



PET INSURANCE

YOUR ANIMAL HEALTH PROFESSIONAL



**Getting
the right
policy
for your
needs**

Our pets are beloved members of our family, so it is only natural we want to provide the best possible care for them, especially when they are unwell.

However, as more advanced veterinary diagnostic tests, treatments and procedures become available, the cost of providing the best medical care for your pet is increasing.

You can reduce the financial stress when your pet is unwell by taking out pet insurance cover. There are many specialist companies offering different policies so it is important to know what to look for in a good policy, and the traps to watch out for as well.

Ensure you get insurance when your pet is young and healthy so it has no 'pre-existing' conditions that will not be covered. It is easier to get full cover if you insure your pet when they are young.

**As your vet, we are happy to
help you determine the right
policy for your needs.**



Tauranga Vets
07 578 4044

For more information visit www.getvets.co.nz

When looking at a pet insurance policy:

- Check it covers your animal for life so you can continue to claim each year for a long-term illness or injury. There are some policies with time limits on cover for ongoing illnesses (e.g. diabetes or skin conditions).
- Beware of 'fine print' exclusions. Check the maximum benefits available for certain conditions or surgeries and where such limits exist ask us for advice as to whether the specified cover is sufficient.
- Orthopaedic and specialist procedures can be very expensive. Some insurance companies specify maximum limits on common surgeries that are well below the cost of such surgery.
- Check that common ailments and parasite-related illnesses are not excluded (e.g. flea allergies).
- Investigate the excess options available and check to see if there are any changes as your pet ages.
- If you have a pure-bred animal, check there are no breed-specific exclusions.
- Ensure your pet's basic healthcare is kept up to date (e.g. vaccinations, flea and worm treatments) as a lapse in these can sometimes cause a claim to be declined.



Having your pets insured gives you peace of mind. You know your pets will receive the best treatment if they are ill or injured

If you have any questions about a pet insurance policy you are considering, please don't hesitate to contact us for personalised veterinary advice to ensure the cover is sufficient for your pet's potential needs.



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