

PE1582/B

Agriculture, Food and Rural Communities Directorate

Animal Health and Welfare Division

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Ned Sharratt
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Dear Mr Sharratt

Thank you for your letter of 25 November 2015 on behalf of the Public Petitions Committee of the Scottish Parliament to Iain Jeynes, Committee Liaison Officer for the Scottish Government. You ask for the Scottish Government's views on Petition PE1582 lodged by Ms Karen Harvey and calling on the Scottish Parliament to urge the Scottish Government to make pet insurance compulsory by law. The petitioner corresponded along these lines with officials in August 2015 and we understand that Ms Harvey feels that, without insurance, some animals may not be receiving appropriate vet care; animals might be abandoned leading to costs for animal charities; and veterinarians might treat the animals at a financial loss.

The Scottish Government takes the welfare of all animals seriously and is committed to policies that improve the health and welfare of animals in Scotland. Section 19(2) of the Animal Health and Welfare (Scotland) Act 2006 ("the 2006 Act") makes it an offence for a person to act or omit to act in a way that the person knows, or ought reasonably to know, that will cause an animal unnecessary suffering. The provision of adequate veterinary care as and when required is an important part of preventing unnecessary suffering, and pet keepers who do not provide such are may be subject to proceedings under the Act.

The petition offers the opinion that to not have pet insurance is akin to causing unnecessary suffering by omission. The Scottish Government is aware that the costs of veterinary intervention may be expensive and insurance can certainly have a role to play in covering the lifetime medical costs of a pet animal, should these occur. We have advised pet owners, in the preface of our published separate Codes of Practice for the Welfare of Cats and Dogs, that they may wish to consider taking out appropriate pet insurance in order to spread the risks. We are pleased that many have chosen, whether as a result of that advice or not, to make such provision for the care of their pets.

However, happily, many pets will spend their lives without the need for non-routine veterinary intervention throughout their lives. Pet insurance often does not cover routine veterinary interventions such as annual vaccinations, and in many cases could be viewed as an unnecessary additional cost. It should also be borne in mind that, in a competitive marketplace, there are a range of pet insurance products with little uniformity between them; and the pet owner will need to weigh up a number of factors when deciding on which one to choose for the care of their pet. Insurance policies will differ, for example, in the excesses that are applied, in the range of conditions that are covered, and last but not least, the cost of the insurance policy. In addition, many policies will only make payment to a pet owner for a specified period of time after a first claim is made in respect of a specific ailment; and, at the end of that time period the costs of any further necessary treatment will fall upon the pet owner and not be covered by any insurance policy.

At this time the Scottish Government feels that the purchasing of insurance should remain a matter for individual pet owners to make decisions for themselves when considering how best to make arrangements to cover all of the costs, including veterinary bills, that ownership of a pet entails. Pet owners that choose not to make any insurance provision generally make their own choice of arrangements to care for their pet to the best of their ability, and often beyond.

Ms Harvey suggests that the lack of compulsory pet insurance contributes to the abandonment of pets by owners. The Scottish Government acknowledges that expensive vet bills may indeed be the unfortunate cause of some instances where an owner has to give up their pet. However, it is debateable as to whether the cost of insurance may have been equally prohibitive for such owners and this is only one of the many and varied reasons behind having to re-home an animal. Responsible owners will make every effort to ensure the welfare of their animal in such situations, for example by handing it into an animal shelter or seeking free treatment available for those on benefits at charities such as the PDSA. Abandonment of animals is unacceptable, whatever the reason, and is an offence under Section 29 of the 2006 Act.

Ms Harvey is also concerned that vets may treat animals at a financial loss to their business. This is a decision for the veterinary practice concerned to make on a case by case basis, and is by no means required or expected by either the Scottish Government or the majority of veterinary clients.

I trust that this information is helpful, and if you require any further information please let me know.

Yours sincerely

Phil Burns