

A guide to Pet Insurance

A lifetime of
wellbeing for
every pet



Remember!

We would always encourage pet owners to research pet insurance and understand the different types of products available.

pdsa.org.uk

© The People's Dispensary for Sick Animals 08/17
Registered charity nos. 208217 & SC037585

pdsa
SAVING PETS CHANGING LIVES

What is pet insurance?

Pet insurance allows you to protect yourself from unexpected vet's bills, which can run into thousands of pounds. Pet insurance is an annual policy and needs renewing every year for your cover to continue. You can either pay for the year's premium upfront or pay monthly by direct debit to spread the cost.



WHAT TYPES OF COVER ARE AVAILABLE?

Lifetime cover – Your pet will be covered for illnesses or injuries up to a set amount of money each year for as long as the policy remains in force.

Maximum benefit policies – There will be a set amount of money for each illness or injury your pet may suffer. Each illness or injury is covered until the maximum amount has been spent, as long as the policy remains in force.

Time-limited policies – These policies have a fixed amount of money to cover each illness or injury. Policies will cover the cost of each illness or injury for a set period of 12 months from the start of the illness or injury – as long as the policy remains in force.

Accident only – Only covers claims for accidental injuries up to a fixed amount of money. Some accident policies also have a 12 month time limit.

Third-party liability – Covers accidental injury or damage caused by your dog. This is often included in the types of cover mentioned above.



HOW MUCH DOES PET INSURANCE COST?

Pet insurance varies depending on the cover level and type of policy. Premiums are calculated based on your pet's age, breed, your postcode area and any claims history. Premiums may be more expensive if your pet is a pedigree or an older animal.



WHAT DO YOU NEED TO BE AWARE OF?

Waiting period – Typically your pet is not covered for illness or injury for a set period after the start date of your policy.

Pre-existing illness or injury – Most pet insurance policies do not cover any pre-existing illnesses or injuries, so it's important to take out pet insurance as soon as possible, to ensure you are covered for the unexpected.

Vaccinations – If your pet falls ill, with an illness that was preventable through vaccination the cost of your pet's treatment may not be covered.

Excesses – Paid in addition to your annual premium if you make a claim, usually for each condition you claim for. They may be fixed (you pay a fixed amount regardless of the claim amount) and some policies include co-insurance, which is an additional excess on top (usually a percentage of the claim amount).

Age of pet – Some companies will not insure your pet until they reach a certain age, generally this is at 8 weeks old. Some companies will not cover your pet if they reach a certain age, others will continue the policy, but you are likely to see an increase in premium and/or excess.

Routine and preventive treatment –

Your insurance may not cover any costs for the following treatments: Vaccinations, spaying, castration, flea, worm and tick treatments, grooming, claw clipping and teeth maintenance.

Pregnancy and giving birth –

Anything to do with pregnancy, breeding, giving birth and treatment of any offspring is not usually covered.

Excluded Breeds – Some companies will not insure certain breeds or crosses of these breeds. This will include, but not limited to, those breeds that are mentioned under the Dangerous Dogs Act 1991.

Don't Forget!

You should always read your policy's Terms and Conditions carefully to make sure that you have the cover that is right for you and your pet.