

Henlow Veterinary Hospital

PET INSURANCE

An OWNER'S Guide.

We understand how stressful it can be when your beloved pet falls ill or has an accident, and the last thing you then need to worry about is how you are going to pay the vets' bill.

Pet Insurance exists to protect you against unexpected vet bills as well as the ongoing costs of treatment and medication for long term conditions. It will cover your pet for illness or accidents and ultimately help you to provide the best care for them.

There are many providers of pet insurance, and deciding which company and policy is best for you can be difficult. Our vets and staff have dealt with many pet insurers over the years, and although we are unable to recommend any specific insurance providers, we can give guidance on the type of policies offered.



WHAT is the Amount Covered by the policy?

Amounts covered can vary from £500 for all veterinary treatment in one year, to £15,000 per condition per year. We recommend cover of at least £6,000 per condition per year, ideally if you can afford the monthly payments for more, then all the better.

What are the different types of cover insurance company's offer?

There are 4 main types of cover with pet insurance:

Accident Only: This is the most basic and generally cheapest cover. It will only cover accidents for example a broken leg after a car accident, but that is it. This will not cover your pet for any illness such as kidney disease. Generally there is also no third party cover.

Annual or Time Limited: This will only cover a condition for 1 year from the first sign of illness, or a capped amount of money, whichever comes first. This condition will then be excluded from this policy and any other policies you may take out with another insurance company.

Maximum Benefit or Per Condition: This is where you will have a pot of money per condition and once that is spent it will no longer be covered but there is no time limit.

Lifetime: This is the cover we would recommend. Although this policy will generally cost you more it allows you to continue claiming throughout your pet's lifetime, for chronic conditions such as skin allergies, ear infections or diabetes; as well as accidents. Each year you will have a renewed pot of money to spend on ongoing conditions.

ARE THERE ANY Exclusions on the Policy?

Some insurers will not cover specific conditions such as hereditary conditions and basic dental care, but may cover a tooth fracture as a result of an accident.

Generally preventative healthcare such as vaccinations and parasite treatment are not covered, but the insurance companies expect these to be maintained. In the event of your pet becoming unwell with a condition which could have been prevented with vaccinations, you may not be covered.

Our Henlow Healthy Pets Plan aims to run alongside an insurance policy to cover the more routine aspects of pet care. Please ask a member of staff for details.

WHAT EXCESS Do I Need to Pay?

Normally when you make a claim you will have to pay an excess; these are typically between £50 and £200 per condition per year.

With most companies you will have to pay an excess per condition per year.

Do I Have to MAKE A CO-PAYMENT?

Some policies will ask you to contribute a percentage of the cost of the claim as well as an excess, for example, you may pay 20% of any bills plus an excess of £100. These amounts may be taken out of your total policy amount,

for example, you may have a £2,000 policy, but of that you are liable for £400

co-payment + £100 excess so you are actually only going to be able to claim £1,500 back. Co-payments vary by policy, some will start from inception and others as your pet ages, typically from around 8 years of age.



WILL MY PREMIUM INCREASE If I Make a Claim?

Some companies will attract you with a low initial payment per month, but once you have made a claim this amount can then increase the following year. Unfortunately by that point you may well be tied in because if you change insurers any illness you have claimed for will be excluded from future policies.

Other companies such as Agria and Petplan do not penalise you for making a claim. Do bear in mind that your premiums are very likely to go up each year as your pet gets older as it is more likely that you will need to make a claim, so don't be afraid to make a claim even for smaller amounts.

CAN I CHANGE insurance companies each year to get a better deal?

We would strongly advise against this. Any company you move to is likely to put an exclusion on any condition your pet has previously had. Whenever a claim is submitted to an insurance company they require that a full history is sent to them. It is best to make sure your pet is insured with a good policy from the start and remain with that company for the rest of their life.



Can my insurance company PAY HENLOWVETS DIRECTLY?

Generally we ask that you to settle any bills with us at the time of treatment.

We will then process the insurance claim and payment would be made to yourself from your insurance company. This is called an indirect claim. In some cases we are happy to deal directly with your insurance company for claims over £500.

This is where your insurance company would make payment straight to us. This is known as a direct claim. If you would like us to consider a direct claim please ask a member of staff and ensure we have your policy number.

We will also require you to call your insurance company and give permission for Henlow Vets to discuss your policy. Your request will be assessed and if approved we will ask you to sign a direct claim authorisation form.

You should be aware that where a request for a direct claim is declined by either ourselves or the insurance company, payment will be requested at the time of treatment, or at the time of decline of the claim from the insurance company, as per our standard practice policy.



IS THERE A FEE for processing my claim?

To cover our administration costs of processing the insurance claims we do charge a fee of £12 for indirect claims, for continuation claims this fee is payable every 6 months.

We make a charge of £24 for any direct claims. If you are a member of Henlow Healthy Pets then there is no charge made.

We cannot be held liable for costs resulting from insurance not being in place, this is a pet owners' responsibility under all circumstances.

Here at Henlow Veterinary Centre we are happy to help with insurance matters or any questions you may have, so please do contact us if you have any queries at:

insurance@henlowvets.co.uk

* Researched and produced independently by Henlow Veterinary Hospital.

