



CARING FOR YOUR PET
**A GUIDE FROM
SAGA PET INSURANCE**



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INTRODUCTION

There are many reasons why dogs and cats remain an indispensable part of so many British households. It is the companionship they provide that is perhaps chief among them.

Dogs and cats were originally domesticated for tasks, such as hunting and pest control, which have long ceased to have much relevance to modern day urban living. However, as pets they retain their close bonds with humans.

Owning a pet brings many rewards but also considerable responsibility. Saga has produced this guide to help you better understand the health needs and requirements of your pet, so that you are able to recognise, at an early stage, conditions that may require veterinary treatment.

This booklet focuses on aspects of keeping your pet in good health, providing information on preventing illness and the requirements of food, exercise and healthcare. A small section on puppies and kittens and the basics of pet care may be of use to less experienced pet owners. For those with adult dogs and cats there is information on all the main health aspects, from feeding to vaccination and parasite control. A brief description of care in older age and recognising signs of poor health is also included.



PUPPIES AND KITTENS

When choosing a dog, bear in mind the different breed characteristics, like size, and the amount of food and exercise it will need. The same applies to cats, with different breeds demonstrating distinctive characteristics regarding, for example, levels of independence and affection. The early days of pet ownership are all important and may determine the type of future you have together. Below are a few points and some general advice.

The first few days. Remember this is a stressful time for a puppy or kitten. The change in surroundings, the absence of parents and litter mates all add to the stress. Allow them time to settle in, they may be quiet and will need lots of comfort.

Toilet training. Start from day one. Kittens will need a clean litter tray in a quiet part of the room. Cats are naturally very hygienic and clean creatures. Where they refuse to use a litter tray it is usually because it is not clean or may smell strongly of disinfectant. With puppies use newspaper and praise them when they toilet on the paper. You can gradually move the paper closer to the door and eventually cross the threshold until they are toileting outside. Praising them





when they toilet in the right place plays an important part in helping them learn the correct procedure.

Feeding. Try to continue feeding them the same diet they had prior to your owning them. If you change diets, make the transition gradual over a few days. As small animals they will require many small meals each day.

Socialisation, play and training. The early experiences are very important. Although cats are more solitary creatures than dogs, the more human contact they have when they are young the better. This needs to be frequent and involve very gentle handling. They will play and practise their hunting skills and your interaction with them and their toys is very important. You should always let them 'catch' their prey. Dogs are pack animals and they are more comfortable if they know where they are in the pecking order. You should train your dog to be obedient and to know that you, rather than him, are 'top dog'. The essence of training is that it should be based on positive reward and encouragement.

Register at a local veterinary practice. Here you can get advice from vets and nurses and arrange for an early check up to make certain all is well with your new pet. Vaccinations and worming treatments should also be discussed.

Insurance. Modern veterinary medicine is advancing in its abilities to diagnose disease and in the types of treatments available, but the use of expensive equipment is often required. With this comes added expense, and therefore many practices encourage owners to consider pet insurance.

FEEDING

The digestive systems of dogs and cats differ and as a result so do their eating habits. Cats are sometimes called obligate carnivores. Their metabolism is geared up for high protein diets; they are naturally predators and in the wild would eat an exclusively meat diet. Dogs on the other hand are omnivores and would tend to scavenge and gorge themselves whenever possible.

Food requirements vary according to an animal's stage in life and their lifestyle, for example, a growing puppy may need four times as much energy and much more protein in its food than a middle-aged dog. Similarly a bitch nursing a litter of pups needs as much energy as she can get to produce milk to feed the pups.

It was previously thought that older cats and dogs needed less food than when they were younger. Now it is believed the digestive system of a cat is a lot less efficient in later life and so there is actually a higher energy requirement. A dog requires similar protein levels to that of a younger counterpart but it should be of a higher quality and perhaps provide less energy to compensate for reduced activity. Essentially we need to be aware that food provides the energy and nutrients for the body to maintain itself in good health, it is a source of energy for activity or work, and is also important for growth. This may sound obvious but it is mistakes in feeding that lead to a wide range of problems.



