



Rehabilitation and pet insurance in New Zealand

“Will my dog’s massage/laser treatment be covered by our pet insurance?”

There are four pet insurance companies in New Zealand. They are Ellenco, Pet-n-Sur, Petplan, and Petprotect. The good news is that each company will cover rehabilitation services, where my massage and laser treatments are classified as either *complementary therapy* or *alternative therapy*. Each company has its own requirements, however, that you must meet for claims to be paid.

When you purchase pet insurance, your insurer will ask for information on current conditions your dog suffers from and about previous surgeries. Your policy may or may not cover these ‘pre-existing conditions’ and so it is important for you to understand your policy’s limits on coverage.

There are three universal requirements when submitting a claim:

1. Your dog’s illness or injury for which you are seeking treatment must have occurred at a time when your insurance policy was active
2. You must have consulted your veterinarian for the condition and they recommended rehabilitation treatment, recording their recommendation on your dog’s file
3. Itemised invoices, including GST number, date of treatment, dog’s name, and address details must be provided by your therapist

From there, claim requirements will vary:

- Petprotect states that it will extend cover to treatment from a practitioner who is not a registered vet only in some circumstances and that your vet will have to show evidence of what treatments they pursued first before recommending rehabilitation therapy (Note this is the most restrictive requirement of all four insurance companies)
- Ellenco has reported that they may ask for evidence of your therapist’s qualifications to encourage you to find a trained and qualified practitioner (a requirement I am all too happy to meet!)
- Petplan requires that your therapist fill out a portion of the claim form - the same requirement as your vet
- Pet-n-sur and Ellenco may ask for a copy of the treatment notes which must provide details on the treatment provided, whereas Petplan and Petprotect require this information as part of any claim

I am happy to work with all of my clients to supply you with the documentation required to support your pet insurance claim. I am not affiliated with any insurance company, nor do I take payments of any kind from them to represent their products. Regardless of whether you have insurance or not, I take a health history about each new client and I record treatment notes following each therapy session.

Payment is required at the time of your dog’s treatment. I do not charge extra for clients who hold pet insurance. I simply ask that you provide me with a self-addressed, stamped envelope for returning your claim form and associated paperwork to you.

The information above is accurate as at 15 April 2011.