

M&S Money warns cash-strapped owners prevention is better than cure



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M&S Money, pet insurance provider, warns pet owners who cut back on regular treatments for their animals will increase the risk of expensive vet bills in the long-term.

As Spring arrives, M&S Money is highlighting that animal lovers can reduce the risk of their pets suffering from common conditions, such as dental disease and worms, by investing in regular, affordable treatments. For example, a single treatment to reduce the risk of fleas in household pets costs around £4. A vet bill to treat fleas can reach as much as £2,000 in severe cases.

Judith Roberts, [M&S Insurance](#) Manager, said: "Responsible pet owners know that regular treatments can help to reduce the likelihood of their pets suffering from common conditions. However, purchasing all the recommended medication can be expensive, particularly at this time. M&S Pet Insurance customers are turning to Bestpet to reduce the cost of these treatments and ensure their pets remain happy and healthy."

[M&S Pet Insurance](#) has joined with the online pharmacy, Bestpet.co.uk, which already sells pet medication costing up to 50% less than buying at the vets, to help reduce the costs for pet-owners, with a further 5% discount on prescription and non-prescription drugs as well as pet foods.

Pet owners are also reminded that most insurance policies will not cover the cost of treating any illness that their pet should have been vaccinated against.

John Darlington of Bestpet Pharmacy said: "Even if a pet is insured they need to be treated regularly to prevent suffering and avoid potential claims as well as possible premium increases. Simple worming and flea treatment regimes can protect the pet from infestation. We are now approaching the high season for these ailments."

Ends

Notes to Editors
M&S Money (the trading name of Marks & Spencer Financial Services) was founded in 1985 as the financial services division of Marks and Spencer Group plc. The company is now a top ten [credit card](#) provider and the second largest travel money retailer in the UK. M&S Money also offers a range of insurance cover, including [home insurance](#) and [wedding insurance](#), as well as loans, savings and investment products.

With a market capitalisation of US\$190 billion (as at 7 October 2008), the HSBC Group is one of the world's largest financial services organisations. Over 100 million customers worldwide entrust HSBC with US\$1.2 trillion in deposits. With a tier one capital ratio of 8.8% and a loan to deposit ratio of 90% as at 30 June 2008, the Group remains one of the most strongly capitalised and liquid banks in the world.

M&S Money has an executive committee comprising an equal number of representatives from HSBC and Marks & Spencer.

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