

This guide is intended to give a clear explanation of the types of pet insurance policies available to you, as they are often quite different to other types of insurance such as motor or home insurance! There are three types of policy available:

- **Cover for Life policies** are the best option, as these policies have an annual benefit which is renewed each year and provides continuous cover for long-term or recurring conditions.

For example, company A pays out up to £7,000 each policy year; even if you spent the majority of these funds, as soon as you reach your renewal date, the full £7,000 benefit will be reinstated.

- **Maximum Benefit policies** provide a fixed maximum benefit for each condition.

For example, company B pays out £6,500 for each illness over your pet's lifetime. The downside of these policies is that some conditions can be very costly and affect your pet for many years (eg: diabetes or skin disease); in these cases if the maximum benefit is reached, the ongoing costs fall to you, as the owner of the sick pet, to pay.

- **Twelve Month policies** only provide limited long-term cover. A condition is only covered for a maximum of twelve months from the **first symptom**, not just from the first claim. Any fees occurring after that twelve month period will be declined by the insurance company. It is possible therefore to be excluded from claiming for a condition without ever submitting a claim or even having any treatment.

Under the current legislation covering advice on pet health insurance, we are in the category of Appointed Representatives. This allows us to discuss all aspects of insurance claims with PetPlan, but only allows us to make the general recommendations about other pet insurance which are included in this leaflet.

Please note that we ask for payment of fees following any consultation with a vet or on collection of your pet if it has stayed with us. Direct claims can be made for amounts of £250 and above only and this must be agreed in advance with our Practice Manager or a Small Animal Partner. In these circumstances, we ask you to pay your excess fee and provide us with a copy of your current policy documents and a signed claim form.

We charge a small fee for completion of insurance forms. Payment of your fees are your responsibility and we **cannot guarantee** that your claim will be covered. Claims can be declined, eg: if there are problems with premium payments, if there is a pre-existing history of a similar illness before your policy started etc.

Helpful Tips:

- If you wish to know if your pet is covered by your policy before treatment commences, please ask your insurer to send you a pre-authorisation form for completion by your veterinary surgeon. Telephone conversations saying you can "submit a claim for that" are not authorisation forms.
- Beware of inception periods - conditions are usually deemed to have started when symptoms are first noted rather than when treatment starts.
- Check your policy documents for any exclusions and that you are complying with vaccination and health check requirements, especially with regard to claims for dental treatments.
- Please note that if a vet makes a recommendation and you fail to act on it, it may invalidate your claim. This catches a lot of people out!



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Quick Reference Guide



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