

# Moneyfacts Annual Star Ratings



## Pet Insurance 2026

### Cat Insurance - Five Star

4Paws Pet Insurance - Lifetime £12,000  
4Paws Pet Insurance - Lifetime £7,000  
4Paws Pet Insurance - Lifetime 30% £12,000  
4Paws Pet Insurance - Lifetime 30% £7,000  
4Paws Pet Insurance - Maximum Benefit £7,000  
4Paws Pet Insurance - Maximum Benefit 30% £7,000  
Admiral - Platinum  
Agria Pet Insurance Ltd - Agria Lifetime  
Agria Pet Insurance Ltd - Agria Lifetime Complete  
Agria Pet Insurance Ltd - Agria Lifetime Plus  
Agria Pet Insurance Ltd - Agria Lifetime Premium  
Animal Friends - Lifetime £10,000  
Animal Friends - Lifetime £18,000  
Animal Friends - Lifetime £5,000  
Animal Friends - Prestige  
Argos - Lifetime £3,500  
Argos - Lifetime £4,500  
Argos - Lifetime £7,000  
Argos - Maximum Benefit £5,000  
ASDA Money - Lifetime £10,000  
ASDA Money - Lifetime £4,000  
ASDA Money - Lifetime £6,000  
ASDA Money - Lifetime £8,000  
British Pet Insurance Services - Superior  
Co-op Insurance - Lifetime £10,000  
Co-op Insurance - Lifetime £16,000  
Co-op Insurance - Lifetime £5,000  
Co-op Insurance - Lifetime £7,500  
Direct Line - Advanced Cover  
Everypaw - Lifetime Everypaw £10k  
Everypaw - Lifetime Everypaw £4k  
Everypaw - Lifetime Everypaw £6k  
Everypaw - Lifetime Everypaw £8k  
Healthy Pets Insurance - Select Plus £7,000  
Insure Your Paws - Lifetime £1,000  
Insure Your Paws - Lifetime £10,000  
Insure Your Paws - Lifetime £11,000  
Insure Your Paws - Lifetime £12,000  
Insure Your Paws - Lifetime £13,000  
Insure Your Paws - Lifetime £14,000  
Insure Your Paws - Lifetime £15,000  
Insure Your Paws - Lifetime £16,000  
Insure Your Paws - Lifetime £17,000  
Insure Your Paws - Lifetime £18,000  
Insure Your Paws - Lifetime £19,000  
Insure Your Paws - Lifetime £2,000  
Insure Your Paws - Lifetime £20,000  
Insure Your Paws - Lifetime £3,000

Insure Your Paws - Lifetime £4,000  
Insure Your Paws - Lifetime £5,000  
Insure Your Paws - Lifetime £6,000  
Insure Your Paws - Lifetime £7,000  
Insure Your Paws - Lifetime £8,000  
Insure Your Paws - Lifetime £9,000  
John Lewis Money - Lifetime £12,000  
John Lewis Money - Lifetime £2,000  
John Lewis Money - Lifetime £3,000  
John Lewis Money - Lifetime £5,000  
John Lewis Money - Lifetime £7,500  
John Lewis Money - Lifetime £9,000  
Lloyds Bank - Lloyds Gold Cat  
Lloyds Bank - Lloyds Silver Cat  
LV= - Lifetime £1,000  
LV= - Lifetime £10,000  
LV= - Lifetime £12,000  
LV= - Lifetime £2,000  
LV= - Lifetime £3,000  
LV= - Lifetime £4,000  
LV= - Lifetime £5,000  
LV= - Lifetime £6,000  
LV= - Lifetime £8,000  
LV= - Time Limited £1,000  
LV= - Time Limited £1,500  
LV= - Time Limited £2,500  
LV= - Time Limited £3,000  
ManyPets - Complete Care £15,000  
ManyPets - Complete Care £20,000  
ManyPets - Standard Care £10,000  
ManyPets - Standard Care £7,000  
ManyPets - Standard Care Pre-Existing £7,000  
MORE TH>N - Classic £4,000  
MORE TH>N - Classic £8,000  
MORE TH>N - Premier £1,000  
MORE TH>N - Premier £2,000  
MORE TH>N - Premier £4,000  
MORE TH>N - Premier £6,000  
Napo Pet Insurance - Advanced  
Napo Pet Insurance - Harmony  
Napo Pet Insurance - Serenity  
PDSA - Lifetime £3,000  
PDSA - Lifetime £5,000  
PDSA - Lifetime £8,000  
Pet Protect - Lifetime £4,000  
Pet Protect - Lifetime £6,000  
Pet Protect - Lifetime £8,000  
Petgevity - Lifetime Plus £10,000

