



# YOU NEVER KNOW WHAT'S AROUND THE CORNER...

## Why it pays to insure our pets

By Deb Bellars, Group Insurance Manager, Blacks Vets

Insurance is usually something we all have in one form or another. Whether for our home, car or holiday, making sure we are financially protected should the worst happen, has become second nature. However, insurance may not be the first thing that springs to mind when we bring home a lovely new puppy or bundle of fluff kitten and you may not want to contemplate what would happen if your new pet fell ill or was hurt in a serious accident. Unfortunately, as there is no NHS equivalent for pets, medical bills can come as something of a shock to pet owners when their pet does require veterinary treatment, compounding what is already a very stressful and difficult time.

Most vets will have experienced heartbreaking scenarios where a client is left trying to balance their beloved pet's medical needs with financial limitations, and at Blacks, we firmly recommend taking out pet insurance as a safe way to best serve the needs of our patients and their owners. Here is our guide to what to look for in a pet insurance policy.

### Are all insurance policies the same?

Unfortunately, the answer to that is no. There are four different types of policy:

- Cover For Life Policy** - These are the best type of policy to have, especially if your pet develops a long term, recurring or chronic illness. For example: diabetes, epilepsy, arthritis or a skin condition. This policy renews the vet fee benefit each year for the rest of your pet's life, as long as premiums are up to date.
- Time Limited Policy** - This type of policy will usually cover your pet for up to 12 months from when the illness or injury first occurred. Unfortunately, when the maximum cover or 12 months is reached your pet will no longer be covered for this problem.
- Maximum Benefit Policy (No time limit)** - These policies have no time limit but have maximum cover for the life of your pet, per condition. Once this amount is reached

your pet will no longer be covered for this problem.

- Accident Only Policy** - This type of policy usually offers the most basic level of cover and therefore usually has cheaper premiums, but less extensive cover. It does not cover illness and has no added policy benefits. (For example it will not offer holiday cancellation cover or death benefits.)

So, if for instance your pet has a road traffic accident or has been attacked by another animal, this is likely to be covered.

Always think very carefully and give a great deal of consideration when selecting a policy and make sure that you read the terms and conditions.

### Does Pet Insurance work on the same principle as Car or Home Insurance? Can I change insurance company annually if they offer cheaper premiums?

This is not something that we would recommend as Pet Insurance works differently to other types of policies. If you choose to change your insurance



company and you have made a claim with your current company, it is vitally important that you are aware that any illness or injury that your pet may have had will then be taken as pre-existing. This means that this will then count as an exclusion on any future policy and will no longer be covered.

### Do you offer a claim service where you can claim the money back directly on our behalf?

Yes, we do and best of all it's a free service! This is a huge benefit to clients as it allows them to concentrate fully on their poorly pet without worrying about insurance paperwork. We offer both Direct and Owner claim services meaning that providing

cover is guaranteed by the insurer, we can liaise directly with them to settle veterinary bills. Alternatively, we can deal with insurers on your behalf and have insurance money paid to you to then settle bills with.

### How can I be certain that my insurance company will pay the treatment costs for my pet?

If there is any uncertainty as to whether your pet is covered for a certain procedure and the treatment is not urgent, a pre authorisation request can be submitted on your behalf to your insurance company. This needs to be submitted at least one week before treatment of your pet is started.

This allows for an additional check and peace of mind should the treatment become costly.

If approved, the treatment will need to be carried out as soon as possible as strict time limits usually apply. Not all insurance companies offer this to their clients so if you



feel this is something that your pet may need, please call your insurance company for advice.

We appreciate that pet insurance can be a minefield when trying to select the perfect policy for your pet and your pocket. We always recommend a **Cover for Life Policy** which generally means that each condition is covered for the duration of your pet's life, not just for the year. Here at Blacks Vets we recommend Pet Plan [www.petplan.co.uk](http://www.petplan.co.uk), which provides a great choice of cover options.

Once you have made your choice, help is always at hand, simply call our Insurance Office based at our Dudley hospital on **01384 823534** and one of our friendly staff will be happy to help.

## NEW PET?

Give your pet the best start in life

### Pet Starter Package

**FOR PUPPIES, KITTENS & BUNNIES**

- Primary vaccinations**
- Microchip for life**
- Flea, Worm & Mite treatment includes cover for lungworm**
- Full veterinary health check**
- 1 FREE emergency call out within first 3 months**
- 4 weeks FREE Pet Plan insurance**

**PRICE MATCH GUARANTEE**

**ALSO INCLUDES:**

- 6 month health check
- Royal Canin food
- 10% off Neutering
- 24/7 access to the Blacks Veterinary Hospital
- Free pet toy

Terms & Conditions apply. Please consult our website for further details.

**Blacks Vets**

[www.blacksvets.co.uk](http://www.blacksvets.co.uk)

★★★★★

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