



Budget Plan & Pet Insurance

Pet Insurance

One pet in three will require veterinary treatment this year. Perhaps this treatment will be a 'one-off' problem like broken bones after a road traffic accident. It may equally be an ongoing problem like diabetes, a skin allergy or arthritis. As medical and surgical treatments become more advanced, inevitably the cost of first class veterinary care increases and in some cases becomes a limiting factor. This can be a heart wrenching position to be in.

For a fraction of the cost of feeding your pet, it is now possible to insure him/her against accident, illness and injury. With the exception of vaccinations and elective procedures like neutering, all you pay in the event of a problem is the excess on your policy - the rest is taken care of and your pet gets the very best treatment that money can buy.

Selecting a policy...

Take care - they come in all shapes and sizes! There are currently over 70 insurance companies who offer policies for pets. Be aware that some policies will only cover an illness for 12 months while others provide life long cover for ongoing conditions. Make sure that the policy suits your animal's breed, type i.e. pet, breeding, working or agility. It must also suit your budget (choose what aspects you really need, unwanted extras just add to the cost). Some of the cover offered includes:

- Veterinary fees
- Third party liability
- Kennelling in case of emergency
- Advertising and reward in case of loss
- Holiday cancellation etc.

Due to changes in insurance legislation we are unable to recommend specific policies. However, we would urge clients to investigate the range of insurance policies on offer and select the one that most suits the needs of your pet.

Wylie Health Circle

The Wylie Health Circle provides all the Health Care needs for your pet throughout its life. This is a structured programme of health assessments, nurse consultations and essential health care products tailored to suit your pet's needs.

Budget Monthly and SAVE MONEY

It can also provide significant financial discounts to Health Circle Budget Plan members. The Health Circle *Gold* Budget Plan gives you an opportunity to spread the cost of the programme over the year - at the same time benefiting from a **10% discount**.

The *Gold* Budget Plan will provide an annual vaccination, three-monthly worming and sufficient parasite protection for the year in addition to the health circle programme assessments.

Health Circle Budget Plan members also benefit from a further **10% discount** on other Health Care procedures and products such as neutering, microchipping, Hill's Life stage diets and dental healthcare products. **This provides potential annual savings of £30 for a cat and up to £100 for a large dog.**

KEY POINTS

- A programme of health assessments, nurse consultations and essential health care products
- Routine vaccination, worming and flea control.
- **10% Discount to Health Circle Budget Plan Members on neutering, microchipping and diets**

KEY POINTS

- **Some medical problems can be very expensive to treat**
- **The daily cost of insurance is relatively low**
- **Tailor your cover to your needs and your means**