

## Pet Insurance Client Handout

### 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.

### The benefits

Pet Insurance mainly covers veterinary fees if your pet is injured or becomes ill. Other benefits include; third party liability if your dog injures someone, paying the price you paid for your pet if it is lost, the cost of advertising a reward for returning your lost or stolen pet, paying the cost of looking after your pet if you have to go into hospital, the cost of your holiday if it is cancelled due to your pet requiring emergency surgery.

### Types of Insurance policy

The most common policy types are:

- Lifetime policies
- Maximum benefit policies
- Time-limited policies (typically 12 months)
- Accident only policies

The cover provided by different insurance providers and pet insurance products can vary hugely. **It is VERY IMPORTANT that you check and understand what your policy covers.**

QVH can give new pet owners four weeks of free Insurance cover, which includes up to £4,000 vet fee cover.

Please ask our reception or nursing team for details.

### What is not covered

Insurance providers and pet insurance policies are being increasingly more selective as to what they will cover and pay for in the event of a claim. Below are examples of common exclusions. This list is not exhaustive, and it is important that you check your policy terms and conditions to understand what is and what is not covered by your policy.

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 relating to pregnancy or birth, and any routine, preventative or planned treatments (such as vaccinations, spaying etc). most policies have a medical exclusion period, often called a waiting period, which ranges from 10 to 30 days.

It is important to understand that we, as your veterinary practice, do not decide whether a claim (or part of a claim) is accepted and paid for by your insurance company. That decision is made by your insurance provider and their veterinary assessors. Therefore, we cannot tell you whether a claim will be accepted or not, or which parts of a claim will be accepted or not. The insurance contract is between you and your insurance company; we are not party to that contract. As such we will not be held responsible for the acceptance and payment of claims, or parts of claims, made under your insurance policy. We will give you advice and information, help you make the claim and process the forms required. For more information visit the Association of British Insurers website [www.abi.org.uk](http://www.abi.org.uk)

### Administration fees

Initial Claim £25, Subsequent claim £12.50, Fee's apply to all direct claims.

Claims will be processed on receipt of administration fee and policy excess.