Petgevity - Lifetime Plus £12,000  
Petgevity - Lifetime Plus £15,000  
Petgevity - Lifetime Plus £2,000  
Petgevity - Lifetime Plus £3,000  
Petgevity - Lifetime Plus £4,000  
Petgevity - Lifetime Plus £5,000  
Petgevity - Lifetime Plus £6,000  
Petgevity - Lifetime Plus £8,000  
Petguard - Accident & Illness £12,000  
Petguard - Accident & Illness £3,000  
Petguard - Accident & Illness £6,000  
Petplan - Covered for Life £12,000  
Petplan - Covered for Life £4,000  
Petplan - Covered for Life £7,000  
Pets in a Pickle - Lifetime £8,000  
PETtrac - Accident & Illness £12,000  
PETtrac - Accident & Illness £3,000  
PETtrac - Accident & Illness £6,000  
Policy Expert - Gold (£10,000)  
Policy Expert - Gold (£15,000)  
Post Office Money - Lifetime £3K  
Post Office Money - Lifetime £4.5K  
Post Office Money - Lifetime £7K  
Purely Pets - Lifetime Gold £11,000  
Purely Pets - Lifetime Gold £12,000  
Purely Pets - Lifetime Gold £13,000  
Purely Pets - Lifetime Gold £14,000  
Purely Pets - Lifetime Gold £15,000  
Purely Pets - Lifetime Silver £10,000  
Purely Pets - Lifetime Silver £6,000  
Purely Pets - Lifetime Silver £7,000  
Purely Pets - Lifetime Silver £8,000  
Purely Pets - Lifetime Silver £9,000  
Revolut - Gold  
Revolut - Silver  
RSPCA Pet Insurance - Lifetime £7,000  
Sainsbury's Bank - Lifetime £10,000  
Sainsbury's Bank - Lifetime £2,500  
Sainsbury's Bank - Lifetime £5,000  
Sainsbury's Bank - Lifetime £7,500  
Sainsbury's Bank - Maximum Benefit £3,000  
Sainsbury's Bank - Maximum Benefit £6,000  
Sainsbury's Bank - Time Limited £3,000  
Swinton Insurance - Classic £7,000  
Tesco Insurance - Lifetime £11,000  
Tesco Insurance - Lifetime £3,000  
Tesco Insurance - Lifetime £5,000  
Tesco Insurance - Lifetime £7,500

# Moneyfacts Annual Star Ratings



## Pet Insurance 2026

### Cat Insurance - Five Star

**Tesco Insurance** - Maximum Benefit £5,000  
**Tesco Insurance** - Maximum Benefit £7,500  
**Tesco Insurance** - Time Limited £3,000  
**Tesco Insurance** - Time Limited £5,000  
**The Insurance Emporium** - Lifetime Bronze Annual  
**The Insurance Emporium** - Lifetime Bronze Monthly  
**The Insurance Emporium** - Lifetime Gold Annual  
**The Insurance Emporium** - Lifetime Gold Monthly  
**The Insurance Emporium** - Lifetime Silver Annual  
**The Insurance Emporium** - Lifetime Silver Monthly  
**The Insurance Emporium** - Maximum Benefit Bronze Monthly  
**The Insurance Emporium** - Maximum Benefit Gold Annual  
**The Insurance Emporium** - Maximum Benefit Gold Monthly

**The Insurance Emporium** - Maximum Benefit Silver Annual  
**The Insurance Emporium** - Maximum Benefit Silver Monthly  
**The Insurance Emporium** - Time Limited Bronze Monthly  
**The Insurance Emporium** - Time Limited Gold Annual  
**The Insurance Emporium** - Time Limited Gold Monthly  
**The Insurance Emporium** - Time Limited Silver Annual  
**The Insurance Emporium** - Time Limited Silver Monthly  
**The Range** - Basic Lifetime Reinstatement  
**The Range** - Premium Lifetime Reinstatement

