

**Yamba Veterinary Clinic**  
10 Treelands Drive  
Yamba, 2464  
Ph. 6646 2716



**Maclean Veterinary Clinic**  
42 River Street  
Maclean, 2463  
Ph. 6645 2864

## Pet Insurance

***Worried about how you would pay the vet bill if something happened to your pet? Have you considered Pet Insurance?***

Unfortunately it isn't hard for pets to get themselves into trouble and then need expensive and on-going treatment. For example a broken leg may cost anything from \$800 to amputate, up to \$5000 for specialist orthopaedic surgery. Snake bite treatment costs at least \$1000, and a dog with heart disease can easily need over \$100/month worth of medication.

Pet insurance works in the same way as private health insurance or car insurance. You pay a monthly premium, and if anything happens, the insurance company will pay for the treatment, minus your excess. If you don't feel comfortable dealing with an insurance company, another option is to use their premiums as a guide and put that money aside every month into a bank account for your pet, so you have money on hand if an emergency occurs. Some insurance companies also offer routine care plans (a bit like extras on private health insurance) that help pay towards the normal yearly expenses like flea control and vaccinations.

We do not recommend any particular company, however if you check with your current insurer often they will give a discount on the pet insurance if you already have policies with them. There are over a dozen companies offering pet insurance so it pays to shop around. Do check the fine print of 'budget' or 'accident only' policies – you do want to be clear whether things like tick paralysis qualifies as an 'accident' or an 'illness'. Also make sure your policy has lifetime cover (i.e. the insurance company cannot cancel your policy after 1 year if your pet gets an expensive ongoing condition).

Many people don't think about insurance when their pet is young as they think that they are healthy and it would be years before a problem. However puppies can get themselves into mischief by eating or playing with things they shouldn't and some lifelong problems such as allergies will show up in the first few years of life. Once a condition has been diagnosed if you don't already have insurance, it will not be covered by any future policies (it's a bit like trying to get car insurance after you've already damaged your car!).

Pet Insurance may not be for everyone, but it helps to prevent you being in the situation of having to put to sleep a loved family member because of financial limitations.

