

SHERWOOD VETERINARY SERVICES LTD



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CHOOSING AN INSURANCE COMPANY

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 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.**
- **Discounts available for insuring more than one pet.**
- **The other benefits available under the policy.**

PLEASE NOTE

- 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 party liability cover.
- Some policies offer 24 hour helplines e.g. pet bereavement counselling etc.
- 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.