

[illegible]

Scratch & Patch Policies Compared		Lifetime £10k	Lifetime £8k	Lifetime £5k	Lifetime £4k	Lifetime £3k	Maximum Benefit £5k	Maximum Benefit £4k	Time Limited £3k	Accident Only £2.25k
Cover & Benefits	Description / Limits*	Up to £10,000 for all injury / illness within each policy year	Up to £8,000 for all injury / illness within each policy year	Up to £5,000 for all injury / illness within each policy year	Up to £4,000 for all injury / illness within each policy year	Up to £3,000 for all injury / illness within each policy year	Up to £5,000 per injury / illness. Condition excluded once limit reached	Up to £4,000 per injury / illness. Condition excluded once limit reached	Up to £3,000 per injury / illness for a maximum of 12 months	Up to £2,250 per accident / injury for a maximum of 12 months
Specialist treatments – up to	Per session, towards hydrotherapy, physiotherapy, acupuncture, chiropractic, osteopathy or laser treatment	£35	£35	£35	£35	£35	£35	£35	£35	£35
Specialist or Referral vet consultation fees – up to	Per condition. Towards Specialist / Referral vet consultation fees	£375	£375	£375	£375	£375	£375	£375	£375	£375
Dental cover accident or injury – up to	Accident or injury only	£10,000	£8,000	£5,000	£4,000	£3,000	£5,000	£4,000	£3,000	£250
Dental cover illness – up to	Excluded from all cover levels	X	X	X	X	X	X	X	X	X
BOAS – up to	*Inner limit. Brachycephalic Obstructive Airway Syndrome (BOAS) treatment including all associated costs up to the inner limit	£2,500	£2,000	£1,500	£1,500	£1,000	£1,000	£1,000	£500	X
Cruciate ligament – up to	*Inner limit. Included within total vet fee limit and including any costs for associated MRI / CT scan	£5,000	£4,000	£2,500	£2,000	£1,500	£2,500	£2,000	£1,500	£1,125
MRI / CT scan – up to	*Inner limit. Included within total vet fee limit	£2,500	£2,000	£1,500	£1,500	£1,000	£1,000	£1,000	£500	X
Death of pet accident – up to	*Applies to dogs under 8 and cats under 10 only	£1,500	£1,500	£1,500	£1,500	£1,000	£1,000	£1,000	£500	£250
Death of pet illness – up to	*Applies to dogs under 8 and cats under 10 only	£1,500	£1,500	£1,500	£1,500	£1,000	£1,000	£1,000	£500	X
Euthanasia – up to	*Applies to dogs under 8 and cats under 10 only	£150	£150	£100	£100	£100	X	X	X	X
Loss and recovery – up to	*Applies to dogs under 8 and cats under 10 only	£1,500	£1,500	£1,500	£1,500	£1,000	£1,000	£1,000	£750	£250



Download our policy documents

You can view and download policy wording and important information documents for Scratch & Patch pet insurance policies here:

scratchandpatch.co.uk/policy-documents

Your customer portal

Existing Scratch & Patch customers can also view and download their policy wording and important information documents via their customer portal:

community.scratchandpatch.co.uk/login

Contact us

Our frequently asked questions and online chat service provides the purrfect answer to help with everyday pet insurance queries. You can also view other ways to contact us here:

scratchandpatch.co.uk/contact/

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