
THINGS YOU NEED TO KNOW ABOUT
PET INSURANCE

By

Albert Ross

THINGS YOU NEED TO KNOW ABOUT PET INSURANCE

The contents of this document are only applicable to the Pet Insurance market in the United Kingdom.

No part of this document implies or is intended to imply any recommendation of any individual insurance company or policy. Each pet owner's requirements are different. What may be right for one person may not be right for another.

The writer is not an insurance professional. However, he has made a detailed study of the Pet Insurance market and is well known on a number of Pet Forums as the man to ask.

No responsibility can be taken for any outcome of the information presented here. Any actions you take are entirely your own.

No guarantee is given that the information contained herein is up to date or accurate, although our reasonable best efforts will be made to keep it as current as possible.

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THINGS YOU NEED TO KNOW ABOUT PET INSURANCE

THE MOST IMPORTANT THING YOU NEED TO KNOW

Pet Insurance is unlike almost every other form of insurance. Why? Because it's almost 100% certain that once you've taken out a policy with a company you will *never* change insurers, even though you may want to!

There's a simple reason for this. In the Pet Insurance world no company will insure an animal for a "pre-existing condition". And the insurer's definition of a "pre-existing condition" is probably very different from yours.

What they mean is that if your dog (or cat) has had an illness or accident, unless you stay with the same company and have an appropriate policy, then that illness or injury will be excluded from any future policy. Suppose Rover (or Tiddles) breaks a leg. You take him to the vet and the vet does all the things a vet needs to do to get him back on 4 legs. You put in a claim and the insurance company pays out. When renewal comes around you find that another company is offering the same cover as the one you have but at a lower price.

You'd like to take advantage of that but... the new company won't cover Rover for broken legs. In fact, it's likely that the new company won't cover Rover for *anything* to do with any of his legs, or his hips or feet.

It gets worse...

If you've taken out the wrong sort of policy then your *existing* insurer may exclude Rover's legs from any future claims as well.

So, you need to be absolutely 100% certain that the policy and insurer you start off with are going to be exactly what you want. Changing at any point in the future is unlikely to be a viable option.

Let's consider the types of policies available...

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TYPES OF POLICIES

There are basically three types of policy. These are normally known by the largely descriptive titles of Annual, Per Condition and Lifetime.

You should be very careful when buying your policy though as it is common for companies to describe their Per Condition policies as 'Lifelong or Lifetime'. This is not the same as a genuine Lifetime policy but appears to be a ploy to make you think it is. Let's consider each one individually.

ANNUAL

An annual policy, as you would expect, runs for a year. There is a maximum amount specified to be paid out and it will only be paid out for that year. In practice this means that if Tiddles gets an illness that runs over the end of the period of insurance then the company will only pay out for treatment up to the end of the period. It won't pay out for treatment in the following year. As implied by the name you have to renew an annual insurance each year. This, in theory, makes it easy for you to shop around at renewal time (as you would do for car or house insurance).

However, any condition that has occurred before the new insurance is taken out – *whether or not you have claimed for it* – will be excluded from cover in the new policy.

PER CONDITION

A Per Condition policy is designed to pay a maximum amount for each and any condition your pet suffers from. It will continue to pay out, up to the maximum amount, as long as you keep the policy in force. That is, as long as you continue to pay the premiums. For example, if you have a Per Condition policy for Rover for £5,000 and he breaks his leg and it requires specialist treatment you might have to pay out £4,000. No problem – it's covered. Then he gets a kidney problem that requires a monthly drug bill of £200. As the kidney problem is a new condition a new payout period starts and you will be paid £200 every month for 25 months, at which point you've exhausted the cover for that condition and they'll no longer pay you. Not only that but the condition, which will probably be widened to include anything kidney related, will now be excluded from any future claim.

If Rover now damages his paw it's also likely that the payout will be restricted to the £1,000 you have left to claim against his 'leg condition'. Note that payouts will only be made, in any case, while you are still paying the premiums and the policies are renewable annually. Once the Per Condition maximum has been met they will no longer pay out on that condition and it will be excluded by any future policy, with the same or a different company.

