

Types of pet insurance explained

Pet insurance exists to help pet owners with veterinary expenses, if their pet is unwell. Comparable to human health insurance, pet insurance plans require payment of a premium (weekly, fortnightly, monthly, or yearly).

In return, you can help reduce financial strain by securing reimbursement, up to a certain portion for eligible treatment costs when your pet requires vet care.

There are primarily three types of pet insurance:

1. Accident Only
2. Accident and Illness
3. Comprehensive

Here are some common queries you may consider when choosing pet insurance:

How does pet insurance work?

Pet insurance is similar to that of other insurance types in that it can help provide protection from unforeseen expenses, if your pet is unwell. So, when your pet has an injury or falls sick, you can take them to the vet knowing that once you have paid for treatment, you can then claim to have the eligible portion of the vet costs reimbursed by your insurance provider.

What is included in pet insurance?

Most pet insurance policies include cover for emergency dental treatments, such as an injury-induced tooth fracture. Regular dental care, like cleanings, generally doesn't make this list. Routine maintenance includes everyday maintenance such as vaccinations and yearly checkups.

However, all pet insurance policies are different, so it's important to select pet insurance and a level of cover that best suits your pets needs so you get the most out of your cover.

Frequently asked questions about pet insurance

1. **Is pet insurance worth it?**
Pet insurance can prove crucial when faced with sudden veterinary costs. You may take into account your pet's breed, age, health, and your financial condition to assess if the insurance is worthy.
2. **When should I get pet insurance?**
The decision is up to you. You may consider that, as puppies and kittens are more likely to be healthy, taking out cover early may mean that you don't need to worry about future conditions (that would otherwise be pre-existing) being excluded.
3. **What does pet insurance cover?**
Pet insurance covers up to a certain percent of eligible vet bills, which can include consultation, blood tests or imaging, surgeries, medications, and more. You should always read the Policy Document to find out exactly what's covered under any policy and any applicable excesses.
4. **Can I still use my current vet?**
Most pet insurance policies let you select any licensed veterinarian.
5. **Can I get pet insurance for my older pet?**
That would depend on your policy.