



Pet insurance guide for cat owners



www.gccfcats.org

Why is cat insurance important?

Just like us, cats and kittens fall ill and have accidents.

Luckily, as we routinely see on TV, vets can do so much more to help sick and injured cats. But there's no NHS for pets and TV programmes rarely highlight the associated costs of treatment.

Pet insurance helps owners budget for unexpected vet's fees. This is usually the reason owners choose to insure their cat(s) and is increasingly important in the current economic climate.

Cat insurance policies can also cover a range of other pet related risks including help to find a lost or stray cat, recompense in the event of a cat's death or loss, the costs of homecare or cattery fees if the owner is ill and several other situations which are explained later on.

What determines the cost of a policy?

Four key factors influence the risk your cat represents to an insurer and the price they will need to charge:

1. **Pedigree and breed** – some pure bred cats are more susceptible to certain specific conditions
2. **Age** – like humans, the risk of cats becoming ill increases as they get older, although young cats can get themselves into more scrapes
3. **Where you live** – a veterinary practice's prices will be influenced by the local cost of living
4. **Type of vet's fees cover** – see the major types of cover inside this leaflet. The more restrictions and limitations to the cover, the less the insurance is likely to have to pay out



About this guide

This guide has been produced by The Governing Council of the Cat Fancy and Agria Pet Insurance for all cat owners. It is by no means definitive but is designed to highlight some of the important considerations when deciding which pet insurance policy is right for your cat.

About the GCCF

The Governing Council of the Cat Fancy offers information, advice and expertise to help you breed, own or choose the cat that's right for you and your lifestyle.

Established as an independent body in 1910 from the clubs registering cats at the time, the GCCF now has more than 150 member clubs, licences more than 150 cat shows and registers approximately 30,000 pedigree cats per year.

About Agria

Agria is one of the leading pet insurers in the world, writing its first animal policy in 1890. Today the company dominates Scandinavia and, working closely with breeders, vets and other parts of the animal owning community, started insuring pets in the UK in 2009.

Agria offers affordable lifetime cat insurance with discounts for owners insuring two or more cats and a range of pick and mix benefits and cover levels so you only pay for the cover you want.

Call Agria's UK based Customer Service team with your questions. You can talk through the different types of cover to help you make the right choice for you and your cat.

FREEPHONE 0800 369 94 00
or find out more at www.gccfinsurance.co.uk

What to consider when choosing a policy?

Insure your cat or kitten as soon as possible

Your pet may be happy and healthy now, but insuring as early as possible reduces the chance of your pet suffering illnesses and injuries before taking out an insurance policy that are then not covered.

Make the right choice first time

Consider what you want from your policy, check the amount of cover is sufficient and that if your pet is ill or injured the vet's fees cover will pay out for the things you expect it to - both now and as your cat gets older.

Always read the small print

Read the Terms and Conditions - these are normally available on the company's website or on request and will provide details of exactly what is and isn't covered.

Do NOT choose on price alone

Pet insurance policies do not all work in the same way. The type of vet's fees cover is the biggest area of difference between policies and can affect the price. The main types of cover are explained later on.

Do NOT just choose the highest vet's fees benefit

The monetary amount is important but a high amount does not necessarily mean better cover. Be certain of the type of cover you buy as this will determine how long some conditions are covered.

If in doubt, ask!

If you aren't sure whether a particular policy will meet your needs, call the provider and ask - it is often easier than picking your way through umpteen different websites or a bundle of brochures from the vet.



Which vet's fees cover is right for my cat?

Some policies, often the cheaper ones, offer more restrictive cover in terms of what they'll pay for and/or how long they'll keep paying. It's therefore important to understand what you are buying from the outset and that your chosen policy meets your needs now and in the future.

There are four main types of cat insurance generally available and to help you decide we've described generally how each one works:

Lifetime or repopulating cover

Typically these policies are intended to provide cover for the lifetime of your pet with the monetary limit refreshing each and every year. This means that, as long as the policy is renewed each year and you pay the premiums, you will be able to claim up to the full monetary limit each year for accidents and illnesses for the rest of your cat's life.

Per condition cover or maximum benefit policies

Per condition policies provide cover up to a certain monetary limit for each separate condition diagnosed. Once you start claiming for a condition you draw down on this monetary limit. As long as the policy is renewed you can keep claiming for that condition until the monetary limit is exhausted, after which that condition will no longer be covered.

12 month time-limited policies

These policies tend to be cheaper and provide cover up to a certain monetary limit or period of time (whichever comes first) for each separate condition diagnosed. The time limit is typically 12 months from when the condition was first treated. Once the monetary or time limit is reached further claims for that condition are excluded.

Accident only policies

This type of policy tends to be even cheaper and are less popular as claims for illnesses are not covered.

REMEMBER

Not all pet insurance policies are the same or work in the same way

Some other things to think about

Excess

This is the amount you pay towards a claim. There will usually be a fixed amount that will be deducted from claims for each condition. This may be deducted for that condition once in a pet's lifetime, every year or every time you make a claim. Many policies have a percentage contribution toward the balance of a claim once the fixed amount has been deducted. This can help keep premiums more easily affordable.

Waiting Period

This is the number of days you must wait before cover for illnesses starts (including your pet's death). Typically 10 to 30 days. If your cat suffers an illness during this waiting period, it will not be covered for the duration of your policy.

Age limits

Most policies have a maximum age limit above which you cannot START a policy. As long as you have insured your cat before this age, generally most policies will offer to renew your policy annually for the rest of your pet's life.

Pre-existing conditions

Pre-existing conditions are illnesses and injuries your cat has suffered before taking out a policy. Your pet insurance will not cover pre-existing conditions and you will not be able to claim for them should they reoccur. So the younger your cat is when you insure him or her, the less likely any medical problems will have occurred.

Please note. If you have started claiming or have run out of cover for a particular condition with one policy and decide to switch to a new policy, that condition will be pre-existing (pre-dating the start of the new policy) and will be excluded on the new policy automatically.

Choosing the right policy first time is therefore important.

Other benefits that may be covered

Most pet owners insure their pets to protect them against the cost of unexpected veterinary treatment, however many policies also include some or all of the following additional benefits. For a few policies some of these benefits may be optional. Each benefit will have its own monetary limit.

Advertising & reward if your pet goes missing

This benefit helps you find your cat and covers the cost of local advertising and offering a reward up to a certain monetary limit.

Loss from straying or theft

If your cat is not found and after a certain period of time, your policy pays the original purchase price up to the monetary limit for this benefit.*

Death

If your cat sadly dies, this cover allows you to claim for his or her original purchase price. Policies will not pay if your cat dies due to a pre-existing condition or of an illness over a certain age.*

Breeding Risks

Cover for pregnancy and giving birth including vet's fees for kittens pre-sale. Only one or two policies on the market offer cover for any costs associated with breeding.

Cattery or homecare costs

In the event that you are rushed into hospital the policy covers cattery fees or the cost of someone to look after your pet.

Holiday cancellation

Some policies will pay for the cost of cancelling or cutting short your holiday if your cat unexpectedly falls ill and requires emergency, life-saving treatment or surgery.

Overseas travel

An extension of cover whilst your pet is temporarily overseas – usually your destination must be a member of the PETS Travel Scheme and there will be a maximum number of days or trips each year that your cat can be out of the country.

* Some policies pay the market value for a cat of the same breed, age and condition at the time of claiming, rather than purchase price



Owning a cat brings a great deal of pleasure and whilst you want your cat to enjoy a long, healthy, happy life it is almost inevitable that your cat will need veterinary treatment sooner or later.