



# The benefits of pet insurance

**BVA client leaflet Number 2 • April 2013**

## **Pet insurance**

If your pet has an accident or serious illness, your veterinary surgeon's bill may be a cost you cannot afford. Owning a pet is a privilege and you must take account of the costs of seeing a vet when taking on this responsibility.

Pet insurance mainly provides cover for veterinary fees if your pet is injured or becomes ill and is a sensible approach to making sure this does not become a concern. It can give you peace of mind that you are in a position to afford all the veterinary care that your pet may need.

We support the idea of pet insurance but do not recommend any specific scheme, as all policies are different and, under current financial laws, only qualified insurance advisors are allowed to give you advice on specific policies. Individual veterinary practices may be authorised to advise on specific policies but any veterinary surgeon can discuss the general principles of pet insurance and the different types of pet insurance policy available. The veterinary profession supports using insurance as a practical route to providing the best modern veterinary care when it is needed.

## **What are the benefits of taking out pet insurance?**

Pet insurance mainly provides cover for veterinary fees if your pet is injured or becomes ill. However, other benefits may include:

- third-party liability cover if your dog injures someone or damages someone else's property;
- paying you the price you paid for your pet if it is lost, stolen, or dies as a result of an injury or an illness before a certain age;
- the cost of advertising a reward for returning your lost or stolen pet, and the cost of the reward itself, if your pet is found or recovered, up to a set amount;

- paying the costs of looking after your pet if you have to go into hospital for emergency medical treatment;
- the cost of your holiday if it is cancelled because your pet needs emergency surgery close to the date you were due to leave; and
- the cost of emergency veterinary treatment for your pet if you take it abroad under the Pet Travel Scheme.

## **What types of pet insurance policies are available?**

The cover provided by different products can vary considerably, ranging from accident-only policies to lifetime-cover policies. You should choose the type of product and the level of cover to meet your needs. For more detailed information on the different types of policy, speak to your veterinary surgeon and download the Association of British Insurers 'Pet Insurance Consumer Guide' at [www.abi.org.uk](http://www.abi.org.uk)

## **What is not covered?**

All policies will have some exclusions, the most common being pre-existing conditions (those your pet has already suffered from before the insurance is taken out), anything related to pregnancy or birth, and any routine, preventative or planned treatments (such as vaccinations, spaying and so on). Most policies have a medical exclusion period from the start of the policy, often called a 'waiting period,' which ranges from 10 to 30 days.

## **About the BVA**

The BVA is the national representative body for the UK veterinary profession. We support our members to fulfil their roles for the benefit of animals and the public.

This is one of a series of leaflets for animal owners produced by the BVA, you can find more at [www.bva.co.uk/public](http://www.bva.co.uk/public)