



**Whatever the need in your life, Shamblin Insurance can help.**

**4 Duncan Dr. Suite A Bourbonnais, IL 60914  
Phone: (815) 939-7163 Fax: (815) 939-7781  
[www.shamblinins.com](http://www.shamblinins.com)**

## **WE SHOP YOU SAVE ON YOUR INSURANCE**

### **Monthly Newsletter – June 2008**

#### **Pet Insurance**

The price of healthcare over the recent years has increased dramatically not only for people but, also for our pets. I'm sure many pet owners are growing more and more familiar with the high costs of pet healthcare. "From 1994 to 2003, expenditures for veterinary services rose 76 percent," says Carol McConnell, manager of veterinary education and services for Veterinary Pet Insurance, in Brea, Calif. That rise may correlate with higher disposable incomes and the elevation of pets to "family member" status, along with longer animal life expectancies

The owners of ailing pets now have more options as veterinarians have added many diagnostic and treatment capabilities borrowed from human medicine. Taking advantage of those new options can quickly run vet bills up into the thousands of dollars, making insurance premiums of a few hundred dollars a year a good investment for some pet owners.

Pet health insurance is not only far cheaper than the human variety, it also lacks the administrative complexity. Instead, pet insurance functions on a reimbursement basis with policyholders choosing their own course of care and providers and then submitting claims after the fact. Because pets are technically a form of property, the insurance is structured more like a homeowner's or auto policy.

When choosing a Pet Insurance company consider the following:

- Look at the underwriter behind the policy and verify its "Rating" which reflects its financial health and ability to pay any future claims.

- Compare coverage to actual and probable needs given the animal's breed and its associated health risks.
- Understand the costs. Each company has a slightly different cost structure in terms of co-payments, deductibles and lifetime caps. Verify whether the premiums stay level throughout the life of the pet or escalate with age.
- Know what the coverage limits and more importantly what it excludes.

Although new pet owners may swear they would euthanize their animal before ever spending \$3,000 to reattach a knee ligament, once faced with the decision such hard lines can be difficult to hold. There is no discounting the human-animal bond. When your cat or dog is the reason you get up in the morning, and you are in the vet's office being told there is a procedure that will save its life, you are willing to find a way to pay. Having pet insurance can make doing so that much easier.

## Gas Facts

As of June 16, 2008 the national average for gasoline is \$4.08 per gallon, which is up a \$1.07 from last year at this time.

As of June 16, 2008 the national average for diesel fuel is \$4.69 per gallon, which is up a \$1.88 from last year at this time.

### Historic Gas Prices for Chicago



What We Pay For In A Gallon Of Regular Gasoline  
(April 2008)  
Retail Price: \$3.46/gallon

