

# WHAT'S THE SCOOP?



*Murabella and Shores Animal Hospitals*

## **Pet Insurance, Importance of Grooming, and Hurricane Prep.**

### **“Good Enough is Not Enough.”**

*Written by Dr. Zachery Drilingas*

With the growing cost of medical expenses, insurance for pets is becoming more and more popular. But, how do you know what to look for in an insurance plan? In this Newsletter issue, we will look into what insurance looks like for pets as well as looking into our preferred insurance, Trupanion.

Many of us think of pet grooming as a way to make our pets look their best, but did you know grooming also has medical benefits as well?

Hurricane season is upon us! In this newsletter, we will also cover Hurricane preparation for your fur babies.

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## Pet Insurance - What is it?



Pet insurance isn't as new as we would think. In fact, the first pet insurance plan was written in 1890 in Sweden and in 1947 the first insurance policy was sold in Britain. However, it wouldn't be until 1982 when the first insurance policy was sold in the United States. To date, it is estimated that only a mere 4% of dogs and 1% of cats in the United States are covered by a pet insurance plan. With advancements in veterinary medicine and the increasing cost of medical care, it is vital to bridge the gap between Gold Standard level of care and the costs incurred for such care. Like human medical insurance, there are many different kinds of insurance plans that exist for our pets. They can include coverage for wellness preventative care, illness/injury, or a mix of both. Some plans include deductibles while others do not or have the option to select your deductible. We encourage you to research and compare plans to find the one that works best for you and your family. We will cover more in-depth one insurance company which we prefer, called Trupanion Pet Insurance, and the reasons we prefer them.

## Trupanion Pet Insurance - Why it is Our Favorite

While there are many different insurance companies that cover pets, Trupanion is the one we recommend the most. Trupanion allows us to provide Gold Standard customer service and care to our clients. In 1998, Darryl started Trupanion (originally called Vetinsurance International, Inc.) with the goal of introducing a high-quality medical insurance offering for cats and dogs. Being a Trupanion Express hospital means that we never have to fill out claim forms and it links directly to our patient accounts so we can submit pre-approvals so you know exactly what will be covered before the cost is accrued. We can also get Trupanion to cover your bill directly, meaning you only have to pay the clinic in the event there is a difference in what is covered and what must be paid out of pocket. Trupanion also never limits the amount they pay out, so your pet can always get the best care. From nose to tail, your pet is covered for: Hereditary conditions your breed is prone to inheriting, unidentified issues, even if your pet doesn't have an official diagnosis, and congenital conditions your pet developed before birth. Trupanion truly provides coverage the way pet owners expect with multiple options for coverage.



**trupanion™**  
Medical insurance for your pet.

## PRACTICE MANAGER'S MESSAGE MADDIE STRYKER

Trupanion, I call it, the just in case insurance. It has been the best pet insurance we have worked with mainly because it's the only insurance a client doesn't need to have the total payment up front. This gives our clients peace of mind without the guilty of not being able to afford a costly situation. We've had clients come in for ER situations needing surgery immediately who walk out paying very minimal. I have a very clumsy 97 pound lab mix (Bagel) and a wild 3 year old. We have Trupanion because I had that "mom feeling". We have used the insurance several times now. At 6m of age I noticed bumps on my pup. He had developed allergies to Florida. Trupanion now pays for all his allergy treatments, and it has been a savior for us financially. Hurricane season is in full effect, and I have peace of mind with Trupanion. Bagel also loves his medicated baths with Ms. Susie at MuraBella, and having his coat blown out has been the best decision ever for all the shedding this summer.

## Grooming - More than just looks



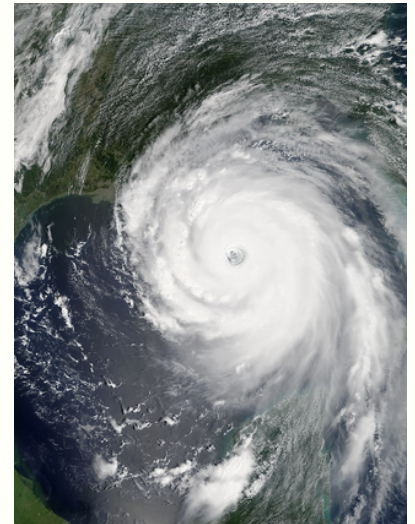
Many pet owners have the misconception that grooming is not necessary. However, it is a crucial part of a pet's overall health and well-being. Quality pet grooming is about more than keeping your pet looking cute and smelling good. With proper pet grooming, you can decrease shedding, eliminate fleas and ticks, and even detect health conditions. Many pet groomers develop longterm relationships with their clients and remember the pets they see on a regular basis. This means they can be helpful in locating and identifying potential problems such as ear infections, irritation to the skin, or new lumps that were not present at the previous groom. In addition, a properly maintained coat is less likely to trap dirt, harbor pathogens, or get matted which can affect the blood supply to the underlying skin.

