

# Moneyfacts Annual Star Ratings



## Pet Insurance 2025

### Cat Insurance - Five Star

<b>4Paws Pet Insurance</b> - Lifetime £12,000	<b>M&amp;S Bank</b> - Premier £5,000	<b>Purely Pets</b> - Lifetime Silver £8,000
<b>4Paws Pet Insurance</b> - Lifetime £7,000	<b>M&amp;S Bank</b> - Premier £7,000	<b>Purely Pets</b> - Lifetime Silver £9,000
<b>4Paws Pet Insurance</b> - Lifetime 30% £12,000	<b>ManyPets</b> - Complete	<b>Revolut</b> - Gold
<b>4Paws Pet Insurance</b> - Lifetime 30% £7,000	<b>ManyPets</b> - MoneyBack	<b>Revolut</b> - Silver
<b>Admiral</b> - Platinum	<b>ManyPets</b> - Pre-Existing	<b>Royal Bank of Scotland</b> - Premier Pet Insurance
<b>Agria Pet Insurance Ltd</b> - Agria Lifetime	<b>ManyPets</b> - Regular £5,000	<b>RSPCA Pet Insurance</b> - Lifetime £4,000
<b>Agria Pet Insurance Ltd</b> - Agria Lifetime Plus	<b>ManyPets</b> - Regular £7,000	<b>RSPCA Pet Insurance</b> - Lifetime £7,000
<b>Agria Pet Insurance Ltd</b> - Agria Lifetime Premium	<b>MiPet Cover</b> - 365Flex £5,000	<b>Sainsbury's Bank</b> - Lifetime £10,000
<b>Animal Friends</b> - Lifetime £10,000	<b>MiPet Cover</b> - LifetimeFlex £10,000	<b>Sainsbury's Bank</b> - Lifetime £2,500
<b>Animal Friends</b> - Lifetime £18,000	<b>MiPet Cover</b> - LifetimeFlex £12,000	<b>Sainsbury's Bank</b> - Lifetime £5,000
<b>Animal Friends</b> - Lifetime £5,000	<b>MiPet Cover</b> - LifetimeFlex £4,000	<b>Sainsbury's Bank</b> - Lifetime £7,500
<b>Animal Friends</b> - Prestige	<b>MiPet Cover</b> - LifetimeFlex £6,000	<b>Sainsbury's Bank</b> - Maximum Benefit £3,000
<b>Argos</b> - Lifetime £3,500	<b>MiPet Cover</b> - LifetimeFlex £8,000	<b>Sainsbury's Bank</b> - Maximum Benefit £6,000
<b>Argos</b> - Lifetime £4,500	<b>Napo Pet Insurance</b> - Advanced	<b>Swinton Insurance</b> - Classic £7,000
<b>Argos</b> - Lifetime £7,000	<b>Napo Pet Insurance</b> - Harmony	<b>Tesco Insurance</b> - Lifetime £11,000
<b>Argos</b> - Maximum Benefit £5,000	<b>Napo Pet Insurance</b> - Serenity	<b>Tesco Insurance</b> - Lifetime £3,000
<b>ASDA Money</b> - Lifetime £10,000	<b>NatWest</b> - Premier Pet Insurance	<b>Tesco Insurance</b> - Lifetime £5,000
<b>ASDA Money</b> - Lifetime £4,000	<b>PDSA</b> - Lifetime £2,000	<b>Tesco Insurance</b> - Lifetime £7,500
<b>ASDA Money</b> - Lifetime £6,000	<b>PDSA</b> - Lifetime £3,000	<b>Tesco Insurance</b> - Maximum Benefit £5,000
<b>ASDA Money</b> - Lifetime £8,000	<b>PDSA</b> - Lifetime £4,000	<b>Tesco Insurance</b> - Maximum Benefit £7,500
<b>Co-op Insurance</b> - Lifetime £10,000	<b>PDSA</b> - Lifetime £5,000	<b>Tesco Insurance</b> - Time Limited £3,000
<b>Co-op Insurance</b> - Lifetime £16,000	<b>PDSA</b> - Lifetime £8,000	<b>Tesco Insurance</b> - Time Limited £5,000
<b>Co-op Insurance</b> - Lifetime £5,000	<b>Pet Protect</b> - Lifetime £10,000	<b>The Insurance Emporium</b> - Lifetime Bronze Annual
<b>Co-op Insurance</b> - Lifetime £7,500	<b>Pet Protect</b> - Lifetime £4,000	<b>The Insurance Emporium</b> - Lifetime Bronze Monthly
<b>Co-op Insurance</b> - Time Limited £5,000	<b>Pet Protect</b> - Lifetime £6,000	<b>The Insurance Emporium</b> - Lifetime Gold Annual
<b>Direct Line</b> - Advanced Cover	<b>Pet Protect</b> - Lifetime £8,000	<b>The Insurance Emporium</b> - Lifetime Gold Monthly
<b>Direct Line</b> - Select Premier Pet Insurance	<b>Petguard</b> - Accident & Illness £12,000	<b>The Insurance Emporium</b> - Lifetime Silver Annual
