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Pet Insurance

It's hard to predict when an emergency will strike. Your pet may fall and break its leg, or swallow a sock and need surgery to remove it. These procedures can often be costly. This is why pet insurance exists!

Health Care for Your Pet

Pet insurance is similar to human health insurance, where typically a monthly premium is paid. If a sudden illness arises or an accident occurs, pet insurances will reimburse you for the bill. However, there are different stipulations depending on the pet insurance company. Furthermore, there are often several different policies to choose from. Make sure that you read the fine print to see what might work best for you, your pet, and your finances.

While a monthly premium often looks like a lot, especially in a young, healthy animal, you never know what may happen. The goal of pet insurance is to allow you to make health care decisions for your pet without having to worry about the financial aspect of the treatment plan. This way, you can focus on your pets' needs, without having to worry as much about the expenses that are inflicted.

Many policies specifically state that they only cover emergencies or long-term illnesses. However, many have stipulations about whether or not a previously existing injury or illness will be covered. For example, if your pet has a heart murmur that has been diagnosed prior to getting insurance, many insurance companies will not cover any future expenses related to that illness (heart medications, EKG's, etc.)

Other factors to consider as far as insurances go is the age of the pet (younger pets are cheaper to insure than older pets), the species of pet (cats tend to cost less than dogs), and the breed (larger dogs are more expensive to insure, as they tend to have shorter lifespans and more health issues). Furthermore, the area in which you live also affects your pet insurance policy (cities tend to charge higher insurance costs than more rural areas).

Pet owners without pet insurance may have a tough decision if their pet requires an emergency surgery that costs \$3,000. However, pet insurance takes some of the strain off and allows the pet owner to just focus on the pet, rather than the bill! If you have questions about how pet insurance works, or if you would like recommendations on what pet insurance might be best for your pet, feel free to give your veterinarian a call!



Best regards,

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