

Pet Bird Insurance Still Rare

The percentage of health insurance purchased for birds is a fraction of that going to dogs and cats.

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Bird owners purchase health insurance coverage for their pets at a lower rate than dog and cat owners. Although the number of companies offering pet health insurance in the United States has risen dramatically in recent years, from one to well more than a dozen, only one appears to offer health insurance for birds — and it has for the past decade.

For that company, Veterinary Pet Insurance of Brea, Calif., bird policies account for a mere fraction of its business. Of more than 475,000 pets currently insured as of March 2010, only 5,000 pets are covered under its Avian and Exotic Animal Plan, and most of those are exotic mammals such as rabbits and ferrets.

Of those 5,000 pets, 2,021 were birds. Insured birds include 33 caiques, 10 doves, seven ducks, one goose, one hawk and one pigeon.

In 2007, six bird species were in the company's top 10 most insured avian and exotic species: No. 3, cockatiels (322 birds insured); No. 4, African greys (256); No. 6, conures (131); No. 7, cockatoos (118), No. 9, macaws (89) and No. 10, Amazons (87).

"People frequently assume insurance policies only cover dogs and cats," said Carol McConnell, DVM, MBA, vice president and chief veterinary medical officer for VPI. "Our statistics show that exotic animals become ill and suffer injuries the same as or more than common pets and, therefore, deserve quality veterinary care. Additionally, exotics usually experience conditions unique to their species that might require specialized treatment, which can oftentimes be expensive."

In general, the company's avian policy covers medical treatments and surgeries for accidents and illnesses, minor treatments, lab fees, prescriptions, X-rays and hospitalization. It may also cover obesity, self-mutilation, feather-picking, egg binding surgery and neoplasia surgery, provided the conditions are not pre-existing.

An additional supplemental and routine care coverage rider will help pay for a routine exam, blood testing, fecal analysis, and nail and wing feather trim. Neither the rider nor the base policy covers vaccinations.

For now, other insurance companies seem content to focus on the much larger dog and cat insurance market (most industry estimates suggest less than 3 percent of all cats and dogs, and possibly less than 1 percent, are actually insured). A relative lack of veterinary information about avian species makes risks more difficult to calculate and thus policies more difficult to effectively and fairly price.

Insurance buyers must fully understand exactly what they're getting for their premium. VPI has posted its schedule of benefits on its website (www.petinsurance.com), which lists payment for specific procedures and diagnostics. Discussing these benefits with veterinary providers to find out how much of potential bills will likely be covered by insurance may provide a better idea of the value pet insurance will offer and prevent potential surprises when the bill comes due.

VPI's policy reimburses pet owners for veterinary costs the pet owner pays, but does not pay the bill directly. Pet insurance offers one way to manage unexpected, and sometimes expected, veterinary bills.

"Some avian species can live for decades, which means many years of trips to the veterinarian," Dr. McConnell says. "What we want to stress is that maintaining your pets' health insurance is part of being a responsible pet owner — regardless of what type of pet you own."

Pet health insurance does not cover pre-existing conditions, nor does it protect a bird owner financially if their bird bites someone. Bird owners should ensure that their homeowner's or renter's liability insurance will cover such circumstances.



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