



Best Buy pet insurance

Whether your pet is a pampered pooch or a rescue cat, insurance can ease the pain of vets' bills

When a pet is injured or gets sick, the size of the vet's bill can add insult to the injury. Insurance can help cover the cost, but we've found that six in ten Which? members with pets don't buy it.

The major reason given is that pet insurance is too expensive, but this could turn out to be a false economy. Nearly one in three owners who have bought pet insurance tell us they have made a claim in the last 12 months.

Without insurance, the cost of treatment can take a big bite out of your wallet. As David Pawsey discovered (see opposite), something as seemingly minor as your cat skinning its paw can cost you hundreds of pounds.

If you do buy insurance, shop around, as the cost and levels of cover can vary greatly. To qualify as a Best Buy, pet insurance must offer at least £4,000 of cover a year for top-level ('lifetime') policies and £4,000 per condition for mid-level (per condition) policies. To see Which? Best Buys, see p28.

Cheap doesn't necessarily mean cheerful, as the less expensive policies probably won't offer a high level of cover. But what can you expect to be covered?

What a policy will cover

- Unexpected medical expenses up to a preset amount either per year or per condition (see 'Levels of cover', opposite).

- If your pet is lost through theft or straying, or dies through injury or illness, up to a maximum age, a policy will usually pay out.

- Most help pay the cost of advertising and putting up a reward if the pet is lost.

- Legal expenses if your pet injures a third party are often covered.

- If you go abroad with your pet, most insurers offer cover.

- Lots of policies offer cover if your vet prescribes a complementary therapy such as acupuncture or physiotherapy.

What isn't covered

- The cost of vaccinations and routine treatments like worming or neutering.

- Most policies have an excess, so you pay the first part of any treatment – or all of it if it costs less than the excess.

- Most policies exclude pre-existing conditions, so consider getting insurance while your pet is young and healthy.

- Lots of insurers won't take on pets once they reach a certain age, for example dogs over seven or cats over nine.

VET BILL COST £1,400

Trevor Brown, 54, unemployed

Trevor Brown had to pay more than £1,400 in vet's fees despite having pet insurance, because of a dispute over whether his dog had an existing condition when the insurance was taken out.

Trevor, from Wallsend, took out Tesco's standard policy on his Labrador retriever Ben in 2007.

He made a claim after Ben suffered gastroenteritis in January 2009. Tesco turned him down saying this was a pre-existing condition when the policy began. It claimed Ben had been treated for a gastro-intestinal problem on the day the policy was bought.

The company said it had told Trevor at the time that it wouldn't provide cover for a claim because this was within 14 days of the policy being taken out.

Trevor claimed the 2007 problem wasn't a pre-existing condition but diarrhoea brought on by Ben's change in diet after leaving the rescue centre where Trevor got him. Trevor told us his vet had sent Tesco a letter stating that Ben's sickness had nothing to do with his bug in 2007.

He has since cancelled his policy with Tesco and switched to Halifax and is satisfied with the new policy.

Think about
getting
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Levels of cover

LIFETIME These are the most comprehensive and expensive policies. They have a maximum cover limit (eg £4,000) which resets every year and they continue to pay out for ongoing illnesses year on year. So if your pet has a chronic condition (eg arthritis) you can claim up to the full amount of cover for vet's fees every year the policy is renewed.

MONEY LIMIT These are next best. They have a money but not a time limit on cover per condition. If the policy has a £4,000-per-condition limit, this can span several years and won't run out until the cost of treatment for that condition has reached the £4,000 threshold.

They tend to be cheaper than lifetime policies and can be a good compromise between price and cover. Cats are cheaper to treat than dogs and would be unlikely to reach a limit of around £4,000, for example. So a cat owner could choose lower cover.

TIME LIMIT The least expensive policies tend to put a time (usually 12 months) and money limit on a claim.

Once the year is up, that condition is excluded from the policy and you'll have to pay the vet's bills if it's an ongoing problem. You'll also be unable to get cover elsewhere because it's a pre-existing condition. We don't think these policies offer enough cover so we haven't included them in our Best Buy tables.

What will insurance cost?

This varies depending on where you live (see right). People in towns are likely to pay more than those in the country. It also depends on the pet: dogs are more expensive than cats, pedigree dogs more expensive than mongrels. As a pet gets older, the cost rises and if you make a claim, next year's premiums may rise.

