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## Cheap Pet Insurance Is A No-No

Choosing cheap pet insurance is not a viable option for pet owners, said veterinarians who responded to a new study by MORE TH>N. The proliferation of cheap pet insurance has become a concern for over 90% of vets across the UK, as these only offer coverage in short period time. The length heightens chances that customers are paying more for less.

While the offerings of budget insurers are affordable, these only provide extremely limited coverage and not likely the expenses in treating a pet that develops an ongoing condition that might requires years of continuous medical attention. Such conditions include epilepsy, heart problems, skin conditions, arthritis and diabetes.

Cheap pet insurance becomes practical only for young dogs. However, an older dog's high risk of developing an illness or encountering an illness must be considered when selecting the appropriate pet insurance policy.

Pet owners nowadays are having a hard time gaining a deal with an insurance company due to the various conditions they apply. Advances in animal medical science has helped prolong the lifespan of pets.

However, many insurers are refusing the cover high-risk pet especially those over the age of eight. The situation has results in thousands of pet owners across the UK without insurance for their beloved household companion.

Those without pet insurance will likely be burdened with costly veterinary bills in the even that something goes wrong. The fact that the lifespan of dogs has become longer shows that insurance companies have no excuse of restricting their offering to young dogs, said MORE TH>N head of product Graham Hollebon. Older dogs will likely suffer illnesses, which are normally very expensive and lengthy to take care of.

Pet owners should select an insurance policy that does not restrict treatment to the first year before the pet requires any long-term care. Various studies show that over 95% of vets insist that pet insurance is a must for pet owners in order for them not to be showered with huge bills in the event that their pet becomes sick or needs continuous medical care, added Mr Hollebon.

It's really a good idea to probe a little deeper into the subject of Pet Insurance. What you learn may give you the confidence you need to venture into new areas.

### Why Go Cheap?

Face it, cheap is cheap. Many insurance companies out there are trying to con consumers by telling that they have the best rates because they have lowest available in the market. Why risk the health of your beloved to the hands of cheap pet insurers that offer nothing but limited coverage and lame policies.

Acquiring pet insurance will be expensive at first but this beats paying off veterinary bills. Vet bills will become more daunting especially if they pile up in the future.

Pet owners should consider several requirements before choosing the services of an insurance company. Most insurance firms offer different policies that greatly emphasize on the type pet and it age.

For example, an insurance for a pedigree will be more expensive compared to a mongrel, and insuring a cat will be more expensive than insuring a dog. A basic pet health insurance policy normally covers veterinary bills and minor surgeries.

Comprehensive plans are more flexible, as some even pay for the charges of a pet psychologist or costs of calling off a paid vacation in the last minute if the animal needs treatment.

### About the Author

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