



The amount your dog will cost you at the vet depends on the type of dog you own. Different species have different predispositions, while individual dogs will have differing health pedigrees therein. Regardless, some breeds are more expensive than others to insure.

Some costs are unavoidable, however. Among dogs, the adoption procedures differ, based on where you acquired your dog. Kennels, breeders, rescue organizations — There is some amount of differentiation in initial ownership costs. The exception, however, is which in fees/actions you will be responsible for. These fees include:

- \$75 for an initial vet exam
- \$200 for spaying/neutering
- \$50 for a distemper vaccination
- \$20 for a rabies vaccination
- \$25 for a heartworm test
- \$50 for a tracking microchip
- \$125 for flea treatment (if needed)
- \$30 for de-worming (if needed)
- \$10 for a collar and tag

All told, that's at least \$580 in fees before even getting to take your new dog home. From there, depending on the breed in question, things can get a whole lot more expensive from there. If you've adopted any of the following dog breeds, it may be worth considering a pet insurance plan:

# Which dog breeds are most expensive?

- Chihuahua
- Doberman
- English Bulldog
- English Setter
- Great Dane
- Poodle
- Pug
- Rottweiler
- Saint Bernard
- Shar Pei

## Chihuahua

Chihuahua's are known for three primary health issues — Hypoglycemia, an elongated soft palate, and the luxation of the patella. In English, this means low blood sugar, breathing difficulties and kneecap dislocation, respectively.

Bearing these health predispositions in mind, insurance premiums for Chihuahuas can be more expensive than you might expect. Depending on your Chihuahua's age, as well as where you reside, you should expect an average of \$50 per month.

## Doberman

Dobermans are known for a myriad of health issues — cancer, hypothyroidism, hepatitis and cardiomyopathy, to name a few. This breed is also susceptible to gastric torsions, due to its size, and Von Willebrand's disease. In many cases, these conditions can be fatal.

As such, the Doberman breed requires frequent medical proactivity. With that in mind, these health predispositions don't make for cheap insurance

premiums. Depending on your location and chosen deductible, expect to pay an average of \$33 per month.

## **English Bulldog**

In the initial breeding of English Bulldogs, aesthetics superseded health realities. As such, hip dysplasia and cleft lip are prevalent. Due to its 'folded-skin' appearance, bulldogs also show a tendency toward skin infections and eye problems.

Keeping all that in mind, it's important to emphasize that while not all bulldogs show these deformities, they are especially common. Should pet insurance for your English bulldog become a realistic option, then you can expect a monthly premium of \$39, depending on extenuating circumstances.

## **English Setter**

The English Setter breed, similar to the Doberman, is susceptible to several health issues. Gastric torsion, deafness, hip dysplasia, hemophilia, hypoglycemia and hypothyroidism only to cover a basic few. The breed is also prone to a series of eye conditions, such as cataracts, retinal atrophy and cherry eye.

All told, these conditions come with the territory. In that regard, health insurance premiums for English Setters should hover around \$25 per month.

## **Great Dane**

Great Danes, in the same vein as Dobermans, are known for a great series of health issues. As they are similarly deep chested, gastric torsions and cardiomyopathy are again conditions to look out for. Other likely issues include cancer, hypothyroidism, and hip dysplasia.

With that in mind, these health predispositions don't make for cheap insurance premiums for Great Danes. Depending on your location and chosen deductible, an average of \$33 per month can be expected.



## Poodle

Put bluntly, Poodles are not the healthiest of dog breeds. With an across-the-board tendency towards the common defects of gastric torsions, hip dysplasia and thyroid disease, one could be forgiven for thinking that those were all. Renal disease, retinal atrophy and Addison's disease are eminently possible as well. Being particularly fatal, Addison's disease, a rare imbalance of the adrenal gland, is one keep vigilant watch out for.

Given these possibilities, pet insurance for poodles would be a good investment. Assuming your deductions and place of residence are within standard deviations, it would be wise to expect a monthly approximate of \$32 in premiums.

## Pug

Pugs share a key defect with Chihuahuas — an elongated soft palate. Due to the structure of a Pug's skull, breathing difficulty can be expected. Combined

with the soft palate, however, this 'perk' can become significantly more worrisome, especially in the event of hot weather. Furthermore, this combination can contribute to exercise difficulty, as well as problems with swallowing.

Depending on the Pug in question, these defects can be more severe in some than others. Knowing your dog, it would behoove you to consider the factors at hand to ensure that no critical issues arise. If pet insurance for your pug emerges as the appropriate response, then the premiums of \$32 a month should be expected.

## **Rottweiler**

In the same predisposed family as the Great Dane and the Doberman, Rottweilers are at substantial risk for a series of medical issues. Gastric problems, hypothyroidism, hip dysplasia, cancer and joint problems make the majority of their issues-at-hand.

Knowing their possible conditions, it could be wise to consider taking out a pet insurance plan for your Rottweiler. To that end, premiums should average out to \$34 per month.

## **Saint Bernard**

Another large, deep-chested breed, Saint Bernards have a high likelihood of contracting conditions expected for those breeds of similar size and shape. Again, gastric torsions are something to watch for, as is cardiomyopathy, cataracts, hip dysplasia and diabetes. Moreover, Saint Bernards also have a tendency towards epilepsy and kneecap dislocation.

With these conditions as real possibilities, it would be smart to err on the side of caution. Pet insurance for Saint Bernards could very well be the way to go. Should it be so, the monthly premiums will be in the neighborhood of \$46.

## **Shar Pei**

Hailing from the far-off land of China, Shar Peis are not immune from the genetic defects that plague other worldly breeds. Similar to that of the English bulldog, their faces were bred to attain their 'folded skin' aesthetic. In that regard, skin infections, rashes and mold are very common. As with many dogs, joint dysplasia is also highly probable.

Also as with English bulldogs, bear in mind that not all Shar Peis display these conditions. If you think your Shar Pei might be at risk, then pet insurance might be the way to go. In the event that you go that route, premiums reaching \$74 would not be out of the question.

## Which dog breeds are inexpensive?

Of course, those dogs represent the most expensive on offer. With or without health insurance, they will undoubtedly set you back. This doesn't make them any less lovable, though. That said, if you're in the market for a breed that is less intense on your finances, then the following breeds might be worth considering

- Greyhound
- Dachshund
- Beagle
- Collie
- Bull Terrier

It doesn't require a breed predisposed to illness, however, to have an owner examine their pet insurance options. Should you like to begin inquiring and researching as to your options, our [top 10 pet insurance providers](#) would be a great place to start.