

# The difference between the Bay Healthcare Plan and pet insurance, and why your pet needs both

The Bay Healthcare Plan focuses on preventative healthcare and has been carefully designed to help your pet have a healthy, happy life.

Pet insurance, on the other hand, provides financial cover for unforeseen illness and accidents – although it is important to note that the level of cover provided by different insurers / policies can vary enormously.

Preventative healthcare includes vaccinations, parasite prevention, regular health checks and other services intended to prevent illness or to detect potential issues before your pet suffers any discomfort.

Pet insurance covers unexpected events, similar to a car insurance policy.

Unlike car insurance, however, 90% of pet insurance claims are for illness as opposed to accident†. Data also shows you are more likely to claim on your pet insurance than your car or household insurance\*.

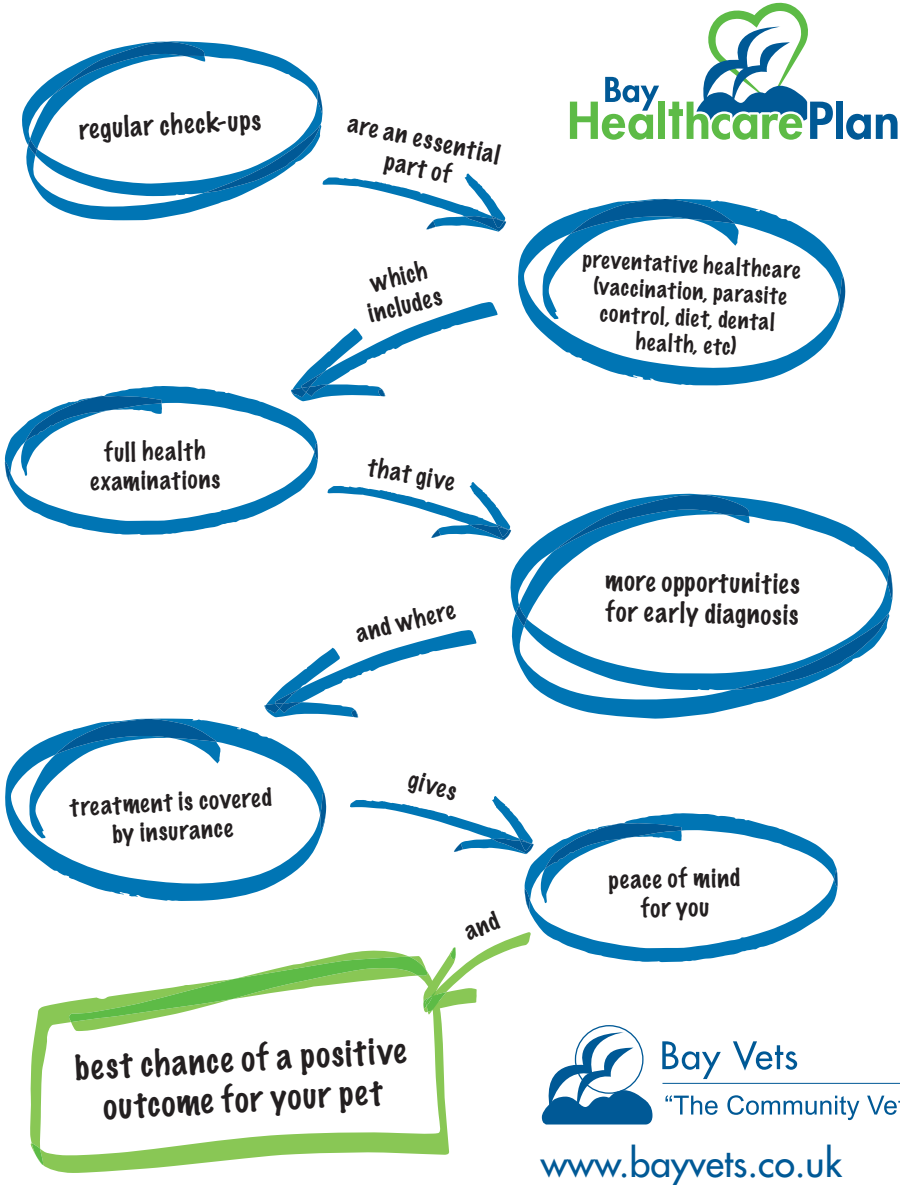
As a Bay Healthcare Plan member, your pet will be regularly examined by one of our vets or nurses.

This maximises the opportunities for early diagnosis and treatment of conditions which might affect your pet's health and gives the best chance of a positive outcome.

This is why we strongly recommend that responsible pet owners combine the Bay Healthcare Plan membership with a pet insurance policy.



† Mintel's Insurance Report 2013, referred to at <http://www.petplan.co.uk/therightcoveraroundthecorner.asp>  
\* From Allianz internal data



To join or for more information  
please ask at reception or call  
your local practice:

Caton:  
01524 770615  
Lancaster:  
01524 32696

Morecambe:  
01524 410867  
Milnthorpe:  
015395 62770

Our **NEW** Bay Healthcare Plan for kittens and cats

MEMBERS  
SAVE UP TO  
**34%**  
ON TREATMENT  
COSTS\*

## Join the Bay Healthcare Plan



Give your cat  
life-long  
preventative care  
whilst saving  
money too!

