

Pet policies

Pet insurance policies vary in their value for money. We investigate what cover you need and where to get it

OUR RESEARCH

In March 2007 we asked 16,975 members of the Which? online panel questions about pets and insurance. Thank you to everyone who took part.

NEED TO KNOW

Older pets can be difficult to insure

Premiums for older pets tend to rise year on year, putting owners in a catch-22 situation. If you stay with your current insurer, premiums may jump sharply when your pet reaches old age. But if you switch, insurers exclude pre-existing conditions from cover, and some may not take on older pets at all.

Sue Harris has insured her 13-year-old Dalmatian, Josh, for seven years and has been hit by this dilemma. Sue said: 'A couple of years ago the insurance company informed me that, as my dog was over the age of eight, I would have to pay 20 per cent of each claim and an additional annual excess on each pre-existing complaint – in Josh's case, lameness and thyroid problems.'

When her vet submitted two claims last April totalling around £800, Sue received a cheque for less than £70 with a letter stating that she had reached the policy maximum of £1,000.

Sue has thought about switching insurer, but any existing problems would not be covered by a new insurer. 'My insurer had me over a barrel,' Sue said.

Sue's case is not unique, so choose a policy with a high level of cover while your pet is young. If you own an older pet, shop around and be sure to declare pre-existing conditions. Don't cancel your current policy until you find one that fully addresses your pet's needs.



Josh, 13, and Sue Harris

Britain is famous as a nation of animal lovers and Which? members are no different – nearly half of you own a pet. And yet, of these, only 34 per cent have pet insurance. As vets' fees (see p23) grow ever more expensive, the cost of getting your pooch or moggie back on its feet after an illness or accident is rising – and this is where pet insurance comes in.

Pet insurance is as much about peace of mind as it is about value for money. You may pay insurance premiums for years and never make a claim. While this is good news for your pet, with hindsight it may have made more sense to pay the money into a savings account. But could you afford a huge vet's bill if your pet fell ill or had an accident in the short term? Of the Which? members who have pet insurance, nearly a third have made a claim in the past year.

Choosing a policy

If pet insurance is for you, it's important to choose the most suitable policy at the beginning. Any existing conditions that your pet has before you take out the insurance will not be covered – it is best to take out insurance while your pet is healthy.

The best policies have a maximum cover limit that resets each year and will continue to pay out for ongoing or recurrent conditions from one year to the next, ensuring that your pet can continue to receive treatment for a long-term illness.

Next best is a policy that places a monetary limit on treatment per condition, but without a time restriction. For example, if the policy offers a £4,000 limit per condition, cover can span several years – running out only once the total bills for that condition reach the £4,000 ceiling. This kind of policy can be a good compromise between price and cover – particularly for cats, as they are less likely to reach the limit of £4,000 per condition.

You get what you pay for with pet insurance. A less expensive policy may put a time limit on the claim – usually 12 months – as



well as a monetary limit. Once the 12 months are up, that particular condition is excluded from the policy. We don't think these policies offer enough cover, so haven't included them in our Best Buy tables (opposite for cats and p30 for dogs).

Pet insurance doesn't cover every cost. Vaccinations and routine treatments, such as worming, are generally excluded from cover, as is neutering. Most policies have an excess, so you'll have to pay the first part of any treatment. And don't forget – you'll also have to pay in full for any treatments that cost less than your policy's excess. Different policies offer different benefits – some even cover cremation costs – but you should pay only for the cover you are likely to need.

Our Best Buys

We contacted 43 insurers and analysed more than 100 insurance premiums. Our Best Buys (opposite and overleaf) are based on the minimum level of cover we think you need: at least £4,000 of medical cover a year, or £4,000 of cover per condition. For larger dogs, you should consider a limit of at least £6,000 per condition.

Most policies for dogs offer third-party liability cover. So if, for example, your dog gets out and causes a traffic accident, you're covered for any resulting personal injury or damage to property claims. All Best Buys offer at least £1 million of cover.