FOODS MUST CONTAIN THE CORRECT AMOUNT AND BALANCE OF THE FOLLOWING ELEMENTS

Protein. This is broken down in the stomach into amino acids, providing essential building blocks for muscle growth and a source of energy. A cat's diet must contain arginine and taurine; these are two amino acids that are exclusively found in protein of meat origin, and which the cat, unlike the dog, is unable to synthesise.

Carbohydrates. These also provide an energy source, and may be sugars that are absorbed easily or fibre that helps digestion.

Fats. Another essential ingredient. These are a concentrated source of energy and play some important roles in maintaining health. For example, essential fatty acids are necessary for healthy skin and hair, and many vitamins are fat-soluble and present in the fat portion of food.

Vitamins and minerals. These are also important, but it is worth remembering that excessive levels may be as undesirable as deficiencies.

SOME OF THE PROBLEMS

Obesity. This condition is relatively common, and many factors may be responsible for an abnormal weight gain:

1. Feeding too much
2. Reduced activity and exercise
3. Middle-aged and older animals
4. Neutering – this may predispose to increased weight gain
5. Medical conditions – for example, low thyroid hormone levels.

Obese and overweight animals are predisposed to many diseases including diabetes, heart disease, and skin diseases.

Dental disease. The dentition of dogs and cats is designed to cut through hide and bone and tough meat. This provides a mild natural abrasive action to clean the teeth. A soft pet food diet does not provide such cleaning action and a build up of plaque results. Plaque is composed of bacteria and food debris; it mineralises very quickly to form tartar, which is very hard, and causes inflammation to the gums and tissues around the tooth. This is called periodontal disease, and is very common.

Deficiencies and excesses. Cats not fed a meat-based diet are susceptible to a deficiency of the amino acid taurine, which causes blindness. Cats fed large amounts of liver will have excessive amounts of vitamin A and could develop a condition that results in the fusing of the bones in the spine.



SOME GENERAL ADVICE

Routines and consistency. Generally, cats and dogs thrive on routines and would appreciate receiving the same food regularly.

Home produced or commercial diets? Pet food manufacturers go to great lengths to ensure their products offer a properly balanced diet. Products are also available with formulations based on the age of the animal. Veterinary practices rarely attribute dietary deficiencies in animals to modern pet food.

Moist or dry diet? This partly depends on your preference and your pet's likes and dislikes. Crunchy nuggets provide some cleaning action for the teeth.

Provide dental chews, or clean their teeth with special toothpaste designed for pets.

Have your pets checked regularly. If you suspect your pet is overweight or has any dietary problems then your veterinary surgeon would be happy to advise you. Early intervention is important to help prevent other problems and, with simple advice and help, changes are easily achieved.

INTERNAL PARASITES

Treating your dog and cat for internal parasites is important, not only for their well-being but also for your own protection. People can contract parasitic diseases from animals, and this may be of particular concern if young people have a lot of contact with your pet.

ROUNDWORMS

Most people are unaware that animals may be born with worms and that they do not need to 'pick them up' from the environment to become infected. In dogs and cats, a roundworm burden can cause digestive upsets, like vomiting and diarrhoea, and young puppies and kittens may have a 'pot bellied' appearance and lose weight if not treated. Untreated animals will pass faeces that contain vast numbers of worm eggs which are very resistant and survive in the environment for a long time. However, effective medicines are obtainable from your veterinary surgeon. It is also important to adopt good hygiene habits, ensuring you wash your hands after handling animals, as some roundworms, like toxocara, can infect people.

TAPEWORMS

The tapeworm is another type of worm that affects animals. If a dog or cat has fleas, it may swallow the odd dead flea during grooming. By swallowing the flea they may become infected with tapeworm, as part of the tapeworm's lifecycle is spent inside the flea. These worms, however, are easily controlled with medicines. It is worth noting that cats that hunt and eat vermin are more likely to have a tapeworm

burden, and should be treated for worms more frequently.

TOXOPLASMOSIS

Toxoplasma is a parasite that can affect cats and dogs. These worms are easily controlled with medicines. It is worth noting that cats are more likely to shed the parasite 'eggs' in their faeces. It is particularly important that pregnant women avoid contact with cat faeces and wash their hands after handling cats to avoid toxoplasmosis.

Generally, it is both common practice and recommended that cats and dogs aged six months or under are treated every month for worms. As adults they should be treated four times a year. This advice may vary with the product used, and you should consult your veterinary surgeon for guidance.

