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.

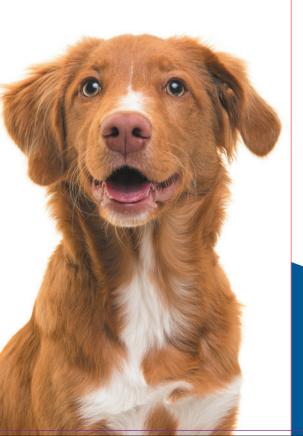
Pet insurance covers unexpected events, similar to a car insurance policy.

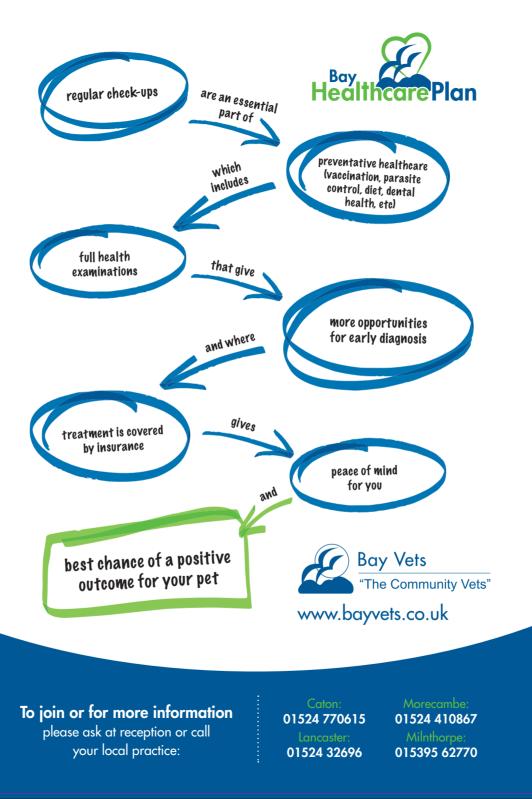
Unlike car insurance, however, 90% of pet insurance claims are for illness as opposed to accident[†]. Data also shows you are more likely to claim on your pet insurance than your car or household insurance^{*}.

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

[†] Mintel's Insurance Report 2013, referred to at http://www.petplan.co.uk/therightcoveraroundthecorner.asp ^{*} From Allianz internal data 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.







Our **NEW** Bay Healthcare Plan for puppies and dogs

Join the Join the Bay Healthcare Plan

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

START SAVING TODAY Ask a member of

Ask a member of staff how to join



Now includes home delivery option.



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.

Money is not as important as health and happiness, but by joining the Bay Healthcare Plan vou 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.



Health & weight checks Vaccinations Parasite protection

Plus great discounts on additional products and services

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

01524 770615 01524 32696

01524 410867 015395 62770

21 reasons to join the Bay Healthcare Plan today

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

- 1. Annual booster vaccinations providing full protection from parvovirus, leptospirosis, kennel cough, distemper, hepatitis and parainfluenza
- 2. Two top-to-tail veterinary professional health checks one at vaccination and one six months later - to include a general health check, eves, ears, skin and hair, heart and lungs, weight, teeth, joints and muscles
- Year-round flea and 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 10% on lungworm prevention
- 12. Save 10% on rabies vaccination
- 13. Save 5% on neutering
- 14. Save £5 off microchipping

Advice and guidance on:

- **15.** Dental health
- **16.** Diet
- **17.** Behaviour and training

Plus you will benefit from:

- **18.** No joining fee
- 19. No annual renewal fee
- **20.** Monthly direct debit

21. Here for your dog's booster or to restart a course?

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

Home Delivery Option!

*Add £1.90 extra per

month to receive your

pet's flea and worm

through the post



Deiver

from your yet, to your door



Caton: 01524 770615 01524 410867 Lancaster: Milnthorpe: 01524 32696 015395 62770

How much does it cost?



Bay Puppy Package

Normally costs £59.99 (which includes a saving of 51%)

Join the Dog Healthcare Plan today and pay only £39.99 for this package followed by monthly payments (based on your dog's weight)

Full immunisation course covering parvovirus, distemper, infectious hepatitis, parainfluenza and leptospirosis

Superior flea and worm treatment

 Puppy training and socialisation guide, compiled by our behaviour nurse

Invitation to one of our puppy parties

Adolescent health check at six months old

How do I join?

Joining is easy - just ask one of our receptionists or ioin 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.

Morecambe:

*Save 45% compared to purchase price for non-members.

Bay

Dog Healthcare Plan

0-10 KG	10.1-20KG	20.1kg+
£15 per month	£16 per month	£18.50
SAVE UP TO	SAVE UP TO 45%	SAVE UP TO
	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 kennel cough are included
- ✓ Year-round protection against fleas and ticks for your dog, using only the most effective treatment available
- Year-round protection against worms - we'll recommend the treatment most suitable for your pet and best at protecting your family too
- ✓ 25% off restarting a vaccination course
- ✓ 10% off rabies vaccinations
- ✓ 10% off lungworm prevention
- ✓ 10% off routine dental care
- ✓ 10% off Animal Health Certificate
- ✓ 5% off neuterina
- ✓ £5 off microchipping
- ✓ Unlimited half price nail clips with a nurse
- ✓ Free weight checks with a nurse
- ✓ Free direct claims on insurance (once authorised)
- ✓ Free urine test every 12 months