You should always contact more than one insurer for a quote as premiums can vary significantly, depending on your pet and postcode – the premium prices in our table are a guide only.

INSURANCE BUYS PEACE OF MIND
**Ann Jarrett
with Sylvie and Titch**

In 2001, Ann Jarrett bought two kittens, Felix and Ginger. Her previous cat had seldom needed to visit the vet, so she decided not to take out pet insurance for the two new kittens.

When Felix fell ill, Ann incurred £1,500 in vet's fees. Ann said: 'Had we taken out insurance, she would have had surgery much earlier and we would have continued

treatment for longer.' Unfortunately, Felix did not survive.

Ann now has two new cats, Sylvie and Titch (pictured left), and has taken out pet insurance costing £28 a month for all three cats.

'The cost of pet insurance is worth the peace of mind should anything untoward happen to any of them,' Ann told us.

QUICK PICKS

To help your pet and your bank balance, here is our pick of the best policies

Best in show

Marks & Spencer performs consistently well in all categories, offering the highest level of cover at a reasonable price for both cats and dogs.

Best for older pets

Both the AA and Marks & Spencer have no upper age limit for cats or dogs when you take out a new policy. Cover for illness starts after ten days with the AA, compared with a wait of 14 to 30 days for most other premium policies.

Two or more pets, plus microchipped pets

Direct Line, esure and Pet Protect offer a 10 per cent discount if you insure more than one pet. Is your pet microchipped? Get a 5 per cent discount with esure.

BEST BUY CAT POLICIES	SPECIFICATION			VET BILL COVER		LIFE COVER			EXTRA COVER		TRAVEL
	EXAMPLE PREMIUM (£) ^a	MAX AGE AT START OF POLICY (years)	HOW SOON COVER BEGINS: ILLNESS (days)	MAX COVER PER YEAR (£)	MAX COVER PER CLAIM/CONDITION (£)	DEATH BY INJURY (£)	DEATH BY ILLNESS (£)	AGE NOT COVERED FOR DEATH THROUGH ILLNESS (years)	LOSS BY THEFT/STRAYING (£)	ADVERTISING AND REWARD COSTS (£)	PET COVERED ABROAD (days)
TOP LEVEL OF COVER											
THE AA Gold	133	no limit	10	5,000	n/a	750 ^b	750 ^b	11	750 ^b	750 ^b	365
CARDIF PINNACLE Lifetime Premier Cover	120	10	28	6,000 ^b	n/a	250	n/a	n/a	250	250	90 ^c
HARVINGTON SERVICES Internet Pets^d	80	8	30	4,000 ^b	n/a	200	200	no limit	n/a	n/a	30 ^c
MARKS & SPENCER MONEY Pet insurance	81	no limit	14	7,000 ^b	n/a	1,500	1,000	no limit	1,500	1,500	no limit ^c
PETPLAN Budget	112	10	14	4,000	n/a	0	0	n/a	250	250	90 ^c
PETPLAN Supercat Plan	171	10	14	no limit ^b	n/a	500	500	8	500	500	90 ^c
PET PROTECT Lifelong Plus	114	10	14	4,000	n/a	n/a	n/a	n/a	n/a	250	31 ^c
PET PROTECT Lifelong Extra	125	10	14	6,000 ^b	n/a	1,500	1,500	10	1,500	1,000	31 ^c
SAGA Super	107	10	14	5,000 ^b	n/a	1,000	1,000	10	1,000	1,000	no limit ^{c,e}
MID LEVEL OF COVER											
ARGOS Platinum	84	no limit	10	n/a	6,000 ^b	1,000	1,000	11	1,000	1,000	no limit ^c
DIRECT LINE Advance	117	9	14	n/a	6,000 ^b	1,500	n/a	n/a	1,500	550	30 ^e
ESURE Pet Plus	89	no limit	10	n/a	6,500 ^b	1,000	1,000	11	1,000	1,000	365 ^c
HEALTHY PETS Gold	72	no limit	10	n/a	5,000 ^b	n/a	750	10	750	750	n/a
PET-ID Gold	150	no limit	10	n/a	5,000 ^b	750 ^b	750 ^b	10	750 ^b	750 ^b	365
RSPCA Gold^f	95	no limit	14 ^c	n/a	6,000 ^b	1,000 ^b	1,000 ^b	8	750 ^b	1,250 ^b	60 ^c
SAINSBURY'S BANK Petcare	92	no limit	14	n/a	6,500 ^b	1,000	1,000	8	750	1,250 ^b	60
SKIPTON BS Gold	145	no limit	10	n/a	5,000 ^b	750 ^b	750 ^b	11	750 ^b	750 ^b	no limit ^c
TESCO PERSONAL FINANCE Extra	90	no limit	14	n/a	4,000 ^b	1,500 ^b	n/a	n/a	1,500 ^b	500 ^b	90 ^c
THORNSIDE Gold	143	no limit	10	n/a	5,000 ^b	750	750	11	750	750	no limit ^c

