

PE1582/D

BVA response to the Scottish Parliament on the consideration of public petition PE1582 (compulsory pet insurance)

- 1) The BVA is the national representative body for the veterinary profession in the United Kingdom and has over 15,000 members. Our primary aim is to represent, support and champion the interests of the veterinary profession in this country, and we therefore take a keen interest in all issues affecting the profession, including animal health and welfare, public health, regulatory issues and employment matters.
- 2) We understand that the Public Petitions Committee considered PE1582, which calls on the Scottish Parliament to urge the Scottish Government to make pet insurance compulsory by law, for the first time at its meeting on 24 November 2015. We are grateful for the opportunity to submit our views on the petition and have consulted with specialist division the British Small Animal Veterinary Association, and our Scottish Branch, although of course we do not see that the question of compulsory pet insurance is necessarily a uniquely Scottish issue.
- 3) We support the principle of pet insurance as a means of mitigating costs as part of responsible pet ownership, and encourage our members to promote the benefits via our client leaflet '[The benefits of pet insurance](#)'. We believe that pet ownership is a privilege and owners should be encouraged to take account of the costs of seeing a vet before taking on the responsibility. Pet insurance can provide valuable peace of mind for owners regarding veterinary fees, but can also provide other benefits such as:
 - Third party liability cover if the pet injures someone or damages property
 - Reimbursing the cost of a pet if it is lost or stolen, or dies before a certain age
 - The cost of advertising a reward for a lost or stolen pet
 - Paying the cost of looking after a pet if the owner is admitted to hospital
 - Reimbursing for a cancelled holiday if the pet is admitted for emergency treatment
 - The cost of emergency treatment if the pet is taken abroad under the Pet Travel Scheme
- 4) However, although we strongly recommend that owners take out pet insurance we do not currently support the principle of compulsory pet insurance for a number of reasons:

- Some perfectly responsible owners may not be able to afford pet insurance premiums and could be excluded from pet ownership as a result
- It is often prohibitively expensive to ensure older animals or those without a patient history (ie strays). In many cases those with recurring or lifetime conditions, or breeds with known hereditary defects, are uninsurable. Making pet insurance compulsory would either condemn those animals or force owners to own those pets illegally.
- Veterinary surgeons would be placed in the difficult position of whether to report uninsured owners.
- Welfare issues could result if uninsured owners were reluctant to visit their veterinary surgeon when needed for fear of exposure
- Such a scheme would be disproportionately difficult and resource intensive to enforce

5) Regarding the detail of the proposals contained within the petitioner's representations to the Public Petitions Committee, we note the suggestion that veterinary practices should be responsible for reporting uninsured owners under a compulsory scheme. We do not support the principle of veterinary surgeons being required to 'police' owners' compliance with the law, when the vet-client relationship is based on confidentiality and trust, with animal welfare the primary consideration. Although a parallel is drawn with compulsory microchipping, its worth noting that under the regulations, reporting is only required of:

- Failed microchips
- Migrated microchips
- Microchips that have caused an adverse reaction (ie which causes unnecessary pain or suffering, or pathology)

Veterinary surgeons are not required to report instances where the details linked to the microchip do not appear to correspond with the details of the presenting owner. Whilst we encourage veterinary practices to scan on first presentation, and advise owners of any discrepancies, we recognise that there are a range of issues connected to 'policing' ownership which are out with the responsibility of veterinary surgeons and could not reasonably be placed within their remit. Asking veterinary surgeons to report owners without pet insurance risks creating a raft of welfare issues. As indicated above, uninsured owners may be reluctant to visit their vet for routine preventive healthcare as well as emergency treatment, and the crucial vet-client relationship of trust could be jeopardised and animal welfare may suffer.

6) Regarding the proposal that veterinary surgeons would be able to advise on suitable policies, it should be noted that all policies are different and under current financial laws only qualified insurance advisors are allowed to give advice on particular policies. Veterinary surgeons can only advise on the general principles.

7) In conclusion, whilst we support pet insurance as one element of the overall

package of responsible pet ownership, we do not currently support pet insurance being made compulsory. As the committee has already recognised, the practical implications and the number of exemptions which would need to be created, combined with the potentially serious welfare complexities, would make such a scheme not only unworkable but a poor solution to the wider issue of irresponsible ownership.