**Vetsure** - Premier  
**Vetsure** - Premier +£1k Top Up  
**Vetsure** - Premier +£2k Top Up  
**Vetsure** - Premier Plus  
**Vetsure** - Premier Plus +£1k Top Up  
**Vetsure** - Premier Plus +£2k Top Up  
**Wilko.com** - Basic Lifetime Reinstatement  
**Wilko.com** - Premium Lifetime Reinstatement  
**Yes Insurance** - Roam  
**Yes Insurance** - Run  
**Yes Insurance** - Walk

### Cat Insurance - Four Star

**Admiral** - Bronze  
**Admiral** - Extra  
**Admiral** - Gold  
**Admiral** - Silver  
**Agria Pet Insurance Ltd** - Agria Home Cat Lifetime Plus  
**Agria Pet Insurance Ltd** - Agria Lifetime Care  
**Agria Pet Insurance Ltd** - Agria Lifetime Lite  
**Animal Friends** - Max Extra  
**Animal Friends** - Prime Plus  
**Animal Friends** - Superior Plus  
**Argos** - Lifetime £1,000  
**Argos** - Lifetime £2,000  
**Argos** - Maximum Benefit £2,000  
**Argos** - Time Limited £4,000  
**ASDA Money** - Lifetime £2,000  
**ASDA Money** - Time Limited £5,000  
**British Pet Insurance Services** - Entry  
**British Pet Insurance Services** - Mid Point  
**Co-op Insurance** - Time Limited £5,000  
**Direct Line** - Essential Cover

**Frank** - £3,000 (with optional cover)  
**Frank** - £4,000 (with optional cover)  
**Frank** - £5,000 (with optional cover)  
**Healthy Pets Insurance** - Gold  
**Healthy Pets Insurance** - Select Plus £4,000  
**Lloyds Bank** - Lloyds Bronze Cat  
**ManyPets** - Essential Care £5,000  
**MORE TH>N** - Basic £1,500  
**MORE TH>N** - Basic £3,000  
**Napo Pet Insurance** - Essential  
**Only Paws** - £3,000 (with optional cover)  
**Only Paws** - £4,000 (with optional cover)  
**Only Paws** - £5,000 (with optional cover)  
**PDSA** - Lifetime £2,000  
**Perfect Pet Insurance** - Elite Extra  
**Perfect Pet Insurance** - Elite Extra Plus  
**Petplan** - Essential  
**Policy Expert** - Silver (£7,500)  
**Post Office Money** - Lifetime £1K  
**Post Office Money** - Maximum Benefit £2K  
**Purely Pets** - Lifetime Bronze £1,000

**Purely Pets** - Lifetime Bronze £2,000  
**Purely Pets** - Lifetime Bronze £3,000  
**Purely Pets** - Lifetime Bronze £4,000  
**Purely Pets** - Lifetime Bronze £5,000  
**RSPCA Pet Insurance** - Lifetime £4,000  
**Scratch & Patch** - Premier Plus  
**Spot On** - £3,000 (with optional cover)  
**Spot On** - £4,000 (with optional cover)  
**Spot On** - £5,000 (with optional cover)  
**Swinton Insurance** - Classic £4,000  
**The Insurance Emporium** - Maximum Benefit Bronze Annual  
**The Insurance Emporium** - Time Limited Bronze Annual  
**The Range** - Classic Maximum Benefit  
**Whistle & Wag** - £3,000 (with optional cover)  
**Whistle & Wag** - £4,000 (with optional cover)  
**Whistle & Wag** - £5,000 (with optional cover)  
**Wilko.com** - Classic Maximum Benefit