LIFETIME

This is the Gold Standard policy and, as such, it's usually more expensive than the others. With a lifetime policy the amount insured is per annum and renews each year. Generally, the amounts are individually higher than Annual or Per Condition policies but they have to cover all conditions which may arise during the year. If the cover was, say, £10,000 and Rover was covered under a Lifetime policy then the payout of £4,000 for his broken leg would leave £6,000

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to be claimed for the rest of that year. If his kidney problem started in the first month of the year you would get a payout of £2,400, being 12 months at £200 a month. That means that you would have used £6,400 and still have £3,600 left.

However, when you renew your policy for the next year two things will happen. Firstly, the cover will reset to £10,000 again. Secondly, none of the things claimed for previously will be excluded. In effect, you are starting over with a clean sheet. NB This won't apply if you try to change insurance company.

You can see why people in the know advise Lifetime cover!

OTHER

There is a new type of policy that is a cross between annual and per condition. It starts paying out when the illness/accident occurs but it's time limited to pay out for only 12 months. Don't confuse this with either annual or per condition.

You may also hear of a policy which is sometimes described as 'part insurance'. It isn't. It's a con and a rip-off. It describes a policy which, in general terms is identical to any other policy, but in reality charges you a huge excess if you claim. You are likely to find such policies on offer if you are trying to insure an older pet but some companies also offer them to all pets. The idea is to get you to take the policy because the premiums are low. But so, realistically, is the cover on offer.

You may also find 'Accident only' policies. These may seem cheap but you are much more likely to need illness cover than accident.

There are a few other odd-ball policies which cover things like damage caused by your pet if you are renting somewhere.

There's also a third-party liability only policy available by membership of Dogs Trust (details further on) but most policies include this anyway.

NOTES

All policies renew annually. Premiums may increase when policies are renewed but this rarely happens because you've claimed. It's usually just market forces or the age of your pet.

When policies talk about a 'condition' they mean a separate occurrence of an accident, injury or illness.

ALL insurers will ask your vet for details of your pet's previous medical history *but not normally until you make a claim* and they will all exclude any previous conditions from a new policy. That means you may think you are covered when you aren't.

Most of the major companies offer a lot of 'extras' in with the general health insurance. These may, or may not, be relevant to you. So you may want to consider:

- Is replacement cost of pet covered in the event of death? If so, is it only in the case of accident or is illness covered too?
- Are behavioural problems covered?
- Are 'alternative' treatments covered, such as acupuncture, homoeopathic remedies, herbal remedies, etc.?

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- Will the cost of advertising for a lost pet or the cost of a reward for a pet's return be covered?
- Is dental work covered?
- What are the excess fees payable on a claim?
- Will the pet insurance company pay the vet directly or do you have to pay and be reimbursed?
- Is there a discount (or some other special offer) if you buy online? (Often a reduction in the first year's premiums)
- If there isn't a discount check to see if the quote is cheaper overall.
- Is there a discount if you insure more than one animal?
- Is there holiday cancellation cover?
- Is there third party liability cover?
- Is travel overseas covered?
- Are offspring covered on your pet insurance policy? For example, if your dog has puppies are they covered until they reach a certain age?
- Is your animal used for breeding? Or do you show it? Some policies count these activities as 'working' and don't provide cover. Check the policy carefully if this applies to you.
- Are boarding costs covered? For example if you had an accident and couldn't look after your pet would it be covered for going into kennels or a cattery until you were better?
- Does the insurer offer free telephone helplines?

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THINGS THAT YOU NEED TO CHECK

There's a Golden Rule that I tell everyone to apply when they are considering Pet Insurance. It's quite simple. It's READ THE POLICY. You may not have got that so, once again, READ THE POLICY.

The only thing that governs the agreement between you and the insurer is the policy. If it's not covered in the policy then it doesn't exist. A classic example is that people assume that dental work is covered. In 99% of policies it's specifically excluded – except where work is required as the result of an accident. So if Tiddles needs to have a couple of teeth removed because her dental hygiene wasn't good, you are going to be the one paying for it, not the insurer. If you want dental work covered then you need to make sure that your insurer covers it.

