



# CASTLE VETS PETS

Newsletter – September 2025

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## Deposits for Procedures and Hospitalisation

Here at Castle Vets we want to be as transparent as possible about costs and charging. We are also dedicated to providing contextualised care. This means that we aim to tailor our services to the specific circumstances and needs of both animal and owner.

We appreciate that some circumstances are out of your control, however 'no-shows' and last minute cancellations have a big cost impact on small veterinary businesses like ours. We want to ensure that we can continue to provide excellent veterinary care for our patients that is affordable for our clients.

Availability for operations is limited by the time the procedure is likely to take and the kennel space needed. Bookings are carefully monitored to ensure that the team can provide the best care possible for our patients.

**From October 2025, we will be asking for deposits for all procedures.**

We are hopeful that this will improve procedure booking availability. It will also provide an early opportunity for honest and non-judgemental conversations regarding treatment options and costs; this aligns with our commitment to providing contextualised care for our patients.

**Deposits are as follows:**

- **No deposit required for neutering procedures**
- **Surgery/Procedures/X-rays - £350**
- **Surgery/Procedures/X-rays out of hours - £550**
- **Dentals and ultrasound scans - £200**
- **Mouth Clean & Screen:**
  - **Cats - £246.50 - -**
  - **Dogs <20kg - £285.48**

- **Dogs >20kg - £308.41**
- **Admission for hospitalisation - £300**
- **Admission for hospitalisation out of hours - £500**

We will ensure that you are kept up to date with treatment costs for hospitalised patients and will ask you to pay daily for treatment provided.

We will, of course, refund any monies paid to us if the treatment costs fall below the deposit amount.

If you need to cancel your booking, we request that you give a minimum of 24 hours notice.

We appreciate your cooperation to help reduce disruption and ensure fair appointment access and affordable veterinary treatment for all of our clients.

## Autumn Dangers

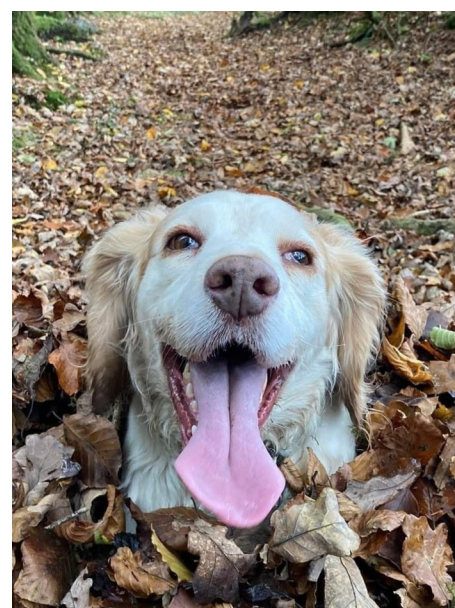
Autumn is a wonderful season, both for humans and our pets. With the arrival of cooler temperatures and crisp mornings many of us will be keen to get out with our dogs and enjoy some muddy woodland walks. Unfortunately, not all of this season's offerings are safe for inquisitive dogs. When out on an autumnal dog walk it is helpful to know what hazards to look out for so that you can keep them safe and well.

- **Acorns** are poisonous to dogs if eaten. They can cause an upset tummy and because they are hard and sometimes spikey, they can cause damage or a blockage in the stomach. Although fatalities are rare, if your dog has eaten acorns, it could still pose a serious threat and you should contact your vet straight away. In general, the more acorns eaten, the sicker your dog may be.
- **Conkers**, like acorns, are very poisonous to dogs if chewed and eaten and can also cause stomach blockages. Conkers contain a chemical toxic to dogs called aesculin. This chemical is found in all parts of the horse chestnut tree, including the bark and leaves. As with acorns, you should contact your vet straight away if you think your dog has eaten a conker.
- **Toadstools** come in all sorts of shapes, colours and sizes. Some types of wild fungi are edible, but it is often very hard to distinguish these from the poisonous types. If your dog were to eat an unknown fungus it could make them



very poorly. Some types may only cause a mild stomach upset, while others can be deadly. If your dog eats an unknown wild fungi take them to the vet immediately. Symptoms of poisoning can vary depending on the type of mushroom consumed and can be anything between minutes, days, or in rare cases weeks. **Never wait for symptoms to appear.**

