

## Pet Insurance

At MacArthur, Barstow and Gibbs we do recommend that you have pet insurance. If your pet should become ill or have an accident, the insurance company would then cover the costs of treatment. However, it won't cover the costs of routine vaccinations or preventative treatment for which we recommend our Pet Health Plans.

With pet insurance the level of cover, and hence the premium, can vary enormously. We would always recommend the top level of cover possible, but if your budget doesn't allow this then any cover is better than none. The three main levels of cover are:

**Level One:** "Cover for Life". As long as you maintain payment of your premiums then the insurance company will pay for your pet's treatment year after year, up to an annual limit, until your pet passes away. This is generally the most expensive type of policy.

**Level Two:** "Maximum Cost Limit". The insurance company sets a limit of how much they will pay for a certain condition, with no time limit. Once you have reached this limit then the condition will no longer be covered.

**Level Three:** "Maximum Cost and Time Limit". The insurance company sets a limit of how much they will pay for a certain condition, and also a maximum time limit for which a condition may be claimed. This is usually twelve months. This is generally the cheapest type of policy.

Insurance policies may also provide cover against third party liability, the cost of holiday cancellation in the event of your pet being ill, or the cost of kennelling should you be ill, amongst other things. There are a large number of companies offering insurance and it is important that you chose the correct company and the correct policy to provide the level of cover that you require. Not all companies or policies are the same, and comparison by price alone may leave you with a level of cover with which you are unhappy. If you are interested in pet insurance please feel free to call the practice and speak to one of our team who would be more than happy to guide you in the right direction.

This page provides additional information regarding your pet's condition and is no substitute for a full consultation and clinical examination. Please contact the surgery to discuss any concerns you may have about your pet's health or treatment

