

PLANNING FOR YOUR PETS

HOW TO PREPARE FOR TIMES OF CRISIS

BY KYRA KIRKWOOD



We love our dogs. We feed them, groom them, train and exercise them. But as responsible pet guardians, we mustn't stop there. Planning for our dog's safety during a disaster, his healthcare during a medical crisis and his security upon our own death or illness are three main staples that guardians need to address. September is National Preparedness Month, and while it is meant to bring awareness to preparing our families for disaster, what better time than now to get everything ready for the four-legged members of our family too? Knowing your beloved dog will be cared for and safe no matter the circumstances is true peace of mind.

1. DISASTER PREPAREDNESS
2. HEALTH INSURANCE
3. PET TRUST



WHEN DISASTER STRIKES

Disasters come in all shapes and sizes, from natural ones hitting on a grand scale, like hurricanes and earthquakes, to smaller, man-made catastrophes like hazardous material spills that affect one block in a small neighborhood. "No one is really safeguarded from a disaster," said Betsy McFarland, senior director for companion animals for The Humane Society of the United States. The trick to surviving disasters is to get yourself ready beforehand. The same rule applies to our dogs.

Think. Know what to do. Locate what's available. Have a plan of action. While most states now have a plan for animals in their emergency system, animal guardians and caretakers should create a plan of their own too.

First, create a kit that contains everything your pet will require for at least five days. "You need to add whatever you'd be supplying on a daily basis for your dogs," said McFarland. Include food, a manual can opener, water, bowls, sturdy leashes and collars, copies of medical records, veterinarian information, current photos/descriptions of your dogs (in case they get lost or you get separated) and medicine in Ziploc bags or other waterproof enclosures.

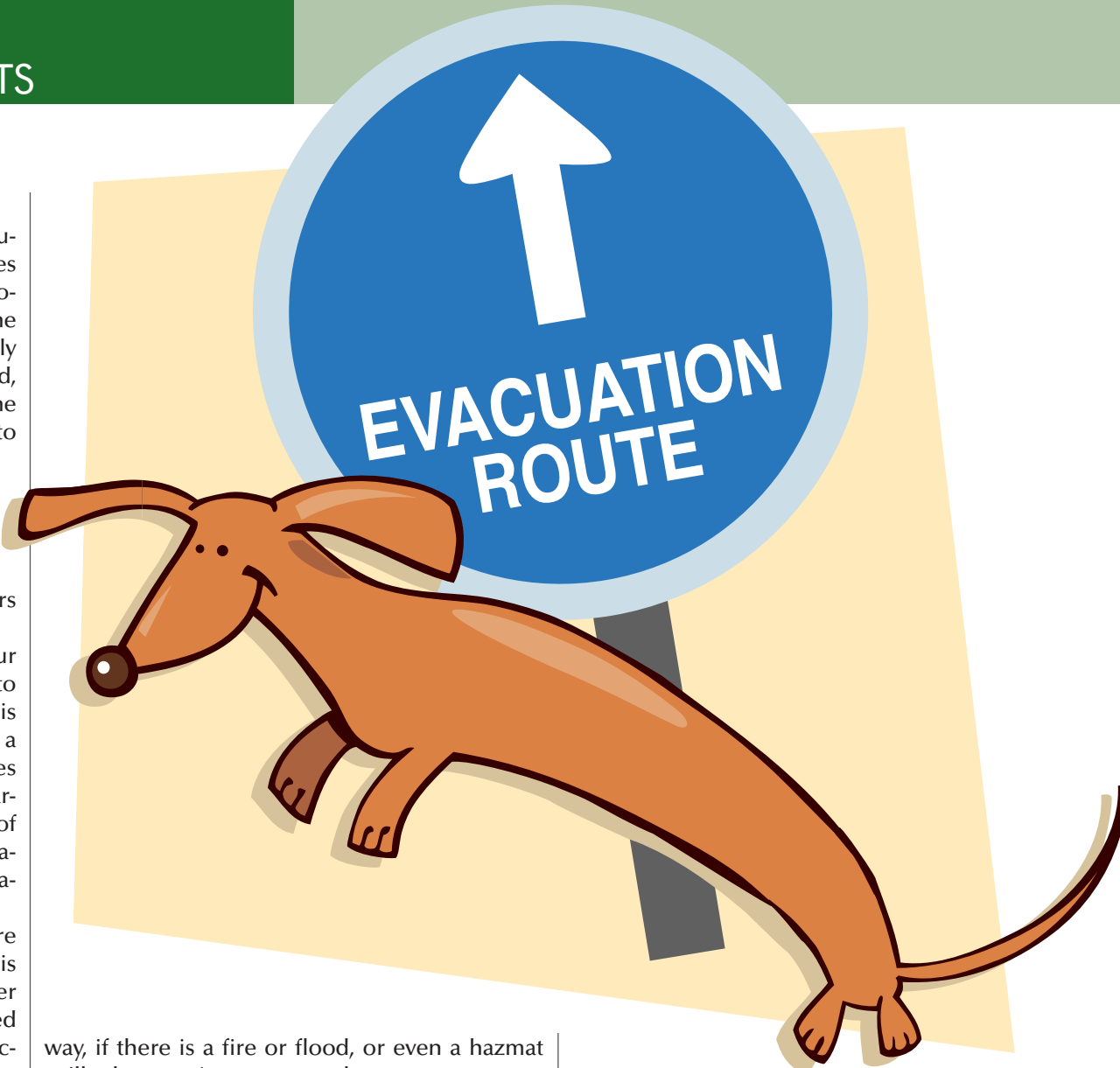
Include towels, blankets and favorite toys. Store all of this in a duffel bag or other container that is easily located; don't stick it in the upper corner of your attic or farthest recesses of your packed garage. "You want to just grab it and go," said McFarland.

