



Veterinary medicine has become increasingly sophisticated. We are able to diagnose and treat many conditions that a few years ago would have remained undetected often with fatal consequences. The downside of these advances is the amount it costs. Several procedures, or a complicated case could mount up to over a thousand pounds.

Please **insure** your kitten...

One of the most distressing situations is when a pet's problem is curable but unfortunately the cost is too high for the owner, resulting in a much loved pet being put to sleep. A less serious situation is when the owner has to opt for less than the best treatment plan available, owing to money constraints. Pet insurance can help avoid such hard decisions.

When choosing a pet insurance company there are a few details you should consider:-

1. Be careful to check that the amount of veterinary fee cover is adequate; over time a single illness can cost many hundreds or thousands of pounds.
2. Check that there is no limit on how long you can claim for each illness; chronic conditions can go on for life, not just for 12 months. Please note some policies put exclusions on previous conditions at annual renewal.

3. Check that your pet will still be covered in later years when they need it the most and the premium in those years will still represent good value.

Like your home and car insurance, pet insurance will have an excess, which you will pay for each condition. Vaccinations, routine preventative healthcare, neutering and pregnancy are excluded.

Some insurance companies offer pensioner and multi-pet households special discounts.

Our staff will be able to advise you on what to look for when choosing pet insurance.

Our only interest as a Veterinary Practice is to ensure that we never compromise the quality of veterinary care on the basis of cost.