



MIDFOREST

veterinary practice

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To be or not to beinsured

Pet insurance has never been more relevant than it is today. In my 20 years of being in practice, veterinary science has progressed a very long way. Many illnesses and injuries that would have been impossible to treat then can now be successfully managed. However, not surprisingly, the cost of that treatment has 'progressed' at a similar pace. Pet insurance can help to make sure that the very best Veterinary Medicine has to offer is not beyond what an owner can afford.

There are many different insurance policies being offered by many different companies but, broadly speaking, look out for two general types:- long-term and short-term. Short-term pet insurance policies seem attractive because they cost the least. They pay for treatment for an illness or injury for a period of 12 months. That's fine for a broken leg which can be fixed in that time but if the condition goes on for longer such as arthritis or eczema then it becomes excluded. Long-term policies are more expensive but usually continue to pay out for an ongoing condition for the life of the pet. When shopping around, make sure you know which type you are being quoted for. Long term policies cost roughly double that of short term policies but it's worth paying the extra if it can be afforded. However, when all is said and done, some insurance is better than none.

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