<b>Everypaw</b> - Lifetime Everypaw £10k	<b>Petguard</b> - Accident & Illness £3,000	<b>The Insurance Emporium</b> - Lifetime Silver Monthly
<b>Everypaw</b> - Lifetime Everypaw £3k	<b>Petguard</b> - Accident & Illness £6,000	<b>The Insurance Emporium</b> - Lifetime Silver Monthly
<b>Everypaw</b> - Lifetime Everypaw £4k	<b>Petplan</b> - Covered for Life £12,000	<b>The Insurance Emporium</b> - Maximum Benefit
<b>Everypaw</b> - Lifetime Everypaw £5k	<b>Petplan</b> - Covered for Life £4,000	Bronze Monthly
<b>Everypaw</b> - Lifetime Everypaw £6k	<b>Petplan</b> - Covered for Life £7,000	<b>The Insurance Emporium</b> - Maximum Benefit
<b>Everypaw</b> - Lifetime Everypaw £7k	<b>Pets in a Pickle</b> - Lifetime Cover	Gold Annual
<b>Everypaw</b> - Lifetime Everypaw £8k	<b>Petsure</b> - Lifetime Cover £10,000	<b>The Insurance Emporium</b> - Maximum Benefit
<b>Everypaw</b> - Lifetime Everypaw £9k	<b>Petsure</b> - Lifetime Cover £12,000	Gold Monthly
<b>Everypaw</b> - Maximum Benefit Everypaw £5k	<b>Petsure</b> - Lifetime Cover £15,000	<b>The Insurance Emporium</b> - Maximum Benefit
<b>Insureyourpaws.co.uk</b> - Lifetime £10,000	<b>Petsure</b> - Lifetime Cover £2,000	Silver Annual
<b>Insureyourpaws.co.uk</b> - Lifetime £5,000	<b>Petsure</b> - Lifetime Cover £3,000	<b>The Insurance Emporium</b> - Maximum Benefit
<b>Insureyourpaws.co.uk</b> - Lifetime £7,500	<b>Petsure</b> - Lifetime Cover £4,000	Silver Monthly
<b>Itch Insure</b> - Lifetime £2,000	<b>Petsure</b> - Lifetime Cover £5,000	<b>The Insurance Emporium</b> - Time Limited
<b>Itch Insure</b> - Lifetime £4,000	<b>Petsure</b> - Lifetime Cover £6,000	Bronze Monthly
<b>Itch Insure</b> - Lifetime £7,000	<b>Petsure</b> - Lifetime Cover £8,000	<b>The Insurance Emporium</b> - Time Limited
<b>John Lewis Money</b> - Lifetime £12,000	<b>PETtrac</b> - Accident & Illness £12,000	Gold Annual
<b>John Lewis Money</b> - Lifetime £2,000	<b>PETtrac</b> - Accident & Illness £3,000	<b>The Insurance Emporium</b> - Time Limited
<b>John Lewis Money</b> - Lifetime £3,000	<b>PETtrac</b> - Accident & Illness £6,000	Gold Monthly
<b>John Lewis Money</b> - Lifetime £5,000	<b>Post Office Money</b> - Lifetime £3K	<b>The Insurance Emporium</b> - Time Limited
<b>John Lewis Money</b> - Lifetime £7,500	<b>Post Office Money</b> - Lifetime £4.5K	Gold Monthly
<b>John Lewis Money</b> - Lifetime £9,000	<b>Post Office Money</b> - Lifetime £7K	<b>The Insurance Emporium</b> - Time Limited
<b>Lloyds Bank</b> - Lloyds Gold Cat	<b>Purely Pets</b> - Lifetime Gold £11,000	Silver Annual
<b>Lloyds Bank</b> - Lloyds Silver Cat	<b>Purely Pets</b> - Lifetime Gold £12,000	<b>The Insurance Emporium</b> - Time Limited
<b>LV=</b> - Lifetime £10,000	<b>Purely Pets</b> - Lifetime Gold £13,000	Gold Monthly
<b>LV=</b> - Lifetime £3,000	<b>Purely Pets</b> - Lifetime Gold £14,000	<b>The Insurance Emporium</b> - Time Limited
<b>LV=</b> - Lifetime £5,000	<b>Purely Pets</b> - Lifetime Gold £15,000	Silver Annual
<b>LV=</b> - Time Limited £1,500	<b>Purely Pets</b> - Lifetime Silver £10,000	<b>The Insurance Emporium</b> - Time Limited
<b>LV=</b> - Time Limited £2,500	<b>Purely Pets</b> - Lifetime Silver £6,000	Silver Monthly
<b>M&amp;S Bank</b> - Premier £10,000	<b>Purely Pets</b> - Lifetime Silver £7,000	<b>Vetsure</b> - Premier