# Moneyfacts Annual Star Ratings



## Pet Insurance 2026

### Cat Insurance - Three Star

4Paws Pet Insurance - Lifetime £1,000  
4Paws Pet Insurance - Lifetime £2,000  
4Paws Pet Insurance - Lifetime £4,000  
4Paws Pet Insurance - Lifetime 30% £1,000  
4Paws Pet Insurance - Lifetime 30% £2,000  
4Paws Pet Insurance - Lifetime 30% £4,000  
4Paws Pet Insurance - Maximum Benefit £4,000  
4Paws Pet Insurance - Maximum Benefit 30% £4,000  
**Admiral** - Blue  
**Admiral** - Essential  
**Agria Pet Insurance Ltd** - Agria Home Cat Lifetime  
**Animal Friends** - Lifetime £3,000  
**Animal Friends** - Lifetime £4,000  
**Animal Friends** - Max Plus  
**Animal Friends** - Superior  
**Argos** - Time Limited £2,500  
**British Pet Insurance Services** - Economy  
**Churchill** - Pet Insurance  
**Co-op Insurance** - Lifetime £2,500  
**Co-op Insurance** - Lifetime £3,500

**Co-op Insurance** - Time Limited £2,000  
**Cover My** - Lifetime Pet Insurance £10,000  
**Cover My** - Lifetime Pet Insurance £7,500  
**Everypaw** - Lifetime Everypaw £1k  
**Everypaw** - Lifetime Everypaw £2k  
**Frank** - £1,000 (with optional cover)  
**Frank** - £2,000 (with optional cover)  
**Healthy Pets Insurance** - Select Plus £2,000  
**ManyPets** - Essential Care £1,000  
**ManyPets** - Essential Care £2,000  
**ManyPets** - Essential Care £3,000  
**ManyPets** - Essential Care £4,000  
**Muddy Paws** - Diamond  
**Only Paws** - £1,000 (with optional cover)  
**Only Paws** - £2,000 (with optional cover)  
**Perfect Pet Insurance** - Elite  
**Perfect Pet Insurance** - Vital Extra  
**Pets in a Pickle** - Time Limited £4,000  
**Policy Expert** - Silver (£5,000)  
**Post Office Money** - Time Limited £1.5K  
**RSPCA Pet Insurance** - Lifetime £1,000

**RSPCA Pet Insurance** - Time Limited £1,000  
**RSPCA Pet Insurance** - Time Limited £3,000  
**Scratch & Patch** - Premier  
**Scratch & Patch** - Prime  
**Spot On** - £1,000 (with optional cover)  
**Spot On** - £2,000 (with optional cover)  
**Swinton Insurance** - Classic £2,000  
**The Insurance Emporium** - Lifetime Palladium Annual  
**The Insurance Emporium** - Lifetime Titanium Annual  
**The Insurance Emporium** - Lifetime Zinc Annual  
**Waggel** - Lifetime £10,000  
**Waggel** - Lifetime £15,000  
**Waggel** - Lifetime £5,000  
**Waggel** - Lifetime £6,000  
**Waggel** - Lifetime £8,000  
**Whistle & Wag** - £1,000 (with optional cover)  
**Whistle & Wag** - £2,000 (with optional cover)

