

Pet Insurance

For both routine veterinary care and emergency situations, pet insurance can provide peace of mind that your pet will be able to receive the care needed, regardless of your financial situation. Having a sick or injured pet is stressful enough, and insurance means you will not have the worry about the expenses involved in their treatment.

The best time to take out pet insurance is when your pet is young, before they have had any problems that can lead to exclusions on a future claim. Most insurers will not take on a pet once they are 8-10 years old.

There are many Insurance companies out there; it's all about researching which company offers the policy best for you and your pet. Here are some of the leading pet insurance companies on the market today:

- Guide Dogs Australia
- Pet Insurance Australia
- Petplan
- Petsecure
- RSPCA
- Bow wow
- Vetsown

When selecting a policy look carefully at breed exclusions for certain conditions and also look for life time cover. This means that the policy will cover your pet for all conditions for its lifetime (for eg diabetes) , not just for the year of that claim. Like all insurance you will need to balance your needs against things like level of excess and maximum limits payable.

We recommended all our clients take out pet insurance; however we do not sell or get commission for doing so.