



Weighing the Costs of Pet Insurance

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The Pet Spa at Soap.Club, a leading supplier of premium quality natural pet shampoo, based out of Vaughan, Ontario, Canada, addresses the frequently asked question of whether the benefit of pet insurance coverage is worth the cost.

The American Pet Products Administration (APPA) estimated that the annual US expenditures for veterinary care and over-the-counter animal medicine in 2016 approached \$25 billion. Evidence suggests that animal healthcare costs are growing at a faster rate than those of human healthcare. According to Jack Widmer, manager of the Pet Spa at Soap.Club, "A climbing pet population combined with increasing animal healthcare costs, has caused many to consider pet insurance for their loyal companions."

While preventive healthcare should be the primary focus, some pet ailments are the result of circumstances beyond our control, bolstering the rationale for pet insurance policies. People buy pet insurance to help them pay for large unexpected expenses that they would have trouble paying for out-of-pocket. "Purchasing pet insurance makes sense for pet parents that are willing to pay several thousands of dollars to treat an ailing pet, but are worried about how they would afford to pay for treatment," says Widmer. Pet insurance is designed to remove financial concerns in crucial times. Several types of coverage are available.

Accident

Under an accident plan, pets are covered for unexpected emergency accidents and injuries. Most plans include coverage for; poisoning, wounds, bites & stings, and injury from play or motor vehicle interaction. Accident plans do not cover illnesses such as cancer, allergies, diabetes, and kidney failure.

Illness

70% of visits to the veterinarian are illness-related. With illness defined as; sickness, disease and any change to a pet's normal healthy state, illness plans cover every breed and should include hospitalization, and surgery related to the infirmity. There is usually an age-based deductible associated with these policies. Pre-existing conditions are not covered.

Dental

Periodontitis is a widespread dental disease affecting both feline and canine caused by the buildup of plaque and tartar below the gum line. Periodontal disease may cause damage to other parts of an animal's body and has been associated with systemic failing kidney function, and damage to internal organs. Dental coverage includes scaling, polishing, and extractions if necessary.

Veterinary

Veterinary insurance can provide coverage for vaccinations and regular check-ups, as well as significant cost-savings for specific procedures.

Preventive

Most pet health plans cover a set of preventive services like shots, screening tests, or routine exams at no cost to the purchaser.

Mr. Widmer states; "Regular pet bathing as part of an implemented Pet Health Management System is a preventative method of insuring an animal's good physical health." Many pet lovers have discovered the multiple benefits of using a natural pet shampoo and conditioner in the bathing regime of their best friends. "The proprietary formulation of The Pet Spa Hypoallergenic Pet Shampoo and Conditioner is 100% biodegradable and rich in vitamins and antioxidants, there are no toxic chemicals that dry out the pet's skin and coat as found in commercial pet products," advises Widmer.

Veterinarians and local shelters provide information about pet insurance providers and policy choices.

Those interested in learning more of the health benefits of natural hypoallergenic pet products can visit Soap.Club online. The Pet Spa natural dog shampoo is currently available on Amazon, where it has attracted a significant level of positive reviews from customers hailing its effectiveness.

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The Pet Spa by Soap.Club

The Pet Spa by Soap.Club; makers of the finest quality, natural pet grooming products. The small family run business supplies its products globally. All products are cruelty free and biodegradable. The company has Amazon listings and an online store.

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