

What to look for when choosing a pet insurance policy

Different types of pet insurance

Not all pet insurance is the same. There are a number of key things to look out for in a pet insurance policy.

Lifetime/Covered for Life policies

- Cover is provided up to a set amount for veterinary fees each year which is renewed at the start of each policy year
- As long as you continue to renew the policy without a break in cover, there is no time limit on how long you can claim for each illness or injury
- Ideal cover for ongoing treatment for a condition such as diabetes or eczema



You can continue to claim each year, up to the maximum benefit as long as you renew your policy.

Time-limited policies

- Cover is provided up to a maximum amount per condition
- There is a 12 month limit on how long you can claim for each condition. This means ongoing conditions such as diabetes will only be covered for the first 12 months
- After 12 months the condition you claimed for will be excluded from the policy



A time limit of 12 months is placed on any claim, after which the condition will be excluded.

Maximum Benefit

- Cover is provided up to a maximum amount per condition but there is no time limit on how long you can claim
- The remaining benefit reduces each time you claim until cover for that condition is exhausted



After the maximum benefit level is reached (levels vary) you can no longer claim for ongoing treatment that may be required.

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

Things to consider:

- Is the insurance company reputable?
- Is the company a pet insurance specialist?
- Have you compared the excesses and benefit levels?
- Have you checked that the premium and excess does not increase each time you make a claim?
- Will the company insure your pet into its old age?
- Check the insurer will not place exclusions at renewal for an illness that has occurred in the previous policy year
- Check if your insurer will cover the following after the start of the insurance: congenital and hereditary illness, hip related conditions, dental treatment, behavioural problems, diet food used to dissolve bladder stones and crystals in urine

