

Pet Insurance

Pet insurance is seriously worth considering if you are homing a Ragdoll or any other animal. Veterinary costs are rising and even a relatively simple illness can lead to vet bills over £200. Many breeders will home their kittens to new owners with six weeks free insurance where there is an option to continue this if you wish. There are numerous companies now offering pet insurance but it is important to shop around to ensure your policy gives your Raggie the cover it needs. The information below is a guide to helping you ask the right questions of companies before investing your money in insurance cover.

Check if the policy covers the following:

- Veterinary fees for accident and illness
- Death from accident and illness - some policies cover death by accident only
- The life of the animal – some companies cancel insurance when the pet reaches a certain age.
- The life of the illness – many policies only cover the condition for 12 months or costs to a certain amount.
- Complementary medicines and treatments
- Animal behaviourists and psychologists
- Advertising costs if your pet is lost or stolen
- Boarding fees if you are hospitalised and unable to care for your pet
- Holiday cancellation costs

Others things worth knowing before you buy:

- The claims procedure of the insurers
- The claims excess i.e. the amount you are expected to pay towards vet fees, before the insurers step in.
- The payment options available for you to pay the policy
- How soon the cover begins for injury and illness. Note: Injury is often covered immediately but there is often a 7-14 day delay before illness is covered.
- If there is a cooling off period to give you time to fully read the term and conditions of the policy and cancel if you are unhappy.

Remember to choose a policy which best suits your circumstances and that of your Ragdoll.