

Pet Insurance – Tips from your Vet

Pet insurance can be a minefield. With price comparison websites, small print and a huge array of different companies offering pet insurance (right from the local supermarket, to the specialist pet insurers,) it can be very difficult to know what you are buying.

The following list of questions is designed to give you ideas for what to ask an insurance company when you are getting a quote for pet insurance. With the answers that they give, you will be able to assess the level of cover on offer, and thus the true value of the policy that they offer.

1. If my pet contracts an on-going illness, such as diabetes or a chronic skin complaint, will the insurance cover for this long term condition continue year after year?
2. Will the advertised amount of money to cover vets fees be refreshed every year when the policy is renewed?
3. Are there any restrictions about how the insurance benefit may be used?
 - a. For example if I have a policy which has £7000 of cover each year, can the full £7000 be used for any condition? (You want to make sure that there is no restriction on how much can be used for any given condition.)
4. If I make a claim on my pet's policy, will making that claim cause my premium to increase next year?
5. Will illness cover continue right into my pet's old age?
6. Will the policy cover any congenital or hereditary (birth) conditions which my pet may suffer from in the future?
7. Do you (the insurer) operate a "Referral Vet Network" which restricts in any way my access to specialist referrals?
 - a. **[Background information on above point 7: From November 2015 some insurance companies may place financial restrictions on which specialist that you see if your pet needs referral for specialist treatment. This could limit your freedom of choice about which specialist to see, only allowing you to choose certain specialist centres pre-agreed by your insurance company. Those are: (correct as of November 2015): More Than, John Lewis finance, Tesco Bank, Argos pet insurance). In our experience, limitations like this are best avoided where possible.]**
8. Note on changing your insurance company: Medical insurance is not like car insurance where you are free to chop and change each year and not affect your cover. With medical insurance, if you set up any new policy including changing insurer, then only conditions that start to show signs AFTER the new policy starts will be covered. In effect, if your pet has ever suffered from a medical condition in the past which was covered by a previous insurance policy and you choose to change insurer, you may lose cover for this condition. You should bear this in mind when considering changing insurance company and ask us for more advice if you need help.