

Pet Health Insurance

Recent revelations in scientific research have provided pet owners with the means to now save their beloved family pets from injuries and diseases that would have caused the pet to be euthanized in the not so distant past. The sad news is that when the unthinkable happens and a pet life hangs in the balance most pet owners find that they are unable to afford the often staggering price of the treatments which can range from \$3000-\$10000 and some cases even more, and are forced to euthanize their pets anyway. It is in these instances that pet owners wish they had the foresight to purchase a pet health insurance policy.

Pet health insurance is similar to human health insurance.

Pet owners who purchase pet health insurance plans from pet health insurance companies do so for a variety of reasons. They might be intrigued by the idea that they will be able to save on their pets annual trip to the vet or they might just be worried that if a serious health crisis develops they wont be able to afford the treatment,

Pet owners can pick from a variety of plans such as pet fatality/mortality insurance, major medical insurance, and basic medical insurance (policy names may vary from company to company.) Many pet health care insurance companies offer option a variety of additional riders to complement the pet health care insurance plan.

Mortality/fatality pet insurance is similar to human life insurance. The owner pays a premium every month the pet is alive in any event of its death the owner is reimbursed a predetermined amount of money. While the mortality/fatality insurance does not take the sting out of losing a beloved family pet it may help of any additional medical bills that accumulated at the end of your pet's life. Many owners used the check to assist with purchasing a new family pet. One thing's owners should be aware of when they possess AA mortality/fatality pet insurance plan is that most companies require that the owner contact them be for the pet is euthanized. They will often asked to speak to the veterinarian in charge of your pet's case.

Basic medical health insurance typically covers veterinarian expenses such as accidents, non-elective surgeries, hospitalization, and illnesses. One popular insurance company offers a plan that pays from cuts to cancer up to \$1000; most pet owners use this plan for emergencies only. Pet owners are advised to purchase a pet health care insurance plan as early in their pet's life as possible. Many insurance companies and veterinarians point out that most freak accidents happen in the early years of a pet's life. Owners should be aware that most pet health insurance plans do not convert genetic dis-orders that develop in certain breeds and some of the more expensive surgeries. Most insurance plans also will not touch pre-existing conditions

Horse owners may want to consider purchasing a loss of use policy for their horses. A loss of use policy pays if the horse is injured so badly it is no

longer able to be ridden or bred, but is not so badly injured to justify euthanizing the animal.