EXTERNAL PARASITES

There are a large number of different types of external parasite. Control is important since parasites can cause a range of diseases, ranging from mild irritation and skin soreness to more serious allergic reactions and skin infections. Life threatening conditions can even develop in certain circumstances. Parasites may also transmit infections from one animal to another. Many dog and cat parasites can cause problems for humans. The common parasites of cats and dogs include:

FLEAS

Fleas live mainly on animals and feed on their blood. Although many people consider them to be a summertime problem, they can actually survive all year round, thanks to our carpeted and centrally heated homes. In warm weather, though, they can be a particular problem when the females lay up to 50 eggs per day and a potential population explosion may result. To eliminate the fleas it is important to treat both the animal and the environment; this is in order to kill the adult fleas and the larvae.

Many cats and dogs are allergic to the flea bite. In these animals a severe reaction may result from a few bites, and the skin becomes very inflamed and then infected (Flea Allergy Dermatitis or FAD). By treating your animal regularly, you can prevent a major flea problem.

MITES

There is a general term for mite infections and this is mange. There are different types of mite, the following being examples:

Cheyletiella. These are surface mites and sometimes cause areas of hair loss and severe flaking of the skin. They are often called 'walking dandruff'.

Ear mites. These are tiny creatures that live in the ear canals and cause irritation to the animal. They cause the skin of the ear canals to produce lots of hard wax, and become inflamed.

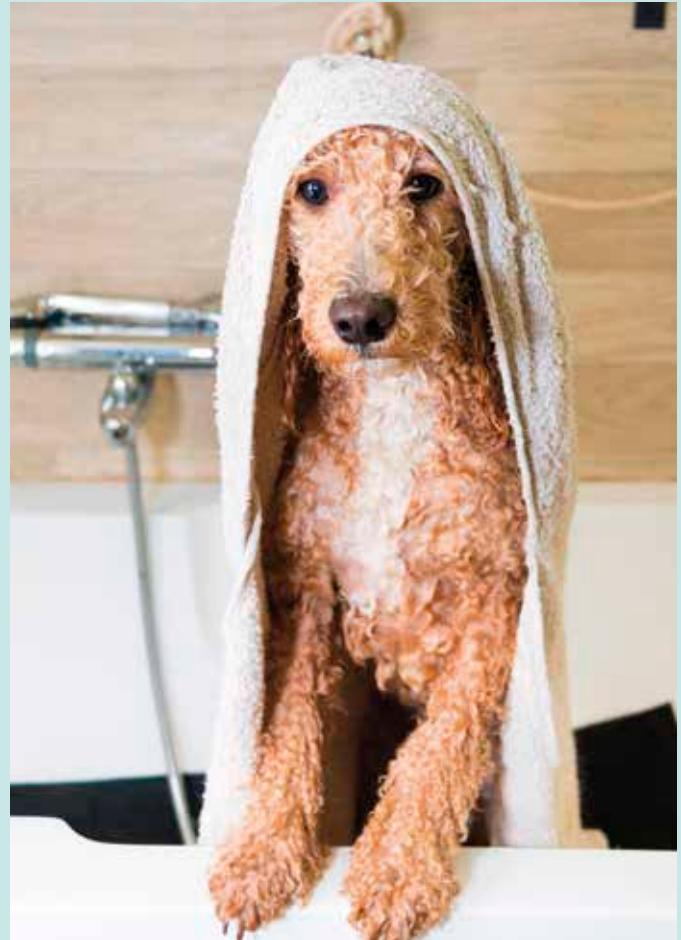
Harvest mites. Often found on the skin in clusters around the head, ears and feet, the harvest mite is orangey red in colour and causes inflamed, sore skin.

Sarcoptes. These are deep burrowing mites that can cause severe irritation to animals. They are microscopic and only the effects on the skin are visible. The skin becomes very inflamed and thickened. These mites can cause a lot of suffering to animals if they are left untreated.

TICKS

The tick lives in areas of dense vegetation, and tends to be a problem when conditions are warm and humid. Ticks jump on to cats and dogs, and attach themselves by cementing their mouthparts to the host. They take several days to take a blood meal, and then fall off. Ticks should not be pulled off as the mouthparts may be left behind and cause an abscess. These parasites can transmit infectious disease in animals and humans.

