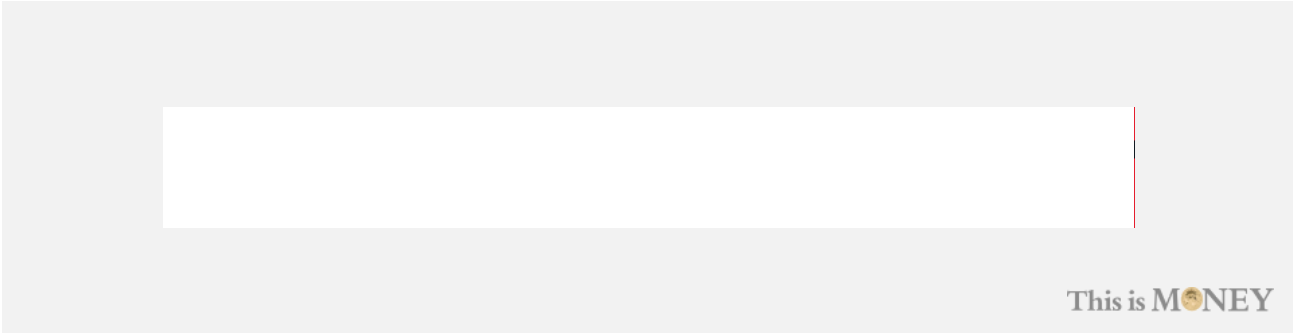


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'Pug pays his way as an actor': Vet insurance, 'pet-nups' and how to put your animal to work in show business

By LAURA SHANNON, FINANCIAL MAIL ON SUNDAY
UPDATED: 08:16 GMT, 6 October 2014

An animal charity recently launched the world's first 'pet-nup' – a legal document clarifying who walks away with their four-legged friend if a couple divorces – highlighting how Britain is a nation obsessed with its pets.

As hysteria over internet sensations Grumpy Cat and Maru continues, Laura Shannon explores whether your animals can start earning you money, the importance of pet insurance – and the cost of food and pet funerals.



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Top cat: Grumpy Cat with owner Tabatha Bundesen

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Long regarded as the freeloaders in a family, some pets are now pulling their weight and have higher earning power than their owners.

Grumpy Cat – real name Tardar Sauce – suffers from feline dwarfism that gives her a permanently upside-down smile. But that smile is thought to have made her owners a six-figure sum by lending her face to branding as well as her own book deal.

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She also has a film due out later this year called Grumpy Cat's Worst Christmas Ever, which its makers describe as 'a little Home Alone and a little Die Hard'.

Big companies pay big money for the right pet to appear in their adverts. This has long been the case for paint company Dulux with its Old English Sheepdogs and toilet paper brand Andrex, which uses Labrador puppies. But more companies are now capitalising on the emotional value of animals.

Meerkats and a British Bulldog help to sell insurance, a cat acting like a dog is now the face of a mobile phone network and impossibly cute kittens are used to promote chocolate biscuits.

Pet owners can climb aboard the gravy train if their animal is used on TV, in a film or in adverts. But it does help if the animal is exceptional in some way – such as being well-trained or an unusual breed.



Nine lives: Pamela and Charlotte Macauley are regular visitors to the vet with Mr Darcy

Some dogs even have short careers as 'stunt puppies' – for company marketing or to give families photographed in lifestyle magazines a more wholesome or aspirational image.

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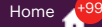
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Direction, which charges a £15 annual membership. This fee is refunded if a pet is successfully selected for a contract.

Alternatively, pet owners could get lucky by documenting their pet's traits on the internet with their own webpage, twitter feed and Facebook profile, in the hope of picking up a legion of fans.

This grassroots method led Grumpy Cat to find global fame. She is not only rolling in money but is greeted by screaming fans at public appearances too.

If fame calls, insurance could be all the more essential. And it's not just world-class superstar pets that need cover, local celebrities do too. Take Mr Darcy for example – a champagne ginger Tom who roams Dunham Massey in Cheshire. He lives with owners Iain and Pamela Macauley and their daughter, Charlotte, 16, who say his lip sometimes gets caught over his lower canine tooth causing him to 'pull a face like Elvis'.

