

Pet Insurance



Lots of people are insuring their pets, and for good reason.

At present, there are several pet health insurance programs available. To decide to insure your dog against unexpected veterinary bills is very wise. Advances in veterinary medicine and surgery is ever expanding and diagnoses and operations which would have been inconceivable a decade ago are now commonplace. Diagnostic techniques and medical and surgical approaches, run broadly parallel with those in human medicine and surgery and therefore the cost is not inconsiderable. The veterinary profession generally advocates pet health insurance.

However don't think that insuring your dog will provide an inexhaustible source of funding for every possible veterinary cost. Most veterinary clinics require that bills are settled at the time of the procedure and then the owner can claim their reimbursement from the insurance fund.

General maintenance of the dog or cat is an owner's responsibility and should be budgeted for, therefore vaccinations, general dental care etc. are not usually covered. The essential feature of pet health insurance is that it provides for the unexpected expense, the road traffic accident, the poisoning episode or the sudden onset of debilitating disease, the cost of which can amount to hundreds or thousands of dollars. This can all be covered under pet health insurance.

There are a number of different policies available, and the option of different levels of cover.