We'll return to this later, when we cover things that can go wrong and what to do about it.

RIP OFF NUMBER 1

You should also check out what the 'excess' is on a claim. All insurers charge an excess. Most charge a fixed amount, usually between £50 and £80 but some companies also charge a percentage of the claim on top. This can rocket up the excess to you have to pay. The worst example I've seen is a company that makes you pay a 35% excess addition. That's on top of a fixed £50. If you put in a claim for £500 your excess will be a staggering £225!

That's a rip off. However, it's not as bad as...

RIP OFF NUMBER 2

This is a sneaky, devious, underhand, nasty trick. In fact it's so nasty that one insurance company has been repeatedly exposed both in the press and on TV's 'Watchdog' (appropriately) for doing it. The insurer – The Kennel Club! Yes, *that* Kennel Club. (Update - the actual policy is underwritten by Agria. Agria also underwrite the equivalent policy for cats - the GCCF)

What is it? Well, your policy runs for a year. Most companies 'allow' you to spread the cost by paying monthly. Some, like The Kennel Club/Agria, pass your annual policy premium to a finance company, which is usually a subsidiary company of the insurer. The finance company then 'loans' you the annual premium and collects it in monthly installments. They don't make this very clear when you sign up. In fact, it's usually hidden away in the small print.

It only becomes obvious to you should your pet die or has to be put to sleep. Because most insurers, at that point, pay out any final claim, send you a letter of condolence and stop collecting your premiums.

However, the nasty companies (The Kennel Club, Argos and More Than have all done this) make you pay up for all the remaining premiums for the year. So, if your pet passed away on the first month they want to collect a further 11 months worth of premiums. That would be bad enough but if you have insured a pedigree animal then you'll be expecting a payment of the value of the animal e.g. how much you originally paid. But these companies are going to deduct the remaining premiums, plus a claims excess, from the amount they pay you.

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It's devious. It's underhand. It's another insurance company rip off. Check what your insurer offers you. Look for tell-tale signs like "You can pay monthly at 0% APR". That's a loan!

(However, not all companies act this way. Some are really excellent)

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FREE INSURANCE

A couple of insurers offer Free insurance when you buy a puppy or kitten. This may be offered to you by the seller or by your vet. Generally the cover is in place for 4 weeks. Isn't that nice?

The rationale behind this kind offer is that you'll take up a policy with the company that provided the freebie. This is good for them because they've gained a customer and it's also good for the breeder or vet because they'll have been paid a commission.

But is it good for you?

The first thing you should be aware of is that such 'free' insurance policies are not Lifetime policies. So if you were going to take out a lifetime policy, with the same company or with a different one, it will be considered as a new policy. If you've had any medical treatment on your pet before changing then it will be regarded as a pre-existing condition and will be excluded – even if you take out the Lifetime policy with the same insurer!

The second thing you need to know is that new policies have an exclusion period from the date you take them out. This is usually 10-14 days. During that time you will be unable to claim for any illness, although accidents/injuries are generally covered (but not always, so Read The Policy!).

My advice – if you are offered a free insurance by all means take it. But set up your own insurance as soon as possible. Don't wait for 14 days to elapse in the hope that you'll run on your new policy to be effective at the point the free one lapses. If you buy a policy online you will almost certainly get a discount which will more than cover the period of the free insurance anyway.

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HOW DO I CHOOSE?

Every pet owner's situation is different. Some will be well-off, others less so. Some may have one animal, others may have many pets.

Pet Insurance is normally divided into 5 categories: Dog, Cat, Horse, Rabbit and Exotic. The majority of insurance available is for Dogs and Cats. There are several specialist Horse insurance policies but it is often the case that these are often interwoven with other insurances such as horsebox or trailer cover. There is very little option in the Rabbit and Exotic pet market.¹

We will concentrate on Dog and Cat insurance, as that is by far the largest market and there is little difference between them. In the vast majority of policies the only difference you will see is that dogs tend to have additional cover for 'Third-Party'. There's no third-party cover for cats because, in law, you can't be held responsible for your cat's behavior. You are responsible for your dog's behavior though because a dog is considered trainable and you, as the owner, should have trained him.

