

WE INSURE OUR GUNS AND TRUCKS... WHY NOT OUR HUNTING DOGS?

BY MATTHEW GAY | PHOTOS BY MATTHEW GAY AND JILL MILLER

Insurance /noun/ - 1. a practice or arrangement by which a company or government agency provides a guarantee of compensation for specified loss, damage, illness or death in return for payment of a premium. 2. A thing providing protection against a possible eventuality.

As adults, the prospect of major loss due to unforeseen consequences elicits such angst that an entire industry has been created to mitigate that angst. This industry generates 1.4 trillion dollars in revenue annually, making up 3.1 percent of the total gross domestic product of the US economy. We insure our valued possessions and investments such as our houses, vehicles, jewelry, our toys and our firearms. What about our bird dogs?

Think about how much we invest in our bird dogs. First, the initial cost; a well-bred pup can range from \$1500 to \$2000 while a

finished dog can command a price tag of \$5,000 to \$10,000 depending on pedigree and titles achieved. It's certainly worth mentioning that everything from a decent field gun to a high-end sporting gun can be purchased with the price ranges listed above. Its also important to note that those numbers represent only the purchase of your dog, not the training, equipment, regular care, food, kennels etcetera. Below is the true story of how my bird dog Gauge enlightened me to the concept of pet insurance...the hard way.

THE GAUGEOMATIC

It only took a single exposure to an English Field Cocker quartering a field for me to become enamored with the breed. Hours of research led me to a breeder in Wisconsin with an excellent breeding program

and very nice dogs. After sending a deposit and getting on a waiting list, the phone rang with an opportunity because someone withdrew their deposit. We proceeded to pick up the only male of the litter, a handsome orange and white little guy with a steady temperament and a sturdy build.

BABY GAUGE WITH HIS BIG SISTER

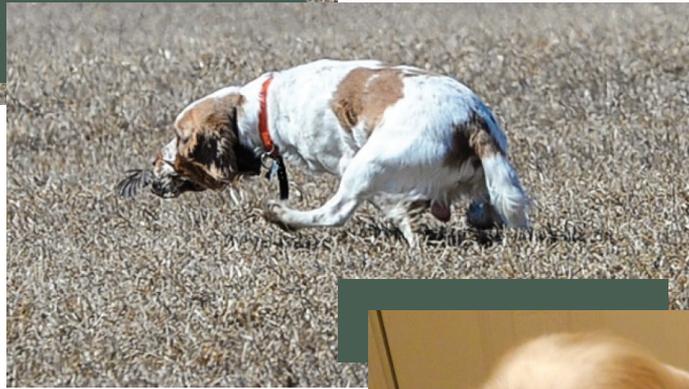


With my buddy's hunting preserve seven miles away, Gauge was fortunate to see more birds in his first two years than many dogs do in ten. He was proving to be a special dog, maybe the one. My boy proved himself further on the couple of trips to North Dakota, outsmarting running roosters, staying tight while sneaking in on sharpies and retrieving waterfowl of all types. I will say, watching a 33-pound spaniel retrieve a greater Canada goose is something to witness. It seemed as though there was nothing he couldn't do, earning him the nickname, Gaugeomatic.



TRAGEDY STRIKES

Gauge had proven himself to a level where I was asked to guide for hunts at my friend's preserve for corporate outings and events. When doing so, I always start with the obligatory safety speech which contains a very clear articulation that if anyone negligently shoots my dog, they'd have a very bad day and would likely be leaving the field on a stretcher. We had flushed and harvested a couple of birds as I watched the hunters closely for safety compliance. These guys were doing a great job of waiting until the bird was well above head height and adhering to safe practices, making me comfortable with Gauge in front of them. All the sudden, Gauge's body language indicated that a flush was imminent, I saw a flash of feathers four feet to his right, the bird flushed, then Gauge cut hard to the left and started screaming. I had watched all these hunters and knew this was not the result of a gunshot wound, but we certainly had a problem as his right front leg seemed fractured at the elbow joint. A rapid trip to the emergency vet confirmed the bad news, a condylar Y-fracture. Essentially his elbow joint was in four pieces. This kind of orthopedic injury can only be corrected by an orthopedic



surgeon. Between the surgery, rehabilitation and follow-up visits, this little mishap hit my wallet in the neighborhood of \$12,000.

Excellent surgical care, good rehab and following doctor's orders precisely cleared Gauge to hit the field again just four months later. As a further testament to his abilities and drive, five months after his surgery, he won a National Bird Dog Circuit tournament in Mikado, Michigan. His return was epic to the point where his final flush was a quail which flew on the deck just ahead of his nose, having to call safety because of the proximity to the dog, the bird was scored as dead. However, Gauge would have none of that. He ran this bird down and snatched it out of air in flight. Simply amazing.

Fast forward about a year and a half. While guiding a hunt in lower Michigan on another hunting preserve, tragedy struck again. Same injury but on the other side. This surgery was conducted at a different facility since it was much closer than Wisconsin and time was

of the essence. This repair did not go as smooth as the first. In fact, my hunting buddy had four total surgeries on the left elbow to finally correct it after an improper installation of pins, subsequent bone infection and significant arthritis, severely limiting range of motion and requiring an early retirement from hunting.

elbows could have bought a pair of nice German scatterguns.

LEARNING THE HARD WAY

At the point this injury occurred, I had no idea that health insurance for pets existed. I stumbled over an advertisement for on particular company and started to do some research. I found that very reasonable policies existed which would have saved me a whopping \$23,000 through this nightmare. It was at this point that I decided I would never go without health insurance on any of my bird dogs again. My current K9 hunting



By the time it was all said and done, I had put a little north of \$30,000 over the course of three years into my hunting buddy, who could no longer hunt. Many of my hunting friends questioned my sanity at putting this kind of money into a dog that would ultimately spend the balance of his life holding down a couch. But for people like me, who like dogs more than most people, I couldn't justify euthanasia for a broken limb in a five-year-old dog, especially my buddy Gauge. We did briefly consider changing his name to "Krieghoffs", because the amount of money I had into his

companion is a high-speed English Springer with amazing drive and zero fear of anything, except missing a meal. He is currently four years old and is covered at a rate of 80% on everything (except annual vaccinations and well-pet visits) with an annual deductible of \$500. This policy costs about \$45 per month. Fortunately, I have never had to use it, but the way he runs it may come in handy someday.

Considering the significant cost of vet care, particularly specialized care, this amounts to cheap insurance for critters that continually put themselves in

harm's way to find us birds. Below is a list of possible injuries and the estimated cost of treatment.

As you can see, unforeseen accidents and injuries to your four-legged hunting partner can get deep into your wallet very quickly. With all the above considered, it becomes a very simple mathematical calculation and evaluation of potential risk. My



- Torn ACL - \$6,000
- Venomous Snake Bite - \$1,500 - \$4,000
- Collision with a vehicle - \$2,000 - \$8,000
- Broken Leg with surgical repair/fixation - \$4,000 - \$7,000
- Stomach Flip - \$3,000 - \$7,000
- Cancer Treatment - \$3,000 - ?



simple math and, albeit atypical, experience with Gauge brought me to the conclusion that pet health insurance is a must have, if not for financial reasons, for the peace of mind that it brings if something unfortunate happens to my bird dog.

OPTIONS

There are many insurance companies that have gotten on board with the concept of pet insurance. In fact, you may be surprised to learn that your current

car insurance company offers this kind of policy as an add-on. I did some research and looked at reviews from policy holders who had to utilize the insurance for their pet. This research led me to a specific company, and I have

committed to never having another working bird dog without this type of coverage. ■

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