

Pet Health Insurance Coverage

A decrease in students applying to and getting accepted into veterinary colleges, expensive state-of-the-art equipment, liability insurance, expensive prescription drugs, and the cost of maintaining a veterinary clinic/office has inflated pet owners veterinary bills to never before imagined prices. When the beloved family pet suddenly falls ill or is injured in a freak accident many pet owners find themselves forced to put the family pet to sleep in a decision called economic euthanasia. Many family pets could have been saved from economic euthanasia if their owners had only thought to purchase pet health insurance coverage.

The cost of veterinary expenses for the average dog owner is approximately two hundred and eleven dollars per year. The average dog owner will visit the local veterinary office about 2.8 times a year. The typical reasons for dog owners to take the family dog to the local veterinarian is her basic routine health care such as physicals, vaccines, dental work, neutering or spaying, nail trimming, and heartworm testing.

The typical cat owner will visit the veterinary and 2.3 times per year to take care of declawing, physicals, vaccines, dental work, neutering or spaying, and ear mites. D. average yearly cost for these 2.3 visits to the local veterinarian each year it is approximately one hundred and seventy-nine dollars. These statistics are based on a 2005 survey done by the American Pet Product Manufacturers Association.

Pet health insurance coverage and is insurance coverage that helps pay veterinary costs if your family pet becomes ill or is injured. Depending upon the policy you purchase your family may be reimbursed if your family pet is stolen, lost, or dies. Pet owners purchased pet health insurance coverage for a few various reasons. The main reason people purchase pet health insurance coverage is to pay for unanticipated and extremely expensive veterinary bills. In many cases the purchase of pet health insurance coverage can be the difference between a recovery and economic euthanasia for many family pets.

Pet health insurance coverage is not a brand new concept. Horse owners have been ensuring their valuable show and pleasure mounts against major medical bills and the fatality/mortality for years. In Europe cut health-care coverage has been available since the 1940s and approximately 25% of all British pet owners care in some type of pet health insurance coverage. It is estimated that nearly 50% called loved household family pets have some type of pet health insurance coverage. All developed countries offer some type of pet health insurance coverage.

Many dog owners in the United Kingdom also carry a type of insurance called Third Party Liability insurance. This insurance became popular after the 1971 animals act came into being; this act states that if a dog is directly responsible for an accident, like a car crash, the dog's owner will be held accountable.

Pet health insurance coverage does not typically cover potential hereditary conditions, pre-existing conditions, and normally include a cap on surgeries and other miscellaneous medical expenses. Some pet insurance companies will also cover the cost boarding your pet at a local kennel or veterinary hospital.