^a Example for a six-year-old cat in low-risk area – includes 20 per cent of excess (£8 to £22) to give you a better idea of the overall difference in cost between the providers ^b Excess applies ^c Conditions apply ^d Available online only ^e Optional extra and conditions apply ^f Not available in Northern Ireland

Checklist

Essential details you need to know before insuring your pet

■ **Excess** Most insurers have an excess per condition of between £40 and £60, although Pet Protect's is between £55 and £140. The excess may vary according to the animal, its age and where you live.

■ **Already covered** Before you take out pet insurance, check your other policies – you may find that your house insurance extends to your pets. If you have a working dog, you may be covered under your business insurance policy.

■ **Not included** Vaccinations and routine treatments, such as

worming and flea treatments, are generally excluded from cover, as is spaying or neutering.

■ **Exotic pets** If you own an exotic pet and need advice on insurance, speak to other owners, the vendor or the relevant breed association.

■ **Help with costs** Animal charities PDSA and RSPCA offer treatment on a means-tested basis. To qualify for free help, you must receive either housing or council tax benefit. The SSPCA and the USPCA can offer advice to those in Scotland and Northern Ireland.

Contacts

The AA 0870 242 0219
www.theaa.com

Argos 0800 422 0380
www.argos.co.uk

Cardif Pinnacle 0845 200 0738
www.pinnacle.co.uk

Direct Line 0845 246 8705
www.directline.com

esure 0845 606 1370
www.esure.com

Harvington Services 01386 442722; www.internetpets.co.uk

Healthy Pets 0870 011 6564
www.healthy-pets.co.uk

Marks & Spencer Money 0800 731 4280
www6.marksandspencer.com

Pet-ID 01273 837676
www.pet-id.net

Petplan 0845 070 4828
www.petplan.co.uk

Pet Protect 0800 650056
www.petprotect.co.uk

RSPCA 0800 032 5951
www.rspca-petinsurance.co.uk

Saga 0800 056 5096
www.saga.co.uk

Sainsbury's Bank 0800 056 5758; www.sainsburysbank.co.uk

Skipton BS 0870 850 3147
www.skipton.co.uk

Tesco Personal Finance 0845 300 2200
www.tescofinance.com

Thornside 0870 606 1389
www.bdml.co.uk/about-thornside.html

OTHER USEFUL CONTACTS

PDSA 0800 731 2502
www.pdsa.org.uk

RSPCA 0870 333 5999
www.rspca.org.uk

SSPCA 0131 339 0222
www.scottishspca.org

USPCA 028 9081 4242
www.uspca.co.uk

BEST BUY DOG POLICIES	PREMIUM		SPECIFICATION		VET BILL COVER		LIFE COVER			EXTRA COVER		TRAVEL
