

THE GREAT UNLOVED?

The UK is a nation of pet lovers collectively owning an estimated five million cats and 5.3 million dogs.¹ Certainly, no self-respecting celeb is seen without a pooch pal safely tucked under their arm. However, research by Lloyds TSB Insurance² shows that a staggering 72 per cent of dog and cat owners do not have pet insurance for their furry friends even though they could face forking out £1.1 billion per year on vet bills³.

Whilst the average person spends £107 a year on vet bills, two in ten shell out up to £200 and one in ten spends up to £500. The cost of pet injury and sickness can be difficult to predict but surprisingly nearly half (47 per cent) of cat owners and a quarter of dog owners have no insurance meaning that they could be left seriously out of pocket.

With vets' fees on the increase, it is no surprise that 40 per cent of pet owners cannot easily afford their vets' bills⁴. A dog's torn ligament can cost £1,200 and initial treatment for epilepsy £1,200. Older cats and dogs prone to arthritis could see owners landed with a bill for anything between £200 and £3,000 depending on severity.

Phil Loney, managing director, Lloyds TSB Insurance, said: "We tend to make sure our home and contents are insured, but what about the kennel outside? The majority of owners are failing to protect their dearly loved cats and dogs which many see as part of the family. By getting swift access to the best care and attention from a vet of your choice, pet insurance can help to ease the emotional pain plus the damage to your wallet."

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THE GREAT UNLOVED/...2

Despite our lack of insurance it seems we do love our pets. Three in five (63 per cent) owners would sacrifice a day of holiday to look after a sick pet and a devoted yet naughty 12 per cent admit they would throw a sickie. Only 16 per cent would not take time off work to tend to their poorly pet.

Other highlights include:

- Thirty eight per cent of pet owners in the UK have had pets go missing.
- Some pets are more prone to illness than others. Most cat claims are recorded for Moggies and Siamese breeds. When it comes to canine claims it's a dog's life for Boxers, Rottweilers and West Yorkshire Terriers who take the top three positions.
- For our favourite TV pet personality, Garfield is top cat with 21 per cent of the vote followed closely by cult favourite Bagpuss (19 per cent).
- The average claim per Lloyds TSB Pet Insurance policyholder is £240 per year.

For more information on Lloyds TSB Pet Insurance* or a quote visit www.insurance.co.uk or telephone 0800 056 0114. Save 10 per cent off normal premiums when you buy online.

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Notes to editors:

- ¹Source: nationalpetweek.org.uk.
- ²Research compiled by Tickbox.net. The survey was completed online by 1071 people.
- ³Based on 5 million cat and 5.3 million dog owners in the UK spending an average of £107 per year on vet bills.
- ⁴Source: Mintel – Pet Insurance UK 2003.
- *Lloyds TSB's cat and dog policies are amongst the most competitive on the market. Cover includes:
 - Cover for vet's fees of up to £3,000
 - Up to £750 for emergency kennelling if you're in hospital
 - Up to £3,000 for the cost of cancelling or cutting short your holiday if your pet requires life-saving surgery
 - Up to £1,000 towards advertising and offering a reward if your pet is stolen or strays
 - Up to £500 for the death of pet through accident or illness
 - Subject to 'terms and conditions' we will cover cats aged between 8 weeks and under 11 years old, dogs aged between 8 weeks and under 9 years old.
- General Insurance advice is provided by Lloyds TSB Insurance Services Limited. Registered in England No. 968406. 25 Gresham Street London EC2V 7HN. Members of the General Insurance Standards Council.

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