Some insurers offer discounts if you insure more than one pet, for example, or if you are a pensioner.

Switching

Make sure you have the right cover as it can be hard to switch to a comparable policy. Once you've made a claim, a new insurer will probably exclude that condition from the cover. Some insurers won't take on older pets. If you want to switch, don't cancel a current policy until you're sure you've found a new one that meets your needs.

ACCIDENT-PRONE EDDIE

David Pawsey, 31, journalist

David took out pet insurance after his cat Eddie tore a paw and he had to pay a £300 vet's bill to have it repaired.

David has a second cat from the same litter and figured there was a good chance he'd end up paying for similar incidents in the future, so £21 a month for insurance seemed worthwhile.

In fact, accident-prone Eddie tore his paw for a second time. The vet warned David that his insurer, Direct Line, might not pay out if it deemed it a pre-existing condition, but it paid out in full, less a £70 excess, in a few weeks.

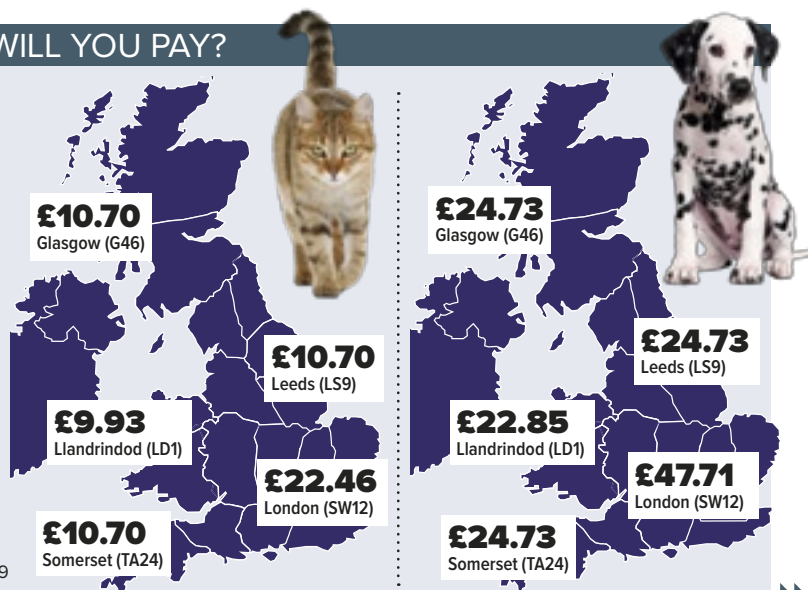


HOW MUCH WILL YOU PAY?

If you live in London, you are likely to pay more to insure your pet than owners elsewhere, our research has found.

We got quotes from a Best Buy insurer for places across the UK to insure a year-old male Dalmatian and a year-old female non-pedigree cat.

Premiums from Petplan.
Correct at 20 August 2009



USING THE TABLE

We compared 61 policies from 32 insurers to find Which? Best Buys. Best Buys offer at least the minimum cover that we think you need: £4,000 of cover a year for top-level ("lifetime") policies and £4,000 per condition for mid-level

(per condition) policies. The tables are arranged by maximum cover value. Because of space, we have excluded Best Buy per condition policies for £4,000 to £5,000 cover. See www.which.co.uk/petinsurance for all Best Buys and contact details.

Premiums

Example quotes that we give are for a low-risk area and quoted online (except where noted). The quotes are based on:

Cat Aged six **Non-pedigree dog** Cross breed mongrel aged five. **Pedigree dog** Labrador,

Retriever aged five. Quotes may vary widely depending on the age and breed of pet and where you live. The premiums that you would pay in a high-risk area can be almost double those in a low-risk area, with some companies.