	NON-PEDIGREE (£) ^a	PEDIGREE (£) ^a	MAX AGE AT START OF POLICY (years)	HOW SOON COVER BEGINS: ILLNESS (days)	MAX COVER PER YEAR (£)	MAX COVER PER CLAIM/CONDITION (£)	DEATH BY INJURY (£)	DEATH BY ILLNESS (£)	AGE NOT COVERED FOR DEATH THROUGH ILLNESS (years)	LOSS BY THEFT/STRAYING (£)	ADVERTISING AND REWARD COSTS (£)	PET COVERED ABROAD (days)
TOP LEVEL OF COVER												
THE AA Gold	188	332	no limit	10	5,000	n/a	750 ^b	750 ^b	9	750 ^b	750 ^b	365
CARDIF PINNACLE Lifetime Premier Cover	221	279	8 ^c	28	6,000 ^b	n/a	500	n/a	n/a	500	500	90 ^d
HARVINGTON SERVICES Internet Pets^e	125	146	8	30	4,000 ^b	n/a	200 ^d	200 ^d	no limit	n/a	n/a	30 ^d
MARKS & SPENCER MONEY Pet Insurance	128	194	no limit	14	7,000 ^b	n/a	1,500	1,000	no limit	1,500	1,500	no limit ^d
PETPLAN Budget	178	239	8 ^c	14	4,000 ^b	n/a	500	n/a	n/a	500	500	90 ^d
PETPLAN Supreme Plan	331	331	8 ^c	14	no limit ^b	n/a	1,000	1,000	8	1,000	1,000	90 ^d
PET PROTECT Lifelong Plus	191	286	8 ^c	14	4,000 ^b	n/a	n/a	n/a	n/a	n/a	250	31 ^d
PET PROTECT Lifelong Extra	216	318	8 ^c	14	6,000 ^b	n/a	1,500	1,500	10	1,500	1,000	31 ^d
SAGA Super	216	243	10	14	5,000 ^b	n/a	1,000	1,000	10	1,000	1,000	no limit ^f
MID LEVEL OF COVER												
ARGOS Platinum	143	212	no limit	10	n/a	6,000 ^b	1,000	1,000	9	1,000	1,000	no limit ^d
DIRECT LINE Advance	199	211	9 ^c	14	n/a	6,000 ^b	1,500	n/a	n/a	1,500	550	30 ^f
ESURE Pet Plus	160	246	no limit	10	n/a	6,500 ^b	1,000	1,000	9	1,000	1,000	365 ^d
HEALTHY PETS Gold	117	193	no limit	10	n/a	5,000 ^b	n/a	750	10	750	750	n/a
PET-ID Gold	213	397	no limit	10	n/a	5,000 ^b	750 ^b	750 ^b	8	750 ^b	750 ^b	365
RSPCA Gold^g	153	247	no limit	14	n/a	6,000 ^b	1,000 ^b	1,000 ^b	8	750 ^b	1,250 ^b	60 ^d
SAINSBURY'S BANK Petcare	154	224	no limit	14	n/a	6,500 ^b	1,000	1,000	8	750	1,250 ^d	60
SKIPTON BS Gold	204	364	no limit	10	n/a	5,000 ^b	750 ^b	750 ^b	9	750 ^b	750 ^b	no limit ^d
TESCO PERSONAL FINANCE Extra	136	142	no limit ^c	14	n/a	4,000 ^b	1,500 ^b	n/a	n/a	1,500 ^b	500 ^b	90 ^d
THORNHIDE Gold	219	432	no limit	10	n/a	5,000 ^b	750	750	9	750	750	no limit ^d

^a Examples for a five-year-old mongrel and a five-year-old labrador in a low-risk area – includes 20 per cent of excess (£8 to £28) to give you a better idea of the overall difference in cost between the providers

^b Excess applies ^c Certain breeds excluded ^d Conditions apply ^e Only available online ^f Optional extra and conditions apply ^g Not available in Northern Ireland