

THE

Companion

Newsletter

SUMMER 2013 VOLUME 10, ISSUE 2



Ruffin' It on the Road

Make your next vacation a pet-friendly one

VPI Was There When
Our Dog Needed Surgery
Our Favorite Facebook Posts

Featured Breed:
Mixed Breed Dogs

Andrea Kane and Diesel
VPI policyholder since 2008

Ruffin' It on the Road

Make your next vacation a pet-friendly one



Living in laid-back Southern California, VPI policyholder Andrea Kane and her 4-year-old Rhodesian ridgeback, Diesel, can often be found paddle boarding in the bay, cruising along the beach and even enjoying family vacations up and down the coast. She shared her tips for ensuring great experiences when traveling with a pet.

Behavior basics

Having a dog-about-town like Diesel requires more than just a friendly pet and a picturesque setting—it's all about what Andrea calls the “pre-work” in socializing and training.

“What you do at home with your pet every day is the best training,” Andrea points out. “All of that foundational training that you do when they're young is what best prepares them” for being in public places, she says. “Everyday socialization ... makes them really great companions for vacation.”

Andrea focused on coaching Diesel to be calm and relaxed around strangers, even enrolling him in classes so he could work with professional trainers.

“I wanted to make sure that I could take him everywhere, do anything with him—that he would be

completely comfortable in any social situation that we put him in, so he could go everywhere as a member of the family,” she says.

Make sure it's pet-friendly

No matter how much training and socialization your pet has had, it's vital to check area pet policies before planning any outings. Search online for pet-friendly accommodations and call ahead to double-check any fees or restrictions.

“You've got to do the research to make sure the hotel and wherever you're visiting is pet-friendly,” Andrea advises. “I've contacted the hotel to find out what [pet-friendly] activities are in the area.”

Get coverage for the unexpected

The most important thing you can do to prepare for any situation is to have

pet health coverage—because even young, healthy dogs like Diesel can get sick. Andrea discovered this last year, when her son found a growth on Diesel's stomach that turned out to be malignant skin neoplasia.

"I thought it was a skin tag or a wart [at first]," recalls Andrea. "The doctor did a biopsy and then called me back and they told me that it was cancer... I was a wreck."

Having endured the heartbreak of losing a young dog to cancer once before, Andrea was fearful that it was happening all over again. But this time was different: she had coverage from VPI.

She vowed to get pet insurance after her previous experience "because I'm not going to ever not have the absolute best care for my animal," she says. "I felt like I could have given [my previous dog] more ... but I didn't have a choice because I didn't have \$15,000 to spend on cancer surgery.

"The choice for the best care for my animal—I don't want it to be determined by how much is in my savings account."

Make the most of your time together

Diesel got the surgery he needed thanks to Andrea's foresight in protecting him with VPI and is

now healthy and cancer-free. He's also back on the road and on the town, basking in all the attention.

"[Pets] bring such an incredible joy to you that you want to be able to do the best for them," says Andrea. "They're just always that great, loving person in your life that is always willing to give everything for you—and they deserve the same from us."



5 Tips for a Safe Trip



- 1** Make sure all vaccinations are up to date and your veterinarian clears your pet for travel.
- 2** Invest in a sturdy leash, secure collar and current ID tags with your cell phone number.
- 3** Don't drive with your pet unsecured; use a crate or, at the very least, a pet seatbelt.
- 4** Bring water and a spill-proof bowl. And don't forget to pack poop bags!
- 5** Never leave a pet alone in the car—even for a few minutes or with the windows cracked. Temperatures in a parked car can rise or drop to dangerous levels in a matter of minutes.

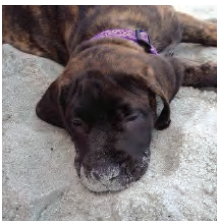
For more pet travel tips, visit petinsurance.com/healthzone

VPI Facebook posts



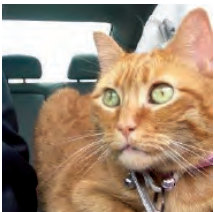
Pets on Vacation!

Check out our favorite Facebook posts that feature pets out and about.



Brooke Dover McKee

Our baby girl Brana at the beach last year. She loved rooting and digging in the sand!



Toni Had

Cherry Rose en route to St Pete's Fla

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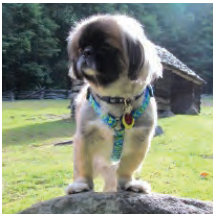
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Aileen Casadevall Suarez

Our Roxie camping with us...she's one Happy Camper!!!



