senior patients. The downside of these advances is costs. Several cases can cost well into the thousands.

Please **insure** your dog!

One of the most distressing situations is when the pet's illness is curable but unfortunately the cost is too high for the owner resulting in a much loved pet being put to sleep. A less serious situation can occur when the owner has to opt for the second best treatment available for their pet, owing to money restrictions.

Pet insurance will cover the cost of accident and illness so giving you peace of mind. There are a few details you should consider when choosing pet insurance:-

- Be careful to check that the amount of veterinary fee cover is adequate. Over time, a single illness can cost many hundreds or even thousands of pounds. Make sure the vet fee is renewed every year and not a fixed amount.
- Check that there is no limit on how long you can claim for each illness. Chronic conditions can go on for life, not just for 12 months.

- Check that your dog will be covered in later years when he is most likely going to need it most, i.e when over 8 years.

Like your home and car insurance, pet insurance will have an excess which you will pay for each condition. Vaccination, pregnancy, diet and most preventatives (e.g. flea products) are excluded. Some companies offer a pensioner or multi-pet discount.

Our only interest as a Veterinary Practice is to ensure we never compromise the quality of veterinary care on the basis of cost.

