



## Pet Insurance - Things you need to know and consider

Even if you haven't had to visit the vets with your animal of late, pet insurance has probably crossed your mind. The White Mill Veterinary Centre is highly supportive of the principle of insuring pets against unexpected illness and accident.

Navigating through the fine print involved in pet insurance may have put you off. Is it worth the money? What do insurers really cover? And why do some plans cost so much, while others seem much more affordable?

### 1) You Get What You Pay For

Some premiums cost an awful lot, be sure to look ahead at estimated increases down the road. The older your pet grows, the more the premiums will cost. They will get quite expensive for an older pet, even a healthy one. So why should you pay out so much for plan A, when plan B offers coverage for half the price? The answer is: less nasty surprises.

### 2) Get Them Insured Young

Ideally, you'll want to identify the right pet insurance plan for you, and get your pet insured young while she/he is still healthy. The reason for this is, should your pet develop a long-term health issue, she/he won't be eligible for many programs, having a "pre-existing condition."

Advances in veterinary medicine mean sick or injured animals can live a happy life much longer than they would have 20 years ago – as long as the owner can afford to pay the bills for expensive and ongoing treatment. Pet insurance gives you peace of mind and the right plan will pay for all, but routine health care. E.g. vaccines/neutering.

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