START  
**SAVING**  
TODAY

Ask a member of  
staff how to join

**Deliver**  
Vets  
from your vet, to your door.  
Now includes home  
delivery option.

Bay  
Healthcare Plan



# You love your pet, and the joy they bring you – the companionship...

You want your pet to remain healthy for many reasons, and that companionship is just one of them.

But pets are different from you and I...

They can't tell you when they're feeling sick, and sometimes you can't see there's anything wrong either.

That's why, even more than you, they need regular check-ups. Early detection of any potential problems could save you facing any unnecessary worry or stress, and of course the additional costs that might accompany later treatment.

## INCLUDED IN YOUR MEMBERSHIP

- ✓ Health & weight checks
- ✓ Vaccinations
- ✓ Parasite protection

Plus great discounts on routine services and products

Money is not as important as health and happiness, but by joining the Bay Healthcare Plan you will make great savings on the annual cost of your pet's vaccinations, flea and worming treatments, plus many other benefits that will help keep them in tip-top condition.



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# 20 reasons to join the Bay Healthcare Plan today

**Your Bay Healthcare Plan membership provides the most cost-effective way to give your cat everything they need to stay healthy:**

1. **Annual booster vaccinations** providing full protection from flu, enteritis and leukaemia
2. **Two top-to-tail veterinary professional health checks** – one at vaccination and one six months later – to include a general health check, eyes, ears, skin and hair, heart and lungs, weight, teeth, joints and muscles
3. **Year-round flea & tick treatment**
4. **Unlimited half price** nail clips with a nurse
5. **Year-round** protection from roundworm and tapeworm
6. **Unlimited** free weight checks with a nurse
7. **Unlimited** direct claims on insurance (once authorised)
8. **Urine test** every 12 months
9. **Home delivery option\*** for flea and worm treatment

## And savings on a huge range of products:

10. **Save 10%** on dental treatment
11. **Save 5%** on neutering
12. **Save £5** on the cost of a pet microchip
13. **Half price** blood pressure monitoring for cats over 10 years old

## Advice and guidance on:

14. Dental health
15. Diet
16. Behaviour and training

## Plus you will benefit from:

17. No joining fee
18. No annual renewal fee
19. Monthly direct debit
20. **Here for your cat's booster or to restart a course?**

Join the Bay Healthcare plan today and **save 25%** on the full vaccination price

Scan for more details and to JOIN ONLINE



### Home Delivery Option!

\*Add £1.90 extra per month to receive your pet's flea and worm through the post



## How much does it cost?



## Cat Healthcare Plan

**£16 per month**

Add £1.90 per month for flea and worm treatment home delivery

The Bay Healthcare Plan covers **ALL** your essential preventative healthcare throughout the year, including parasite control and booster vaccinations, as well as great discounts on other services. Continuous protection, regular check-ups **AND** no more costly annual vaccination bills to pay!

- ✓ **Yearly full health examination** with your veterinary surgeon
- ✓ **Health check** with a veterinary professional 6 months after your pet's annual vaccination
- ✓ **Vaccination** - routine yearly boosters plus leukaemia are included
- ✓ **Flea & tick treatment** – all effective preventative flea & tick treatment required for the year
- ✓ **Worm treatment** - all the recommended preventative worm treatment required each year
- ✓ **25% off** restarting a vaccination course
- ✓ **£5 off** microchipping
- ✓ **5% off** neutering
- ✓ **10% off** routine dental care
- ✓ **Unlimited half price** nail clips with a nurse
- ✓ **Half price** blood pressure monitoring for cats over 10 years old
- ✓ **Free** weight checks with a nurse
- ✓ **Free** direct claims on insurance (once authorised)
- ✓ **Free** urine test every 12 months

## Bay Kitten Package

**£76.99 – Save 41% on regular costs**

**Join the Cat Healthcare Plan today and pay only £56.99 for this package followed by monthly payments of £16**

- ✓ **Superior vaccination course** covering flu, enteritis and leukaemia
- ✓ **Microchip** – to get your cat back home as soon as possible after they go missing
- ✓ **Superior flea and worm treatment** lasting four weeks
- ✓ **Kitten care guide** compiled by our specially trained cat-friendly nurses
- ✓ **Adolescent health check** at six months old
- ✓ **Royal Canin Kitten food**

## or choose: Basic Kitten Package

**£59.99 – Save 15% on regular costs**

- ✓ Basic vaccination course covering flu and enteritis
- ✓ Superior flea and worm treatment lasting 4 weeks
- ✓ Kitten care guide, compiled by our specially trained cat-friendly nurses
- ✓ Adolescent health check at six months old

## How do I join?

Joining is easy – just ask one of our receptionists or **join online – it takes no more than a minute or two**, and you'll have the peace of mind that comes with knowing your pet receives the very best in year-round preventative healthcare.

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\*Save 34% compared to purchase price for non-members.