Tracy Goodman Shaffer

Jax on his 1st trip to Gatlinburg



Debra Coolbaugh Henry

Lucy went to the Grand Canyon with us last summer.



Susie Claire Allen-Sierpinski

Rocky travels with us everywhere, he even flies with us :)

Follow us on Facebook (facebook.com/veterinarypetinsurance) and look for the next newsletter post. Your photo and story might be included in the next edition of *The Companion!*

Featured Breed: Mixed Breed Dogs



Famous Mixed Breed Dogs

Mixed breed dogs are among the most beloved of all.

Famous mixed breeds like Benji, the movie star; Tramp, the classic cartoon Casanova; Laika, the first dog in space; Tiger, the “Brady Bunch” dog; and Chips, the most decorated war dog from WWII have all earned their own very special places in canine history—and in our hearts.



VPI's Most Unusual Names for Mixed Breed Dogs

1. Princess Fuzz Bucket
2. Lily Van Chompers
3. Scrappy C. Doo Sanders
4. Captain Commando
5. Audrey Shepburn

VPI's Top 5 Names for Mixed Breed Dogs

1. Bella
2. Max
3. Buddy
4. Lucy
5. Bailey

Want to learn more about mixed breed dogs? Visit petinsurance.com/healthzone

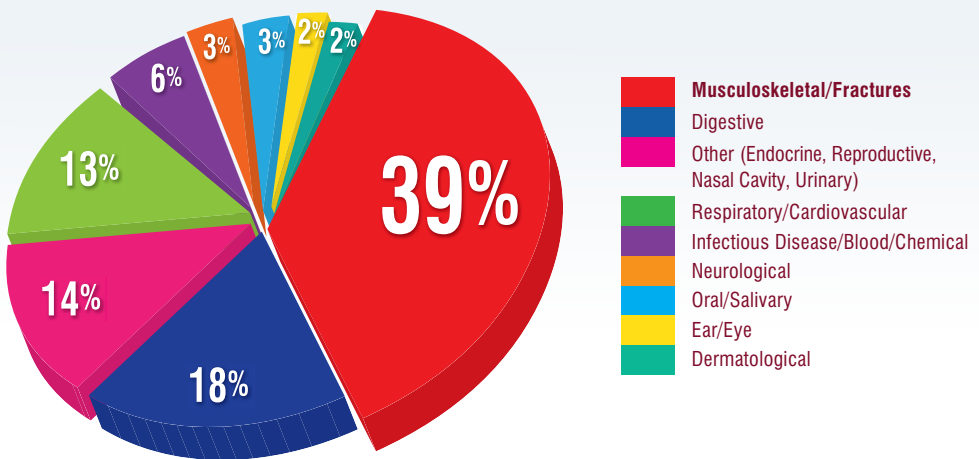
Have a Mixed Breed? Be Informed. Be Prepared.

Though everyday and ongoing health ailments might seem run-of-the-mill, the cost to treat them is anything but—especially when the problems become chronic or recurring. Our data for mixed breed dogs show the most common conditions claimed per lifestage along with their average treatment costs.*

	PUPPY	ADULT	SENIOR
Ear Infection	\$150	\$170	\$180
Upset Stomach/Vomiting	\$290	\$320	\$340
Allergy-Related Skin Problems	\$150	\$190	\$190
Inflamed Intestines/Diarrhea	\$160		
Eye Infection	\$90		
Benign Skin Growth		\$430	\$480
Bladder Infection		\$350	
Arthritis			\$300

Mixed Breed Conditions by the Numbers

Breakdown of mixed breed dog claims received by VPI



Mixed breeds can run the gamut from sporty to energetic to just plain clumsy. But one thing's for certain: they all have the potential to become injured. So it comes as no surprise that **39% of claims filed by mixed breed owners were for musculoskeletal problems and bone fractures.**

*Disease/Condition rankings are based on pet's breed and age. Cost estimates are for a pet of comparable size and age, treated by a veterinarian in the state of California. The actual Cost of Care for your pet may vary. The most common Diseases or Conditions for your pet were determined through a review of VPI Pet Insurance national claim data. We obtained this information from claimed amounts associated with a Primary Diagnosis for pets of the same species, breed, and age group as your pet. We used data from claims that were: (1) submitted under VPI Pet Insurance policies with policy terms ending between July 1, 2005, and June 30, 2008, and (2) entered into our system before November 1, 2008. We counted all claims made under each Diagnosis Code during each policy term as a single event. We combined all events for each Diagnosis Code, breed, and age group, and sorted the data to determine the top ten Diseases or Conditions for each grouping. We only considered policies covering pets aged nine years or less at the beginning of the policy term. We did not include data involving rare canine and feline breeds.