'PUG PAYS HIS WAY AS AN ACTOR'

Legal and financial contractor Arti Bakrania signed up her 17-month-old pedigree pug, Gizmo, to the PetLondon Models agency in January this year.

Since then he has been dressed up as a vampire for a supermarket's press material, has appeared at an Edwardian-themed album launch and in a Christmas photoshoot for gifts website NotOnTheHighStreet.

Arti, 31, from Harrow in Middlesex, says: 'I always thought that Gizmo had Zoolander-style looks.'

'But I never thought he would embark on a promising acting career.'

Gizmo earns a few hundred pounds for each job, which have all required an element of dressing up – something he seems to enjoy.

'He loves being put into costumes whatever the occasion,' adds Arti.

'And he is fed, watered and pampered like royalty on a daily basis. But he has definitely started paying for himself.'



Pampered: Arti's pug Gizmo stars in an ad for gifts website

Darcy, six, was rescued by the Macauley family after he was in a road accident and his previous owners no longer wanted him.

His escapades have resulted in a pinned back leg and jaw, a missing canine tooth and stitches in his chin after attacking a fox. Pamela, 52, who owns a home interiors and gift shop, says: 'We actually get a discount from the vets as a frequent visitor.'

'But he is incredibly affectionate, which belies his ferocity with other animals. He runs down the drive to greet me when I get home. He's incredibly relaxed around us, tactile, an expert proponent of the four-paws-in-the-air nap, and we've been calling him a dog-cat since before the O2 adverts.'

Because of his rock-and-roll nature, the Macauleys say pet insurance is vital. 'We have friends with uninsured pets who have been presented with bills for thousands of pounds following accidents,' adds Pamela. 'We hope it never happens to Darcy, but it pays to be prepared in case he has a big one.'



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Natural remedy: Richard Allport with Jam Jar and Frankie (case study below)

POLICY TYPES

There are four main types of pet insurance. Mark Effenberg, from pet insurance specialist Healthy Pets, says: 'Make sure you get the right cover for the pet you have.'

None are likely to include dentistry or routine jabs and flea treatment.

BASIC INSURANCE: This is a cheap 'entry point' policy type that may provide 'accident only' cover with third-party liability for dogs.

TIME LIMITED: This only covers the cost of treatment within 12 months and if the same problem occurs after that time you won't be able to claim. It is ideal for conditions such as a broken leg, so long as treatment is straightforward and other ailments are unlikely as a result.

MAXIMUM BENEFIT: Covers each condition with no time limit for claiming. There will be a maximum sum, for example £7,500, which can be used up in year one or £750 each year for a decade.

LIFETIME COVER: Either a set amount for veterinary treatment as a whole or per condition, but the sum is reset every year. Effenberg refers to this as the 'Ferrari of policies'. But as with other policy types, you still have to pay an excess each time you make a claim. This is the initial fee you pay before an insurer will pay the rest and can vary between £50 and £100, sometimes more.

A fifth choice is 'self-insurance', where owners put aside money each month that they would have paid for insurance premiums into a savings account. This money is then put towards veterinary fees should their pet need treatment.

But with the average cost of surgery at £1,500, a pet owner would need to have set aside £125 a month to be able to cover that cost after a year - and an animal might be injured sooner than was saved for.

When it comes to picking between policies and judging insurers by their inclusions and exclusions, Effenberg says pet owners should look at excess costs, the maximum ages pets are covered until, whether advertising and reward costs are covered for lost or stolen pets, and the reputation of the insurer.

He says: 'You might save a few pounds with one insurer but look at their reputation and ask, would a claim be hassle free?' He also warns that an insurer may charge monthly premiums in lunar months rather than calendar months, meaning 13 payments over a year rather than 12. To find customer reviews about different providers, use websites such as Trustpilot and Review Centre. And don't forget home insurance. Online insurance broker Policy Expert says its research estimates that 3.6 million dogs and 2.2 million cats have 'chomped, chewed, smashed and scratched' their way through owners' homes and possessions.