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## Pet Insurance 2025

### Cat Insurance - Four Star

**4Paws Pet Insurance** - Maximum Benefit £7,000  
**4Paws Pet Insurance** - Maximum Benefit 30% £7,000  
**Admiral** - Bronze  
**Admiral** - Extra  
**Admiral** - Gold  
**Admiral** - Silver  
**Agria Pet Insurance Ltd** - Agria Home Cat Lifetime Plus  
**Agria Pet Insurance Ltd** - Agria Lifetime Lite  
**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** - Superior  
**Direct Line** - Essential Cover  
**Every paw** - Lifetime Every paw £2k  
**Every paw** - Maximum Benefit Every paw £3k  
**Every paw** - Time Limited £4k

**Frank** - £2,000 (with optional cover)  
**Frank** - £3,000 (with optional cover)  
**Frank** - £4,000 (with optional cover)  
**Frank** - £5,000 (with optional cover)  
**Healthy Pets Insurance** - Gold  
**Lloyds Bank** - Lloyds Bronze Cat  
**MiPet Cover** - LifetimeFlex £2,000  
**Napo Pet Insurance** - Essential  
**Only Paws** - £2,000 (with optional cover)  
**Only Paws** - £3,000 (with optional cover)  
**Only Paws** - £4,000 (with optional cover)  
**Only Paws** - £5,000 (with optional cover)  
**Perfect Pet Insurance** - Elite Extra  
**Perfect Pet Insurance** - Elite Extra Plus  
**Pet-insurance.co.uk** - Lifetime Lunar Monthly  
**Pet-insurance.co.uk** - Standard Lunar Monthly  
**Petplan** - Essential  
**Pets in a Pickle** - Time Limited  
**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 £2,500  
**Sainsbury's Bank** - Time Limited £3,000  
**Scratch & Patch** - Premier Plus  
**Spot On** - £2,000 (with optional cover)  
**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** - Lifetime Palladium Annual  
**The Insurance Emporium** - Maximum Benefit Bronze Annual  
**The Insurance Emporium** - Time Limited Bronze Annual  
**VetsMediCover** - Diamond  
**Whistle & Wag** - £2,000 (with optional cover)  
**Whistle & Wag** - £3,000 (with optional cover)  
**Whistle & Wag** - £4,000 (with optional cover)  
**Whistle & Wag** - £5,000 (with optional cover)

### 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 Extra  
**Animal Friends** - Max Plus  
**Animal Friends** - Prime Plus  
**Animal Friends** - Super  
**Animal Friends** - Superior  
**Argos** - Time Limited £2,000  
**ASDA Money** - Time Limited £2,000  
**British Pet Insurance Services** - Entry

**British Pet Insurance Services** - Mid Point  
**Co-op Insurance** - Lifetime £2,500  
**Co-op Insurance** - Time Limited £2,000  
**Cover My** - Lifetime Pet Insurance £10,000  
**Cover My** - Lifetime Pet Insurance £7,500  
**Every paw** - Lifetime Every paw £1k  
**Every paw** - Maximum Benefit Every paw £1k  
**Every paw** - Time Limited £1k  
**Every paw** - Time Limited £2k  
**Frank** - £1,000 (with optional cover)  
**Healthy Pets Insurance** - Premier  
**Insureyourpaws.co.uk** - Maximum Benefit £2,000  
**Insureyourpaws.co.uk** - Maximum Benefit £3,000  
**Insureyourpaws.co.uk** - Maximum Benefit £4,000  
**Insureyourpaws.co.uk** - Maximum Benefit £5,000  
**Insureyourpaws.co.uk** - Maximum Benefit £6,000  
**M&S Bank** - Plus £2,000  
**M&S Bank** - Plus £3,000  
**M&S Bank** - Standard  
**MiPet Cover** - 365Flex £2,500  
**Only Paws** - £1,000 (with optional cover)  
**Perfect Pet Insurance** - Elite

