

Why pet insurance?

Pet insurance helps you give your pet the treatment it deserves.

Did you know?

- 1 in 3 pets may require urgent veterinary attention this year*
- You are more likely to claim on your pet insurance than your car or household policies**
- Technological advances mean that vets are able to do more for pets. However, this can make treatment expensive
- Third party liability cover for dogs is increasingly important in case of legal action

Remember - pet insurance can help cover the cost of unexpected vet bills.

*Petplan. **Allianz Insurance plc

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What to look for when choosing a pet insurance policy

Different types of pet insurance

Not all pet insurance is the same so it's important to choose your policy wisely. The diagrams below show the three main types of policy and the level of cover provided by each.

Lifetime/Covered for Life® policies

- Cover is provided up to a set amount for veterinary fees which is renewed each policy year
- No time limit on how long you can claim for each illness or injury as long as you renew the policy
- Ideal for ongoing conditions such as diabetes or eczema



Consider Petplan Ultimate or Petplan Classic policies

Time-limited policies

- Cover is provided up to a maximum amount per condition
- There is a 12-month limit, meaning conditions will only be covered for the first 12 months
- After 12 months the condition will be excluded from the policy



Consider Petplan Essential policy

Maximum Benefit policies

- Cover is provided up to a maximum amount per condition (e.g. £3,000)
- Once you have claimed up to the maximum amount, that condition is excluded from the policy



Conditions showing clinical signs before taking out any policy will not be covered.

Things to consider:

- Have you compared the benefit levels and excesses?
- Check the company will not place exclusions at renewal for an illness that has occurred in the previous policy year
- Can the company cover your pet for ongoing conditions?
- Check age restrictions - older pets are not covered by many insurers and won't be covered into their old age
- Will the excess or premium increase if you make a claim?
- Is the company a pet insurance specialist?
- Will the provider make a donation to your charity when you purchase your policy, and every year at renewal?

