

Are You Prepared for Fluffy or Fido's Rainy Day?

According to Rover.com, 1 in 3 dog owners would spend over \$250 on a special gift for their dog. A quarter of pet parents have purchased a massage for their dog and almost half would take their dog out for a special meal on his or her birthday. (Please don't tell my dog about these people – his newest toy is a stick from the woodpile.)

What are the real costs of pet care?

Even for the frugal pet parent, the costs of owning a dog or cat can really add up. The Ontario Veterinary Medical Association estimates that in the first year alone, a dog costs you almost \$3,000. A cat racks up expenses of almost \$2,000. And that's without the massage and high-cost gifts.

FIRST YEAR of Puppy Ownership*	
Puppy Vaccine Series	\$ 346.90
Fecal Exam	34.70
De-worming medication	29.25
Heartworm/Flea Prevention	125.50
Microchip Identification	71.70
Spay/Neuter	553.20 / 499.20
Obedience Classes	268.57
Food	619.27
Pet Insurance	618.15
Leash and Collar	24.87
Bowls	18.31
Kennel	102.09
Rawhides/Chew Toys	53.59
Bed	89.31
Annual Municipal Pet Licence	25.00
Total	Female: \$2,980.41 Male: \$2,926.41

FIRST YEAR of Kitten Ownership*	
Kitten Vaccine Series	\$ 346.90
Fecal Exam	34.70
De-worming Medication	24.00
Flea Prevention	99.50
Microchip Identification	71.70
Spay/Neuter	475.70 / 377.70
Food	307.20
Pet Insurance	367.02
Collar	7.58
Bowls	13.47
Kennel	63.73
Litter Box	22.96
Litter	51.28
Bed	49.43
Annual Municipal Pet Licence	15.00
Total	Female: \$1,950.17 Male: \$1,852.17

Any pet owner knows their furry friend is worth every penny. Given the cost of pet care though, more pet owners are considering pet insurance.

How Much Could It Cost?*

Along with regular health care maintenance, accidents and illnesses can add a lot to the cost of pet ownership. Here are some examples of real pet health costs:

DOGS	
Sentinel, bladder infection	\$4,302.15
Mr. Hayfield, diabetes	\$6,810.14
Augie, foreign body/gastrointestinal	\$4,302.15

CATS	
Lena, skin problem	\$3,239.30
Hermes, anal gland problem	\$2,069.46
Kiara, stomach problems	\$4,500.00

Should You Consider Pet Insurance?

It really depends on a lot of factors, including how much disposable income you have. If you can put away money each month or find the money to cover an unexpected emergency, it might not make sense for you.

If that's not the case, consumersadvocate.org suggests you consider this: How much could you afford to spend if your pet were ill or injured? If faced with a \$2,000, \$3,000 or \$4,000 bill, would you lose your pet because you couldn't afford the care?

Tips for Finding the Best Policy for Your Pet

If you think pet insurance might be for you, it's important to do your homework. Along with the amount of coverage and the cost, here are 10 things you should consider:

1. Do you want to cover only accidents, or do you want to cover illnesses and accidents?
2. Is any preventative care included (for example, vaccinations, preventative dental care)?
3. Are diagnostics, MRIs, CAT scans and ultrasounds covered? How about prescriptions?
4. Does the insurer let you choose your own vet?
5. What are the exclusions? Are genetic conditions or problems associated with a breed covered? (Note that pre-existing conditions will always be excluded.)
6. Are there lifetime or annual limits?
7. Will the cost go up with the age of your pet or if you have claims?
8. What extras are included?
 - Holiday cancellation costs if your pet is sick or injured?
 - Boarding if you are ill and can't have your pet at home?
 - Alternative treatments?
 - Behavioural therapy?
 - Medical devices?
 - Cremation or burial costs?
 - Lost pet services?
 - Help lines or support services?
9. Is there a discount if you have more than 1 pet insured?
10. What's the deductible (your share), and can you choose annual or per claim?

You're 2x as likely to claim on your pet insurance policy as on your home or auto policy.

Peanuts creator Charles Schultz said that happiness is a warm puppy. For you, a frisky kitten or a purring lap cat might be the ticket to contentment too. Whichever it is, a healthy pet is a happy pet, and a happy pet is good for you too.

If you're not sure if pet insurance makes sense to you, talk to your insurance professional. He or she can help.

RELAX. KNOW WHAT'S COVERED.

* Charts courtesy of OMVA. <http://ontariospca.ca/blog/the-cost-of-owning-a-pet/>
** www.petlineinsurance.com
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