

A Guide to Choosing, Owning and Caring for a Pet



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Fills the gaps other insurance leaves behind

Choosing the right pet. Important points to consider.

Choosing the right pet to suit your lifestyle is essential - get it wrong and it can lead to problems all round.

Are you out all day?

Dogs need exercise and company so are not necessarily a good choice if they are to be left alone for a major part of the day.

Cats, on the other hand are more independent and will entertain themselves while you are out. Some will like to be able to access the outside world via a catflap whilst others will be happy to stay indoors.

Will you have time to take on the additional responsibility?

Feeding, exercising and playing with your pet will need to fit in with your daily routine - can you make this commitment?

Your home

Large dogs need space - will your home and garden accommodate this or is it better suited to a smaller breed or even a cat or rabbit?

Will a pet fit in with your general lifestyle?

As well as being out all day at work if you enjoy holidays and weekends away you also need to consider how a pet would impact on this.

Appropriate research is vital and talking to a vet, breed society and other owners before you make your final choice can prove invaluable.



Finances

Keeping a pet has many associated costs -feeding and veterinary treatment being the main ones. You may wish to consider insuring your pet against all those unexpected visits to the vet!

Family considerations

Certain breeds of dogs may not be recommended if you have very young children, and animals that shed hair will not be good for those family members with allergies and asthma.

Existing pets

Will you be able to cope with additional pets? Will they fit in well with your existing furry friends or are they likely to cause friction? Some dogs do not mix well with other dogs and certain breeds dislike cats so researching your breeds is important.

Age of pet

Kittens and puppies are fun and you can train them to suit your lifestyle and are less likely to have acquired bad habits but of course much patience is needed whilst training which doesn't suit everyone.

You might wish to consider taking an animal from a rescue centre that needs rehoming. This will have the benefit that the pet should already be trained but make sure you take account of his/her history and behavioural assessment to check it will fit with your lifestyle.

The rescue centre will often do an assessment of the potential owner, and sometimes a home visit. This will ensure you and the pet are right for each other.

Caring for your pet

Remember...a pet is for life! Once part of your family, your pet's ongoing wellbeing is of utmost importance.

Vaccinations

It's important that all dogs are vaccinated against distemper, leptospirosis, infectious hepatitis, parainfluenza virus and parvovirus. Kennel cough vaccine helps to protect dogs going to kennels or where there is an outbreak of Bordetella infection.

Puppies are usually vaccinated when they are 8-10 weeks old and this involves 2 injections a few weeks apart. You should ask your vet's advice in relation to the risk associated with puppies mixing with other dogs and the need to socialise at this young age. Puppy parties are organised specifically to introduce new puppies and owners.

Cats should be vaccinated against feline enteritis, cat flu viruses and feline leukaemia virus. Again, this usually involves 2 injections 3 weeks apart, starting from 8-9 weeks old.

Different vaccines require different timings and the costs too can vary. Booster vaccinations then become part of your pet's regular healthchecks each year. Your vet will be able to advise on the interval and type of booster which is most appropriate for your pet.

If you choose not to insure, most insurance companies will not cover an illness that is preventable by vaccinations where you have chosen not to or have failed to vaccinate.

Worming and Flea Control

Dogs and cats should be wormed every 3-4 months. Puppies, kittens and pregnant animals should be wormed more often.

There are worming preparations which will kill both tapeworms and roundworms with one dose and are available as tablets, powders, liquids, injections and spot-on preparations, depending on what is best for your pet.

Fleas must also be controlled to prevent skin irritation and the development of flea bite allergies. Fleas can also cause significant skin irritation on owner's skin. Flea treatment will also avoid possible reinfection with certain types of tapeworm.

Neutering

Neutering prevents unwanted pregnancies, eliminates the risk of womb infections and testicular tumours and greatly reduces the risk of mammary tumours. It is generally recommended that the earlier this is done the better it is for the pet.

Guidance from your vet is essential to ensure a health programme which is tailored to the specific needs of your pet.



“ The joys and benefits of pet ownership are endless for the responsible owner. ”

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at helpcover.co.uk

New daily routines

It's also good for your pet to know you're the boss from the very start!

Diet

Diet is an important factor in keeping your pet healthy. It is vital to set a routine from an early stage i.e. a set number of meals per day, set portions and a realistic approach to titbits and extras. Too many treats could literally be killing them with kindness.

Exercising

As well as diet, exercise is an important aspect of every pet's daily regime. How much will depend on species and breed. For cats it's a simple case of giving them the mental stimulation of chasing toys and using a scratchpole.

For dogs though, it requires a little more input from you in terms of taking them for walks! However, benefits include mental stimulation and helping to maintain a healthy weight. It is important to note that some breeds will need more exercising than others so again something to consider when choosing your pet. However, too much exercise for young dogs can do more harm than good - especially large, fast growing breeds.

In addition to walking your dog, exercise can also be by enrolling at agility classes and training classes. This has the added benefit of enhancing his/her socialisation skills.

Grooming

Grooming, which is another important point to consider, should be part of your pet's daily routine. Long haired animals will require more patience and there is the added cost of clipping by a reputable groomer.

