

PE1582/F

Petitioner Letter of 18 January 2016

I agree with the SSPCA that whilst there are CURRENTLY many pets that will have difficulty acquiring comprehensive health insurance in the middle or end of their lives, this is most definitely NOT what my proposal originally stated. My suggestion is that compulsory health insurance would only become a legal requirement when a pet reaches 10/12 weeks of age when it is due to go to its forever home, a future date given for this to happen (e.g. pets born on or after 1 April 2017). The breeder therefore ensuring that the new owner is aware of all costs involved including insurance. The new owner therefore has a fully informed choice on whether to assume complete responsibility for that particular pet.

The SSPCA suggested that making the lack of pet health insurance a civil offence would not be a deterrent. If making it a criminal offence would help then that is not a suggestion I would oppose. The SSPCA also suggested that only responsible pet owners would comply. If we brought in laws that only everybody complied with then we would have no laws. Just because someone would break a law is not a reason not to have it. There will always be someone happy to go against the system but the majority of responsible owners, I believe, would comply, therefore bringing the percentage of insured animals up significantly.

Existing conditions have also been mentioned. This would be kept to an absolute minimum under my proposals, but if a pet later found itself in a rescue organisation then health insurance would not be an issue whilst it's in rescue as pets usually get the veterinary treatment they require due to the general public's goodwill and generosity. Subsequent owners would then need to reinstate the insurance. It would be unlikely that health insurance would be totally refused, there would usually be some level of cover available, but if existing conditions were such that health insurance could not be obtained at all, then a cover note to explain would suffice and accident only insurance would then be sought to cover vets bills in these cases.

The SSPCA also mentions pets with inherent conditions in certain breeds being unable to get insurance. This is not an accurate statement. Most pets will be pre-disposed to some kind of future ailment, these are always insurable with a reputable company, provided they are not diagnosed before the insurance is taken out. For example, I had a boxer dog which is a breed commonly known for heart conditions and cancer, when he was diagnosed with both of them the insurance paid for all medications and procedures connected with both conditions, totalling almost £3,000. As for them being cost prohibitive is not totally accurate either as with careful choice of policy these conditions are usually included at an affordable rate of premium and there are reputable companies out there that guarantee not to increase premiums just because a claim is made.

The knock-on effect of this proposal would in my opinion have benefits at all levels. It may deter some people from acquiring a pet in the first place which is not necessarily a bad thing. As in every aspect of life if the demand is cut then so is the supply. Rescues would have a lesser burden as they would not see pets given up due to inability to afford vet treatment as they would be insured. It may even deter the criminals operating puppy farms.

Another point the SSPCA raised was other pets (other than dogs and cats) being entitled to the same protection. This would definitely be too difficult to enforce as many of these pets never leave their home environment and veterinary treatment is generally sought at a time when there is probably little that can be done.

The government's letter states the differences in insurance policies, sometimes only providing cover

for one ailment over a determined period and then becoming uninsurable for this particular ailment. This does not need to be the case, as mentioned in my statement to the committee, careful research in obtaining the correct policy to suit the breed of animal and the policyholder's pocket is easily acquired and for the lifetime of the pet for every condition it may suffer, not just for a year only for example. The veterinary professionals are there and are only too happy to help and advise.

The government's letter also states that owners in financial difficulty can seek veterinary treatment from the PDSA. This is not always the best approach to take when taking the best interests of the animal into consideration. Remembering that this is a charity and only basic treatment is usually given as opposed to more in depth long lasting treatment. Whilst I was volunteering for a dog rescue charity, a dog was handed into us with three legs as it had been cheaper to amputate than actually fix.

The government's letter also states that routine procedures may not be covered, this can also be made cheaper for the pet owner through health plans direct from their own vet and usually includes everything from vaccinations, flea and worm control, discounts on neutering, microchipping and quite often discounts on food. Making these must have costs cheaper than paying for them individually at the time required.

Whilst I also appreciate that an owner's financial circumstance can change dramatically due to no fault of their own and maybe affording a pet is no longer an option. Whilst this is a terribly difficult and sad situation for all concerned, the animal's welfare must always be put first and perhaps rehoming is the only option. Insurance would then require to be changed to the new owner's details. If, in this circumstance, insurance was unavailable which again would be very rare that some kind of policy would not be available, then a cover note stating such and an accident policy be taken out.

The statement from the Dogs' Trust also comments on the differing policies available at present, as in my original statement and previous comments, careful research and advice from veterinary professionals will guide owners around this.

Another point the Dogs' Trust makes is that people on low incomes would struggle to afford insurance. It is my belief that someone on a low income would be unable to afford a pet anyway even without the cost of insurance as there are many other costs involved in being responsible for an animal.

They also state that some owners do self insurance on a savings scheme, whilst this is better than nothing, it stops short of the full coverage an insurance policy can give. An insurance policy is usually active after 14 days of taking it out to which full cover is available. It will take some months or even years of savings to accumulate enough savings to cover expensive veterinary costs.

The BVA strongly recommends owners take out pet insurance but then goes on to say that it would not support the principle of it becoming compulsory stating that responsible owners may not be able to afford insurance, in my opinion this is somewhat of an oxymoron. If insurance cannot be afforded then neither can the pet. Lets not forget that a tube of toothpaste for a dog can cost nearly £10, and as previously stated there are many costs involved in caring for a pet outside of having insurance. Taking on a pet without being able to afford insurance or vet costs is in my opinion totally irresponsible.

I have also covered the BVA's next point previously regarding older animals, if this became the case then whatever insurance was available would be taken out or an accident only insurance, but owners would be aware of possible costs of uninsurable conditions before taking on such an animal.

The point raised about veterinary surgeons reporting uninsured animals, if this was to deter owners from taking their pets to the vet then I agree that would not be a good thing, perhaps their capacity could just be as an advisory role and leave the enforcement to police and wardens.

The BVA's other point about veterinary staff being unable to advise on policies, this is not totally correct as there are many veterinary staff that have taken on training to be able to advise clients on insurance policies.

Their final statement says that this would be a poor solution, they have not stated an alternative better solution, which I would be willing to listen to.

To summarise

All organisations have agreed that pet insurance is definitely a good thing but all stop short in making the step compulsory, believing that it may lead to further abandonment of animals. If it is implemented in the appropriate manner on a gradual basis as I have stated both in my statement to the committee and previous comments, then there is no evidence or reason that this may happen as it would not affect current owners of pets only future owners who will be well informed as to costs involved before making the decision to be financially responsible for another life.

It is NOT every person's god given right to own a pet, it is a privilege to enjoy the love and companionship a pet can bring. If pet insurance is inaffordable then the veterinary bills DEFINITELY are as insurance very often works out cheaper.

It has been proven that animals are sentient beings that experience emotions the same as humans including fear, happiness, sadness, loyalty, insecurity, anxiety, stress and pain.

We must also remember that this is an animal welfare issue and not a cost saving exercise for pet owners, although having pet care plans and/or insurance in place does seem to be more cost effective in the long run than having no plans in place for veterinary costs.

I have addressed all the concerns raised in the organisations' statements, if compulsory insurance is implemented in the correct manner then most of these concerns will not exist. Remember they all state that pet insurance is a good thing, so how can more people having it be a bad thing. Introduced gradually for new animals (not existing ones) as I have previously stated is, in my opinion, the most workable solution and therefore there are no reasons left not to bring this into animal welfare law.

Karen Harvey