

Keeping Puppy Safe and Healthy: Pet Insurance

It is a well-known fact that we love our pets and treat them like just another member of the family. We buy them the very best pet food and treats, we give them fuzzy sweaters when it is cold outside, and we make sure that they have a nice bed of their very own. In fact, there are many otherwise reasonable adults who will spend their last few dollars to buy Fluffy or Rover a new toy at their own expense. And, people who would rather hack and sneeze through yet another flu season will think nothing about taking their furry friend to the vet, no matter what the cost might be.

If you know what the statistics are for emergency vet visits, then there might be cause for concern. Every year, at least one in three of all pets will need some kind of emergency veterinary care ranging from minor to life-threatening situations. And, even the best-loved pets can become ill, even if there are never any injuries. In fact, the numbers would indicate that your pet is more likely to become ill during his lifetime, then injured, with two out of every pets having some sort of sickness occur. Even routine pet care can quickly become expensive, so pet insurance may stem some of that cost.

Coverage and policies are just as involved and as varied for pets as they are for humans, so think carefully before buying into one. Consider what you would and would not be willing to do for your four legged family members. Discuss pet insurance with a licensed agent who can help you find the right policy for you and your pet, one that will give you peace of mind, protection and will still fit into your budget plans.

Find the Right Coverage

Choosing pet insurance is just as involved as choosing your own health, auto or life insurance. You know that you need the right kind of coverage- not too much or not too little. You will want to make sure that your coverage includes the items that you will need, and does not include the things that you do not. For instance, once your pet has been spayed you will not need to worry about gestational care.

Again, no one can tell you what is exactly right for your family situation, but if you have made the decision to save your pet no matter what, pet insurance can actually allow you to keep that promise. If you are unaware of the expense of lab work, procedures, operations, and follow up care, ask your veterinarian for a schedule of these fees. Also ask for information about routine care and the costs for that as well. Make sure that you know exactly how often visits should be scheduled and the number of shots that you will need.

Some policies will not cover more than just the very basic care, and that might be enough for some families. Higher priced pet care insurance will cover more items and may also include a number of discounts and additional services that make the package that much more valuable. Consider these bonuses and savings when you are weighing the pros and cons of each policy, the additional cost may very well be offset by large discounts on some big ticket items. Many policies offer discounts for things like spaying/neutering, micro-chipping, and obedience training.

Puppy's First Year: The Uneventful Version

The decision to get a puppy has been made. There are several ways to get this pet to your home: you can get one for free from a friend or neighbor and hope that they have not lied at all about the breed you are getting. You can get one from the shelter, paying the small shelter fee and praying that the little fellow did not pick up any illnesses while he was locked up in doggy jail. And, finally, you could go to a local pet store and buy your new friend, but this is probably the most expensive option. That is just the beginning of the drain on your wallet, my friend.

Let's follow puppy from pet shop and on through his very first, exciting year:

1. Puppy barks and wriggles in the pet shop window. Your heart gains control of the wallet and you buy your little friend. Cost: \$500-\$2500
2. Puppy food and treats \$25.00 per week or \$1330 per year
3. Puppy training pads: about \$15.00 per week or \$780 per year
4. Puppy vet check and shots: Depending on area, about \$150.00
5. Spay/neuter: \$100.00
6. Micro-chipping: \$50.00
7. Tags and registration: \$35.00
8. Miscellaneous: \$20 per month or \$240 per year

From the day you brought that little doggy home to the end of his first year, you have shelled out between four and six thousand dollars. And that is without illness or injury during that first year. If you add either of those events to puppy's first year, there is far more expense to deal with.

Buying pet care insurance can stem some of these costs, including giving you deep discounts for some of the routine services, the medications and preventative services that you will find yourself needing all of the time. Plus, it will keep you from sweating it out when one of the unexpected things crop up. Puppies explore their world like a child does- with their mouths. They will chew on and swallow things that are potentially dangerous for them. Foreign body issues is one of the most common incidences that can strike a puppy in his first year of life, and the cost is just over four thousand dollars in many cases. Would you really want to have to find that amount of money at one time because your doggy just swallowed the remote control? Or, wouldn't it be far better to have insurance in place that could help cover these costs?

Getting Started With Your Coverage

The first step to pet care insurance should be speaking to a licensed and knowledgeable agent that is qualified to answer any questions that might crop up for you and to assist in finding the right policy for you and your pet. A good agent can help you get past some of the concerns and the myths that might be holding you back and will devise the policy that fits your budget and gives you the best coverage.

Certain breeds might be restricted for certain coverage, so it is helpful to have an agent walk you through the forms and policies. For instance, some larger breeds are not covered for hip dysplasia treatment, surgery or medication without a comprehensive health exam first and after a certain age, not at all. Some dog breeds are more prone to certain diseases, so they might not be covered. Just as you answer some basic health questions for your own health insurance policies, you will have to answer these for your dog or cat.