# Moneyfacts Annual Star Ratings



## Pet Insurance 2026

### Dog Insurance - Five Star

4Paws Pet Insurance - Lifetime £12,000	Insure Your Paws - Lifetime £5,000	PDSA - Lifetime £5,000
4Paws Pet Insurance - Lifetime £7,000	Insure Your Paws - Lifetime £6,000	PDSA - Lifetime £8,000
4Paws Pet Insurance - Lifetime 30% £12,000	Insure Your Paws - Lifetime £7,000	Perfect Pet Insurance - Elite Extra Plus
4Paws Pet Insurance - Lifetime 30% £7,000	Insure Your Paws - Lifetime £8,000	Pet Protect - Lifetime £6,000
Admiral - Platinum	Insure Your Paws - Lifetime £9,000	Pet Protect - Lifetime £8,000
Agria Pet Insurance Ltd - Agria Lifetime	John Lewis Money - Lifetime £12,000	Petgevity - Lifetime Plus £10,000
Agria Pet Insurance Ltd - Agria Lifetime Complete	John Lewis Money - Lifetime £2,000	Petgevity - Lifetime Plus £12,000
Agria Pet Insurance Ltd - Agria Lifetime Plus	John Lewis Money - Lifetime £3,000	Petgevity - Lifetime Plus £15,000
Agria Pet Insurance Ltd - Agria Lifetime Premium	John Lewis Money - Lifetime £5,000	Petgevity - Lifetime Plus £2,000
Animal Friends - Lifetime £10,000	John Lewis Money - Lifetime £7,500	Petgevity - Lifetime Plus £3,000
Animal Friends - Lifetime £18,000	John Lewis Money - Lifetime £9,000	Petgevity - Lifetime Plus £4,000
Animal Friends - Lifetime £5,000	Kennel Club Pet Insurance - Kennel Club Lifetime	Petgevity - Lifetime Plus £5,000
Animal Friends - Max Extra	Kennel Club Pet Insurance - Kennel Club Lifetime	Petgevity - Lifetime Plus £6,000
Animal Friends - Prestige	Plus	Petgevity - Lifetime Plus £8,000
Animal Friends - Superior Plus	Kennel Club Pet Insurance - Kennel Club Lifetime	Petguard - Accident & Illness £12,000
Argos - Lifetime £3,500	Premium	Petguard - Accident & Illness £3,000
Argos - Lifetime £4,500	Lloyds Bank - Lloyds Gold Dog	Petguard - Accident & Illness £6,000
Argos - Lifetime £7,000	Lloyds Bank - Lloyds Silver Dog	Petplan - Covered for Life £12,000
Argos - Maximum Benefit £5,000	LV= - Lifetime £1,000	Petplan - Covered for Life £4,000
ASDA Money - Lifetime £10,000	LV= - Lifetime £10,000	Petplan - Covered for Life £7,000
ASDA Money - Lifetime £6,000	LV= - Lifetime £12,000	Pets in a Pickle - Lifetime Cover
ASDA Money - Lifetime £8,000	LV= - Lifetime £2,000	PETTrac - Accident & Illness £12,000
British Pet Insurance Services - Superior	LV= - Lifetime £3,000	PETTrac - Accident & Illness £3,000
Co-op Insurance - Lifetime £10,000	LV= - Lifetime £4,000	PETTrac - Accident & Illness £6,000
Co-op Insurance - Lifetime £16,000	LV= - Lifetime £5,000	Policy Expert - Gold (£10,000)
Co-op Insurance - Lifetime £7,500	LV= - Lifetime £6,000	Policy Expert - Gold (£15,000)
Direct Line - Advanced Cover	LV= - Lifetime £8,000	Post Office Money - Lifetime £3K
Everypaw - Lifetime Everypaw £10k	LV= - Time Limited £1,000	Post Office Money - Lifetime £4.5K
Everypaw - Lifetime Everypaw £4k	LV= - Time Limited £1,500	Post Office Money - Lifetime £7K
Everypaw - Lifetime Everypaw £6k	LV= - Time Limited £2,500	Purely Pets - Lifetime Gold £11,000
Everypaw - Lifetime Everypaw £8k	LV= - Time Limited £3,000	Purely Pets - Lifetime Gold £12,000
Frank - £5,000 (with optional cover)	ManyPets - Complete Care £15,000	Purely Pets - Lifetime Gold £13,000
Healthy Pets Insurance - Select Plus £7,000	ManyPets - Complete Care £20,000	Purely Pets - Lifetime Gold £14,000
Insure Your Paws - Lifetime £1,000	ManyPets - Standard Care £10,000	Purely Pets - Lifetime Gold £15,000
Insure Your Paws - Lifetime £10,000	ManyPets - Standard Care £7,000	Purely Pets - Lifetime Silver £10,000
Insure Your Paws - Lifetime £11,000	ManyPets - Standard Care Pre-Existing £7,000	Purely Pets - Lifetime Silver £6,000
Insure Your Paws - Lifetime £12,000	MORE TH>N - Classic £4,000	Purely Pets - Lifetime Silver £7,000
Insure Your Paws - Lifetime £13,000	MORE TH>N - Classic £8,000	Purely Pets - Lifetime Silver £8,000
Insure Your Paws - Lifetime £14,000	MORE TH>N - Premier £1,000	Purely Pets - Lifetime Silver £9,000
Insure Your Paws - Lifetime £15,000	MORE TH>N - Premier £2,000	Revolut - Gold
Insure Your Paws - Lifetime £16,000	MORE TH>N - Premier £4,000	Revolut - Silver
Insure Your Paws - Lifetime £17,000	MORE TH>N - Premier £6,000	RSPCA Pet Insurance - Lifetime £7,000
Insure Your Paws - Lifetime £18,000	Napo Pet Insurance - Advanced	Sainsbury's Bank - Lifetime £10,000
Insure Your Paws - Lifetime £19,000	Napo Pet Insurance - Essential	Sainsbury's Bank - Lifetime £2,500
Insure Your Paws - Lifetime £2,000	Napo Pet Insurance - Harmony	Sainsbury's Bank - Lifetime £5,000
Insure Your Paws - Lifetime £20,000	Napo Pet Insurance - Serenity	Sainsbury's Bank - Lifetime £7,500
Insure Your Paws - Lifetime £3,000	Only Paws - £5,000 (with optional cover)	Sainsbury's Bank - Maximum Benefit £3,000
Insure Your Paws - Lifetime £4,000	PDSA - Lifetime £3,000	Sainsbury's Bank - Maximum Benefit £6,000

