

 Scratch & Patch Policies Compared		Premier Plus Lifetime	Premier Lifetime	Prime Lifetime	Gold Maximum Benefit	Silver Time Limited	Bronze Accident Only
Cover & Benefits	Description / Limits*	Up to £8,000 for all injury / illness within each policy year	Up to £4,000 for all injury / illness within each policy year	Up to £2,500 for all injury / illness within each policy year	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
Vet fee limit – up to	*Inner limits may apply	£8,000	£4,000	£2,500	£4,000	£3,000	£2,250
Claim exclusion periods	Claim exclusion periods from the date your cover starts with Scratch & Patch	48 hours for new accidents or injuries and 14 days for illness. No waiting period if you're switching from another insurer with no gap in cover	48 hours for new accidents or injuries and 14 days for illness. No waiting period if you're switching from another insurer with no gap in cover	48 hours for new accidents or injuries and 14 days for illness. No waiting period if you're switching from another insurer with no gap in cover	48 hours for new accidents or injuries and 14 days for illness. No waiting period if you're switching from another insurer with no gap in cover	48 hours for new accidents or injuries and 14 days for illness. No waiting period if you're switching from another insurer with no gap in cover	48 hours for new accidents or injuries. No waiting period if you're switching from another insurer with no gap in cover
Excess	£125 for dogs aged under 8 and cats under 10. £275 for dogs aged over 8 and cats over 10	£125 / £275	£125 / £275	£125 / £275	£125 / £275	£125 / £275	£125 / £275
Voluntary excess	Alongside the compulsory excess, an additional voluntary excess is an amount you're willing to pay towards the cost of a claim	0% or 20%	0% or 20%				
Pre-existing conditions	Excluded from all cover levels	X	X	X	X	X	X
24/7 Vet careline	Free for all Scratch & Patch members	✓	✓	✓	✓	✓	✓
Multi-pet discount	Enjoy a 10% discount when you insure two or more pets with us	✓	✓	✓	✓	✓	✓
Vet consultation fees in hours – up to	Per visit as a result of the condition	£60	£60	£60	£60	£60	£60
Vet consultation fees out of hours – up to	Per visit where a vet confirms an emergency consultation was necessary	£200	£200	£200	£200	£200	£200
External laboratory fees – up to	Per condition. Towards all external laboratory fees including handling, postage and packaging and interpretation fees	£150	£150	£150	£150	£150	£150
Specialist treatments – up to	Per session, towards hydrotherapy, physiotherapy, acupuncture, chiropractic, osteopathy or laser treatment	£35	£35	£35	£35	£35	£35

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Specialist or Referral vet consultation fees – up to	Per condition. Towards Specialist / Referral vet consultation fees	£375	£375	£375	£375	£375	£375
Dental cover accident or injury – up to	Accident or injury only	£8,000	£4,000	£2,500	£4,000	£3,000	£250
Dental cover illness – up to	Excluded from all cover levels	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	£2,000	£1,500	£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	£4,000	£2,000	£1,250	£2,000	£1,500	£1,125
MRI / CT scan – up to	*Inner limit. Included within total vet fee limit	£2,000	£1,500	£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	£1,000	£1,000	£500	£250
Death of pet illness – up to	*Applies to dogs under 8 and cats under 10 only	£1,500	£1,500	£1,000	£1,000	£500	X
Euthanasia – up to	*Applies to dogs under 8 and cats under 10 only	£150	£100	£100	X	X	X
Loss and recovery – up to	*Applies to dogs under 8 and cats under 10 only	£1,500	£1,500	£1,000	£1,000	£750	£250
Third party liability – up to	Damages and legal costs to others which you become legally liable to pay if your dog causes accidental death or injury to a person or accidental loss or damage to their property. See policy wording for full details of inclusions / exclusions	£2,000,000	£1,500,000	£1,500,000	£1,500,000	£1,000,000	£1,000,000

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Third party liability – up to	Damages and legal costs to others which you become legally liable to pay if your dog causes accidental death or injury to a person or accidental loss or damage to their property. See policy wording for full details of inclusions / exclusions	£2,000,000	£1,500,000	£1,500,000	£1,500,000	£1,000,000	£1,000,000
Third party liability excess	See policy wording for full details of inclusions / exclusions	£250	£250	£250	£250	£250	£250
Accidental damage	If while visiting someone else’s property your pet causes accidental damage to personal property. See policy wording for full details of inclusions / exclusions	£750	£500	£250	X	X	X
Emergency boarding and pet minding fees – up to	In the event you are unable to look after your dog or cat for kennel or cattery boarding because you are in hospital	£1,000	£1,000	£1,000	£1,000	£750	£250
Holiday cancellation – up to	If you need to cancel or cut short a holiday because your dog or cat needs urgent medical care	£2,500	£1,500	£1,000	£1,000	£750	X
Covered in UK / EU PETS Scheme Area	For UK registered address residents	✓	✓	✓	✓	✓	✓
Alternative treatment – up to	Limited to £35 per session. Prescribed by your vet and carried out by a qualified professional. Including but not limited to physiotherapy, hydrotherapy, and acupuncture.	£1,000	£750	£400	£400	£300	£250
Behavioural treatment – up to	Treating a change to your pet’s normal behaviour that is caused by a mental or emotional disorder which could not have been prevented by training and / or spaying / castration	£500	£250	£100	X	X	X



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Diet food – up to	Prescribed by a vet to dissolve bladder stones or crystals in urine	£100	£100	£100	£100	£100	X
Routine examinations	Excluded from all cover levels. Including but not limited to nail clipping, de-matting and grooming. See policy wording for full details of exclusions	X	X	X	X	X	X
General health improvers	Excluded from all cover levels. Vaccinations, flea tick or worming prevention	X	X	X	X	X	X
Pregnancy and giving birth	Excluded from all cover levels. Pregnancy check-ups, related visits, giving birth, treatment of the puppies or kittens	X	X	X	X	X	X

[Download Our Policy Documents](#)

You can view and download policy wording and important information documents for Scratch & Patch pet insurance policies here: <https://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: <https://community.scratchandpatch.co.uk/login>

[Contact Us](#)

Our frequently asked questions and online chat service is here to help with everyday pet insurance queries. You can also view other ways to contact us here: <https://scratchandpatch.co.uk/contact/>

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