After getting your basic information, the agent can then come up with several policy choices for you to look through offering different levels of care and coverage. If you know that your small breed dog gets carsick and will need medication for that every month, you will factor that into the decision-making. If, on the other hand your dog has so far not needed any kind of medicine, you might want to go with a policy that focuses on accident or other coverage rather than medical. (And you will want to go and knock on some wood while you are at it.)

Most policies are in effect from the minute that they are signed, some take a day or two to clear. If you know that your pet is due for a check up, do not schedule him for the very day you start your pet insurance coverage or you might find out that the visit is not included yet. Make sure that you find out exactly when the coverage is valid and ready to be used.

Emergencies

Our pets can get themselves into big trouble in the blink of an eye. Even the most conscientious pet owner might find himself chasing after Thor and his trailing leash, watching helplessly as the big lug actually succeeds in catching that speeding car. Being hit by a car can be traumatic to say the least for a dog, but getting the bill for an uninsured doggy might be even more traumatic for the doggy owner. The cost for this event might be nearly five thousand dollars and possibly even more if the injuries are really severe. Of course you do not want your big sweetie to suffer, so you will be likely to pay nearly anything to save his life, but can you really afford that?

Dogs can find danger in nearly as many places as a toddler can, and occasionally will find that danger much faster. Even if you live in a rural area with very little car traffic, there are other ways for your dog to become injured. You could find yourself dealing with: a dog stuck in an animal trap, barbed wire entrapment, foreign body swallowing as described above, accidental shooting, lacerations and countless others. Regular, routine care is expensive enough, but emergency vet visits can be financially draining and emotionally devastating. Pet care insurance is just one way to keep these costs under control without compromising the care that you want to give to your pet.

Illnesses

Once upon a time, diabetes, cancer and kidney disease meant an automatic death sentence for most pets. Thankfully, the field of veterinary medicine has seen some major leaps in innovation, including the treatments that are offered for pets and their families. Cancer treatments once reserved for humans, such as chemotherapy and radiation are not being offered to pets, but they do remain fairly expensive. While it may seem logical that you want to do anything to save your dog or cat, can you really afford the one to five thousand dollars that these treatments can cost?

And while cancer can be a serious, life-threatening illness, it may not be as expensive to deal with as the chronic conditions like diabetes or kidney disease. A diabetic pet will need monitoring, special diets, medication and more frequent vet visits. Having a pet care insurance policy will insure that you can maintain your pet's health while still keeping within the family budget.

Finally, if you and your family travels at all and board your animal at a kennel facility, having pet care insurance might not only make good sense, it

might be required. Kennels may offer discounts on adequately covered pets, as that may reduced their own liabilities slightly. Kennels, no matter how well they are run and maintained, will put your own pet at risk for illnesses and injuries. If you are away on a trip and not reachable, do you really want to put life-altering decisions put in the hands of strangers? The two choices are scary to consider: the kennel could approve expensive treatment that you will put your family into serious financial trouble when you come home from your trip, or could decide to allow the pet to euthanized. Imagine facing that news when you get back from vacation.

Drive, Crash: Big Bucks

In some cases, pets are covered through your automobile insurance if they are injured in a crash, but for other policies, this is an additional expense. For animals that are covered with pet care insurance, it does not matter whose car they are in (or chasing) when they are injured, they are covered. If the main concern for you is motor vehicle injury, then compare the cost of adding your pet to your own policy against the cost of their own policy that would cover a wider range or services.

For those people who do have their pets covered on their automobile insurance policy, they might feel confident that the pet is okay. But, does that auto policy cover your pet's accident if he is run over by the mailman? And, it definitely will not help out if your dog get sick after eating most of the neighbor's funny looking shrub. Automobile insurance is necessary, and if it covers your dog in case of injuries, that is a bonus, but it will not cover other accidents or illnesses, and will do nothing at all for the costs of routine care.

If you have to pay extra to cover your pet, you might consider a few things before doing so:

1. How often does your pet go with you in the first place? If he rarely goes for rides, is adding him to an already expensive policy really worth the cost?
2. If your pet care insurance covers any injuries that are incurred during a wreck, wouldn't that be more worth it than the expensive auto insurance that only covers accidents in the car?

If adding your pet is free, then by all means do so and see which coverage offers the best services and the lowest cost before filing your claim. Consult an insurance agent to make sure that this is allowable.

What Type of Insurance Policy is the Best to Use?

Pet care insurance policies come in several levels, all with advantages and disadvantages, just like for humans. Choosing which one is right can be difficult and confusing, especially if you do not understand the terminology. For these reasons, it becomes almost necessary to consult an agent for guidance. Some companies offer policies in tiers- standard, upgraded and premium. The cap amount that the policy will cover is different for each level, and their may or may not be a deductible to cover. Allowing for a higher deductible level may keep your policy price lower, but will leave you paying more out of pocket if you find yourself filing a claim.

Some policies will cover emergency care only, and some cover both routine and emergency care. Some breeds are excluded and in most cases, there are age limits to factor in. For instance, most pets can be covered from the age of eight weeks, but lose coverage after age ten. Also, some breeds will have additional restrictions for what procedures and treatments are covered. For these reasons, each policy is and must be written with the individual factors included and tallied.