There are many different products on the market for treating dogs and cats for external parasites. Some work better against particular parasites, so it is best to consult your veterinary surgeon for advice on which products to use.



VACCINATIONS

WHAT ARE THEY AND HOW DO THEY WORK?

Vaccinations are given to dogs and cats to protect them from potentially life-threatening infectious diseases. The vaccine itself is derived from the organism causing the disease, like a bacterium or a virus. Vaccines work by stimulating the defence mechanism or immune system in the body, for example, by encouraging the production of antibodies. This means that if the animal comes across the infectious agent in everyday life, its immune system is prepared, defending it against disease and the onset of serious illness. Vaccines are often given by injection.



WHEN TO VACCINATE?

Puppies and kittens are born with some immunity, but only if their mothers themselves are immune, perhaps as a result of their own vaccinations. This 'passive' immunity only lasts for about the first nine weeks of life, after which it wanes, and the puppy or kitten becomes vulnerable. Generally, this is the time that a vaccination programme can start. Exact timing varies with local disease conditions and the vaccine used, and you should consult your vet for advice early in the animal's life. The first injections are called the primary course and often consist of two injections given two to four weeks apart.

Booster vaccination is essential as in most cases immunity only lasts for a limited time. This may be as little as six months for kennel cough vaccines, or can be one or two years for other diseases. Again, consult your vet for specific advice.

CAN SIDE EFFECTS OCCUR?

A small number of animals may feel slightly 'off colour' for a few hours after vaccination but the benefits far outweigh this temporary ill effect. Millions of dogs and cats are vaccinated annually in the UK and more serious reactions are extremely rare. Bear in mind that the vaccine manufacturers need to prove the safety and efficacy of their product in order to obtain a product licence. If, however, you are concerned about your animal following vaccination, the best advice is to consult your vet.

WHAT DISEASES CAN WE VACCINATE FOR?

Dogs

Distemper. An often fatal disease caused by a virus. It affects the nervous and respiratory system.

Infectious canine hepatitis. Another fatal disease affecting the liver.

Parvovirus. This causes severe gut inflammation and diarrhoea, and is life threatening especially in young animals.

Parainfluenza. A respiratory disease, often a component of 'kennel cough'.

Leptospirosis. This is a bacterial disease that is spread in the urine of infected animals. It can cause kidney failure and liver disease.

Bordetella induced tracheitis. This vaccine is not provided by injection but is administered as nasal drops. Bordetella is an organism that is partly responsible for 'kennel cough' or tracheitis.

Cats

Cat flu. A respiratory disease. The vaccine is for feline herpes virus and feline calicivirus.

Feline enteritis. A very serious and often fatal disease causing gastroenteritis. Sometimes known as feline panleucopenia.

Feline leukaemia virus (FeLV). This virus causes many different disease problems in cats ranging from anaemia to tumours and immunosuppression related illnesses.

Chlamydia. This causes a severe eye disease in cats, conjunctivitis.

Fortunately, many manufacturers provide combined vaccines so that a single injection is often all that is needed to provide protection.

RABIES VACCINATIONS

The Pet Travel Scheme (PETS) enables owners to take their pets abroad and to bring them home to the UK without quarantine restrictions applying. To qualify for this scheme, owners must vaccinate their cats and dogs against rabies. Two injections are recommended. Animals must also be microchipped for identification purposes and have a blood test to demonstrate that the rabies vaccine has worked. For further information, visit gov.uk/take-pet-abroad, or see our web page 'Taking your pet abroad' at saga.co.uk/insurance/pet-insurance/taking-your-pet-abroad

A ROUTINE CHECK-UP

The annual booster vaccination appointment is an important opportunity for your pet to be fully examined by your veterinary surgeon. You can discuss any concerns you may have, and problems may be detected at an early stage. Prevention is better than cure.

NEUTERING

Neutering a dog or cat means removing both testicles on males, i.e. castration, and removing the ovaries and uterus in females, a procedure commonly called spaying. Many people favour neutering as it has advantages for both the pet and the owner, including making the animals less likely to roam and stray.

Neutering need not cause animals to become overweight, unless they are overfed (after neutering they will require less food).

