

# POINTERS ON PETS

## Guarding Against A Pet's Surprise Medical Mishaps

(NAPSA)—New pet owners know to prepare financially and mentally for the occasional ear infection in their four-footed friend, or perhaps even a bout with fleas. But what about something less expected and considerably more costly?

Take the case of Lulu, a mischievous English bulldog whose secret propensity for eating baby pacifiers unexpectedly landed her in the operating room.

"We were all shocked, especially since Lulu never had any symptoms, and I had no idea all of those pacifiers had gone missing," said the dog's owner, Jennifer Zwart. One \$800 surgery and 15 pacifiers later, Lulu was feeling fine. Today, the Zwarts no longer leave pacifiers lying around their house.

Similarly, a simple sewing needle led to a series of seizures and an expensive procedure for a cat in California. Scooter, a Siamese, swallowed the needle with the thread still attached. It remained stuck to the back of her tongue for several weeks, eventually piercing a portion of her brain. After the needle removal and a veterinary invoice of almost \$2,000, Scooter was back to normal.

### A Dog's Tale

But perhaps topping the list of bizarre—and expensive—pet mishaps is the tale of Ranger, a border collie, who suddenly found himself between a cow and a hard place.



**Ranger, an energetic border collie, has recovered after his freak—and expensive—run-in with a cow.**

Minutes into his first cattle-herding practice, Ranger ran and crashed full speed into a cow's back legs, then broke the heifer's fall with his own body, suffering some nagging bruises in the process. The net result: a \$1,350 bill for Ranger's owners.

### Keeping Pets Safe

Dr. Carol McConnell, chief veterinary medical officer for Veterinary Pet Insurance (VPI)—a company that receives more than a million medical claims each year—says that while these pets' stories may seem strange, similar medical mishaps happen more than you might expect.

To elevate pet safety awareness, the insurer launched an annual contest that crowns one of 12 monthly nominees the "Most Unusual Claim of the Year." Coined the "VPI Hambone Award," it's named in honor of a

dog that survived being trapped in a refrigerator while devouring a ham down to the bone. You can read about nominees at [www.vpihamboneaward.com](http://www.vpihamboneaward.com).

"The award helps alert pet owners to unexpected dangers in the house and outdoors," says McConnell. "This way, they may be better prepared to prevent mishaps and simply be aware that the unexpected can, and in some instances will, happen to their dog or cat."

### Guard Against The Unexpected

Unfortunately, not all accidents can be prevented by keeping an extra close eye on your pet. For instance, Rincon, an energetic German shorthaired pointer, was attacked by a fierce javelina (an animal similar to a wild pig) while hiking with his watchful owner.

That's why experts say it pays to be financially prepared for surprise veterinary bills—whether they're for unavoidable accidents and injuries or the hundreds of illnesses that can plague companion pets.

An affordable way to do just that is to buy pet insurance. For an average premium of \$30 a month, insured pet owners are reimbursed a percentage of the eligible costs they incur for their pet's testing and treatment related to accidents and illnesses. Plus, policyholders are able to visit any licensed veterinarian in the world.

For more information, visit [www.petinsurance.com](http://www.petinsurance.com).