Pet Insurance

We are proud to announce that we partnered alongside Vetsure Pet Insurance, and are now recognised as a Vetsure accredited practice. Vetsure offer bespoke premiums to our clients and as such, you will not find Vetsure on comparison websites. Vetsure have evaluated our affordability for medical and surgical treatments (from routine to complex) in order to provide you a premium that reflects our costs. We are confident that our services are competitively priced, and so would like to ensure our clients do not have to pay an insurance premium that reflects the costs of other veterinary practices.

Why we promote Vetsure:

**Trusted** The Vetsure pet insurance range has been designed in close collaboration with us to try to keep things as clear and simple as possible. We work very closely with Vetsure to make sure that the claims process is as simple as possible.

**Simple** Because we are a Vetsure accredited practice, all claims will be settled directly. This means at the time of treatment, simply pay the policy excess contribution and leave the rest to us!

**Tailored** Pick and choose from a range of benefits to suit you and your budget. You can further tailor your cover and choose between three excess levels (£69, £109 and £149). The higher the excess you choose, the lower the monthly premium. Vetsure will only charge the excess ONCE per unrelated condition (most other pet insurers charge the excess every year – which can soon make costs add up).

Lifelong Vetsure insurance policies aim to avoid the pitfalls so frequently experienced with other types of policies. Therefore, ALL Vetsure policies are ‘lifelong’, which means their policies provide cover for long-term and recurring conditions. Most policies have an “excess”. This is a sum that the policy holder must pay towards the cost of their insurance claim. For ongoing conditions, most insures will apply the excess once per year per condition. In addition, insurers commonly ask for co-payments – where the policyholder also pays a percentage of the overall veterinary treatment bill. This commonly applied for senior pets, but can be seen much earlier on some policies. Vetsure only apply one excess per condition per lifetime, rather than re-charging the excess every policy year. Additionally, Vetsure introduce a co-payment of 15% after the age of 8 years old. This percentage is fixed, unlike other policies which often use a rising co-payment as the pet ages.

Get 5 Weeks’ Free!

Furthermore, as a fully accredited Vetsure practice we can exclusively offer our clients 5 weeks cover free of charge. Simply choose whichever level of cover you are interested in taking out and get the first 5 weeks free. If you’re happy, your cover will continue seamlessly!

The Pet Health Club

Great news for Pet Health Club members – we have added another perk to your membership! Vetsure have offered a 5% first year discount on your Vetsure pet insurance policy. Redeem this offer by quoting: HHR351. To obtain a quote or to activate your 5 Weeks’ Free cover, call the friendly team at Vetsure on –

0800 050 2022 or visit www.vetsure.com.

Please note, if you already have lifetime insurance cover and your pet suffers from an ongoing condition, it may not be suitable for you to change you insurance provider as any previous conditions will be exempt from cover by a new provider.
**Autumn Alert!**

Autumn is a fabulous time of year and with the warm weather fading, many people feel it is a better time of year for their pets, but that doesn’t mean we can take our eye off the ball when looking after them.

**Autumn joint alert!** Older pets will often feel the cold in their joints; becoming sluggish and stiff. Don’t ignore these signs, since arthritis is generally the underlying problem. This causes significant pain but our pets are often very bad at letting us know just how sore they are.

There are many ways we can help them, so if your senior citizen is slowing down in the autumn, speak to us about how we can put the spring back in their step!

**Parasites** are still a big issue! Ticks and harvest mites both enjoy the cooler, moist conditions and while fleas are in decline outside, they are quite happy to live in our centrally heated homes! Keep up with your regular protection and do check with us that it covers all the right beasties!

**Poisonings** are also a concern at this time of year, so keep an eye on what your pet is trying to eat, especially dogs on walks! Conkers, acorns and rotting fruit are plentiful on the ground but can cause upset tummies. Also be vigilant for anti-freeze; it is highly toxic but tastes very sweet, so cats in particular will readily lick it up.