Behaviour

It is good for your pet to know you are the boss from the very start! Get him/her used to being handled so that inspections for medical purposes do not become a trauma. Also socialisation skills will help when they are around children and visitors and other pets.

And another useful tip -get him/her used to having food taken away. Being less territorial with food and toys will reduce snappy behaviour when small children and other pets stumble into their territory.

“ *Your pet becomes a much loved member of the family and gives so much affection and enjoyment in return for their care.* ”



Why you should consider insuring your pet

One of the most upsetting parts of being a pet owner is when a pet's problem is treatable but you just can't afford to put it right. This is exactly why you need insurance.

What you should know when looking for pet insurance

There are three main types of policies for you to choose from to cover veterinary fees. Depending on the type you select will affect the price you pay:

A. Lifetime/Reinstatement Policies

The most comprehensive is **Lifetime Cover**, which offers vet fees cover up to a stated maximum, which is reinstated each year. This means that if your pet develops a long term chronic illness such as diabetes or an ongoing skin condition, provided it didn't pre-date the policy, this will be covered for the rest of your pet's life.

B. Per Condition Policies

These policies impose a maximum benefit per condition. So, to take the example again of an ongoing illness such as diabetes or dermatitis, once that maximum is reached, that condition will then be excluded from further claims and you will need to be prepared to fund the ongoing treatment yourself.

C. Time Limited Policies

Some lower cost policies offer a per condition policy but with a time limit on claims. So, as well as only being able to claim up to the maximum amount for a particular condition, that will also be excluded usually 12 months after you first started claiming for it.

All pet policies will be subject to a policy excess which means that you will have to pay an initial set amount towards the cost of your claim, and you should consider this when choosing pet insurance.

Whilst price is obviously an important factor in the decision making process, it is also necessary to check that the level of cover the policy is offering, suits your needs.



Pet Insurance Comparison

For each type of policy available, compare the potential claims paid for Bruno, a 6 year old Boxer Dog, with on-going vet's bills for arthritis:

Total Payable:	Year 1	Year 2	Year 3	Year 4	Year 5
A. Lifetime Cover (e.g. a helpucover policy) Maximum benefit £6,000	£789	£2,150	£2,700	£459	£623
Total paid £6,721 - still claiming!					
B. Per Condition Policies. Maximum benefit £4,000	£789	£2,150	£1,061	-	-
Total paid £4,000 - max reached					
C. Time Limited Policy Low cost, 12 months	£789	-	-	-	-
Total paid £789 - 12 month limit reached					

You should also consider how you would fund any shortfall should the policy not cover an entire bill or a condition that may continue for many years, or the rest of your pet's life.

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Lifetime Pet insurance from helpucover.co.uk...

Pet insurance from helpucover.co.uk has the following key features and benefits:

Features and Benefits

- Covers veterinary fees treatment for illness and injury
- Reinstated each year **
- 3 levels of cover to choose from
- Discount received if purchased online
- One month's free premium per policy each year if insuring two or more pets

Additional Benefits

- Third Party Liability cover
- Holiday cancellation cover (if your pet goes missing or needs life saving treatment)
- Cover:
 - accidental death
 - theft and straying
 - finding a missing pet
 - kennel/cattery fees if you are hospitalised
- Premium waiver if you are unable to work due to accident, sickness or unemployment
- Cover for vet fees whilst abroad through the PETS scheme
- Access to 24/7 helpline manned by veterinary nurses ***

Cats

Up to £6k *
 ✓
 Premier, Classic, Vital
 10%
 ✓

Dogs

Up to £6k *
 ✓
 Premier, Classic, Vital
 10%
 ✓

Rabbits

Up to £2k
 ✓
 Premier Only
 10%
 ✓

N/A

Up to £3000*

Up to £1500*

Up to £1500*

Up to £1000*

Up to £1000*

Up to 6 months

Up to £4000*

✓

Up to £1 million

Up to £3000*

Up to £1500*

Up to £1500*

Up to £1000*

Up to £1000*

Up to 6 months

Up to £4000*

✓

N/A

N/A

N/A

N/A

Up to £250

Up to £250

Up to 6 months

N/A

✓

* All benefits based on Premier Cover

** Cover reinstated each year

Whichever level of cover you choose, you can rest assured that the maximum benefit is reinstated each year, regardless of how many claims you have made.

This means you can continue to claim for ongoing conditions for as long as your pet needs treatment.



*** Petcall Helpline

A helpucover pet policy includes access to a 24/7 helpline manned by qualified veterinary nurses who can help you with any concerns or queries regarding your pet, whether it's a health issue or just general pet-related questions.

Sometimes the advice provided by the team is enough. This could save you not only unnecessary visits to your vet but also a policy excess.

Two Happy Customers

Meet Dilly and Sorrell two Springer Spaniels from just outside Abergavenny in Wales, who are very glad their owner took out pet insurance with us.

Dilly and Sorrell's medical histories are quite exceptional. Both have had more than their fair share of problems.

