

## Insuring your cat

*Sadly, there's no equivalent of the NHS for animals, so it's a good idea to consider setting up insurance cover for your cat.*

YOUR CAT IS PART OF THE FAMILY. It's natural for its health and well-being to be important to you. A recent Mintel Pet Insurance report (published in 2003) showed that 55% of pet owners have taken their pet to a veterinary clinic because of illness or injury in the previous two years.

The good news is that many serious conditions can now be effectively treated. However, this could end up costing you hundreds, or even thousands of pounds.

### *Is insurance expensive?*

Pet insurance offers you the peace of mind that your cat could get the best treatment, should the need arise. What's more, it probably costs a lot less than you think. Leading insurers, such as Direct Line, offer cover from as little as £5 a month for cats, whereas dogs cost about £2 a month more.

Premiums will vary depending on the age and breed of your cat, and where you live. Most insurers have a minimum age your cat needs to be to start a policy, (normally eight weeks old), and some will have an upper age limit too.

### *Comparing different policies*

There are various levels of cover, with different additions and exclusions. You'll even find a big support network of advice lines open 24 hours a day, with many good insurers.

But, before committing to insurance cover for your cat, you really should shop around.

Remember, as well as arranging pet insurance by post or on the phone, you can do it online. Some insurers even give a discount if you buy online as it reduces their administration costs.



### *Types of cover available*

All insurers have their own specific policies and levels of cover, but they fall into three basic types of cover.

#### *Level One*

The most comprehensive. It's really 'cover for life', giving your cat a fixed amount of insurance cover each year for veterinary fees. It's probably the most suitable cover for ongoing conditions, because it covers treatment throughout the animal's life.

#### *Level Two*

Generally less expensive than Level One. It gives your cat a fixed amount of cover for each condition, so you can carry on claiming until this limit is reached.

#### *Level Three*

Commonly referred to as a 12-month policy. This gives your cat a fixed amount of cover for a condition, over a fixed amount of time. This can mean that previous conditions may not be covered next year.

### *Further information*

There are many leading pet insurance companies you can contact for further information. Usually, they are happy to answer any questions you may have about insuring your pet.

Searching online is probably the easiest, although any good telephone directory will provide you with a good range of insurers.

## Check list

We've listed below some useful web sites that will enable you to either obtain a quote for insurance or compare insurance policies:

- [www.insurancewide.com](http://www.insurancewide.com)
- [www.bagthecash.com](http://www.bagthecash.com)
- [www.cats-insurance.co.uk](http://www.cats-insurance.co.uk)
- [www.moneyexpert.com](http://www.moneyexpert.com)
- [www.consumerextra.co.uk](http://www.consumerextra.co.uk)

You may need to provide the following information about your cat:

Name .....

Purchase price .....

Sex .....

Age in years and months .....

Microchip information .....

Neutered or spayed? .....

Date last vaccinated .....

Direct Line Pet Insurance can be contacted on:  
0845 246 8997 or online at: [www.directline.com](http://www.directline.com)

[www.fabcats.org](http://www.fabcats.org)

## FAB's full range of Cat Friendly Practice leaflets

- Bringing your cat to the vet
- Giving medicine to your cat
- Feeding a poorly cat
- Your cat is having an operation
- Preventing health problems
- Insuring your cat
- Choosing a boarding cattery
- Common household poisons and cats
- Why do cats..?

For more information on cat care  
[www.fabcats.org](http://www.fabcats.org)

### The Feline Advisory Bureau (FAB)

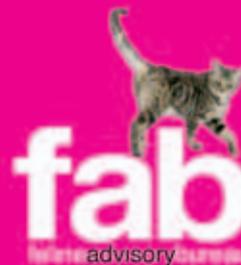
Set up almost 50 years ago, FAB's work now provides essential information for cat owners and expert information for people working with cats such as veterinary surgeons, breeders, cattery owners and rescue centres. Through our feline expert panel (a group of veterinary surgeons funded by FAB to specialise in feline care at UK veterinary universities) FAB has gathered a wealth of information on both common and rare conditions.

We're not just interested in veterinary treatment; our experts understand that a cat's home environment and lifestyle can have a huge influence on its health and well being. FAB is interested in the whole cat! The more owners understand cats and their behaviour the better they will be at spotting problems and giving TLC when a cat needs it most.

For over 400 pages of information on cat care go to FAB's website. We're already helping over 1 million cat owners a year.

Feline Advisory Bureau  
Taeselbury, High Street  
Tisbury, Wiltshire  
SP3 6LD  
T 0870 742 2278  
F 01747 871 873  
E [information@fabcats.org](mailto:information@fabcats.org)

Registered Charity No. 254641



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from the Feline Advisory Bureau



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