

The value of veterinary care

Animals have a really positive impact on our lives, so naturally we want to keep them happy and healthy. They become part of the family and if they get sick or injured it can be devastating, which is why it's important to be registered with a local vet.



Understandably, veterinary fees can be a concern for many pet owners. There is no National Health Service (NHS) for animals, and whilst veterinary teams care deeply for their patients, a veterinary practice is a business with associated costs, for example equipment, medicines, VAT, vehicles, staff salaries, rent and utilities, which all factor into client costs.

Vets are used to discussing difficult situations with clients and working with them to find the best possible care for each situation, so please don't feel worried about raising your financial concerns with them. There will usually be a range of treatment

options available, and your vet will be able to discuss the best option for your pet within your budget range. Vets will gladly provide an estimate for treatment if asked, and they should discuss the different options with you before starting procedures. Bear in mind that it can be difficult to predict the full nature and extent of treatment before tests or investigative work, though a range of possible outcomes should be explained to you. Similarly, unexpected complications can arise because every case and animal is unique and can react differently to procedures and treatment which may affect costs, though you should be updated as changes occur.

Choosing a pet

If you are at the stage of choosing a pet, be realistic about the time, money, and energy you have to care for them. This handy reminder, from veterinary charity PDSA, can help you consider which pet may be right for you.

P

Place

Do you have the appropriate place and space for the species of pet you are considering?

E

Exercise

Do you have the time and energy to provide the required amount of activity this pet requires?

T

Time

Will you have enough time to provide quality care, and provide the time this animal needs based on their socialisation requirements?

S

Spend

Have you considered the ongoing costs a particular pet will cost? Check out the lifetime calculations below!

Remember that many dogs live into their teenage years and cats can live well beyond that, in some cases into their 20s. Some non-traditional pets, such as tortoises and parrots, live for many decades, so anyone taking on an animal is making a long-term commitment. Always speak to your vet team about potential health issues associated with different species and breeds, and their unique needs, to ensure you choose the right pet for you and your circumstances.

Lifetime cost estimates



Cat – at least £11,000 over their lifetime*



Dog – up to £15,700 over their lifetime, depending on size/breed*



Rabbits – up to £9,800 over their lifetime*



Horses, rodents, birds, reptiles, and other pets also have many associated costs that should be researched.

*Figures from PDSA – calculations can be found on their website, and don't include the cost of vet fees if your pet were to become sick or injured.

Preventative care

It's also important to be aware of how preventative care can not only ensure your animals are in the best health possible, but also save you money and unexpected vet fees in the longer term. This way, you will help reduce the need for veterinary treatment by maintaining your pet's health, and also ensure they become familiar with going to the clinic so that any future emergency trip is less stressful for everyone.

Good preventive care includes keeping animals at a healthy weight (which will also save you money from not overfeeding), staying on top of vaccinations, maintaining good dental health, and speaking to your vet about parasite treatment where they are at risk. However, your practice veterinary team will provide the most effective advice for your pet's individual needs, so speak to them to make a plan.

Ensuring your pets and animals get regular health checks is essential as they can help detect illness or disease promptly. Early diagnoses give them the best chance of a rapid recovery, as most conditions are easier to treat and control in the initial stages, with fewer medicines and lower costs.



Veterinary fees



Every practice is different, which is why there are no standard veterinary fees in the profession. Things like the practice's suppliers, location, size, and business model will impact pricing. You can compare prices among your local practices and make an informed decision about which one works for you and your pets.

Pet insurance

Pet insurance offers security if unexpected illness or injury occurs. Pet insurance can be extremely comprehensive, and potentially lifesaving, and there are lots of companies and policies to choose from. It's important to research which policy will be the best fit for your pet – remember to read the small print to ensure your pet has the cover you expect. ➔

➔ Pet insurance continued

It is also worth noting that certain breeds may come with higher insurance premiums due to different health risks, so research a variety of options. Some policies require you to pay a percentage of the bill and a pre-determined excess amount, and most veterinary practices ask for the medical bill to be paid at the time of care, meaning you'll have to wait to receive the claim reimbursement. If this may prove difficult, it is imperative you communicate with your vet team. They are there to help and will always try to support your circumstances.

TYPES OF PET INSURANCE

- **Accident only** – this only covers your pet in the event of an accident but doesn't cover long-term illness.
- **Time limited** – covers illnesses and accidents, but for a pre-determined amount of time only.
- **Maximum benefit** – covers illnesses and accidents up to a maximum amount per condition, but with no time limit on how long you can claim for.
- **Lifetime** – the most complete type of pet insurance available which covers accidents, injuries or illnesses for the lifetime of your pet, subject terms and conditions as set out in the policy.

Note

Most policies of any description won't cover pre-existing conditions, and all policies are subject to potential renewal increases each year.

Charities

There are a number of veterinary charities who provide free or subsidised veterinary care or financial assistance depending on your location and/or financial circumstances. Below are the most well-known, but be sure to research local charities who may provide support to help. Bear in mind that there is increasing pressure on animal charities, and there will be certain criteria that need to be met in order to qualify for free or subsidised care.

- **PDSA** offer free and low-cost veterinary care across the UK. Check if you are eligible and what services they provide in your area.
- **RSPCA** offer services at a lower cost in certain parts of England and Wales. Again, check your eligibility on their website.
- **USPCA** offer discounted veterinary treatment for those eligible at their hospital in Newry, Northern Ireland.
- **SSPCA** provide some discounted veterinary services, such as neutering, in parts of Scotland. You will need to check if you are eligible online.
- **Dogs Trust's** Hope Project provides help for pet owners who don't have a permanent residence.
- **Cats Protection** offer a means-tested neutering service for cats.
- **Blue Cross** provide means-tested reduced veterinary costs in certain parts of England and Wales.

Out-of-hours care

Out-of-hours care is essential for emergencies. However, this may be outsourced to other practices, and as with many emergency out-of-hours services, costs are likely to be much higher. Always call the practice/out-of-hours number for advice if you are unsure about what is considered an emergency.

If there is a problem

If you are unhappy with the way either you or your pet has been treated, your first step should always be to discuss your concerns with your vet, so contact them as soon as you can. Many problems arise because of misunderstanding or lack of communication and can often be easily dealt with at this first point of contact. If you are still unhappy, ask to speak to the practice manager or senior partner. If your concerns aren't resolved you can find mediation services via the [Royal College of Veterinary Surgeons](#).

About the BVA

BVA is the national representative body for the UK veterinary profession. We support our members to fulfil their roles for the benefit of animals and the public. This is one of a series of leaflets for animal owners produced by BVA. You can find more at [bva.co.uk](#)