FEMALE DOGS

Female dogs will no longer come into season or be 'on heat' twice a year. During their season, which lasts three to four weeks, bitches become attractive to male dogs. It can be restrictive and difficult to exercise females when they are attracting so much interest from male dogs.

Spaying a bitch early in life, either before or after her first season, greatly reduces the later incidence of mammary tumours. Also, the risk from a life threatening infection of the uterus – pyometra – is eliminated, as are phantom pregnancies, which may occur after a season. Finally, of course, there will be no unwanted litters of puppies.

MALE DOGS

Some undesirable characteristics of intact males can be modified. For example, some behavioural traits like territorialism and aggression towards other male dogs, as well as over sexuality and the tendency to mount objects, are less likely to cause problems. Prostate disease and some tumours are also less common in male dogs that are neutered.

CATS

Male cats are less likely to mark their territory by spraying strong-smelling urine in the home when neutered. There is also a lower incidence of fight wounds and abscesses, and of infectious viral diseases, such as feline leukaemia and feline immunodeficiency, in neutered cats.

GROOMING

This is an important aspect of maintaining good health; there are many benefits for your pet and for you.

Bonding. Spending time each day grooming your dog or cat creates a bond between you and enables your pet to become accustomed to being handled; this will prove an advantage when your animal needs to see a veterinary surgeon. Generally, dogs and cats love being stroked.

Maintains skin and coat condition. Grooming removes dead hair and debris from the coat and stimulates the skin like a massage.

A time to check your animal. When grooming your pet you are actually examining your animal and so you will soon notice if there is anything abnormal in the coat or on the skin. For example, abnormal lumps or areas of inflammation of the skin. Also, parasites may be found and treated early before severe infestation. Claws should also be checked.

Clean the face. Using damp cotton wool pads, the face can be cleaned and mucus removed from the corner of the eyes. The ears, mouth and teeth should all be checked. Try to get your pet accustomed to having its teeth cleaned.

The manner in which you groom your pet and the type of comb or brush you use will depend on its type of coat. Generally, longer-haired breeds of dogs and cats should be groomed daily; short-haired breeds may need less frequent grooming. Dogs and cats should not be shampooed too often as this can remove the natural oils and damage the skin and coat. Some dogs may need shampooing only once or twice a year.



EXERCISE

Cats with access to the outdoors tend to exercise themselves, but those confined to the house need help in exercising. From their earliest days as a kitten, cats need to practise their inborn hunting skills. They especially like moving targets, and if you do not provide toys and other forms of stimulation, their preferred target may become your own heel. Playing hunting games will provide your cat with exercise and stimulation, and help you get to know one another better.

Dogs need regular exercise, at least one good walk each day. Play and socialisation is equally important for dogs as for cats, and the daily walk may provide the opportunity for both. There are a few common sense points to bear in mind when exercising your dog. For instance, in the summer months, avoid walking in the hottest part of the day, when heat exhaustion may be a real problem. Early mornings and

evenings are more comfortable for your dog. On long walks, it is advisable to take some water and a bowl for your dog and you should always be responsible and clean up after it. It's a good idea to take a poop scoop and bags. If you do not, you could receive a fine from the local authority. Finally, do not throw sticks for a dog. If it catches one end-on in its mouth it may cause serious injury.

GOOD HEALTH IN OLD AGE

Maintaining good health in old age involves changes to the lifestyle, diet and the care that you provide for your pet. Firstly, what is old? It is generally true that a dog of a smaller breed will live longer than one of a larger breed.

An average size dog will be showing signs of age by nine years. Many cats these days will survive into their late teens.

Older dogs are less energetic. They still need regular exercise although you can expect them to slow down a little. Be guided by them, if they have had enough and stop, turn back. With reduced activity they need less energy in their food, otherwise there is a tendency for weight gain. In older animals the same rules apply for parasite control and vaccinations. Be prepared to groom your animal more often as it is likely to have a poorer coat condition and be less inclined to groom. The routine veterinary check up is perhaps more important as any disease is best diagnosed early on, and old age is a time when wear and tear on the body may take its toll. It is often said that age does not come alone, and degenerative disease is common in older animals. These may include osteoarthritis in dogs, resulting in painful joints, and reduced kidney function in cats, causing weight loss and an increase in thirst. Other age-related changes that one can expect include poorer eyesight and hearing, changes in body shape and size, alterations in sleeping patterns and changes in behaviour.