- **Fallen fruits** can be tempting for dogs to eat. As autumn sets in, trees drop their fruit and could make your dog sick if eaten after they have begun to ferment or have gone mouldy. Some seeds, pips and fruit stones (apples, cherries, plums etc) contain toxins that could also make your dog ill.
- **Fireworks** are not just a problem to dogs because of the loud noise they make, they also contain chemicals which are toxic to dogs if chewed on or ingested. It is therefore imperative to keep fireworks out of your dog's reach including any spent fireworks which could be lying on the ground. If you suspect your dog has ingested fireworks, call us immediately.
- **Shorter Days** mean that morning and evening walks often happen in low light or darkness. To make these walks safer it is a good idea to make you and your dog more visible by wearing reflective gear. LED collars and leads are another great way to make your dog visible in the dark and add an extra layer of safety.
- **Planting spring bulbs** is often a job for the autumn but it is important to keep a close eye on your dog while you are busy digging. Bulbs such as Daffodil, Tulip and spring Crocus can be toxic and make your canine companion unwell. Plant bulbs usually contain more concentrated amounts of toxins compared to other parts of the plant and can cause more serious side effects.



## Pet Insurance

September is Pet Insurance Month and as you might expect, this month is focused on helping pet owners get the information they need about pet insurance. Here is what you need to know.....

The standard of veterinary care for pets and the treatments available have increased hugely, but the cost of this treatment can be high and may be ongoing for the life of your pet. We recommend that you consider Pet Insurance and whether it's right for you so you have peace of mind that unpredictable costs can be covered. It also allows you to make decisions for your pet's care based on what's best for your pet without worrying about the cost.

We cannot recommend a specific insurance company, but policies vary greatly, so read the small print! Here are some important things to know when thinking about which policy to take out:

- Lifetime Policies
  - Cover is provided up to a set amount per condition and is refreshed each year.
  - This is the best type of policy to provide cover for ongoing conditions such as arthritis and allergic skin disease.
- 12 Month Policies
  - Cover is provided up to a set amount per condition.
  - There is a 12 month limit and so conditions will only be covered for 12 months and then will be excluded from the policy.
  - This is adequate for short term conditions such as following an accident but any ongoing conditions will not be covered after a year.
- Maximum Benefit Policies
  - Cover is provided up to a maximum amount per condition.
  - Once the maximum is reached, the condition will be excluded from the policy.
- Accident Only Policies
  - Illness or disease is not covered at all.
  - Usually a 12 month limit so cover is not ongoing.
  - Very limited value.
- Consider the maximum amount the policy pays out per condition. If referral to a specialist is required, it is common for costs to reach £5000+.
- Policies will vary in what they will include and pay out for. For example, almost all policies will not pay out for anything related to breeding, including caesareans. Consider also



checking if cover is included for dental treatments, behavioural problems, prescription diets, congenital conditions such as hip dysplasia and complimentary therapies such as acupuncture.

- It is important to take note that the clinical history of your pet must be provided to the Insurance Company when they request it. If any condition was present before the policy was taken out, it will be excluded and won't be covered.
- It is really important to note that changing your pet's insurance policy will mean that conditions that had been covered will now be considered Pre-existing and so will not be covered. This often catches people out and is something to be wary of if you are shopping around at renewal time for a better deal. However, shopping around is often a good thing and choosing the right level of cover with full knowledge of what will not be covered is completely acceptable.

### **Castle Vets and Insurance Claims**

The usual procedure for processing an Insurance Claim is that you settle your invoice with us first and then we submit a claim to get the money back from the Insurance Company. We will process your claim as soon as possible to ensure payment back to you is not delayed. A Direct Claim (where the Insurance Company pay us directly) may be permissible in some circumstances and must be authorised by the management team prior to treatment.

We are very fortunate to have RVN Sue Mann at Castle Vets, who does a brilliant job processing Insurance Claims and sorting out issues relating to them. If you have any queries relating to insurance that our Receptionists aren't able to sort out, Sue is the person to talk to. Please note that there is a £26.50 admin fee per condition for processing Insurance Claims charged once a year.