

Sexy Beast article continues...

The launching of the Sexy Beast line was also important to get maximum exposure, create a buzz and get some much needed media attention. So Ryan spoke to a public relations firm who suggested she hire a couple of promotional vehicles, wrap them in the Sexy Beast logo and have them appear all over Manhattan. However, the price was astronomical and Ryan knew there had to be a more economical way of getting the message across. Instead of shelling out more than \$120,000 for a two week promotion, she went on the Internet and bought a 36 foot, used motorhome. She then redesigned the interior to accommodate a mobile grooming salon so that 'The Beast' could be taken on the road. "Because our products are very different than most people have used on their pets before, we thought it would be a good idea to bring demonstrations into the mix so people could see the products in action and learn how to use them. It's been a fantastic tool for us both for customers as well as for retailers." The total purchase and refit was under half of the original promotional idea. And Ryan and 'The Beast' made a big splash at New York's Fashion Week.

The Sexy Beast line is not yet available in Australia but is at mainstream beauty counters and boutique stores in the US rather than merely collecting dust on pet store shelves. Ryan's view is that her potential customer is one who enjoys beauty and fashion and likes to indulge themselves and their pet. Her customer treats their pet like a member of the family and appreciates quality brand-name products that they can trust. It's a new genre of product that is sure to catch the eye and olfactory senses of the discerning pet lover.

And if Renee had any advice to the potential entre-pet-neur? "It would be to get all or most of your financing upfront if at all possible. Budgets were extremely stressful because I kept running out of money."

* See the Hound House in this edition's Creature Comforts.



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Pet Insurance

Think of insurance and we all groan at the cost of renewing our policies for our home, contents, car and private health cover. Insurance is something we begrudge paying until something bad happens like a burglary, storm damage, a car accident or other misfortune. But what about our pets and why should we consider having a policy that covers accidental injury, illness and vet bills?

Prior to 2000, there were a couple of pet insurance plans but at the end of 2007 there will be over 10 products available with a variety of plans within each. The choices available keep growing and many policies include options covering portions of regular expenses like vaccinations and/or worming, tick and flea medications. The growing trend in pet insurance is that it's becoming attainable to most pet owners, taking the sting out of vet bills.



The new breed of pet insurance does not generally exclude hereditary or congenital defects or are exclusionary for certain breed types. However, most will not cover you if there is a pre-existing condition that has been diagnosed or detected prior to commencing your insurance plan. Just like many human health insurance covers.

Most policies offer a choice of 80% or 70% as an annual rebate, depending on your budget and the level of coverage required. Coverage can be limited to accidental injury, a combination of accidental injury and illness or the added option of a 'wellness' or 'routine cover care'. A 'wellness' option rewards the policy-holder when you spend money on approved items that maintain and enhance your pet's health. For instance, one pet policy has a 'Good Health Rewards' option that gives you

back \$100 annually when you spend \$200 or more on procedures like desexing and vaccinations to dental hygiene, flea and tick control and even puppy pre-school.

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CCV Number (the last three digits of the number on the back of the card)

Signature

Just like private health insurance, most offer the convenience of monthly payments direct debited from a credit card or bank account. Many people argue that \$30 set aside each month could well cover the annual costs to a vet and a few extra visits when illness or accident occurs. However, most folk aren't that disciplined or organised to set aside these funds. Think of all the people who get caught in the trap of offers from large retail chains that offer 'No deposit and no interest and nothing to pay for 2 years', only to discover that they have to pony up with the lump sum at the end of the term.

There are two peaks in your pet's life where insurance is really going to kick in—the junior years where little and big accidents occur and in the senior stage where aging and illness is inevitable. The fine print in the brochures and information on each policy and plan—what's covered and what excluded—can be mind boggling, however there's some important questions you should ask like the following:

When can you start claiming on pet insurance?

Most policies will commence as soon as your proposal has been accepted by the insurer. Some plans allow you to claim for illness 30 days after the policy has been accepted and no waiting period applies for accidental injury.

Will the policy cover my dog/cat through old age?

This is again an important question that should be asked. Most policies require pets to be between over 8 weeks and under 9 years to join. Check if the benefits decrease once a pet reaches a certain age or if the cover is continuous for their lifespan. Will you have to shell out more as a pet gets older or expect less coverage? For instance some deduct the excess—say \$100 plus a whopping 50% of the treatment if your dog is 10 years or older.

Does the policy exclude certain breeds/ hereditary or congenital defects?

Some policies charge a nominal extra fee for certain breeds but do not exclude these from coverage. Hereditary or congenital defects are now covered by a number of policies. Pre-existing conditions won't be covered.

Is there a discount for multiple pets?

Most offer a minimal discount for multi cat/dog households. Don't hold your breath for our feathered friends though as birds are not covered at all and are unlikely to be in the near future. Nor are reptiles, critters or fish. Some plans offer sizeable discounts for cats though.

How quickly will claims be processed and when will payments be made?

The level of service you receive is important—you don't want to be waiting weeks or months to receive your claim payment. Most should process your claim within 48 hours of receiving it and payment should be made directly to you.

Can I choose my own vet?

You should be able to choose any licensed vet throughout Australia. Generally, all extra benefits/products will be required to be obtained through your vet. For instance you probably won't be covered for your worming/flea and tick treatment unless purchased from a licensed vet.

If you're looking to invest in insurance then carefully consider the type of plan you feel is appropriate. Check into possible exclusions and if you would take advantage of the add-ons, extras and possible annual benefits. Unlike most types of insurance, pet insurance is something that you'll probably claim on each year. You're unlikely (we hope) to get burgled each year or have a car crash, yet you can be sure that you're going to pay at least one unexpected visit a year to your vet.

Pet insurance is just that, insurance for the unwanted and unfortunate events that befall our pets. It can be a financial backstop for illness and appropriate medical care. It's a grim reality that economic euthanasia is something that cash-strapped pet owners face when their pet's veterinary care and medicine bills become insurmountable. Pet insurance can ensure you never have to make this premature decision.

In our next issue we will be comparing several different insurance plans side by side as to costs vs benefits.



August is a reminder to check your pet's dental health. Left untreated, pet oral disease causes significant pain through tooth decay and gum infection, and can pass damaging and even life-threatening bacteria through the bloodstream to the heart, liver and kidneys. Get your vet to check your pet's gums and teeth at every health check. Prevention is the best cure through diet and regular brushing.



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