

Pet Insurance That Covers Everything From Fido To Ferrets

(NAPSA)—From gerbils to geckos and everything in between, exotic animals are becoming the pet of choice for a growing number of people.

However, there are several issues to consider before adopting an exotic pet.

- Is your pet legal? Start by finding out if it is legal in your area to have the kind of pet you want. In some areas ferrets are out. In others ferrets are in and potbellied pigs are out. Laws may be enacted locally that prohibit certain pets. Look before you leap.

- What will they eat? Will your new pet need commercially prepared food? How about live food, such as insects?

- Where will they live? Will they have the run of the house? For pets that need an enclosure, is there enough space? What kind of pet proofing will be necessary for your home?

- Is the pet you desire child compatible? Some pets are just a bad match when it comes to living with small children.

- Does the pet of your dreams require company? Some exotic pets get along just fine on their own, while others will be much happier with a companion of the same species. Remember though, some species may be too territorial to be kept in the same enclosure.



A new insurance plan covers exotic pets such as iguanas and ferrets.

Do some research regarding local veterinarians who may specialize in certain species. It's a good idea to have a veterinarian lined up to care for your pet even before you get it.

Many pet owners find that paying for veterinary medical bills can be costly, due to the increased number of treatments and procedures now available. As a result, using pet insurance to help cover these costs has become increasingly popular.

For example, one company now offers a variety of pet insurance plans for exotic pets in 43 states.

To accommodate the needs of

pet owners with more exotic pets, the company called Veterinary Pet Insurance now offers the VPI Avian & Exotic Pet Plan.

The plan covers a wide range of animals, including pet birds, rabbits, rats, geckos, gerbils, iguanas, hamsters, mice, hedgehogs, guinea pigs, amphibians, small chameleons & lizards, chinchillas, opossums, sugar gliders, snakes, turtles, tortoises, ferrets, goats and potbellied pigs.

Rates start as low as \$7 per month with an annual maximum benefit of \$7,000. For \$99 per year, optional routine care coverage is available for pet birds.

This same company has offered insurance plans for dogs and cats for 20 years. The plans offer monthly rates as low as \$10.25 for dogs and \$9.08 for cats. The plans also feature a simplified reimbursement process. Annual benefit maximum benefits range from \$9,000 to \$14,000.

According to Dr. Jack Stephens, founder and chief executive officer of VPI, "Our goal is to eliminate economic euthanasia by financially assisting pet owners so that their beloved pets can receive the best medical care, whether they are snakes, mice, birds, dogs or cats."

To learn more, visit the Web site at petinsurance.com or call 800-USA-PETS.