Also, have travel crates or kennels at the ready, even if you don't use them at home on a regular basis. This enables you to take your dogs into more places than you would if they were not contained, such as hotels or some shelters. The crates should be large enough for the dog to stand comfortably, turn around and lie down. Include some sheets or bedding to make the kennel more comfortable.

Always have identification secured on your dogs' collars, and consider microchipping them as well. On the tags, list numerous phone numbers, such as your home phone, cell phone and the number of a family member or friend. These identifying tools are invaluable if you are ever separated from your dog and need to be reunited.

Consider where you'll go well in advance of any emergency. Are there family members or friends in the next town you could stay with? A pet-friendly hotel or motel? Map out a few options both near and far that fit your family, and figure out how you'll get there. If you choose a motel or hotel, call and make a reservation as soon as you think you may need to evacuate, as units fill up fast in a disaster. You may also want to locate various boarding facilities or shelters in neighboring areas to see if they house dogs during emergencies. Don't forget to research veterinarians and 24-hour emergency clinics in your safety areas in case your dog needs medical assistance.

Make a plan for your pet in case of your absence. Ask a nearby family member or friend to take care of your dogs when disaster strikes. Give this person keys to the house, alarm codes, instructions on where to go as well as the location of your emergency bag and kennel. Make sure this is someone your dog knows and trusts. This



way, if there is a fire or flood, or even a hazmat spill when you're not around, your contact person knows how to get your dogs to safety. Agree to meet that person at a designated "safe spot" or have him drop the dogs off there.

If a disaster warning has been issued, don't wait until evacuation is mandatory before activating your escape plan. Immediately confine your dogs to a room or the kennel to keep them from getting spooked and running off. Begin preparing your exit, and above all else, never, ever leave the area without your dogs. That is the single most important thing you can do in a disaster: take your pets with you. If the situation is unsafe for humans, it will be unsafe for animals as well, said McFarland.



BE WELL

With advances in veterinary care, dogs are now able to receive various treatments and medications once reserved only for humans. Preventa-

tive wellness programs, treatment plans capable of combating just about any disease, and state-of-the-art surgeries for injuries are types of advanced care that are appreciated but come at a hefty price. Most of us would like to think we would do anything to help save our dog if he were injured or stricken with an illness. But some pet guardians may find themselves facing tough choices when they are unable to afford specialized treatment. For that reason, pet insurance is gaining in popularity.

"A pet owner is not caught in the position of having to choose less optimal treatment or, in the extreme cases, having to put their pets to sleep because they don't have enough money," said Brian Iannessa, spokesperson for Veterinary Pet Insurance, the nation's oldest and largest pet insurance company. "Being safeguarded with a pet insurance plan gives them peace of mind."

Pet insurance is issued by a variety of carriers and covers a percentage of veterinary care. Most often, owners pay the vet bill up front, then submit receipts and a claim form to the insurance company. The insurance company evaluates the bill, subtracts the per-fee deductible (usually about \$50) and then reimburses owners a set percentage of the agreed upon total for that procedure (those "reasonable and customary" rates you've dealt with in your own insurance plans). In the end, owners usually pocket about 50 to 70 percent of what they paid initially. Claims do not cause companies to drop clients, nor do they raise the annual policy rates, said Iannessa. "It's not like car insurance where you're afraid to make a claim," he said.

All different kinds of medical procedures are dog's life | fall 2009

covered by pet insurance policies. They range from routine treatments and procedures to help maintain your dog's good health, like vaccinations and dental exams, to complex surgeries. Even chronic conditions such as diabetes can be covered, as are accidents, injuries and holistic vet care like acupuncture, depending on the plan. Elective procedures (ear cropping, grooming) and behavioral problems are usually not covered. Certain hereditary or breed-specific conditions may not be covered either.

The monthly cost for insurance varies upon the age of the dog, the breed, state of residence and how comprehensive the plan is, but it generally runs about \$30 to \$40 a month, said Iannessa. "It's less than a cable bill," he added.

At VPI, plan prices increase as the dog reaches senior status, but not until then. It is not structured like life insurance; rates are not locked in for the life of the policy. Pre-existing conditions can prove problematic when enrolling a dog, says Iannessa. So the best advice is to purchase insurance before anything is even suspected to be wrong with the dog, preferably while he's young.

