

A stitch in time....?

Dennis was such a happy go lucky dog. He was cross between a dachshund and a terrier and was full of the joys of life. He loved nothing better than running manically around a field getting covered in mud before throwing himself in a stream!

However when Dennis was brought in to see me one Monday morning he had been unwell for several days. He did not want to move much and seemed very stiff when he did. His owners were worried that there was something wrong with his back legs. However on examining him I immediately found he had severe pain in his mid back and he growled when it was touched. Poor Dennis was given painkillers, and x rays were taken, which suggested he might have a 'slipped disc' in his spine.

Later I discussed his outlook and treatment with his owners, explaining that nerves do not show up on an x ray, and Dennis would need an MRI scan if we were to confirm the diagnosis. The treatment options were either cage rest , and painkillers, hoping that the disc would stabilise, or surgery to remove the affected disc, after an MRI scan to confirm both the diagnosis, and identify which discs were affected. The latter option needs to be done at a specialist hospital which can be very expensive, often running to many thousands of pounds!

Luckily Dennis's owners had pet insurance that would hopefully cover the cost. However there are many different types of pet insurance with different conditions and covering different levels of fees. While Dennis's case highlights the importance of having your pet insured it is important to research carefully the types of pet insurance available.

If you are looking to purchase pet insurance for the first time you will typically be faced with four different options in the way that claims for veterinary fees are paid.

There are more than 250 pet insurance policies available for cats and dogs, so there are a lot of options to choose from.

These are the main sorts of policies, based on the way that claims for veterinary fees are paid:

- [Per condition with a 12-month time limit - cover is provided up to the veterinary fee limit or 12 months, whichever is reached first. After that, no further cover is provided towards the costs of treatment. These types of policies are usually the most competitive in terms of the premium that is payable.
- [Per condition limit - cover is provided up to the veterinary fee limit for each and every condition. Once this limit has been reached no further cover is provided for treating that condition.
- [Per condition per year - these policies provide cover up to the veterinary fee limit for each and every condition. Provided that the policy is renewed each year, the veterinary fee limit is also renewed which means that the pet will continue to receive treatment and the costs will be covered. These types of policies are usually towards the higher end in terms of the premium that is payable.

- [Per year basis - vets' fees are covered up to the fee limit. However, provided the policy is renewed each year, the veterinary fee limit is also renewed. This means that the pet will continue to receive treatment and the costs will be covered. These types of policies are also usually towards the higher end in terms of the premium that is payable.

There are many different companies offering these policies some of which are more ethical than others. While they are all happy to take the premiums some are reluctant to pay out when you make a claim! While Veterinary Surgeons are not usually qualified to give advice on insurance, speaking to them, or the person in your Veterinary practice who deals with the insurance companies, should give you some guide as to who the more ethical companies are. It is not necessarily wise to go for the cheapest policy, especially as pet insurance is the one type of insurance you are most likely to claim on.

Fortunately Dennis was insured with an ethical company and went on to have his operation successfully. The insurance company paid most of the bill. He is now back to his normal self and is to be seen taking a daily swim in the river.

So do not put this off. You cannot wait until your pet is ill and then insure it! It will not be covered! Speak to your Veterinary Surgeon now, before you have a problem, for your pets' sake.

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