

## **Exercise: Working out the cost of your pet's care plan**

The cost of caring for a terminally ill or elderly pet who is coming towards the end of their life can soon add up and you may need to work out what you can manage. Although this is possibly the last thing on your mind at such a distressing time, unless you have unlimited funds available, you will need to think about what is affordable within your current budget.

This exercise is a series of questions to ask your vet team so you can work out what you are likely to have to pay over the coming days, weeks or even months ahead.

You can amend or change the questions to suit your particular situation, but make sure you leave a space to write down the information the vet team give you, so that you can take it away and look at it in your own time.

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Routine follow-up consultations  
Emergency consultations which might be required out of normal hours  
Tests  
Treatment or surgery  
Follow-up on treatment or surgery  
Drugs  
Costs involved in any terminal care at home, if required, such as home visits from the vet team, or if you have to take unpaid leave from your own work situation  
Special dietary foods (not usually covered by pet insurance)  
Cost to have my pet put to sleep (euthanasia):  
    At home  
    At the surgery  
After-death services:  
    Individual cremation  
    Communal cremation  
    (If you want to use a local pet cemetery for burial you will need to contact the concern direct)  
Any other costs not mentioned

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This exercise helps you to work out the likely cost of caring for your beloved companion animal during the precious time you have left together. Once you have gathered all the information, you might want to talk it through with a family member or a close friend.

If you are worried about covering the full cost of the estimated recommended care plan, do let your vet team know as soon as possible and ask what options there are to secure your pet's welfare, or if there are any organizations to which you can apply for financial support.

### **Pet insurance cover**

If you have a current pet insurance policy in place, contact your insurers to ask:

- Exactly what is, and what is not, covered.
- The limit they will pay out on your particular policy.
- Whether there is a time limit involved.

Ask them to send you confirmation of this along with information on how to make a claim.