BEST BUY POLICIES	VET BILL COVER		DEATH COVER		CATS				DOGS				
	MAX COVER PER YEAR (£)	MAX COVER PER CONDITION (£)	DEATH OF PET THROUGH INJURY (£)	DEATH OF PET THROUGH ILLNESS (£)	ANNUAL PREMIUM (£)	EXCESS (£)	MAX AGE AT START OF POLICY	MAX AGE FOR DEATH THROUGH ILLNESS	NON-PEDIGREE ANNUAL PREMIUM (£)	PEDIGREE ANNUAL PREMIUM (£)	EXCESS (£)	MAX AGE AT START OF POLICY	MAX AGE FOR DEATH THROUGH ILLNESS
LIFETIME COVER													
PETPLAN Covered For Life – Supreme	12,000	n/a	500 ^{a,b}	500 ^{a,b}	182	65	9	7	382	390	75	7 ^c	7 ^c
HSBC Pet insurance	7,500	n/a	2,000	2,000	136	75	11	10	199	265	75	9	8
HOMEBASE Platinum Dog ^d	7,500	n/a	1,500	1,500	n/a	n/a	n/a	n/a	221	252	75	No limit	8
ARGOS Platinum	7,000	n/a	1,500	1,500	112	60	No limit	10	213	250	60	No limit	8
AXA Pet Insurance	7,000	n/a	1,000	1,000	84	75	No limit	8	158	229	75	No limit	8
MARKS & SPENCER Premier	7,000	n/a	1,500	1,500	122	50	No limit	8	194	296	70	No limit	8
CARDIFF PINNACLE Helpucover Premier	6,000	n/a	n/a	n/a	136 ^e	50	9	n/a	245 ^e	314 ^e	80	7 ^c	n/a
HALIFAX Extra	6,000	n/a	1,000	1,000	105	50	No limit	10	243	466	60	No limit	8
PET PROTECT Lifelong Extra	6,000	n/a	1,500	1,500	112	75 ^f	10	9	208	280	100 ^g	8 ^h	7 ^h
PETPLAN Covered For Life – Standard	6,000	n/a	500 ^j	n/a	155 ^k	65	9	8	365 ^k	365 ^k	75	7 ^c	7 ^c
PLANET DIRECT Select Plus	5,000	n/a	1,500	1,500	153	60	9	7	226	282	70	7 ^c	7
SAGA Super ^l	5,000	n/a	1,000	1,000	139	50	7	9	253	345	55	7	9
HARVINGTON SERVICES Internet Pets	4,000	n/a	200 ^m	200 ^m	74	30	8	10	117	138	40	8	10
PETPLAN Covered For Life – Budget	4,000	n/a	n/a	n/a	119	65	9	7	199	275	75	7 ^c	7 ^c
PET PROTECT Lifelong Plus	4,000	n/a	n/a	n/a	97	75 ^f	10	n/a	185	250	100 ^g	8 ^h	n/a
PER CONDITION COVER													
SAINSBURY'S FINANCE Option 2	n/a	7,500	n/a	1,000	114	100	No limit	7	162	260	100	No limit	7
ESURE Pet Plus	n/a	7,500	see ⁿ	see ⁿ	192	75	No limit	10	279	333	75	No limit	8
MORE THAN Pet Insurance	n/a	7,000	600	600	105	50 ^o	No limit	8	144	201	70 ^o	No limit	8
DEBENHAMS Gold	n/a	7,000	750	750	176	75	No limit	10	138	274	75	No limit	8
SWIFTCOVER Gold	n/a	7,000	750	750	139	75	No limit	10	180	215	75	No limit	8
PDSA Petsurance 7000	n/a	7,000	500	500	78	75	No limit	10	192	216	75	No limit	8
RSPCA Gold	n/a	6,500	n/a	see ^p	84	75	No limit	8	215	293	75	No limit	8
ASDA FINANCIAL SERVICES Superior	n/a	6,000	1,500	1,500	91	65	No limit	11	139	197	65	No limit	9
DIRECT LINE Advanced	n/a	6,000	n/a	n/a	101	70	10	n/a	177	185	80	10	n/a

^a Up to £1,000 injury/illness for a dog ^b Excess of £70 for a cat, £90 for a dog ^c Certain breeds max age five ^d Dog insurance only ^e Annual rate based on monthly premium ^f Also 15% contribution ^g Also 20% contribution ^h Certain breeds max age 6 ^j Dog only, including £90 excess ^k Can only apply by phone ^l Only available to customers aged 50 or above ^m Varies by area - £30, £40, £50 or £60 excess ⁿ Up to £1,500 ^o + 10% of the rest of the cost of veterinary treatment ^p Market value up to £1,000