



**THE KENNEL CLUB**  
*Making a difference for dogs*

## Information Guide

# Pet insurance guide for dog owners



[www.thekennelclub.org.uk](http://www.thekennelclub.org.uk)

# Pet insurance guide for dog owners

## Why is pet insurance important?

Just like us, pets will at some point fall ill or have an unexpected injury. But with pets there is no NHS to absorb the cost.

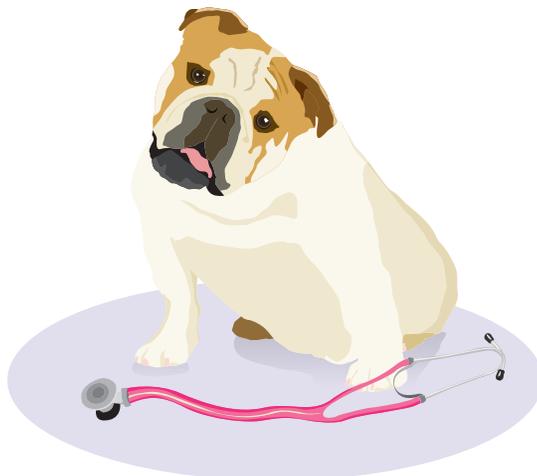
Pet insurance helps owners plan for unexpected vet's fees and this is usually the reason owners choose to insure their pets.

Pet insurance policies can also cover a range of other pet related risks including third party liability cover for dog owners, recompense in the event of a pet's death or loss, situations where the owner is ill and several other scenarios which are explained later on.

## What factors will determine the cost of a policy?

Five key factors influence the risk your pet represents to the insurer and the price they need to charge:

1. **Breed** – some breeds are more susceptible to specific conditions than others
2. **Where you live** – a veterinary practice's pricing policy will be influenced by the local cost of living
3. **Sex** – again like humans there is a significant difference in the risk or costs of illness between males and females.
4. **Age** – like humans, the risk of pets becoming ill increases as they get older
5. **Type of vet's fees cover** – see the major types of cover opposite. The more restriction and limitation to your pet's cover the less the insurer is likely to have to pay out



## Considerations when choosing a policy?

- **Insure your pet as soon as possible**

Your pet may be happy and healthy now, but insuring as early as possible reduces the chance of your pet suffering illnesses and injuries which may then be excluded from an insurance policy.

- **Make the right choice first time**

Consider what you want from your policy, check the amount of cover is sufficient and that if your pet is ill or injured the vet's fees cover will pay out for the things you expect it to – both now and as your pet get older.

- **Always read the small print**

Read the Terms and Conditions – these are normally available on their website or on request and will provide details of exactly what is and isn't covered.

- **Do NOT choose on price alone**

Pet insurance policies do not all work in the same way. The type of vet's fees cover is the biggest area of difference between policies and can affect the price. The main types of cover are explained later on.

- **Do NOT just choose the highest vet's fees benefit**

The monetary amount is important but a high level does not necessarily mean better cover. Be certain of the type of cover you buy as this will determine how much and for how long some conditions are covered.

- **If in doubt, ask!**

If you aren't sure whether a particular policy will meet your needs, call the provider and ask – it is sometimes easier than picking your way through several different websites or a bundle of brochures from the vet.



If in doubt call **03330 30 50 30**  
or visit **[www.kcinsurance.co.uk](http://www.kcinsurance.co.uk)**

## What type of vet's fees cover is right for my dog and I?

Some policies, often the cheaper ones, offer more restrictive cover in terms of what they'll pay for and/or how long they keep paying.

It's therefore important to understand what you are buying from the outset and that your chosen policy will really meet your needs now and in the future.

There are four main types of pet insurance generally available and to help you decide we've detailed what each one covers and for how long:

### 1. Lifetime or repopulating cover

These policies are intended to provide cover for the lifetime of your pet with the monetary limit refreshing each and every year. This means that, as long as the policy is renewed each year and you pay the premiums, you will be able to claim up to the full monetary limit each year for accidents and illnesses for the rest of your pet's life.

### 2. Per condition cover or maximum benefit policies

Per condition policies provide cover up to a certain monetary limit for each separate condition diagnosed. Once you start claiming for a condition you draw down on this monetary limit. As long as the policy is renewed you can keep claiming for that condition until the monetary limit is exhausted after which claims for that condition will no longer be paid.

### 3. 12 month time-limited policies

These (often cheaper) policies provide cover up to a certain monetary limit or period of time (whichever comes first) for each separate condition diagnosed. The time limit is typically 12 months from when the condition first showed signs or was first treated. Once the monetary or time limit is reached further claims for that condition are excluded.

**4. Accident only policies** – tend to be much cheaper and are less popular as claims for illnesses are not covered.

**REMEMBER: Not all pet insurance policies are the same**

## Some other considerations

### Excesses

This is the amount you pay towards claims. There will usually be a fixed amount that will be deducted from claims for each condition. This may be deducted for that condition once in a pet's lifetime, every year or every time you make a claim. Many policies have a percentage contribution toward the balance of a claim once the fixed amount has been deducted.

