

Don't Forget To Keep Your Pet Insured Despite The Economic Downturn

By Philip Suter of jml Insurance.co.uk

Dated: Nov 04, 2008

Economies are being made in the household budget and stopping the pet insurance can prove very expensive warns jml Insurance

As the unemployment levels are set to increase over the next year or two it easy to make economies on the household budget.

At the end of October one of the insurance companies that jml Insurance introducers customers to, Animal Friends Insurance issued a press release entitled "The Recession Proof Pet ".

In the release they warned against the dangers of cutting out pet insurance and their concerns are added by research that has found that over the last five years many pet owners have had their cat or dog put down because they can't afford vets bills. This would have occurred when the economy was much more stable, so the situation could get worse as the credit crunch bites.

Philip Suter of jml-insurance.co.uk is all too well aware of the costs of veterinary treatment and not taking out pet insurance.

In September 2005 he and his wife adopted a rescue dog. The dog had been inoculated to date, was chipped with an identity chip and was a healthy young animal about 16 months old. They had her spayed and even obtained a "pet passport" for her, (these veterinary costs would not have been covered by insurance) however in the summer of 2006 she started behaving strangely and then had difficulty eating because her gums were bleeding.

The dog was diagnosed as having Immune Thrombocytopenic Purpura. (ITP) which is a bleeding condition in which the blood doesn't clot as it should, due to a low number of blood cells called platelets.

Over the last two years they have spent over £2,500 on vets bills including medication. Although the dog is not as active as she would have been had she not got ill, she has an excellent quality of life, is on medication forever and they never know when she is going to go downhill quickly that will cost around £240 for a day or two on a drip at the vets. Regular blood tests have to be taken throughout her life so these costs will never stop building up.

Despite these problems they decided to still take out pet insurance as naturally the insurance would never cover the existing problem, the dog could still have an accident or be diagnosed with another medical condition.

The monthly premium is £15.54 and if the dog lives to be 13 the total premium s paid would still be around the cost of two years vet's fees.

Philip Suter said "Pet insurance is not expensive, however it is easily overlooked by either cutting it out altogether and hoping the animal is not taken ill or have an accident or in our case thinking we have a fine young healthy dog so what can go wrong".

"Most of the insurance companies offer the option for monthly payments and at least you have peace of mind. You never know when you might have to claim".

###

jml Insurance.co.uk is part of jml Property Services, the trading name of Jeffrey Milner Ltd. The company is an UK based company that was established in 1979. jml insurance acts as an introducer for insurance companies selling property insurance including HomeLet landlord and tenant rental products, pet insurance like Animal Friends Insurance, wedding insurance, motor insurance, insurance4carhire car hire excess insurance, travel insurance and non standard insurance products. They also operate jmlvillas.com an online marketing service for owners of holiday home property to advertise and are part of the jml Group that includes jml Training and Consultancy

Category	Pets, Insurance, Family
Tags	pet insurance, accident, dog, cat, illness, vets, vets fees, medication, spayed, pet passport, animal friends insurance, afi
Email	Click to email author
Phone	012345 6789
Address	PO Box 80
City/Town	Princes Risborough
State/Province	Buckinghamshire
Zip	HP27 0WA
Country	United Kingdom