The best way of deciding what the best insurance for you is:

1. Decide what type of cover you want. That is, choose between Lifetime, Per Condition and Annual Cover.
2. Having done that, decide the level (e.g. the monetary amount) of cover you need. Be careful here as the cover for each type of policy is different and you cannot compare the cover from any one type with that of another type. An easy way to do this is to visit a website like www.PetInsuranceCompare.co.uk which lists the cover amount available from each insurer.
3. Make a short list of the companies that appear to meet your needs.
4. Now a slightly harder part – some companies live up to the popular conception of insurers by doing their best not to pay out or to delay doing so. Ideally, these are companies you should avoid. You should weed them out of your list. You can do this by searching for reviews of them on the internet but you do need to take care and read all the reviews carefully. We've seen things like a negative review given to a company that had paid out on a claim in a correct and timely fashion because the insured pet owner discovered that he could have paid less for insurance with another company! You also need to be aware that some reviews may be years old and the company may have changed since they were written. If there are only a couple of reviews be extra careful as they may not truly represent the actuality of a large number of customers. Once again, www.PetInsuranceCompare.co.uk has done the work for you. They only feature companies with a good reputation and will remove companies where there is a justifiable cause for complaint.
5. You should now click through and get quotes from the companies that remain. Obviously, the lower priced ones will be more attractive.
6. You should now look at the policies of those companies. If you use the website we recommend you can click through to each insurer's website and, somewhere there, you will find their policy (usually as a fairly lengthy PDF file). Some companies only have a policy summary and say they'll supply the policy when you take out the insurance. This is not a recommended approach - if they are trying to hide now, what would they be like if you tried to claim?
7. We've said it before and we make no apology for saying it again – READ THE POLICY.

¹ For details on what's available see www.PetInsuranceCompare.co.uk

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8. Make sure that the cover you think you are getting is the cover that the policy provides. And check the excess payable in the event of a claim. Saving a pound a month on a premium is fine but if the excess is £50 or more on a claim then claiming more often than once every four years will cost you money.
9. Check to see what the excess payments are. The best are those who state a flat amount. Some may state a percentage of the claim and some may demand both. Excesses aren't there to punish you. They are there to prevent lots of small claims. It is likely that if you are trying to insure an animal over the age of 7 or 8 that the company will charge a percentage rather than a flat fee. Be aware of this - it will be in their policy - because your animal may one day be that old and require insurance. By considering it when you start off you'll be properly prepared.
10. Be aware of any extras offered. Free phone advice lines are common. Different benefits like advertising costs for lost pets or death benefits may, or may not, form part of the policy. Some benefits may cost extra.
11. If you visit Pet/Dog/Cat Forums on the net you will see lots of posts from people asking how much others pay. This is a fruitless exercise that leads to frustration. Why? Well, each premium is calculated based on, amongst other things, the type/breed/sex/age of the animal, where you live and its previous medical history. So, unless the person telling you how much they pay lives in your house and has a pet absolutely identical to yours in every way whatever they pay is going to be totally irrelevant to you. For example, an 8 week old German Shepherd bitch living in the Welsh mountains bears no relation at all to the 7 year old Yorkshire Terrier dog living in Central London.

Some people choose not to insure because they think that it's too expensive. I believe this is a foolish approach and it's borne out by the number of people who suddenly find themselves hit with huge vet bills. As vet bills appear to be rising rapidly all the time treatment for your animal is just going to get more and more expensive. For the last period that I have information on the average vet bill increased by 50% in three years. This rate of increase doesn't seem to be slowing down.

It is argued that vet bills go up because insurance companies are paying most of them. This simply isn't true. Vet bills increase because there are huge advances in veterinary treatment and animals are being saved that only a few years ago would be put to sleep. Generally, that means longer courses of treatment, more sophisticated operations, etc. That means more investment in equipment to cope with new techniques and so on.

If you should decide not to insure your pet against accident or illness then you might want to consider insuring for third party damage if it's a dog. You don't need this for cats. The best way to do this is to join the Dogs Trust at www.dogstrust.org.uk as their annual membership includes a £1 million cover for your dogs.

