



IVDD Cost & Insurance Planner

Real UK figures to plan around, not be ambushed by

PETSLIKEMINE
INTERVERTEBRAL DISC DISEASE

PET NAME	DATE	VET / REFERRAL CENTRE	INSURER
_____	_____	_____	_____

IVDD can be one of the most expensive things that ever happens to a dog, and too many owners only meet the figures mid-crisis in a referral waiting room. Here they are up front, so money becomes something you plan around rather than a shock. These are realistic 2026 UK ranges; always confirm the real cost with your own vet.

THE HEADLINE RANGES

ITEM	TYPICAL UK RANGE
MRI scan, to pinpoint the problem disc	around £2,000 to £3,000
Full package: MRI plus surgery plus hospital stay	around £6,000 to £10,000
Surgery and rehabilitation together (a common average)	around £4,000 to £5,000
Enzyme injection, a less invasive option for suitable dogs	around £2,000
Fixed-price spinal package (straightforward or smaller dogs)	lower; ask your centre
Conservative management: rest, medication, maybe physio	far less, but not free

Realistic 2026 UK ranges from referral-centre pricing and owner surveys, not an official tariff. Prices vary by region, by centre, and by the size of your dog, so confirm the real figure with your own vet or referral centre.

WHAT DRIVES THE BILL

- Emergency or out-of-hours admission costs more than a planned referral
- The MRI scan is a big chunk in itself, and many local practices do not have one
- The surgery: the specialist surgeon, the anaesthetic, the theatre time
- Nights in hospital, since a dog recovering from spinal surgery needs intensive nursing
- Any complications, which can extend the stay and the bill
- The physiotherapy and hydrotherapy that genuinely help recovery

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 single most useful thing you can do is ask for an itemised estimate up front, so you can see what is included now and what might come later.

**BRING THIS WITH YOU TO YOUR NEXT VET
APPOINTMENT**



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Insurance: the part that matters most

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THE ONE RULE ABOVE ALL: INSURE BEFORE ANY SIGNS APPEAR

As with all pet insurance, a problem that already exists is excluded. A dog that has already had a back problem cannot then be insured against that problem, so cover has to be in place beforehand. For an at-risk breed especially, sort insurance while the dog is young and healthy, not when the trouble starts.

MAKE SURE THE POLICY ACTUALLY COVERS IVDD

IVDD is chronic and can recur, so the type of policy matters as much as having one. Check it is:

- A **lifetime** policy, which renews the cover for an ongoing condition each year, not annual, time-limited, or per-condition-capped
- For at least **£8,000** of cover, and preferably over **£10,000**, since treatment can reach that
- Valid for **more than one incident**, because a second disc can go and may cost as much as the first
- Free of a low **per-condition cap** that could leave a gap part-way through treatment

TWO TRAPS WORTH NAMING

- Around one in three owners have had a claim declined because the policy was not what they assumed, so read the small print on limits and exclusions before you need it.
- Do not switch insurers after a first episode expecting the same protection: the new insurer treats the now-known disc problem as pre-existing and excludes it.

As a sense of the running cost, the PDSA estimates lifetime cover for a dog starts at something like £65 a month and can exceed £11,000 over a lifetime, with at-risk breeds typically above average.

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How to use. Sort good lifetime insurance early and check it is genuinely adequate, and you turn a potentially ruinous bill into a manageable one.

BRING THIS WITH YOU TO YOUR NEXT VET APPOINTMENT



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If money is tight, and your policy at a glance

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IF YOU ARE NOT INSURED

Being uninsured constrains the options, but it does not always close them. Worth exploring, without shame or panic:

- Ask your referral centre directly about payment plans to spread the cost (not available everywhere)
- Ask whether your dog suits a fixed-price package or the lower-cost enzyme injection
- Charity help is limited here: the main charities means-test on low income and do not normally fund surgery this major
- Conservative management is a legitimate, far cheaper, and often clinically sound route for a suitable dog
- Some owners self-insure, setting aside a regular sum, though the pot must be large enough by the time it is needed

MY POLICY AT A GLANCE

Insurer and policy name _____

Lifetime? Annual cover limit _____

Per-condition limit _____

Covers more than one incident? _____

Renewal date and excess _____

TAKE IT FURTHER

Money is one real part of a hard choice, and you are allowed to weigh it openly. Our IVDD decision worksheet helps you set the cost alongside the clinical factors. Find it at petslikemine.co.uk.

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How to use. A loving owner who must weigh the cost, and who chooses the route they can afford, is doing their honest best, which is all any of us can do.

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APPOINTMENT**