Sorrell's previous problems include a nail injury, a cut, two separate hip dysplasia operations (before she was a year old) and then, the latest blow was Pyothorax possibly caused by a foreign body, which nearly killed her. (Pyothorax is a bacterial infection in the chest wall where a build up of fluid can be fatal). Sorrell was transferred to a specialist vet in Bristol. It was impossible to tell how she had become so infected by a small foreign body, but she needed an operation to 'flush out' her system which involved draining the fluid from her chest. The treatment for this condition cost just under £4,000 which Sorrell's helpucover policy paid for.

Dilly has not escaped her share of problems. She has had two cruciate ligament operations both covered under her helpucover policy.

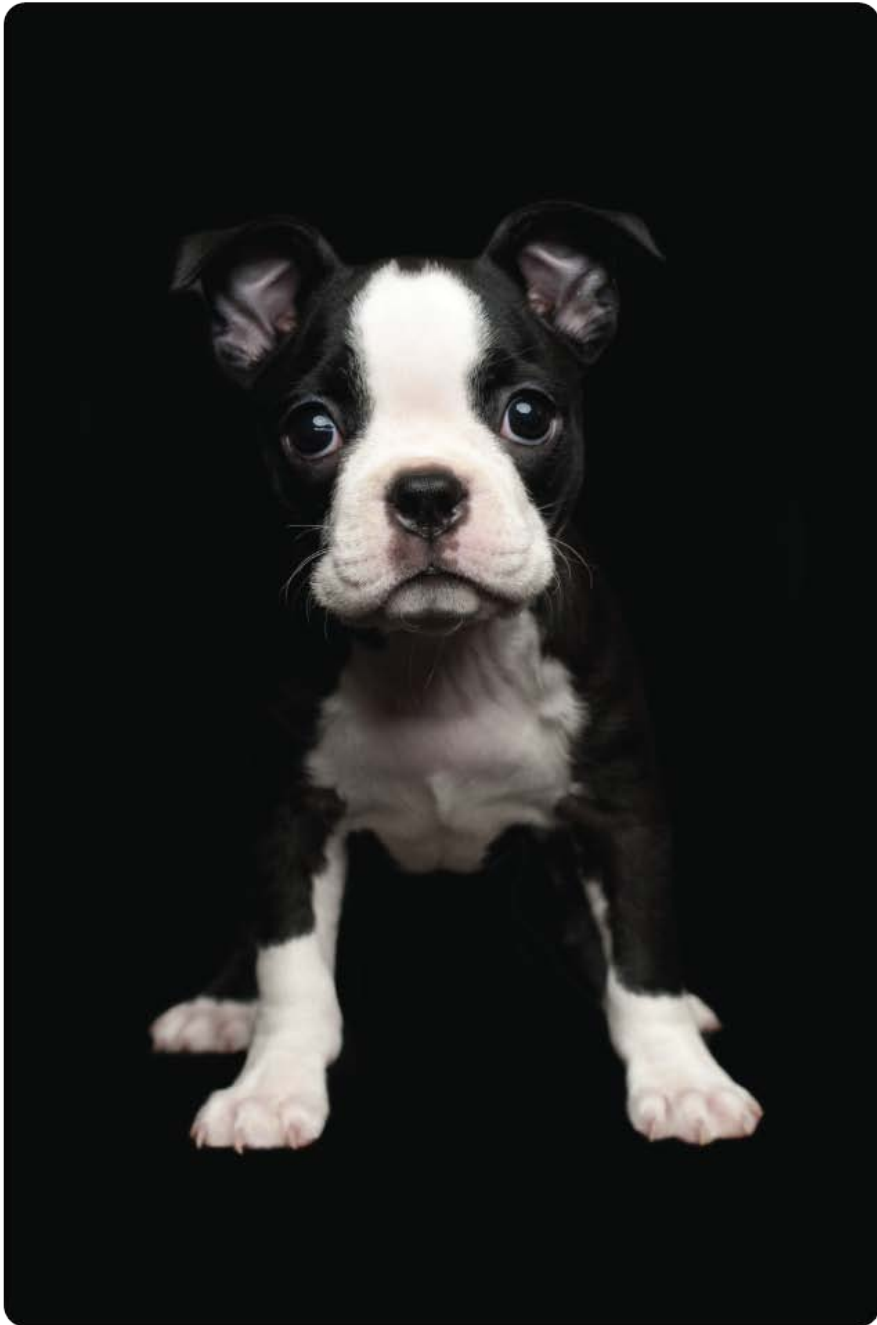
Despite their health problems, their owner says that she would not change her dogs 'for the world' and explains why she is so grateful to helpucover:



Dilly and Sorrell

“ *When you take on puppies you just don't know what the future holds. Your company is so supportive. Staff are always polite and friendly on the phone. After poor Sorrell's last trauma I just had to ring up and say thank you. Without you, I do not know what we would have done.* ”

“ *You can use helpucover pet insurance with total confidence for a quick, efficient, friendly and sympathetic service. Ten out of ten!* ”
Mrs Jellard from Wales



Call us on 0800 038 0833

Our call centre is open every weekday, from Monday to Friday from 8am to 8pm. On Saturday, from 8am to 6pm.

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Fills the gaps other insurance leaves behind