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# Health Matters

## When would you need insurance?

Animal medicine is advancing and improving all the time. Many more choices are available to clients regarding their pets' health. Vets can diagnose and treat many conditions having examined an animal and been given a full clinical history. The price of these visits may not add up to much. However, more serious illnesses require further investigation involving laboratory work, endoscopy, X-rays, ultrasound or surgery. These can prove very costly. In some cases, if the problem is beyond our clinic's capability, your pet may be referred to a specialist, whose fees are very high.

## What does insurance cover and how does it work?

Insurance covers the costs incurred by accidents and illnesses suffered by your pet as well as third party cover. As with any insurance you must keep up the annual premium payments. These vary greatly between companies and the type of policies they offer. You will also have an excess for each condition claimed. Your contract will be with the insurance company. Therefore, vet bills are still payable at the time of treatment and your money can then be claimed back. It is very important to fully understand the policy you take out. We are happy to help you choose a suitable policy but can not legally advise on specific insurance companies. If your pet suffers from a condition that requires regular veterinary attention or has an accident that incurs sudden, unexpected costs, you will be relieved to have pet insurance.

## A few points to consider

- Routine check ups, neutering, vaccination, pet travel scheme, wormers and flea treatments are not covered by insurance.
- Most insurance companies will require your pet to undergo routine health checks and annual vaccination to validate the policy.
- Dental treatment is a grey area. Some policies will cover dental work such as scaling and extractions whilst others will only cover damage caused by an accident. Your pet may be susceptible to dental disease and require regular treatment.
- We advise you get cover as soon as you acquire your pet. If your pet has suffered from a condition previous to being insured, that condition will not be covered in the future.
- Do not change insurance companies whilst your pet is undergoing treatment or has a history of illness that may recur. The new company will not cover a pre-existing condition.
- The two main differences between policies are those that cover for life and the twelve month policies. We strongly recommend life policies.
- Older pets can be excluded from insurance if not already insured by a certain age. They may also incur higher excesses.

**It is very important to fully understand the policy you take out for your pet.  
We strongly recommend 'life' policies.**

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## What do you want from an insurance policy?

Apart from conventional veterinary treatments, what other cover, healthcare or otherwise, might you want for your pet? Listed below are a few considerations.

- Clinical diet cost contribution
- Homeopathic medicine
- Physiotherapy
- Acupuncture
- Behavioural treatment
- Dental care
- Third party claims (dogs only)
- Loss/theft.
- Pet travel scheme– health insurance abroad.

Financial considerations:

- Premium price
- Excess cost per condition
- Age limit or extra costs for oldies
- Total amount claimable per condition per year
- Multiple pet discount

In short it is probably fair to say that you get what you pay for. If you want full cover for every eventuality you will need a high standard policy. Alternatively you may just want insurance for emergencies.

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## Making A Claim

Insurance companies like to know as soon as possible when your pet is receiving treatment that you plan to claim for. They may have already provided you with a claim form or you will need to ring them for one or download one from the internet.

There is a section to be filled in by you, the policy holder, which must be complete before the form is handed in to us. There is a second section to be completed by the vet or person responsible for claims within the practice.

It is practice policy that your bill is paid in full and then we will do as much as possible to help you claim the money back. Claims are completed at the clinic on a weekly basis but we will hold on to claim forms whilst treatment is still ongoing. We will either send off the claim at the end of treatment or when a substantial amount is claimable.

Insurance companies will sometimes request a full clinical history of your pet. This is standard procedure with claims over £500.

If for any reason there is a problem with an insurance company not paying your claim, we will do our best to help you with any discrepancies.

## Definition of terms

- **Life cover:** the insurance company will pay for the same condition and related problems year after year for the duration of the pet's life or until the maximum amount claimable has been reached. As a result these tend to carry higher premiums and/or have a higher excess.
- **Excess:** The amount that you must pay towards the claim. An excess will be charged for each condition, not on continuation claims for the same condition.
- **Premium:** The annual/monthly amount payable by you for the insurance cover.
- **One year cover:** The insurance company will only pay out for the same condition or related problems for one year from the date the problem started after which, the problem will be excluded.

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## Ins & Outs of Pet Insurance



**Hamilton Pet Clinic**  
110 Boundary Road  
St. John's Wood NW8 020 7722 3381

**Park Pet Clinic**  
116 Regents Park Road  
Finchley N3 020 8343 1433

**Primrose Hill Pet Clinic**  
138 Gloucester Avenue  
NW1 020 7586 8806

<http://www.hamiltonvets.co.uk>

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