

Why Take Out Pet Insurance?

As a nation of pet lovers, many of us spend considerable amounts of both time and money providing our companions with the necessities of life and in most cases, lots of luxuries too. From gourmet pet food to comfortable sleeping quarters, stimulating toys to the best in flea protection and grooming, we lavish care and cash on our pets. One thing that not all pet owners are willing to pay out for though is a decent pet insurance policy. Maybe it's because of a distrust of the insurance industry in general - after all, it doesn't always have the best of reputations - or maybe it's through a lack of knowledge, but pet health cover often comes bottom of the list if it's even considered at all. This is perhaps not surprising in some respects. While your pet is young and healthy, it's not pleasant to think about all the bad things that might happen in the future, whether that be illness or accident, going missing or even in the worst scenario, loss. This attitude is entirely understandable, but in the long term it is perhaps not one that gives your pet the level of care and consideration that is deserved. The costs of standard treatments such as immunization are high enough (and insurance doesn't cover this), but the costs of an accident or major illness can be astounding, especially if surgery is required. An encounter with a vehicle or even a wild animal can leave your pet needing treatment costing thousands upon thousands, which is unwelcome enough even if you can afford to pay it. If you can't afford it, and have no way of raising it, then that leaves your pet in a dire situation, and you'd have to consider the distressing option of having it put to sleep. A good, comprehensive pet health care policy will avoid this upsetting situation, giving your pets the treatment they need when they need it, and the costs are lower than you might think with policies starting at only a few dollars or pounds a month. There's also the rather important matter of public liability. Should your pet damage someone's property, or even worse cause a personal injury, then in today's litigious society you'll be wide open to crippling legal bills, whether or not you were at fault or negligent. Most policies will cover legal bills and compensation claims up to the tune of millions. Finally, you never know when your own health might become an issue. Should you need to be hospitalized for treatment, do you have arrangements in place for looking after your pets? Insurance will pay the kennel or cattery costs involved in a hospital stay, meaning you have one less thing to worry about during your recovery. All in all, even though insurance isn't a thrilling subject, and many of us don't see why we should pay for it when things are going well, there are plenty of convincing reasons to take out a policy, and if the time comes when you need to call on it then you'll definitely be glad you had one in place.

About the Author

Nicholas writes for a [pet health insurance](#) information site, which covers areas including [horse insurance](#) and other general pet cover topics.

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