

Pet Insurance

At All Creatures on Hoddle, we strongly recommend pet insurance for your animal. Unexpected illness or accidents can be quite expensive. Car accidents, broken legs, bloating dogs and pancreatitis are sudden illnesses, which occur commonly. Some of these problems may lead to expensive out of hours vet visits.

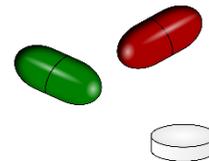
Chronic illnesses add up over time. Examples include skin disease, allergies, kidney disease and heart disease amongst many. Medications for some of these conditions can end up costing hundreds of dollars per month.



Many insurance companies offer pet insurance, and bundling your pet insurance with other insurance policies you already have may reduce your premiums. The inclusions and exclusions for policies are similar between companies, and we do not recommend a particular company. Choice performed a review of pet insurance in Australia. Details on their findings, and their recommendations on choosing a pet insurance policy can be found [here](#).

As a general rule, the younger your pet is when you start insurance the better! Health problems are more common in older animals. However, if you delay taking up insurance you may find many previous issues are excluded from your coverage.

One of our patients, a Great Dane is a perfect example of why pet insurance is worthwhile. She became unwell with bloat on Christmas day. This is an urgent, life threatening condition, which can become fatal within hours. She was rushed into the after-hours hospital and straight into surgery. The owners detected her symptoms immediately, and her recovery was remarkably rapid, but the bill was still over \$3000. We were astounded with how quickly she recovered, and generally would expect the bill for this condition to be twice as much. In addition to her emergency, she has ongoing skin issues that cost in excess of \$300 per month to control. Fortunately their pet insurance covers the bulk of the cost of this treatment.



When considering insurance for our pets you should not expect to “get your money’s worth.” As with considering house and contents insurance you do not expect the house to flood, or to be burgled, but you take out these policies in case something unforeseen happens. Pet insurance should be considered in the same way; you do not expect your pet to get sick, but if they do, the insurance is a safety net. It ensures that if the worst happens, you can provide the best treatment.



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