One Policyholder's Story:



VPI Helped Our Dog Get Emergency Surgery

Sometimes, what seems like a minor problem can turn out to be something much worse. For VPI policyholder Greg Courson's family, things took a scary turn when his Italian greyhound, Mona, needed emergency surgery for what they initially thought was just an upset stomach.

Fortunately, Mona was protected with a VPI policy thanks to an earlier referral from Greg's co-worker, and she got the care she needed to save her life.

Tell us about Mona.

Mona was added to the family about a year after I got Samantha, another Italian greyhound. I heard they do better in pairs, and so I decided to get Samantha a companion.

She's made a great companion not only for Samantha, but for the family.

Who referred you to VPI Pet Insurance?

I asked a co-worker who I knew cared for her pets as much as I do if she carried pet insurance on her boxers. She immediately got me information for VPI and had nothing but good things to say.

How has VPI helped you care for your pets?

Last year Mona got sick with what we thought was an upset

stomach. Back and forth trips to the vet treated symptoms, but she still didn't seem to be improving. During a weekend emergency appointment, our vet said it was critical to get her to a facility that could provide a higher level of care immediately.

With the help of VPI, we were able to get her the surgery she needed and I'm happy to say, today she's back to her healthy self. If you've never been faced with emergency medical costs for your pet, they can run into the thousands in just a day. VPI was great in getting the claims reimbursed quickly and efficiently, and eliminated over \$5,000 in out-of-pocket costs.

Have you thanked your referrer? What did she say when she heard Mona's story?

Yes, I told her it was the best

choice I made, in getting [Mona and Samantha] insured. One never knows what the future holds or what accident or illness could be waiting to happen around the corner.

The peace of mind in knowing they are covered is priceless. [My co-worker] had to call upon VPI for a recent claim for one of her dogs, and had a great claims experience just like I did.

If someone were looking for pet insurance, what advice would you give him or her?

Do it! The costs of veterinary care can be more than one can imagine, especially in emergency situations. The process to enroll

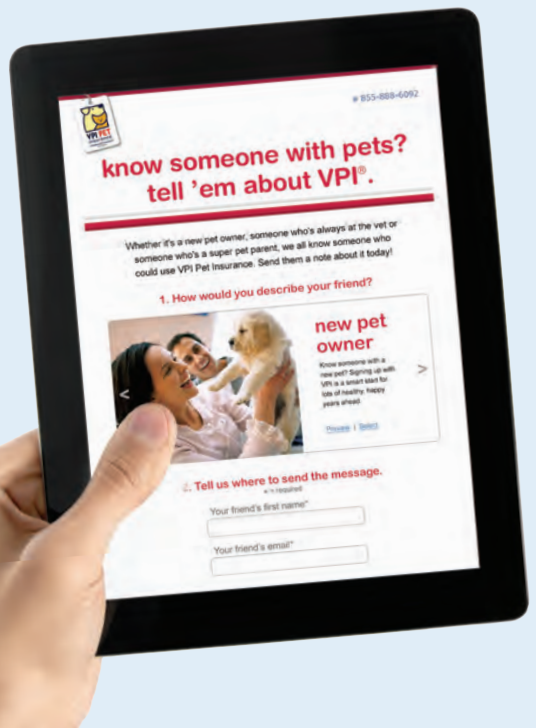
is quick and easy. Payments [can be] automatically charged or deducted, so there are no bills to worry about. As much as we love our pets, you can't afford not to make the small monthly investment in their health.



Who do you know that needs VPI Pet Insurance?

Did a friend or family member just get a new pet? Did a co-worker recently mention a large vet bill? Help him out by letting him know that VPI Pet Insurance covers routine and unexpected veterinary expenses.

We've made it easier than ever to give your friends (and their pets) something to be happy about: visit petinsurance.com/referral to send a note about VPI.



Policyholder Perks

Our Policyholder Perks offers are exclusive to VPI policyholders. To take advantage of these offers, log on to the VPI Policyholder Portal at my.petinsurance.com and click on the Policyholder Perks link or contact the companies directly.

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Jenny Xa

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