

# THE PET POST

Pet news you can use from VPI® Pet Insurance



## Toxic Table Scraps

Sharing “just a bite” of food off your plate with your pet is harmless, right? Wrong. Many human foods can be toxic—even deadly—to dogs and cats.

VPI Pet Insurance wants to help all pet owners avoid tragedy by spreading the word on common household items that can harm pets. Post this information on your refrigerator and warn others about the dangers of giving human food to animals.

### Onions and Garlic

Onions and garlic in any form—even powdered—can endanger your pet's health. Effects can range from mild gastrointestinal upset to severe anemia.

### Chocolate

Cocoa and chocolate contain theobromine, a chemical that can affect heart rhythm and cause vomiting, diarrhea and seizures if ingested by pets.

### Grapes and Raisins

Just a handful of grapes or raisins can damage your dog's kidneys or even prove deadly. Even small amounts in trail mix or snack boxes can be dangerous.

### Caffeine

Coffee, tea, energy drinks, dietary pills or anything else containing caffeine should never be given to your pet, as they can affect the heart, stomach, intestines and nervous system.

### Yeast Dough

Unbaked dough that contains yeast can expand and release gases in your pet's stomach or intestines, resulting in nausea, vomiting, diarrhea and even life-threatening bloat and twisted stomach. Some yeast dough also ferments into alcohol, which can cause alcohol toxicity.

### Sweeteners

Many sugarless gums and candies contain xylitol, a sweetener that is acutely toxic to dogs. Ingestion can cause vomiting, weakness, a life-threatening drop in blood sugar, loss of muscle control, seizures and liver failure.

Accidents can happen at any time, to any pet. **Be prepared for the unexpected with VPI Pet Insurance.** VPI covers accidental poisonings, injuries, illnesses and more.

If you ever suspect that your pet has ingested something harmful, don't hesitate to seek veterinary advice. Pet Poison Helpline™ (800-213-6680) is available 24/7, 365 days a year.\*



Enroll in an affordable VPI Pet Insurance plan and receive your discount!

877-PETS-VPI • [PetsVPI.com](http://PetsVPI.com)

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## Be Informed, Be Prepared: The Real Cost of Caring for Your Pet

### Spotlight: Labrador Retrievers

Do you or someone you know own a Lab? Labrador retrievers are among the top 10 most popular breeds insured by VPI Pet Insurance.

We've compiled information on the most claimed common and severe medical conditions for Labs, including average costs to treat these conditions.†

	PUPPY	ADULT	SENIOR
Ear Infection	\$180	\$180	\$200
Allergy-Related Skin Problems	\$210	\$210	\$210
Upset Stomach/Vomiting	\$370	\$380	
Laceration or Bite Wound	\$290		
Injured Muscles/Soft Tissue	\$270		
Benign Skin Growth		\$460	\$510
Benign Fatty Growth		\$270	\$280
Arthritis			\$330



**Brain/Spinal Cord Cancer Surgery**

**Slipped Spinal Disc Surgery**

**Immune System Disorder/Cancer**

### Policyholder Testimonial

#### My VPI Policy Paid for Itself—And Then Some!

Dear VPI,

I first heard about VPI from a brochure that was in my veterinarian's office, and it's been a happy relationship since.

When I add up the claims I've submitted each year and the reimbursements for that year, I can clearly see that I am reimbursed over what I pay in premiums for my policies. For example, for my newest policy for Bella, I paid \$597.19 for the Major Medical Plan and Careguard Premier for the first year, and have already gotten back \$1,486.03—and there are still three months left in the policy term!

I would have spent the money for any treatment Snickers or Bella needed, so **it is so comforting to get something back to**

help with the costs. **VPI truly helps people go the extra mile** who normally wouldn't be able to afford to do so.

I have had and always will have VPI for all of my pets because I couldn't be happier with the service. **I always recommend VPI—even to people while I'm in line at the grocery store!** I am very grateful for your company.

Sincerely,  
Jimmie Ware  
Houston, TX  
VPI policyholder  
since 2003



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\*A \$35 fee is billed by Pet Poison Helpline. PPH is not affiliated with VPI.

†Disease/Condition rankings are based on your pet's breed and age. Cost estimates are for a pet of comparable size and age, treated by a veterinarian in the state of California. The actual Cost of Care for your pet may vary. The most common Diseases or Conditions for your pet were determined through a review of VPI Pet Insurance national claim data. We obtained this information from claimed amounts associated with a Primary Diagnosis for pets of the same species, breed, and age group as your pet. We used data from claims that were: (1) submitted under VPI Pet Insurance policies with policy terms ending between July 1, 2005, and June 30, 2008, and (2) entered into our system before November 1, 2008. We counted all claims made under each Diagnosis Code during each policy term as a single event. We combined all events for each Diagnosis Code, breed, and age group, and sorted the data to determine the top ten Diseases or Conditions for each grouping. We only considered policies covering pets aged nine years or less at the beginning of the policy term. We did not include data involving rare canine and feline breeds.

Insurance plans are offered and administered by Veterinary Pet Insurance Company in California and DVM Insurance Agency in all other states. Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, an A.M. Best A rated company (2012); National Casualty Company (all other states), Madison, WI, an A.M. Best A+ rated company (2012). 12GRP1916

