

Dog Health Insurance for Your Pet

The word insurance is one of those words that just makes you cringe. Next to putting gas in your car it seems like the biggest expense you have and there is just so much that you need. You need to keep insurance on your car (it would have been really nice if somebody would have told how big a financial drain that was going to be), if you own a home you pay homeowners insurance, if you rent an apartment you have renters insurance, you struggle with the ever soaring cost of health care insurance, and if you are a really responsible family member you have life insurance. And now you find you are hearing that you should consider purchasing a health insurance plan for your pet dog.

You love your dog, he's more than a pet, he's a valued member of your family and probably your best friend. But health insurance? You can barely afford to put food on your table how are you supposed to be able to afford to insure your pet. Besides he's just a mutt, dog health care insurance is for fancy purebred show dogs, not your rescue pet.

The shoestring you're probably living on is the very reason you might want to consider putting pet health insurance on your pet. The average dog owner takes their pet dog to the veterinarian approximately 2.3 times a year and it will cost you approximately two hundred and eleven dollars per year. My guess is that each time you pay the vet bill your budget is screaming for mercy.

What happens if your dog contracts a disease, or gets hurt? It doesn't take much to rack up some pretty serious vet bills. What if you have to leave town and can't take your dog with you? Can you really afford to leave your dog at a boarding kennel? You already know how much you have to pay for your prescriptions, do you really think that a dog prescription is going to be any cheaper.

Your dog is your best friend and a treasured member of your family could you really live with yourself if you had to put him to sleep just because you couldn't afford his vet bill.

It is possible to get health care insurance for your dog for approximately ten dollars a month. While it might not cover all of your dogs vet care needs it could help. If you shop around and read each plan carefully you should even be able to find a pet healthcare plan that will help pay for your routine vet visits. Some pet insurance plans will even cover some boarding expenses.

Some questions you should ask the pet health insurance company you are considering buying a pet health care policy from is whether or not your vet accepts that particular type of insurance, if there is a cap on treatments, how much is your deductible, and how will they handle any pre-existing conditions your dog might have.