

THE SHERWOOD VETERINARY GROUP

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CHOOSING AN INSURANCE COMPANY

TIPS FOR OUR CLIENTS

When looking for an insurance company you need to weigh up the pros and cons of each policy, looking at among other things:

- **The maximum amount payable for vets fees** (this could be per condition or overall and may include time limits for treatment cover).
- **The excess to be paid** (some insurers ask for a fixed amount per claim, others ask for a percentage of the total claim).
- **The length of cover** (some insurers cover a condition for life, others may cover a condition for just one year).
- **The company's approach to ageing animals** (some companies increase premiums or excesses dramatically, or even cut off cover for illness once a pet reaches a certain age).
- **Exclusions** (pre-existing conditions are normally excluded, however some policies will also exclude hereditary and congenital conditions).
- **The price of the policy** and the yearly price change!
- **Discounts available for insuring more than one pet.**
- **The other benefits available under the policy.**

BE AWARE THAT:

- Prices can vary greatly according to the amount and conditions of cover, but also as a result of the way the policy is rated.
- Policies can offer a variety of benefits - cover for holidays cancelled or curtailed due to loss, illness or injury of the pet; boarding costs of the pet if the owner is hospitalised; cover for theft or straying; cover for death of a pet; and also, for dogs, third part liability cover.
- Some policies offer 24 hour helplines e.g. pet bereavement counselling etc.
- Some policies will offer cover for pets being taken abroad under the new Pet Travel Scheme.
- Policies can also vary in terms of what sort of "unusual" treatment/conditions will be covered e.g. homeopathy, behavioural problems etc.
- Most companies cover some form of dental treatment but all companies are not the same. Some low to mid-price policies may only cover dentistry as a result of trauma (e.g. broken teeth but NOT decayed teeth) and most budget policies cover no dentistry.
- Some policies only cover a condition for 12 months.