If that causes owners a financial headache, they should ask if 'pooping and chewing' cover can be added to home insurance policies, because even with accidental damage included, if the damage is from a pet a claim may be rejected.



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Research by insurer Healthy Pets estimates that a fifth of insurance claims could be avoided through better diet in dogs.

Typical claims relate to ailments associated with overweight dogs, including skin disorders, digestive problems and bowel diseases.

Such problems are expensive to treat and can drive up the cost of pet insurance.

Effenberg says: 'Saving a few pence on the cost of pet food is not just a false economy, it could also be dangerous for your cat or dog. The difference is that a cat can get round it by going out hunting, and ensuring it gets the correct balance.'

Expert Kate Bendix, founder of the MyltychDog website, which specialises in natural medicines and healthy dog treats, and who is also author of the forthcoming book Top Dog, agrees.

She warns that cheap food can lead to expensive health problems and advises owners to read up on what they feed their pets.

'Getting your dog on the right diet will go a long way to keeping them healthy for longer,' says Bendix.

'Learn about food and treats. Don't trust the front of the packet, read the ingredients. For cats, opt for food which has a high meat content, not those that list lots of cereals.'

Cats are naturally more carnivorous than dogs.

Bendix ranks Naturediet, Nature's Menu and Natural Instinct among her favourites, but says local pet shops should be able to share their knowledge about pet foods and will have a wider range on offer than major supermarkets.

Policies may include alternative therapies

A useful but often forgotten benefit of pet insurance is that it typically covers some costs for complementary treatments, such as acupuncture and homeopathy.

Alternative therapies have been successful in many cases. For example, the use of a non-invasive and non-toxic substance called CV247, along with a healthier diet, has helped prolong the lives of animals with cancer and led to testing on humans.

Richard Allport spent a decade working as a conventional vet but now specialises in natural therapies for pets at the Natural Medicine Centre in Potters Bar, Hertfordshire, and the Bayswater Veterinary Referral Clinic in Central London.

Pets are referred to him via their usual vet and he does a lot of work with animals that have chronic diseases, cancer and even epilepsy.

He has used CV247 on dogs with cancer and has seen its positive results, although he admits it doesn't work every time.

Richard, 63, and his wife, Maggie, also 63, a psychotherapist, live with their two Bedlington Terriers, Jam Jar and Frankie, in Hatfield, Hertfordshire.

Animal charity Blue Cross has introduced the world's first 'petnup', in partnership with divorce lawyers from Lloyd Platt and Company.

It is a legal document clarifying who owns the pet and is therefore responsible for all financial considerations for the animal after separation.

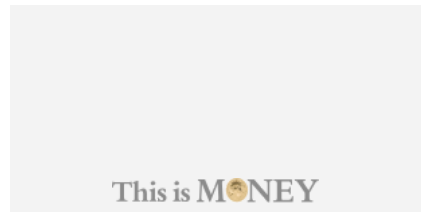
A pet-nup can be downloaded for free from the website bluecross.org.uk.

Meanwhile, research by the website Perfect Choice Funeral Plans indicates that half of British pet owners have held a funeral for their deceased animal – with one in ten paying an average £105 to cover expenses.

For those who are not keen on the idea of burying a pet in the back garden, cremation costs range from £60 to £200 depending on the size of the animal and level of service chosen from the pet crematorium.

An individual service with a casket is more expensive. Extras such as a memorial plaque cost more.

A good pet insurance policy may pay a sum on death to cover basic cremation costs.



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medicines.

Richard says: 'Pet owners might choose to use natural alongside conventional treatment and sometimes a pet can end up coming off conventional drugs altogether.'

'Most pet insurance policies will cover natural therapies,' he adds.

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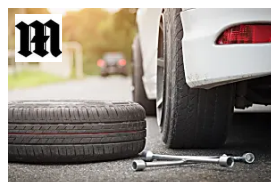
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