

**Public Petitions Clerks
Room T3.40
The Scottish Parliament
Edinburgh
EH99 1SP**

11 December 2015

CONSIDERATION OF PETITION PE1582 (Compulsory Pet Insurance)

The Scottish SPCA would like to thank the Public Petitions Committee for seeking the views of the Society in relation to Compulsory Pet Insurance.

Prior to the Public Petitions Committee meeting on 24 November 2015, I spoke with the petitioner Karen Harvey and explained the thoughts of the Scottish SPCA.

The Scottish SPCA rescues large numbers of dogs and cats every year from a variety of circumstances, ranging from cruelty, neglect or abandonment.

Many animals also come into our care following a change in the lifestyle of the owner, divorce, eviction or lack of finances to properly care for their animal. The Scottish SPCA has a strict non destruction policy for all healthy animals in our care, so the emphasis is to find these animals new loving homes for life.

All animals in our care are fully checked prior to rehoming by a veterinary surgeon and certified as healthy, with any known condition stated. Where possible, on re-homing any animal from the Scottish SPCA, the new owner is provided with 40 days free pet insurance and encouraged to continue to insurance after the 40 day period at their own expense.

This is not possible in every case as some animals are diagnosed by the veterinary surgeon with a pre-existing condition that while not life threatening, will not be covered by pet insurance companies.

In these cases the new owners are made fully aware of the pre-existing condition and likely on-going costs and the new owners have to satisfy the Scottish SPCA that they are registered with a veterinary surgeon.

As I am sure the Committee will understand that the Scottish SPCA and other organisations take in animals that due to their previous care, will never be deemed to be perfectly healthy. The same can be said of certain breeds that are prone to certain conditions inherent in the breed, hip dysplasia, breathing or heart problems to name but a few, most of these animals would not be covered by pet insurance, or if they were, it would be cost prohibitive.

The Scottish SPCA is currently dealing with a huge influx of puppies from Southern Ireland, most of which will have been bred and kept in horrendous conditions, which can have a life-long health effect on the animal.

So whilst the Scottish SPCA encourages people to have their pet insured, it is not always possible for insurance to be obtained because of a pre-existing condition or due to the cost of the premium.

Currently, as pet insurance is voluntary it is quite a competitive market; there are two trains of thought on Compulsory Pet Insurance.



1 – If every pet was insured, the overall insurance risk would reduce as the risk is spread over an increased number of policies.

2 – If pet insurance was compulsory, the price could increase as people would have no option as the law would require them to hold insurance.

Currently the only dogs that are legally required to be insured, are dogs that are registered on the Index of Exempted Dogs, which was created by the Dangerous Dogs Act 1991, this insurance is not for health but third party liability.

When the 1991 Act was introduced, anyone, who at the time owned a banned breed, had forty days to have their dog entered into the Index of Exempted Dogs, have the dog spayed or neutered, tattooed and insured for third party liability, before the dog could be legally kept.

The cost of this insurance was extremely high and as a result only the most responsible owners took out the insurance, this led to many dogs being abandoned or being kept illegally.

It was mentioned in the committee meeting, that this could be seen as a matter of taxation, which in reality would only really affect responsible owners, as the irresponsible owners that we deal with would not comply.

It was also raised in the Committee whether this would be a criminal or civil matter, if there is no real sanction then there is no deterrent. Civil action would have to be enforced by Local Authority staff who due to financial cuts, are already struggling to deal with their statutory responsibility to deal with stray dogs and Control of Dog Orders.

As was mentioned by the Petitioner at the Committee meeting on the 24th of November, the Scottish SPCA has already had talks with the BVA in relation to some form of affordable pet insurance, even if it was just to cover emergency treatment.

As has been previously mentioned, some animals cannot be insured as they have an existing veterinary condition. If a compulsory measure was to be introduced, there will be hundreds if not thousands of animals that would fall into this category.

While the Scottish SPCA encourages owners to obtain pet insurance, we would see a compulsory approach as being a tax on responsible owners, who would be the only ones that would comply.

The cost of veterinary treatment has dramatically increased over the decades, simply because the range of treatments and surgical interventions possible, some of which could not have even been envisaged even a decade ago.

Unlike human health, there is no Government funding for the Veterinary profession in relation to pet animals.

Dogs and Cats make up a large amount of the workload of the standard veterinary practice, but there is also a very large number of other pet species that are kept legally by the public, would compulsory insurance spread to these owners, as all animals deserve the same protection.

The Scottish SPCA can totally understand why Karen Harvey lodged this petition, as I understand she is a pet owner and has assisted in animal rescue through the years.

The Scottish SPCA prepares reports on animal neglect and cruelty for the Procurator Fiscal Service who solely decides whether or not criminal proceedings should be raised against a person, many of these reports are for failing to provide suitable veterinary treatment for an animal.

I totally sympathise with Karen Harvey in that it is horrible to witness an animal suffering that could easily have been avoided by veterinary treatment.

Whilst veterinary treatment can be expensive, there is a legal obligation on the owner to ensure veterinary treatment is provided if required. Many of the people who have been reported to the Procurator Fiscal in this regard, have been in a financial position where cost was not the reason that veterinary advice was not sought.

The Scottish SPCA would be happy to answer any further questions from the Public Petitions Committee in relation to this matter.

Yours sincerely

Michael Flynn

Chief Superintendent

Scottish SPCA