



Research to **protect, treat and cure** animals.



MORRIS ANIMAL FOUNDATION
Canine Cancer Campaign
Best Friends Helping Best Friends



Why Pet Owners Need Pet Insurance

By Jack L. Stephens DVM

If your beloved pet becomes ill or injured, you may be faced with the need for veterinary care that can cost thousands of dollars. You have four choices when faced with a large medical expense for your pet.

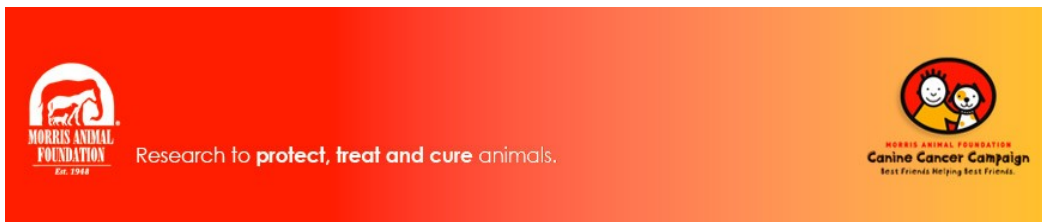
- You can try and ignore the problem and hope it goes away. This is not a viable option for most pet owners because they do not want to see their pet suffer or linger in pain.
- Euthanasia of your pet is an option if treatment is too costly, but again, not a viable option for most pet owners, unless of course there is no hope of a cure and the pet is suffering.
- Many owners will pay the medical bills with a credit card or from savings. Both of these options can be expensive considering the interest rate of credit cards or the loss of interest from savings.
- The fourth and best option is to buy [pet insurance](#) for your pet and always be prepared. Pets Best pays pet owners 80% of eligible medical expenses after a deductible, a practical solution to prepare for the unexpected.

Keep in mind, pets are perpetual children and like children, things will happen. For instance a child playing with a puppy can accidentally step on a leg and fracture the puppy's leg – a typical cost of \$2,750 or more for initial surgery and hospitalization, with follow up care costing even more.

Another example, while you are out of the house, your dog may devour garbage, resulting in an intestinal blockage from tin foil, plastic wrap and other material. After an emergency visit and surgery, the medical expenses could total \$3,000 or more.

If your feline developed diabetes, treatment initially could be \$2,500 and complications would be more. Cost annually is estimated at \$700 for the life of the cat.

These and many more medical problems can strike your pet at any time. Prepare for the unexpected by paying a low monthly premium for pet insurance. Click the link for a [free pet insurance quote](#) from Pets Best.



Pets Best pet insurance offers a range of plans to accommodate any budget. Our plans include:

- Accident only coverage
- Accident *and* illness coverage which covers a host of illnesses that can happen to pets, including infections (bacterial, viral and rickettsial), metabolic diseases, cancer and any medical condition not specifically excluded.
- Routine care coverage is also available to help cover required vaccines, regular checkups and preventative care.

By budgeting monthly, you will always be prepared to provide the best care your pet deserves.

[Veterinary medicine](#) is very sophisticated and can not only save your pet's life, but provide your pet with a longer, happier, and healthier life.

About Us: Pets Best Insurance, a leading national pet insurance company, has pledged \$1 million to the Morris Animal Foundation (MAF) [canine cancer cure campaign](#). In addition to the monetary pledge, Pets Best will be collaborating with MAF on programs to educate pet parents about canine cancer, resources and treatment options. With this pledge Pets Best has been recognized by MAF as a “Canine Cancer Campaign Super Hero,” joining Pfizer Animal Health as the second \$1 million contributor to the campaign.

Author Biography:

Dr. Jack Stephens is the founder of pet insurance in the United States and most recently Pets Best Insurance, a company providing the most comprehensive insurance plans and highest limits for pet owners. Dr. Stephens is now featured in the [Morris Animal Foundation “Ask an Expert Section”](#) where he answers users' questions about pet insurance.

A former practicing veterinarian, Stephens has written and published numerous [articles about pet health insurance](#) and was a contributing author for a leading veterinary trade magazine. He is a vocal advocate for the positive affects that pets have on our lives. Stephens received the President’s award from the American Humane Association in 1998. He founded six veterinary clinics in Southern California before pioneering the pet insurance industry by starting the first and largest pet insurer and now the best insurer of pets. Stephens is a pet enthusiast, sharing his home with multiple dogs, two cats and several horses.