

By Email:

Ned Sharratt  
Assistant Clerk  
Public Petitions Committee

[petitions@scottish.parliament.uk](mailto:petitions@scottish.parliament.uk)

22<sup>nd</sup> December 2015

Dear Mr Sharratt,

**R.e.: Consideration of Petition PE01582 (Compulsory Pet Insurance)**

Thank you for your email of 25<sup>th</sup> November 2015 inviting Dogs Trust to make a written submission regarding Karen Harvey's petition calling on the Scottish Parliament to urge the Scottish Government to make pet insurance compulsory by law.

As noted by Ms Harvey in her oral evidence session with the committee on 24<sup>th</sup> November 2015, Dogs Trust always recommends that dog owners take out pet insurance, as we believe it is an important part of being a responsible pet owner.

To ensure that we support all those that rehome Dogs Trust dogs, we have been working in partnership for many years to provide 4 weeks' free insurance to all our rehomed dogs. We understand that whilst adopting a rescued or stray dog is an exciting and rewarding time for both a new owner and their new pet, it is also important that owners consider the financial implications should their dog suffer from any unexpected illnesses or injuries.

Although pet insurance may seem to be an expense an owner can do without, it only takes a simple accident or short illness for vet bills to start accumulating. However, the cost of pet insurance is in itself a cost that some owners may feel they are unable to afford. There are, of course, differing policies available to suit individual budgets, however we strongly advise pet owners to do their homework before taking out an insurance policy, as some policies may not provide the cover that an individual owner needs. Furthermore, consideration needs to be given to exclusions that may be imposed on policies for pre-existing conditions (so impacting if an owner wishes to change policies) and the premiums for insuring an older dog – many companies will not insure a dog over 8 years of age for the first time and the premiums for older dogs can be prohibitive for many owners. Equally, those on low incomes who rely on resources such as the PDSA would struggle to fulfil such a requirement.

As has been highlighted by Ms Harvey in her oral evidence session, low numbers of pet owners currently take out any form of pet insurance. With Dogs Trust approximately one in four rehomeders carry on their insurance policy after the initial four weeks. This figure does not account for those owners who choose to take out alternative policies to the one offered. We are also aware that many pet owners make their own budgeting provisions, such as health care plans with local vets and 'self-insurance' through regular savings specifically for unexpected eventualities.

Dogs Trust supports the premise of Ms Harvey's argument, that pet owners should make provision to cover their pets' health care should they become ill or injured. We believe that many pet owners are sadly unaware of the cost of owning a pet and consequently do not recognise the importance of making provision for their pet. By raising awareness of the real cost of owning a pet, particularly if that pet needs medical attention, we believe many owners would choose to make provisions to not only help them to look after their pet should they become ill, but also to ensure they can afford any treatment their pet may need.

Whilst we are unaware of any work that has been done to assess the impact of compulsory pet insurance on pet owners, Dogs Trust is concerned that the introduction of this mandatory cost could result in people choosing not to own a pet. It is also possible that compulsory insurance could see pet owners hand their pets over to rescue centres or simply abandon their pet.

In summary, Dogs Trust agrees with the principle behind Ms Harvey's petition, however we have concerns regarding the impact of such a requirement. We believe that the best use of resources currently would be to raise awareness of the real cost of owning a pet and promote the benefits of making provisions, such as regular savings or insurance, with the aim that owners will use this knowledge to protect their companion, and themselves.

I hope this gives you an overview of Dogs Trust's position on this issue. If you require any further information please do not hesitate to contact me.

Yours sincerely,

Paula Boyden

Veterinary Director  
Dogs Trust