Besides price and coverage, there are other factors to consider whenever purchasing any insurance product. First of all, what kind of service do you get from the agent that you are working with? Is there a problem getting hold of your agent with questions, concerns or updates? Do you feel confident that your agent will be there for you if you do need to file a claim?

Other factors to consider are:

1. Is there a review period? If you change your mind or your situation changes, can you return the policy or are you stuck with it? Perhaps you buy the policy and then find out that you are moving away. You are going to have to give up the dog, would you still have to pay this policy? Can the policy be transferred with the dog if the new owner is agreeable to this?

2. How difficult is it to make a payment? It is frustrating that so many businesses only accept credit card payments these days. What if you do not have a credit card to use? Make sure that the company has at least two different methods of payment for your own convenience.

3. Finally, make sure that the claims department is just as easy to get hold of as well.

Some Pet Care Insurance Myths

Many people have some misconceptions about pet care insurance that should be put to bed right away. These include:

1. You pay more for pet insurance than you do for your own. Even with employer contribution, health care insurance for you and your family can cost nearly \$200 per month or more. For a dog, it is less than \$25 and cats can run less than \$20. Some premium policies or policies for certain breeds might run slightly higher.
2. Dogs or cats should reach adulthood before being insured. There is nothing more curious than a young animal so they are more likely to be injured or become ill during their first year of life. As soon as they reach eight weeks of age, they are eligible and should be insured. (Remember in most cases, pet insurance is not available to animals beyond age ten.)
3. Indoor pets do not need insurance because they are not at risk. Pets will find danger, period. Your indoor pet could eat a houseplant and develop an allergic reaction. He could nearly drown in the toilet, or he could find himself stuck in the safety railing- there is no perfectly safe place for children or for pets, and insuring them could save a lot of heartache and grief.
4. It is just as easy and wise to save for unexpected expenses than it is to pay for pet care insurance. While that may seem like a good plan, but the problem may be unexpected expenses can come up for other things as well. You cannot honestly say that you would not dip into the doggy fund if your car breaks down or those kickin' boots go on sale. Good intentions are great, but what about the follow through?
5. Exotic animals are not eligible for pet care insurance. Some policies will cover the cost of exotic animal care, and some will not. Again, this is a case where you must call the agent and discuss what kind of pet that you want to insure.

Some of the Drawbacks of Pet Care Insurance

Although it is an excellent product and might provide peace of mind for many caring pet owners, it is by no means a perfect one, and does have its problems. Some policies will offer a discount for multiple pets, but will limit the coverage that is available to each. Alternatively, the agent may suggest buying individual policies for each pet, an option that might make insurance far too expensive for the family to afford.

Just as with human insurance, pre-existing conditions are generally precluded from being insured, and many companies require health exams before a policy is written. Costs may go up as the pet grows older, and the

majority of companies will stop coverage altogether once your friend has reached age ten. And because different breeds of animals may face certain genetic or hereditary illnesses and conditions, there might be stiff limits for those pets. As previously mentioned, larger breed dogs are prone to hip disorders, and cats may suffer from feline leukemia, making them a more liability prone sector. Insurance for them might be expensive or impossible to get.

Of course, it might seem strange to some people to pay for something that they pray they will never need, especially when it is not technically required, but for others the feeling of doing all that they can for their best friend is impetus enough to overlook the drawbacks.

Further Things to Consider: What Some of the Covered Services Are

Once you start looking into pet care insurance you might be shocked by the cost of some of the treatments, medications and other services that are available for your pet. Just the cost of routine pet checkup and necessary shots may make the average family cringe and consider adopting a pet rock instead. Pet care insurance might lessen some of the cost of this care, as well as the bonus of some discounts on any service that could be considered safety, or preventative in nature. These include:

1. Spaying or neutering. Pets that are altered are considered to be less likely to roam or runaway. They are then less likely to be hit by a car or get into a fight while looking for a mate. Theories abound that spaying a female dog will lessen her risk of certain cancers, including uterine, ovarian and breast.
2. Micro-chipping. This safety service will allow your animal to be fitted with a small, pain-free chip that when scanned will reveal your pet's information, including how to return him safely to his home. Pets that are not micro-chipped are at risk for ending up in shelters, possibly adopted by another family or worse, euthanized.
3. Obedience Training. A well trained pet is less likely to run off which again, could lead to him being hit by a car or injured in a fight with another animal.

Other Things to Consider

Depending on the level of policy that you buy into, there might additional benefits to pet care insurance. For some premium policies for instance, there might be additional consultation allowances where your vet can write out well pet plans, laying out guidelines for food, exercise and necessary treatment. Some policies will cover special services like chiropractic and

holistic care, medications for emergency and chronic illnesses and any necessary ancillary services.

Another big benefit of pet care insurance might be the benefits of: reduced kennel care fees, additional recovery effort, expensive, specialty food discounts, accidental death coverage, and sadly, euthanasia if that becomes absolutely necessary.

Make sure that your agent knows exactly what coverage is the best for you and your pet. Know what the cost will incur and what expenses it will offset, if any. Budget concerns should factor in with your decision making as well.