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BLLENHEIM VETERINARY CENTRE LTD



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Pet Insurance Guide

Pet insurance cover varies enormously and you need to be careful to find the best one for you and your pet, which may not work out to be the cheapest. We are unable to advise, but here are some questions to ask insurance companies before you take out the cover:

- Will the insurance cover the whole of a life-long illness or only the first, say, 12 months?
- How much will the insurance cover for one illness or will it cover all costs?
- Will they cover the kennelling fees if you have to go into hospital?
- Do they cover alternative therapies such as acupuncture?
- Is liability cover included if your pet causes an accident?
- Would they pay for advertising and a reward if your pet goes missing?
- Would they pay you money towards the purchase price of your pet if it goes missing or dies early in life?
- Does the insurance cover vet treatment abroad?
- How much is the excess and how often would you need to pay it for each period of treatment?
- How much will the premiums go up - especially if you have claimed?
- Are there any exclusions – certain breeds or conditions?
- Would they cover a pre-existing condition?
- Are there any changes when your pet reaches a certain age?
- Do you need to check with the insurance company before claiming?

We hope these points will help you find the perfect insurance for you and your pet.