**Wasps and bees** are coming to the end of their summer lives and are often pretty slow, which makes them irresistible playthings for dogs and cats but they can still sting, which is painful and causes nasty swellings. These are usually easily treated with injections and the sooner we see your pet the better!

So – enjoy the autumn weather, but make sure your pets stay safe! Please call us if you would like any more information.

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**Alabama Rot – an emerging disease**

You may have heard about a new disease in dogs called ‘Alabama Rot’. Although it is very serious, it is extremely rare. We don’t know what causes Alabama Rot, or how dogs catch it. However, there appear to be some ‘hot spots’ around the UK and Ireland where affected dogs have been walked and it appears to be more common in the winter and spring.

Typical presenting signs include ulcerated and abnormal lesions on dogs’ skin, especially the lower legs, paws and face. It can, in rare cases, cause acute kidney failure by producing multiple small blood clots within the tissue, leading to kidney cell death, which is of course very serious.

Despite ongoing research, it is still not known what causes the illness, and diagnosis is usually very challenging. In suspected cases, dogs are hospitalised and placed on a drip with treatment aimed at supportive kidney care. Skin treatment such as dressings and antibiotics are also helpful. Currently there is no guideline for prevention and there are no areas that have been identified as a greater risk.

Alabama Rot has now been confirmed in around 160 cases in the UK since 2012, plus a small number of confirmed cases in Ireland, so it is still very rare. Additionally, most skin lesions will not be related to Alabama Rot; however, if you notice any unusual skin patterns on your dog’s skin and need any advice please contact us straight away at the surgery.

**Troublesome ticks and tick-borne diseases**

Ticks love the autumn weather! However, unlike fleas – which largely cause skin irritations in both pets and their owners, ticks can also carry a range of serious infectious diseases.

Ticks can be found in long grasses and wooded areas, especially where there is wildlife such as deer and hedgehogs. Here they wait for an animal or human to brush past them so that they can jump on and feed. They attach using their mouthparts and will feed on blood from their host for several days before dropping off. Ticks can cause problems in two ways:

- **Local tissue reactions:** Firstly, they can sometimes cause redness and swelling at the attachment site.
- **Disease transmission:** Ticks can spread diseases which pose serious health risks to both pets and humans. The major ones are:
  - **Lyme disease**, also called borreliosis, is spread by ticks; affected pets (and also humans) can develop swollen joints and stiffness. They can also develop a fever, anorexia and lethargy. In some cases the disease causes life-threatening kidney disease.
  - **Babesiosis** (caused by *Babesia canis*) is an emerging tick-borne disease, destroying red blood cells and causing acute signs of anaemia in affected dogs.
  - **Ehrlichiosis** also attacks red blood cells and can be fatal. Both Babesiosis and Ehrlichiosis are particularly prevalent abroad, so if you take your dog abroad on holiday, it is essential to protect them against ticks.

Current evidence suggests that tick-borne diseases take many hours after tick attachment to be transmitted. Using a product that rapidly kills or repels ticks will help to reduce the risk of these diseases. No tick product is 100% effective however, so dogs should also be checked for ticks every 12-24 hours and, any found, removed with a special tick remover. So please let us advise you on keeping your pets safe from tick-borne diseases.

**Tick Prevention**

Our best source of protection against tick-borne disease is prevention. There are many tick repellent or tick-killing products. These can come in a variety of tablets, collars and spot-on products. It is very important you speak to us about the best protection we can offer your pet.

Additionally, if you see a tick, you must never just pull it out! The tick’s body will detach but the head will stay in the skin and can cause nasty reactions. Always use a special tick removal tool. We can provide you with these and show you how to use them.

Specially designed v-shaped tick removers that remove ticks by rotation are very effective at removing ticks. A simple twisting and pulling action is all that is required to remove the tick whilst minimising disease risk.

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