

Insurance small print

We recommend that our clients consider an insurance policy to cover the cost of veterinary treatment for their animals.

It is very important to be aware of the details of your policy.

Before taking out an insurance policy, please check the following:

1. The Policy Limit

The **policy limit** is not the same as the **policy limit per condition**.

For example, a policy could have a £10,000 per year policy limit, but a £1,000 policy limit **per condition**. This would mean that the treatment per condition would be limited to a maximum of £1,000, minus the excess.

2. Pre-existing conditions

Changing insurance companies can lead to previous conditions being classed as pre-existing by your new insurance company. Insurance companies will almost certainly request a copy of your pet's medical notes prior to a decision on honouring a claim. If you change insurers, any conditions or symptoms which occur prior to the change will often be classed as **pre-existing conditions** – this means they may not be covered.

We would urge everyone to:

1. Consider pet insurance if you don't have this in place already
2. Check the details of your policy if you do have one in place
3. Consider whether a new insurer will agree to cover pre-existing conditions if you are considering changing insurers. We will happily provide your pet's medical history to assist you with this decision.

The sum you choose to be insured for is a personal decision, but by way of example, a cruciate repair in a medium sized dog could cost between **£3000 to £5,000 per leg**, from diagnosis to discharge.

A road traffic accident in a cat, requiring emergency treatment, intensive hospitalisation and fracture repair surgery could cost over £5,000

A referral to a specialist clinic can often be very expensive.

