

## Vets express concern over budget pet insurance policies

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### VETS EXPRESS CONCERN OVER BUDGET PET INSURANCE POLICIES

- Many insurers won't cover dogs over eight years of age - some limits are as low as four or five years old
- Some budget policies only give 12 months' time limit for treatment
- MORE TH>N has no age limit and no time limit to spend vets' fees cover of £7,000

With the UK's most famous dog show, Crufts, just round the corner (9th - 12th March), research from MORE TH>N reveals that nearly 90% of vets are concerned about the number of budget pet insurance policies on the market(1). Typically these provide only limited amounts of cover to treat a pet, for a short period of time.

Despite pets enjoying increasingly longer lives, many insurers still fail to offer cover for those over eight years old, with some insurers refusing cover for dogs aged as young as four or five, especially for certain pedigree breeds. This leaves thousands of dogs uninsurable, and their owners potentially left to face expensive vets' fees for more than half of their pets' lifetime (2). MORE TH>N understands that as animals age they are more than twice as likely to need veterinary treatment, so it has no maximum age limit. One in five dogs insured by MORE TH>N is over eight years old - compared to one in ten in 1994 (3).

Also worrying is the number of budget pet insurance products available that, although appearing affordable, can leave pet owners high and dry if their pet develops an ongoing condition that will require long-term care, or if they find that their treatment limits are low.

A basic pet insurance policy might suit some owners when their dog is young and healthy; however, it's also important to look to the future and consider what kind of cover you'll need as your pet ages and becomes more susceptible to injury and illness. Make sure that your policy will continue to cover your dog's treatment costs for longer than just 12 months. If your dog develops an ongoing condition it can then be difficult to switch to another insurer, because the condition your pet developed previously is likely to be excluded from any new policy you may find.

MORE TH>N understands that pets need treatment for the full duration of an illness and an adequate level of cover for every course of treatment, and so it provides up to £7,000 vets' fees cover for each and every new illness, with no time limit to reach this - it will not decline future cover at the on-set of an ongoing condition, unlike some other insurers. It also recognises that unlike injuries, conditions like heart problems, epilepsy, skin conditions, diabetes or arthritis, require treatment over many years rather than just two or three consultations. It's important to make sure that your policy will provide cover for these conditions year after year.

Insurer's maximum limits for new dog policies:

Company	Age Limit	Vet Fees Limit	Treatment Time Limit
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MORE TH>N	No maximum age limit	£7,000 per condition	No time limit
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Churchill	8 years	£3,000 per condition	12 months
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Direct Line Pet Essential	5 - 8 years depending on breed	£4,000 per condition	12 months
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Pet Plan Value 4 - 7 years depending on breed £5,000 per condition 12 months

Norwich Union Essential 4 - 7 years depending on breed £4,000 per condition 12 months

Source: Aequos, January 2006

Graham Hollebon, head of product for MORE TH>N, comments: "With dogs living increasingly longer it's unacceptable for insurers only to cover young dogs. Veterinary care has developed significantly over the last decade but as dogs get older they are more likely to suffer illnesses which can often be lengthy and expensive to treat.

"It's crucial for owners to choose a policy that doesn't limit treatment to just the first twelve months before the pet needs any long-term care. Our research(4) shows that 95% of vets surveyed believe pet insurance is a responsible thing for pet owners to have so that they are not faced with huge bills should their beloved pet fall ill or need ongoing treatment."

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