

Welcome to the latest issue of our newsletter designed to keep you up to date with whats happening in the practice.

[www.tworiversvets.co.uk](http://www.tworiversvets.co.uk)

## BIGGAR SURGERY

157 High Street  
Biggar  
ML12 6DL  
**01899 220073**

### Office hours

Mon/Wed/Fri 8.30 - 6.30  
Tues/Thurs 8.30 - 5.30  
Saturday 9.00 - 12.00

### Open consulting times

Mon - Saturday 9 - 9.30  
Mon/Wed/Fri 5.30 - 6.30  
Other times welcome  
by appointment

## PEEBLES SURGERY

15 Old Town  
Peebles  
EH45 8JF  
**01721 722879**

### Office hours

Mon/Wed/Fri 8.45 - 5.30  
Tues/Thurs 8.45 - 6.30  
Saturday 10.00 - 12.30

### Consulting times

Mon - Fri 9.30 - 10.30  
Mon/Wed/Fri 4.00 - 5.00  
Tues/Thurs 4.00 - 6.00  
Sat 11.00 - 12.00  
all by appointment only

**24 HOUR  
EMERGENCY SERVICE  
on either phone number**

# HAPPY NEW YEAR!!

The staff at Two Rivers Vets hope that you had a peaceful and relaxing Christmas and New Year, and would like to wish you and your pets all the best for 2011.

## Changes at Two Rivers Veterinary Practice this year:

In January Anna Goodall is leaving us for a career in Emergency Medicine and Surgery, having accepted a position with the out-of-hours service provider Vets Now. She will undergo further training before taking up emergency night and weekend work, covering for a number of small animal veterinary practices in Edinburgh. We would like to wish her every success with her new job.

This makes way for new vet Kirsty Barron, who also starts in January. Kirsty has recently graduated from the Royal (Dick) School of Veterinary Studies in Edinburgh, and is looking forward to moving to Biggar and working in the practice. She has an interest in all aspects of mixed practice, but especially in working with horses.



The other new face in the practice is Arianna Harwick who started with us in November. Arianna is helping out with reception work, caring for inpatients and keeping the surgery clean and tidy.

**Appointments** are now required for all consultations at the Peebles surgery. We are gradually changing to 'appointments only' in both practices, to reduce waiting times for clients and to make our day run more efficiently.



Appointments are available at Peebles every morning between 9.30am and 10.30am, and every afternoon from 4pm. On Saturdays appointments are available between 11am and 12noon. We are happy to arrange other times to suit. Please telephone before bringing your pet to the surgery (even in an emergency) so we can make sure that a vet is ready to see you. The out-of-hours emergency service remains available 24 hours a day.

## Have you considered Pet Insurance?<sup>continued</sup>

If you have decided that you would like to insure your pet to cover veterinary fees, there are a number of things to check with the insurance company:

Is the policy **Lifetime** or **Time-limited**? **Lifetime** policies are preferable as they will continue to pay out for a condition over the whole life of the pet (eg arthritis, diabetes, chronic skin disease or heart disease). **Time limited policies** are generally cheaper but will only pay out for a condition for up to 12 months following onset of the problem.

What is the policy **excess**? This is always per condition so if claiming for more than one condition you will have to pay the excess for each one.

What is the **maximum amount** payable per year and per condition? This can vary from around £2000 to £12000 depending on the policy. Also check if the amount is reset each year, as some companies will not pay out more for a condition after the maximum has been reached, even if the policy is renewed.

Is **complementary treatment** included? Some companies will pay for physiotherapy, hydrotherapy, acupuncture etc whereas others will not. Some will also pay for dental treatment and prescription diets.

Will the policy continue as my pet gets **older**? Some insurance companies will only cover pets up to a certain age, whereas others will cover the whole life of the animal providing the policy was taken out when the pet was below a certain age and there were no breaks in cover.

Are there any **exclusions**? Vaccinations, worming, flea treatment, neutering and pre-existing conditions are generally excluded. Some companies will also exclude congenital conditions (those an animal is born with) even if it was not noticeable when the policy started,

something to bear in mind when looking for insurance for a puppy or kitten.



What happens to my premium or excess if I make a **claim**?

Are there any **extras** such as third party liability, advertising (if pet is lost), boarding fees, quarantine expenses, or payment upon death of the animal?

Are there any **discounts** for multiple animals or for taking out the policy online?

Please feel free to ask in the surgery if you need any more information. Pet insurance is regulated by the Financial Services Authority so we can't give specific advice on the suitability of particular products, but do know from experience that there are some companies which are very easy to deal with and some which are not!

### SENIOR HEALTH CHECKS!

Has your elderly dog or cat seen the vet recently? If not, you may want to consider booking your pet in for a Senior Health Check. This can be done at the time of vaccination or any other time that suits.

A full examination can reveal lumps or growths, dental disease, eye and ear problems, heart disease, anaemia and many other problems.

We can follow up any findings with further tests including xrays, ultrasonography, blood tests, urine sampling, or an ECG as appropriate. Many diseases of old age can be successfully treated to allow your pet a happy retirement!

Please give either surgery a ring to make an appointment.