One other thing. Many companies claim that theirs is best according to an 'independent' company survey. Normally, that 'independent' company has been paid to show them in a flattering light.

And, while we're on the subject of comparison, ignore the tables on any insurer's website which compares their offering with a selected few others. Those other policies have been specifically chosen so that they look worse. But it may be the case that if you do your own investigation you'll see that in many cases those policies actually offer more. Be particularly suspicious of sites that claim to have compared policies and then given them 'star' ratings or equivalent. You will note that none of these sites give details of how they've arrived at those

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ratings. They may give a generalized waffle, they may even tell you what things they've compared to get the ratings, but they don't tell you how they score individual items.

So, if it's more important to you that the amount of vets fees claimable is at a particular level but the calculation in reaching a 5 star grading puts most emphasis on the availability of a vet nurse help line it's going to be totally useless to you. I'm not saying they are wrong or misleading - just that their 'scoring' of policies might be wildly different to yours. To put it simply - make up your own mind.

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RENEWALS

It may seem strange to chuck in a short piece about renewals before you even buy a policy but at the end of each year you will be asked to renew. Let's be perfectly clear - whatever policy you sign up for, it's administered and run on an annual basis. That means, at the end of each year, you will be asked if you want to continue.

Assuming you do, two things are almost certain to happen. Firstly, you will be quoted a new premium. If you are moving from year 1 to year 2 this may seem quite a jump in price. But, when you took out your policy for the first year you almost certainly took advantage of any discount on offer so, as well as any 'normal' increase, you'll have to divvy up the difference in losing that discount.

However, it's almost cast-iron guaranteed that your premium will rise. Normally, such rises are just a bit more than inflation. That's because vets charges do tend to rise quicker than general inflation. There are myriad reasons for this which I could possibly write a book about but I don't have the inclination or energy to do so. Just take it as read.

Sometimes, the premium will be increased by a huge amount. This may be because of a change of underwriter. For example, John Lewis changed from AXA to RSA and their premiums virtually doubled for all their customers. Providing the increases are across the board there's little you can do - except swap to a different insurer. Do be careful though. The 'new' insurer will not cover *anything* that your pet has been treated for in the past that's on its medical records. If you ever claim they will insist on seeing those records. That's why, as I said at the start, once you've signed up to a company you are unlikely ever to change.

There may be another reason for a large increase and that may be that you've made a big claim and your pet has a chronic condition e.g. one which is going to require them to pay out for continually. As a result, they've put your premiums up. The reputable companies don't do this. (Or, if they do, they increase premiums slightly). If this happens you probably have grounds to complain. If you are going to complain you *must* do it properly - or you'll certainly fail. I've put a section on how to complain about your policy at the end of this document.

The second thing that may happen is that your insurer may send you a new policy document. If there are no changes from the previous year they probably won't. If there *are* changes then they have to. 99.9% of people who get renewal policies don't read them. Big mistake. Because the new wording of the policy is what will govern any claims you make going forward. The policy you signed up to has just been replaced. Now, it may not change much. It might just be that they've moved offices. Or, it might be that some of the things they covered or previously provided have changed.

You should *always* read your new policy and, I would specifically note, that if your pet is getting older e.g. around the 7 to 9 year age you may find that the changes in cover are significant. It is likely that, your excess payable on a claim will include a percentage amount as well as a fixed amount. It is likely that they'll no longer pay out a cash sum if your pet dies Those two items change in practically every policy when your pet gets to the insurer's threshold age.

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THE COMPANIES

What follows here is a brief guide to *some* of the companies that I've investigated. Please note that I'm not recommending any particular company over any other. They all have their strengths and weaknesses. And this list is not exhaustive or in any particular order. This guide is simply to give you a brief résumé of their offerings.

You should be aware that many companies are, more or less, just a marketing name. Thus, well known brands such as ASDA, Argos, John Lewis, etc. don't actually have a lot to do with their insurance offerings but are simply having their name used. Behind the name there will usually be an administration company which will deal with collecting your premiums, deal with your claims and answer your questions. Behind them is the underwriter, which is responsible for paying out to you, usually via the administrator.