**Grooming NOW AVAILABLE at both MurBella and Shores locations!  
Call today to book your next visit!**

## Hurricane Preparedness

The best way to protect your family from the effects of a disaster is to have a disaster plan. If you are a pet owner or have larger animals (i.e. livestock) it is important that you also consider their needs when developing your disaster plan. If you evacuate your home, **DO NOT LEAVE YOUR PETS OR ANIMALS BEHIND.** It is unlikely for pets or larger animals to survive on their own. If by some chance they do, you may not be able to find them when you return. Prepare now and protect your family and pets before the next disaster strikes.

Have a safe place to take your pets. Service animals who assist people with disabilities are allowed in Red Cross shelters. It may be difficult, to find shelter for your animals in the midst of a disaster, so plan ahead. Do not wait until disaster strikes to do your research. Many communities are developing pet friendly shelter plans, check to see if your local emergency shelter plan includes pets.



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**NOW AVAILABLE VIA TEXT!**

**MURABELLA: 904-491-2364**

**SHORES: 904-441-6996**

## Hurricane Preparedness cont.

Whether you are away from home for a day or a week, you will need essential supplies to care for your pet. Keep items in an accessible place and store them in sturdy containers that can be carried easily (duffle bags, covered trash containers, etc.). Your pet disaster supply kit should include: Medications and medical records (stored in a waterproof container) and a first aid kit, sturdy leashes, harnesses, and/or carriers to transport pets safely and ensure that your animals cannot escape, photo of you and your pet(s) – in the event you are separated from your pet, having an updated photo with your pet will help validate pet ownership, food, potable water, bowls, cat litter/pan, and can opener, information on feeding schedules, medical conditions, behavior problems, and the name and number of your veterinarian in case you have to foster or board your pets, and lastly pet beds and toys, if easily transportable.

You may not be home when the evacuation order comes. Find out if a trusted neighbor would be willing to take your pets and meet you at a prearranged location. This person should be comfortable with your pets, know where your animals are likely to be, know where your pet disaster supplies kit is kept, and have a key to your home.

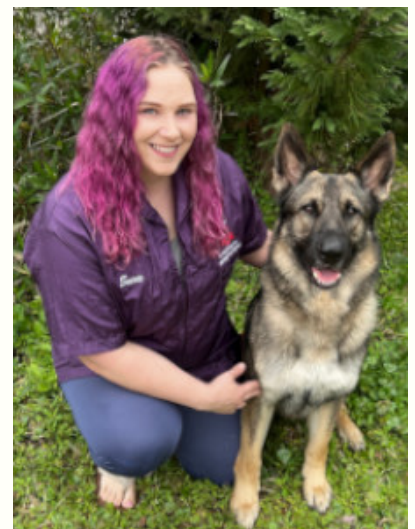
Planning and preparation will enable you to evacuate with your pets quickly and safely. However, bear in mind that animals react differently under stress. Outside your home and in the car, keep dogs securely leashed. Transport cats in carriers.

Provided by [FloridaDisaster.Org](https://www.floridadisaster.org)

## Employee Spotlight - Susie Rogers (Pet Stylist)

Susie Rogers is one of our fabulous pet stylists. Susie's journey into the veterinary industry was driven by her deep love for dogs. She has always felt a strong connection to these furry companions and finds genuine joy in working with them. Whether she's grooming them to look their best or simply spending time with them, Susie's love for animals shines through in everything she does.

Outside of work, Susie enjoys a fulfilling life with her husband, Sean, whom she married in 2021, and their Irish twins, Rio and Stone. Together, they share a love for animals and are proud owners of three German Shepherds. In her free time, Susie cherishes moments with her family, stays active with workouts, and enjoys relaxing at the beach.



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