# Moneyfacts Annual Star Ratings



## Pet Insurance 2026

### Dog Insurance - Five Star

**Spot On** - £5,000 (with optional cover)  
**Swinton Insurance** - Classic £7,000  
**Tesco Insurance** - Lifetime £11,000  
**Tesco Insurance** - Lifetime £3,000  
**Tesco Insurance** - Lifetime £5,000  
**Tesco Insurance** - Lifetime £7,500  
**Tesco Insurance** - Maximum Benefit £5,000  
**Tesco Insurance** - Maximum Benefit £7,500  
**Tesco Insurance** - Time Limited £3,000  
**Tesco Insurance** - Time Limited £5,000  
**The Insurance Emporium** - Lifetime Bronze Annual  
**The Insurance Emporium** - Lifetime Bronze Monthly  
**The Insurance Emporium** - Lifetime Gold Annual  
**The Insurance Emporium** - Lifetime Gold Monthly  
**The Insurance Emporium** - Lifetime Silver Annual  
**The Insurance Emporium** - Lifetime Silver Monthly

**The Insurance Emporium** - Maximum Benefit Bronze Monthly  
**The Insurance Emporium** - Maximum Benefit Gold Annual  
**The Insurance Emporium** - Maximum Benefit Gold Monthly  
**The Insurance Emporium** - Maximum Benefit Silver Annual  
**The Insurance Emporium** - Maximum Benefit Silver Monthly  
**The Insurance Emporium** - Time Limited Bronze Monthly  
**The Insurance Emporium** - Time Limited Gold Annual  
**The Insurance Emporium** - Time Limited Gold Monthly  
**The Insurance Emporium** - Time Limited Silver Annual

**The Insurance Emporium** - Time Limited Silver Monthly  
**The Range** - Premium Lifetime Reinstatement  
**Vetsure** - Premier  
**Vetsure** - Premier +£1k Top Up  
**Vetsure** - Premier +£2k Top Up  
**Vetsure** - Premier Plus  
**Vetsure** - Premier Plus +£1k Top Up  
**Vetsure** - Premier Plus +£2k Top Up  
**Waggel** - Lifetime £10,000  
**Waggel** - Lifetime £15,000  
**Whistle & Wag** - £5,000 (with optional cover)  
**Wilko.com** - Premium Lifetime Reinstatement  
**Yes Insurance** - Roam  
**Yes Insurance** - Run  
**Yes Insurance** - Walk

### Dog Insurance - Four Star

**4Paws Pet Insurance** - Maximum Benefit £7,000  
**4Paws Pet Insurance** - Maximum Benefit 30% £7,000  
**Admiral** - Gold  
**Agria Pet Insurance Ltd** - Agria Lifetime Lite  
**Animal Friends** - Lifetime £4,000  
**Argos** - Lifetime £1,000  
**Argos** - Lifetime £2,000  
**Argos** - Maximum Benefit £2,000  
**Argos** - Time Limited £4,000  
**ASDA Money** - Lifetime £4,000  
**British Pet Insurance Services** - Mid Point  
**Co-op Insurance** - Lifetime £5,000  
**Co-op Insurance** - Time Limited £5,000  
**Frank** - £3,000 (with optional cover)