In some companies 2 or more of these functions are combined. It's quite common to find several companies sharing the same administrator or the same underwriter. In a few cases they share both. Usually, but not always, this means that the policies they offer are different. So, if you come across this be aware that a difference in price could be due to one of two things - either the policy is different or one is charging too much.

Also, be aware that most companies offer a discount *on the first year's premiums only* if you buy online. If you take advantage of this remember your premium will increase in the following year.

You should also be aware that vets are not allowed to recommend any particular insurance company over any other. That doesn't stop them drawing your attention to specific offers from some companies such as...

PET PLAN

Pet Plan is possibly the best known of the pet insurance companies. One reason for this is that they offer vets and breeders the ability to give their customers a free 4 week insurance period on a new puppy/kitten. They claim to be promoted by 9 out of every 10 vet practices. Not only that, but Pet Plan will pay the vet directly if asked to do so (and with the vet's agreement). They are renowned for being a quick payer too.

They offer both Annual and Lifetime policies and there's a range of amounts available in their lifetime policies. They will give you a discount if you buy online and a multipet discount too. If you are over 65 they'll give you an extra £1 per month off your premium too! (They don't mention that on their website). They are run by Allianz

To go to their website click [here](#).

ASDA

ASDA offer Per Condition or Annual insurance. They have 2 annual insurance policies and one per condition. They offer a discount if you apply online and also for insuring more than one pet - but *only* if you apply online. Their underwriters are Zenith Insurance plc of Gibraltar and they are administered by BDML Connect Ltd

To go to their website click [here](#).

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ARGOS

Argos offer one Lifelong and two Annual policies. Discount is given for applying online and they offer a multipet discount.. They have no age limit on covering dogs (but death benefits cease at the age of 9). They have a 24 hour vet phone service for their customers. The policies are underwritten by Royal and Sun Alliance and administered by Home Retail Group Insurance Services Limited.

To go to their website click [here](#).

MARKS & SPENCER

M&S have had a finance arm for a long time and they are a member of the HSBC Group. They offer a Lifelong insurance only with 2 levels available. A discount is available if you buy online and M&S Cardholders also get 250 points on a new policy. Like Argos they have a 24 hour vet phone service for their customers and the policies are also underwritten by Royal and Sun Alliance. However, it's worthwhile checking out both companies for quotes - they may not be the same.

To go to their website click [here](#).

CHURCHILL

You'd expect a company that uses a talking dog to offer pet insurance, wouldn't you? Churchill doesn't disappoint. They offer 2 policies - an annual cover with a 12 month limit from date of onset of the condition and a unique 'accident only'. The level of cover offered is fairly low in comparison to many others though. There is a discount available for applying online. Their policies are underwritten by UK Insurance Limited.

To go to their website click [here](#).

PROTECTYOURBUBBLE.COM

ProtectYourBubble.com offer 2 per condition and 1 annual policy. They offer a multipet discount.

To go to their website click [here](#).

DIRECT LINE

Direct Line (the one with the red telephone in their ads) offer an annual and a per condition policy. They also offer additional add-ons to the policies and 3 free helplines. You won't find them on price comparison websites.

To go to their website click [here](#).

HOMEBASE

Homebase offer 2 cat policies and 3 dog policies. These are basically annual policies but the 'extra' dog one is a per condition policy with a 12 month limit on paying out. The underwriters are Royal and Sun Alliance and the administrators Home Retail Group Insurance Services Ltd.

To go to their website click [here](#).

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JOHN LEWIS

John Lewis offer the one lifelong policy in a number of levels, which is underwritten by Royal and Sun Alliance. It's a pretty comprehensive cover with no upper age limit.

To go to their website click [here](#).

HEALTHY PETS

Healthy Pets offer 3 per condition policies. They claim to be the largest independent Pet Insurance company in the UK and make a big thing out of the cheapness of their premiums. The policies are underwritten by Great Lakes Reinsurance (UK) PLC.

To go to their website click [here](#).

AVIVA

Aviva offer 3 Lifelong policies of different value. They have a discount for buying online and offer a multipet discount. They have 4 free telephone helplines. They are underwritten by Aviva Insurance Ltd but the policy is administered by BDML Connect Ltd.

