



Cost & Insurance Worksheet

Plan calmly rather than decide in a panic

PETSLIKEMINE
CRUCIATE LIGAMENT DISEASE

PET NAME	DATE	QUOTE FROM	PROCEDURE QUOTED
_____	_____	_____	_____

Cost is a real and legitimate part of this decision, and there is no shame in it being part of yours. Costs vary widely by procedure, region and practice, so ask for a written quote and fill in the real figures here. Your vet would always rather have this conversation early.

WHAT YOU ARE PAYING FOR	ESTIMATE (WRITE IN)
Consultation / referral	_____
Imaging (X-rays, CT or MRI)	_____
The surgery itself	_____
Implants (plate, screws, suture)	_____
Hospital stay and nursing	_____
Pain relief and medication	_____
Rehabilitation / hydrotherapy	_____
Rechecks and follow-up X-rays	_____
Rough total for one knee	_____

BUDGET FOR BOTH KNEES

Because cruciate disease is a degeneration of the dog, not bad luck in one joint, the other knee is genuinely at risk: around a third to a half of dogs rupture the second cruciate too, often within a year or two. Where you can, plan for the possibility of two surgeries, not one.

Written and reviewed by Dr Alastair Greenway MRCVS and Claire Greenway BVM&S MRCVS. This sheet explains and records. It does not diagnose or prescribe. Always follow your own vet's instructions.

How to use. Ask for a written, itemised quote and write the real figures in. Knowing the numbers up front lets you plan calmly. Insurance check overleaf.

ASK FOR A WRITTEN, ITEMISED QUOTE



Cost & Insurance Worksheet

The insurance questions worth asking now

PETSLIKEMINE
CRUCIATE LIGAMENT DISEASE

Insurance can make this affordable, but the detail matters. Check these with your policy before you commit, and write the answers down.

Is the policy lifetime, annual, or per-condition? (This decides whether the other knee, or arthritis years from now, is still covered.)

MY NOTES / THEIR ANSWER

What is the claim limit, and how much is left for this condition this policy year?

MY NOTES / THEIR ANSWER

Could any of this count as a pre-existing condition? When did the first sign or vet visit for this leg happen?

MY NOTES / THEIR ANSWER

What is the excess, and is it per-condition or per-year?

MY NOTES / THEIR ANSWER

IF MONEY IS TIGHT

Talk openly with your vet about options at different price points, payment plans and charitable help. Conservative (non-surgical) management is a legitimate route for the right dog, not abandonment. There is an honest guide to it on the site.

Written and reviewed by Dr Alastair Greenway MRCVS and Claire Greenway BVM&S MRCVS. This sheet explains and records. It does not diagnose or prescribe. Always follow your own vet's instructions.

How to use. The diagnosis date can decide a claim, so note it. If anything is unclear, ring your insurer before the operation, not after.

**CHECK COVER BEFORE THE OPERATION,
NOT AFTER**