### **What are age limits?**

Most policies have maximum age limits above which you cannot START a policy for your pet. As long as you have insured your pet before this age, most policies will offer to renew your policy annually for the rest of your pet's life.

### **What are pre-existing conditions?**

Pre-existing conditions are illnesses and injuries your pet has suffered before taking out a policy. Your pet insurance will not cover pre-existing conditions and you will not be able to claim for them should they reoccur. So the younger your pet is when you insure him or her, the less likely any medical problems will have occurred.

**Please note.** If you start claiming or run out of cover for a specific condition with one policy and decide to switch to another policy, that specific condition will now be pre-existing (pre-dating the start of the new policy) and will be excluded on the new policy automatically. Choosing the right policy first time is therefore important.

### **Deferred period**

This is the number of days that must pass before you can make eligible claims for illnesses (including your pet's death).

Typically 10 to 30 days. If your pet suffers an illness during the deferred period it will not be covered. Deferred periods may also apply to some other benefits.

### **Other benefits that may be covered**

Most pet owners insure their pets to protect them against the cost of unexpected veterinary treatment, however many policies also offer some or all of the following additional benefits. For a few policies some of these benefits may be optional.

#### **Third Party Liability**

Essential for dog owners. This cover protects you if your dog causes injury to someone or damage to property which you can be legally liable for.

#### **Advertising & reward if your pet goes missing**

This benefit covers the cost of local advertising and offering a reward to find your pet, up to a certain monetary limit.

#### **Loss from straying or theft**

In the event your pet is not found, after a certain period of time your policy pays their purchase price.

#### **Death**

If your pet sadly dies, this cover allows you to claim for his or her original purchase price up to a certain monetary limit. Policies tend not pay if your pet dies due to a pre-existing condition or if they die of an illness over a certain age.

## Boarding Kennel Fees

In the event that you are rushed into hospital unexpectedly, the policy covers for the cost of kennelling or someone to look after your pet.

## Holiday cancellation

Some policies will pay for the cost of cancelling or cutting short your holiday if your pet unexpectedly falls ill and requires emergency, lifesaving treatment or surgery.

## Overseas travel

An extension of cover whilst your pet is temporarily overseas.

Things to consider – usually your destination must be a member of the PETS Travel Scheme, many policies do not extend Third Party Liability cover and there will be a maximum number of days or trips each year your pet can be out of the country.

## Breeding risks cover

If you decide to breed from your dog, some policies may provide cover for vet's fees related to the pregnancy, should complications arise.



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For more info visit  
[www.chipitcheckit.co.uk](http://www.chipitcheckit.co.uk)



Owning a pet brings a great deal of pleasure and whilst you will want yours to have a long, happy and healthy life it is almost inevitable that your pet will need veterinary treatment at some point.

## Kennel Club Pet Insurance

The Kennel Club offers an affordable lifetime pet insurance policy with a range of pick and mix benefits, cover levels and excesses.

Call our UK based Customer Service team with your questions. We'll be happy to talk you through different cover types to help you make the right choice for you and your pet.

**Call 03330 30 50 30**

**Or find out more [www.kcinsurance.co.uk](http://www.kcinsurance.co.uk)**

The Kennel Club is an Appointed Representative of Agria Pet Insurance Limited which is authorised and regulated by the Financial Conduct Authority.

Financial Services Register number: 496160.



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**THE KENNEL CLUB**

*Making a difference for dogs*

The Kennel Club works to protect and promote the health and welfare of all dogs in the UK. We want happy, healthy dogs living long lives with responsible owners. All profits from the organisation go straight into funding the many programmes run in the best interest of dogs and dog owners and to support the Kennel Club Charitable Trust to re-invest into a wide variety of welfare and health programmes.

Anyone can register their dog with the Kennel Club. By registering you will demonstrate your commitment to your dog's well-being and to the health and welfare of all dogs. You can register online today at [www.thekennelclub.org.uk/dogregistration](http://www.thekennelclub.org.uk/dogregistration).

Whatever your dog's needs, the Kennel Club is here to help and support you.

Find out more by contacting us on **01296 318540**, or visit our website at [www.thekennelclub.org.uk](http://www.thekennelclub.org.uk) to find out more about the wonderful world of dogs.

**Additional guides on a wide range of subjects are also available to download from our website at [www.thekennelclub.org.uk](http://www.thekennelclub.org.uk):**

- Asthma and your dog
- Breeding for health
- Breeding from your dogs
- Choosing and bringing home the right dog for you
- Common canine poisons in the house and garden
- DNA profiling and parentage analysis services
- Do you know dog law?
- Do you know how to look after your dog in its senior years?
- How to get involved in fun activities and competitions with your dog
- How to get started with dog training
- How to register your dog with the Kennel Club
- Introducing dogs to children or babies
- Kennel Club endorsements
- Managing your dog's weight
- Moving house with your dog
- Puppy Socialisation
- Road travel with your dog
- So you are thinking of working with dogs?
- Thinking of showing your dog in the UK?
- Travelling abroad with your dog
- Why should I Microchip my pet?