To go to their website click [here](#).

DEBENHAMS

Debenhams offer 3 'per condition' policies. Like Aviva they have 4 free telephone helplines. Their underwriters are Zenith Insurance plc of Gibraltar and they are administered by BDML Connect Ltd To go to their website click [here](#).

HELPUCOVER

Helpucover offer a variety of policies which are underwritten by Pinnacle Insurance plc. They offer a multipet discount and a vet call helpline.

To go to their website click [here](#).

VETSMEDICOVER

VetsMediCover have a unique Lifelong policy. They have a fixed premium, no matter what your animal is and cover £10,000 fees per year. However, they prefer to pay your vet directly so you may need your vet's agreement and their policy covers only accident and illness. There are no options for death, missing, travel, etc. that many others provide. They do have a convoluted underwriting and administrative set up which is delineated in their policy document. However, they do cover some pets with pre-existing conditions provided those conditions haven't been apparent for two years.

To go to their website click [here](#).

ANIMAL FRIENDS

Animal Friends offer a variety of Annual, Lifetime and Accident Only policies. They offer a multipet discount. They are specifically set up to give money to animal charities from their profits (but their claim to be the only insurer to give large sums is dubious). They are underwritten by Red Sands Insurance Company (Europe) Limited.

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To go to their website click [here](#).

THE COOPERATIVE INSURANCE

This is an interesting one. Basically the Co-op are Pet Plan on the cheap. Same underwriters, almost exactly the same policies but a lower level of pay-out. On the other hand, if you want what is possibly the best cover but can't afford Pet Plan it's well worth looking at them.

To go to their website click [here](#)

OTHER COMPANIES

There are, of course, many companies that offer Pet Insurance that I haven't listed here. Why have I omitted some? For a number of reasons. Firstly, because I continually review companies and people's experience of them I know some are really dreadful in paying out. In one or two cases it seems that the company never pays out! (Or at least hardly ever and then only after a fight). Secondly, because some companies deliberately disguise their offering by indicating, for example, that they are offering a lifetime cover when it's only 'per condition'. Thirdly, because some have specifically asked to be withdrawn from my comparison website at www.PetInsuranceCompare.co.uk. I often wonder why that is and I can only assume that they simply don't have offerings that are competitive. If your product was good why wouldn't you want free advertising?

I've also omitted some companies that have specialist target audiences. For example there's a company that only sells to members of the armed forces. I've also left out those that don't sell on the internet. I think it's invidious in this day and age that you need to telephone and give a lot of personal information just to get a quote. The companies that do that are going to try their hardest to get you to sign up while you are on the phone - and I've learned that an awful lot of what they tell you just isn't true. The ONLY things you can rely on are in the policy.

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HOW TO COMPLAIN

I'm sorry to say this but sometimes things just don't go the way you planned and you need to complain. There are normally two reasons for this a) your premium has increased excessively or b) the insurer has refused your claim. There's also c - they are taking a long time paying out - but that's one I'm afraid you may have to live with. And d) anything else. If yours is a d) do please let me know what it is. I've not yet come across a d).

We'll deal with a) in a moment but with b) the first thing you do is check your policy. Make 100% sure what you are claiming for is covered. Do not assume anything. If there's an exclusion clause that covers the case then, I'm afraid, they are in the right and you are in the wrong. Yes, it may be that you *thought* having a tooth out was covered, but if your policy excludes dental work it wasn't. That's why you should read the policy before buying it. If, on the other hand, you appear to be covered skip the next paragraph and carry on reading.

In the case of an excessive premium rise you need to find out if this is particular to you or if it's across the board. A simple way is to go online and get quotes for the same policy, for an identical pet (age, sex, breed) but at slightly different addresses. The quotes are computerised so you don't need to interact with anyone. Print out the quotes if they are very different to yours but remember that they may well incorporate a first year discount which you should take into account.

