

Potential Problems for AKC Dog Owners who Wish to Purchase Health Insurance

There are times when adopting that shaggy non-descript mutt at the neighborhood shelter is an advantage over purchasing an expensive AKC model. The first advantage is the start up cost, AKC registered pups seldom start at less than three hundred dollars from there the prices can soar into the thousands. The adoption fee for your local pound puppy shouldn't be more than two hundred bucks and a lot of times they are up to date on all their shots and are already neutered or spayed.

The second time you will notice an advantage to your pound puppy is when you purchase liability insurance. Liability insurance is an insurance policy that will pay out to the injured party if your dog suddenly bites somebody. Several breeds recognized by the American Kennel Club are on several liability insurance companies list of high risk dogs and cost the owner an extra high premium. Many dogs who were bred to be guard dogs are considered a high liability.

The third time you will see a distinct advantage to your pound puppy is if you choose to purchase pet health care insurance. Many pet health care insurance companies will not insure against potential genetic disorders that are common in a particular breed.

Owners of English Cocker Spaniels may experience a difficult time insuring their puppies kidneys until the dog is past its second birthday. English Cocker Spaniels have been known to develop a genetic condition called Familial Nephropathy. A puppy with Familial Nephropathy kidneys will start shutting down between the ages of six months and two years old. This disease is normally fatal. Right now there is not a really good way of identifying what puppies might develop Familial Nephropathy.

Owners who purchase large dog breeds that have a history of hip dysplasia such as the American Staffordshire Terrier's, Great Danes, German Shepherds, Rottweilers, and Caucasian Mountain Dog's. Hip dysplasia is a hereditary disease that affects the hip joints of the dog. Dogs that have hip dysplasia walk with a loose wobbly gait; they usually have a hard time bringing their hind legs up and underneath themselves. Most pet health insurance companies will probably not be able to insure their new puppies hips until a test has been run and the puppy is declared sound and dysplasia clear.

Bulldogs have a history of breathing problems because of their flat face and smashed breathing passages; they are prone to heat stroke, sleep apnea, birthing problems, cherry eye, allergies, hip problems, and cataracts. Great Danes have a genetic history of slow metabolism, bloat, twisted gut, hip dysplasia, congenital heart problems yeast infections, and staph infections. If you buy a Great Dane that is mostly white in color it will probably be deaf and possibly blind. Some pet health insurance companies won't insure the eyes of certain dogs unless the puppy was bred by a breeder certified by the Canine Eye Registration Foundation (CERF). Breeders that hold a certification from this foundation have been acknowledged as breeding puppies with no known eye health problems.