Many changes are normal but the essential thing is to be observant and to seek advice from your vet early on if you have any concerns; that way your pet can maintain good health for longer.



RECOGNISING THE SIGNS OF POOR HEALTH

Most owners know when their animal is not well, as the symptoms are often obvious. Sometimes however, the signs may be subtle and the owner may not know what is wrong, or why their pet is unwell. Their only clue may be a feeling that things are different or out of the ordinary.

Below are examples of things to consider if the latter applies. It is not an exhaustive list but should give you an idea of the types of changes to look out for.

CHANGES IN BEHAVIOUR

Anything out of the ordinary routine, including reluctance to exercise or play, a lack of interest in what is going on around itself, restlessness, or even excitability. These are all examples of behavioural changes that could alert you to a possible problem.

CHANGES IN APPEARANCE

1. **Weight changes.** An increase in weight may be a clue to low thyroid hormone levels or a loss in weight may be due to diabetes or high thyroid hormone levels.
2. **Eyes.** Cloudiness of the eyes may be due to cataracts. Keeping the eyes closed or avoiding the light may be signs of eye discomfort or pain.
3. **Mouth.** Changes in the colour of the gums - paleness may be due to anaemia, and excessive redness may denote inflammation, and be a sign of dental disease.
4. **Ears.** Head shaking and scratching is a sign of ear discomfort, and dark wax deposits in the ear are often a sign of ear mites.
5. **Coat condition.** When an animal is unwell its coat may lack lustre. Irritation and scratching may be due to parasites or allergies. Abnormalities like hair loss may be the only clue to a disease.

EATING AND DRINKING HABITS

Changes here should be easy to detect. Dogs and cats are creatures of habit and tend to thrive on consistency and routines. A large and sustained increase in thirst is often abnormal, and can be caused by many different diseases. An increased or a diminished appetite should both be regarded as a possible sign of a problem.

EXERCISE HABITS

Reduced willingness to exercise may be due to many factors; examples of these are heart disease and painful joints resulting from osteoarthritis.

TOILET HABITS

Dogs and cats that are taking abnormally long periods of time passing urine or faeces, or making very frequent attempts at toileting are usually in some degree of discomfort. These signs require an examination by a vet. Vomiting and diarrhoea may occur in animals that are otherwise well and could be a single episode, due perhaps to scavenging. However, they may be a sign of a more serious condition, and could rapidly lead to dehydration if persistent.

In any of these circumstances, you should be able to discuss matters with your vet. They can advise you on what action to take.



IT IS HOPED THAT THIS GUIDE HAS PROVED USEFUL

IN ENABLING YOU TO UNDERSTAND YOUR PET AND ITS NEEDS.

SUGGESTED READING

Felinestein

Cindy Ribarich and Suzanne Delzio

How to raise a puppy you can live with

Clarice Rutherford and David H. Neil

How to be your dog's best friend

The Monks of New Skete



PET TRAVEL INSURANCE

This can be added to your Saga Pet Insurance policy for an additional premium and gives your cat or dog many of the benefits of our Super Cover while outside the UK.



SAGA PET INSURANCE

The cost of veterinary fees is the last thing you want to worry about when your pet is ill or injured and requires treatment. Without adequate insurance however, such fees can prove a burden.

TYPE OF INSURANCE AND COVER

Saga Pet Insurance is provided by Acromas Insurance Company Limited (AICL) and is available to the over 50s. We offer three levels of cover: Saver, Essential and Super and an optional Pet Travel Extension. The main differences in our cover levels are described below.

Saver

This is our basic level of cover, providing up to £2,000 for the treatment of each illness or injury for a maximum of 12 months, as well as many other benefits.

Essential

This policy provides up to £1,000 a year towards vet fees, providing cover for ongoing conditions at each renewal. Essential also includes higher amounts of cover for some benefits.

Super

Saga's highest level of protection includes up to £5,000 a year for vet fees, providing cover for ongoing conditions at each renewal, as well as valuable assistance with many other costs. These include cover for accidental damage your pet does to your property, for example knocking a vase over with its tail.