OK. Assuming you have a valid reason to complain this is what you do. In the first instance you need to take a copy of any letter they have sent to you detailing what it is you are complaining about e.g. premium rise or refusal of claim. Hold on to that - you may need it later. Then you need to *talk* to your insurance company. Phone them and *ask* why. Be polite. Don't yell. The person on the other end of the phone almost certainly didn't have anything to do with the original decision that you want to complain about and they may not be able to help you. On the other hand, they may. It's fairly certain that they won't change what you are complaining about. Or, to be more precise, they don't have the power to do so. **DO** get their name. **DO** write down the date and time of the call and their name. At this point you are trying to get information to back up a formal complaint

So, if they can't help ask them to do 2 things. The first is, can they write to you with the reasons and secondly, can they enclose a copy of their complaints procedure. Give them a week to do so. If nothing has arrived in the post by then you need to write to them. In the policy document there will be an address for complaints to go to.

You should address your complaint to 'The Compliance Officer' at that address. Until you get a name of someone to write to you should always write to the Compliance Officer. Your letter should be simple and straightforward. You should write a brief outline of your complaint and ask them to review the situation. You should also ask them to send you a copy of their complaints procedure and the name of their compliance officer. At the top of every letter you send them write "COMPLAINT" at the top. Send your letter recorded delivery. Keep a copy of the letter and the copy of the recorded delivery slip.

Note - and this is important. They have EIGHT weeks to reply to you. Yes, it's a ridiculous amount of time and, to be fair, most will be a lot quicker. I suggest, and this is perhaps unnecessary, that at the end of six weeks without a reply you write a new letter explaining that you wrote 6 weeks ago and the letter was sent recorded delivery and you haven't heard anything. Say that if you do not have a satisfactory reply within 2 weeks you will refer the matter to the Financial Ombudsman. Enclose a copy of your original letter.

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At some point before the 8 weeks you will, almost certainly, receive a reply. Quite likely it will simply restate their original position i.e. the one you are complaining about but it should contain the phrase "this is our final written answer". If they write having reconsidered their position and you are happy with their response then you need go no further.

On the other hand... You consider their reply unsatisfactory, it doesn't solve your problem and you want to take it further.

This is where the Financial Ombudsman comes in. N.B. it's not the 'Insurance Ombudsman' or any other title. It's the Financial Ombudsman.

They have a procedure for dealing with your complaint. If you've done what I have written above then you have complied with it so far. There are 2 things I suggest you do. Firstly, have a look at their summary of the sort of complaints they get and see if you can recognise yours in there. If you can it may give you a bit of a boost. You can read this at:

http://www.financial-ombudsman.org.uk/publications/technical_notes/pet-insurance.htm

Having done that you need to make a formal complaint. This is quite easy. You can download a Word document for you to type in the answers or a PDF for you to write in the answers. Both forms must be filled in, printed off and posted back to them. You can get them on:

<http://www.financial-ombudsman.org.uk/consumer/complaints.htm>

under section 3 - our complaint form

If the section where they ask for your complaint details is too small to contain what you are complaining about write or (preferably) type a separate sheet headed "Details of Complaint" and in the box "please tell us what your complaint is about" write "Please see separate sheet labelled Details of Complaint". The form is pretty simple - but, some people may have a problem filling it in. If that's you, call them on 0300 123 9 123 and they will help you over the phone.

Now take copies of all the stuff you've collected up to now (so you can keep a copy yourself in case things get lost) and put one copy of everything with your completed form. Send it, recorded delivery again, to:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

At that point the service kicks in and you wait until you hear from them. You can see the procedure by looking at:

http://www.financial-ombudsman.org.uk/publications/factsheets/how_we_deal_with_your_complaint.pdf

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Be warned. This may take some months, depending on how responsive the insurer is. Most complaints are settled within a couple of months. You may disagree with the findings. If you do disagree you are still free to take the case to court. However, this is very expensive and I have yet to hear of any decision ever being overturned.

The current statistics are that around 60% of complaints (about pet insurance) are upheld. That doesn't mean yours will be - but you have a better than evens chance. Even if it is upheld you may not get the result you hope for, in that the Ombudsman may revalue your premium to a level that you still think is too high or that your payout should be lower.

I wish you luck if you are in the situation but would remind you that most complaints can be avoided by choosing the right insurer in the first place.