

## Compare Pet Health Insurance in the USA

In Europe over twenty-five percent of all pet owners carry a pet health insurance policy on their pets. Approximately half of Sweden's pet owners carry insurance. A recent poll of pet owners in the United States predicted that only three percent had purchased a pet health care plan. Many veterinarians feel that three percent is a very generous estimate. One of the big reasons veterinarians believe so many Europeans carry pet health insurance is because of a bill passed in 1971 that stated if a dog was considered at fault for an accident, like a car wreck, then the pet's owner would be held responsible. This prompted many dog owners to purchase something called Third Party Liability Insurance which would pay for any damages caused by the policy holder's pet dog.

Chances are good that if you were to ask ten of your neighbors how they felt about pet health insurance you would probably get ten very different answers.

Some pet owners are fanatical about their pets. They will except nothing but the best for their family pet, the best food, the best water, the best doggie bed, and of course the best medical treatments available. Every time it even looks like their cat or dog is about to cough or sneeze they rush the pet to the veterinarians clinic and start a fresh round of antibiotics. Because maintaining the absolute best health care available is quite expensive this type of owner is quick to purchase animal health insurance that promotes good pet medicine. At the slightest hint you are even considering purchasing pet health insurance for your pet and this over the top pet owner is shoving all sorts of flyers and brochures and applications in your hand, sometimes they even offer to call their pet health insurance rep. for you. This is fine and dandy but generally (not always) their monthly pet insurance bills are higher then you can afford.

Another owner might love their family pet just as much as the over the top owner. They might wish they could provide their pet with the very best but it simply isn't economically possible. This pet owner's advice about pet health insurance would be your own pet health insurance. Put the money you might have spent on a monthly insurance premium aside and use that to cover your pets medical needs. After all if you put aside thirty dollars a month then you'll have enough money to cover the routine visits to the vet's office plus have a little extra set aside if an emergency happens down the road. This type of insurance is called self insurance. While it sounds like a good idea there are a couple of problems. One if a medical emergency happens right away you might not have enough money on hand to cover the treatment and be forced to accept economic euthanasia for your pet. A second problem with self insurance is that its money that's just laying around, its way to easy to see it as spare cash and use it on the family vacation or as a down payment on that laptop you've always wanted.

If as a pet owner you decide that pet health insurance simply isn't for you or your pet you will want to check and see if your homeowners insurance covers any potential accidents caused by your pet. If a dog or cat bites somebody the bitten person can sue you and in some cases demand that the pet be euthanized.

If your homeowners insurance does not cover pet mishaps you should probably give a lot of thought to purchasing pet liability insurance.