But pet insurance is not an option everyone can afford, especially in the current economic climate. Just as you budget for your own expenses, you can add a little money on a regular basis to a special pet account. That way you can be covered for unexpected veterinary bills. You can save time and money by preparing and taking preventative steps to help catch problems before they become serious. Schedule annual veterinary visits for routine checkups and vaccinations. Spay/neuter your dog to reduce the chances of getting cancer. Keep a regular grooming and teeth cleaning schedule. Keep your dog safely confined at home to avoid accidents. Check with your local Humane Society (and our Resource section in the magazine and website) for low- or no-cost spay/neuter programs and low-cost vaccination clinics. There are also organizations that provide assistance to senior, disabled or ill pet owners.

When you have pet insurance, you hope you won't have to use it. But in case the unexpected happens and you do need it, the plan is there to help you cover veterinary bills so you can give your dog the best medicine has to offer without worrying about your cash-strapped wallet.

LIFE AFTER DEATH

Considering the average life span of dogs, most of us assume we will outlive not just one, but many of our pets. We don't think too much about them outliving us. But what if they do? Who will take care of our four-legged family members then?

Many pet owners have expectations that family members or friends will care for their pet. For many different reasons this does not happen and faithful pet companions are brought to already overflowing shelters as their only option. Since most of these pets are not likely to be adopted because they are usually older, they are euthanized.

Planning for pet guardianship with a pet trust

can prevent this outcome and ease owners' minds. A pet trust is a legal way to provide for your animals if you die or if you become physically unable to care for them. It sets up funds to be used for the pet's care, appoints a guardian for him, and names someone to administer the funds. Money (in the form of cash or property) funds the trust and is given by the trustee to the guardian so the dog can be cared for properly.

Elenora L. Benz, a Newton, N.J.-based attorney and author of the New Jersey pet trust legislation, agrees that having a detailed plan for your pet's future without you is necessary.

"This is a very important area," said Benz. A trust is different than a will because a will is a document you write during your life, but is not enforced until you die. A trust is a document, signed by you and your trustee, that can be enforced during or



after your lifetime. A will goes through probate. A trust does not. Both need to be created through experienced attorneys versed in this aspect of the law. While it's possible to create a pet trust on your own, it's best done professionally. This is especially vital if you are an older or single dog owner.

The trust may detail such things but is not limited to: the standard of living and care you wish for your dog; how the trust will be funded and what to do with leftover money; instructions on the final disposition of your pet's body after death; the type of food your dog eats and his routine; exercise and training routines; individual quirks and characteristics of the dog; medical history and chronic conditions; and preventative care schedules.

First, appoint someone as a trustee, and a trusted friend or family member as the caregiver. Pick someone who likes dogs, has room to keep one, knows your pet well and is willing to keep "siblings" together. Choose a backup guardian also and give both of them keys to your house, instructions for feeding and care, copies of veterinary records and information about any permanent provisions

you've made for your dog. Every so often, check in with your appointed caregivers to make sure that changes in their lives haven't disabled them from taking care of your dog.

Determine exactly how much money your pet will need to continue his lifestyle and medical care. Take into account your dog's age and life expectancy, health status, annual veterinary costs, training fees, food and treat costs, licensing fees, boarding costs, dog sitter rates, dental bills and anything else unique your dog enjoys or takes part in during the year. "Think about all the stuff you ordinarily buy for your pet," said Benz.

Once you have the annual total of what you spend on your dog (take a deep breath, it's probably a lot more than you first estimated), multiply that by the number of years your dog is expected to live. Add on more for unexpected veterinary bills, and you have a rough amount of what needs to be in the trust fund. Figure out where the money will come from (life insurance, pension, the sale of your home, etc.) upon your death or disability.

Keep the name and contact info of your dog's guardian in your wallet as well as a visible place in your home, like on the refrigerator, in case of emergencies. On this card, also include the dogs' names and descriptions (not just "Fluffy, white female" if you have three white female Poodles).

Pet trusts can be enforced even if you don't pass away. Owners who are in accidents, suffer serious health issues or enter into the care of a nursing facility also need someone to care for their dogs. Sometimes the need for a guardian is temporary (while you recover from back surgery, let's say) or permanent. Either way, plans need to be made beforehand.

To find an attorney experienced in creating pet trusts, call estate planning attorneys and ask how many of these they do annually. "Do your due diligence," said Benz.

WELL WORTH THE TIME

We hope that emergencies and disasters never happen. But as history as shown us, they do. Most of these things are out of our control. But to achieve peace of mind, all we need to do is plan and prepare ourselves now. Take the time to get your ducks in a row, so to speak. It may be work at first, but in the end, you'll have the satisfaction of knowing that no matter what crosses your path, you've got it covered for your furry friend. 🐾

For more tips and resources on planning for your pet, please visit www.dogslifemagazine.com/planning



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