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## **Do we really need pet insurance?**

One of the most difficult decisions to make as a pet owner is to decline treatment for your pet on a cost basis. While we try to keep our costs as low as possible there are a lot of overheads that must be covered, from staffing costs, bills, drug costs, purchasing and upkeep of expensive equipment including sterilization, x-ray, dental, blood analysis and ultrasound machines, the cost of consumables, cleaning materials, food, computers, bedding and much more!

For a person a 24-hour stay on an NHS ward would cost, without the NHS in place, around £400. If there is the need for any intensive care treatment then this can rise to £1500 per day (Clinical Services Journal, 2008). Even with the overheads we stay far below these costs!

In order to remove this need for decisions, we recommend an insurance policy for the lifetime of your pet.

There are many insurance policies on the market but we advise a lifetime policy. While this tends to be a more expensive policy to take out it should mean you are covered for all conditions for the life of your pet. Some policies give you a certain amount of money to spend – either in total or per condition. Obviously this can lead to complications if the treatment required exceeds that amount. There are also policies that cover conditions for a certain period of time – if your dog or cat were to develop a condition such as arthritis or diabetes then the long-term care would not be covered.

One thing that is very important to note is that no insurance policy will cover pre-existing conditions. This means any signs or symptoms that have been seen prior to taking out the policy or moving the policy will not be covered.

Obviously all policies are different and we advise thoroughly reading all documentation and small print thoroughly before deciding on a policy.

References: Geographical variation in recovery times, The Clinical Services Journal, April 2008

**If you need any other information or wish to discuss any of the issues here further, please contact one of the nursing team at the Vale Veterinary Group Ltd, Kidderminster  
01562 822692**