**Frank** - £4,000 (with optional cover)  
**Healthy Pets Insurance** - Gold  
**Healthy Pets Insurance** - Select Plus £4,000  
**Kennel Club Pet Insurance** - Kennel Club Lifetime Lite  
**Lloyds Bank** - Lloyds Bronze Dog  
**MORE TH>N** - Basic £3,000  
**Only Paws** - £3,000 (with optional cover)  
**Only Paws** - £4,000 (with optional cover)  
**PDSA** - Lifetime £2,000  
**Perfect Pet Insurance** - Elite Extra  
**Pet Protect** - Lifetime £4,000  
**Policy Expert** - Silver (£5,000)  
**Policy Expert** - Silver (£7,500)  
**Purely Pets** - Lifetime Bronze £5,000

**RSPCA Pet Insurance** - Lifetime £4,000  
**Sainsbury's Bank** - Time Limited £3,000  
**Scratch & Patch** - Premier Plus  
**Spot On** - £3,000 (with optional cover)  
**Spot On** - £4,000 (with optional cover)  
**Swinton Insurance** - Classic £4,000  
**The Insurance Emporium** - Time Limited Bronze Annual  
**The Range** - Basic Lifetime Reinstatement  
**Waggel** - Lifetime £5,000  
**Waggel** - Lifetime £6,000  
**Waggel** - Lifetime £8,000  
**Whistle & Wag** - £3,000 (with optional cover)  
**Whistle & Wag** - £4,000 (with optional cover)  
**Wilko.com** - Basic Lifetime Reinstatement

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## Pet Insurance 2026

### Dog Insurance - Three Star

**4Paws Pet Insurance** - Lifetime £4,000  
**4Paws Pet Insurance** - Lifetime 30% £4,000  
**Admiral** - Blue  
**Admiral** - Bronze  
**Admiral** - Extra  
**Admiral** - Silver  
**Agria Pet Insurance Ltd** - Agria Lifetime Care  
**Animal Friends** - Lifetime £2,000  
**Animal Friends** - Lifetime £3,000  
**Animal Friends** - Max Plus  
**Animal Friends** - Prime Plus  
**Animal Friends** - Superior  
**Argos** - Time Limited £2,500  
**ASDA Money** - Lifetime £2,000  
**ASDA Money** - Time Limited £5,000  
**British Pet Insurance Services** - Entry  
**Co-op Insurance** - Lifetime £2,500  
**Co-op Insurance** - Lifetime £3,500  
**Co-op Insurance** - Time Limited £2,000  
**Direct Line** - Essential Cover  
**Everypaw** - Lifetime Everypaw £1k

**Everypaw** - Lifetime Everypaw £2k  
**Frank** - £1,000 (with optional cover)  
**Frank** - £2,000 (with optional cover)  
**Healthy Pets Insurance** - Select Plus £2,000  
**ManyPets** - Essential Care £1,000  
**ManyPets** - Essential Care £2,000  
**ManyPets** - Essential Care £3,000  
**ManyPets** - Essential Care £4,000  
**ManyPets** - Essential Care £5,000  
**MORE TH>N** - Basic £1,500  
**Muddy Paws** - Diamond  
**Only Paws** - £1,000 (with optional cover)  
**Only Paws** - £2,000 (with optional cover)  
**Petplan** - Essential  
**Pets in a Pickle** - Time Limited  
**Post Office Money** - Lifetime £1K  
**Post Office Money** - Maximum Benefit £2K  
**Post Office Money** - Time Limited £1.5K  
**Purely Pets** - Lifetime Bronze £1,000  
**Purely Pets** - Lifetime Bronze £2,000  
**Purely Pets** - Lifetime Bronze £3,000

**Purely Pets** - Lifetime Bronze £4,000  
**RSPCA Pet Insurance** - Lifetime £1,000  
**Scratch & Patch** - Premier  
**Spot On** - £1,000 (with optional cover)  
**Spot On** - £2,000 (with optional cover)  
**Swinton Insurance** - Classic £2,000  
**The Insurance Emporium** - Lifetime Palladium Annual  
**The Insurance Emporium** - Maximum Benefit Bronze Annual  
**The Range** - Classic Maximum Benefit  
**Waggel** - Lifetime £1,000  
**Waggel** - Lifetime £2,000  
**Waggel** - Lifetime £3,000  
**Waggel** - Lifetime £4,000  
**Whistle & Wag** - £1,000 (with optional cover)  
**Whistle & Wag** - £2,000 (with optional cover)  
**Wilko.com** - Classic Maximum Benefit