**Perfect Pet Insurance** - Vital Extra  
**Pet-insurance.co.uk** - Lifetime Yearly  
**Pet-insurance.co.uk** - Standard Yearly  
**Post Office Money** - Lifetime £1k  
**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)  
**Swinton Insurance** - Classic £2,000  
**The Insurance Emporium** - Lifetime Titanium Annual  
**The Insurance Emporium** - Lifetime Zinc Annual  
**VetsMediCover** - Platinum  
**Waggle** - Lifetime £10,000  
**Waggle** - Lifetime £15,000  
**Waggle** - Lifetime £6,000  
**Waggle** - Lifetime £8,000  
**Whistle & Wag** - £1,000 (with optional cover)



# Moneyfacts Annual Star Ratings



## Pet Insurance 2025

### 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** - Max Extra  
**Animal Friends** - Superior Plus  
**Argos** - Lifetime £2,000  
**Argos** - Lifetime £2,000  
**Argos** - Lifetime £3,500  
**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** - Superior  
**Co-op Insurance** - Lifetime £5,000  
**Co-op Insurance** - Time Limited £5,000  
**Everypaw** - Lifetime Everypaw £3k  
**Everypaw** - Maximum Benefit Everypaw £3k  
**Frank** - £1,000 (with optional cover)  
**Frank** - £2,000 (with optional cover)

**Frank** - £3,000 (with optional cover)  
**Frank** - £4,000 (with optional cover)  
**Healthy Pets Insurance** - Gold  
**Itch Insure** - Lifetime £2,000  
**Kennel Club Pet Insurance** - Kennel Club Lifetime Lite  
**Lloyds Bank** - Lloyds Bronze Dog  
**MiPet Cover** - 365Flex £5,000  
**MiPet Cover** - LifetimeFlex £2,000  
**Only Paws** - £1,000 (with optional cover)  
**Only Paws** - £2,000 (with optional cover)  
**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  
**Pet-insurance.co.uk** - Lifetime Lunar Monthly  
**Petplan** - Essential  
**Purely Pets** - Lifetime Bronze £3,000  
**Purely Pets** - Lifetime Bronze £4,000  
**Purely Pets** - Lifetime Bronze £5,000

**RSPCA Pet Insurance** - Lifetime £2,500  
**RSPCA Pet Insurance** - Lifetime £4,000  
**Sainsbury's Bank** - Time Limited £3,000  
**Scratch & Patch** - Premier Plus  
**Spot On** - £1,000 (with optional cover)  
**Spot On** - £2,000 (with optional cover)  
**Spot On** - £3,000 (with optional cover)  
**Spot On** - £4,000 (with optional cover)  
**Swinton Insurance** - Classic £4,000  
**The Insurance Emporium** - Maximum Benefit Bronze Annual  
**The Insurance Emporium** - Time Limited Bronze Annual  
**VetsMediCover** - Diamond  
**Waggle** - Lifetime £6,000  
**Waggle** - Lifetime £8,000  
**Whistle & Wag** - £1,000 (with optional cover)  
**Whistle & Wag** - £2,000 (with optional cover)  
**Whistle & Wag** - £3,000 (with optional cover)  
**Whistle & Wag** - £4,000 (with optional cover)

### Dog Insurance - Three Star

**4Paws Pet Insurance** - Lifetime £2,000  
**4Paws Pet Insurance** - Lifetime £4,000  
**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** - Bronze  
**Admiral** - Essential  
**Admiral** - Extra  
**Admiral** - Silver  
**Animal Friends** - Lifetime £1,000  
**Animal Friends** - Lifetime £2,000  
**Animal Friends** - Lifetime £3,000  
**Animal Friends** - Lifetime £4,000  
**Animal Friends** - Max Plus  
**Animal Friends** - Max Value  
**Animal Friends** - Prime Plus  
**Animal Friends** - Super  
**Animal Friends** - Superior  
**Argos** - Time Limited £2,500  
**ASDA Money** - Time Limited £2,000

**British Pet Insurance Services** - Mid Point  
**Co-op Insurance** - Lifetime £2,500  
**Co-op Insurance** - Time Limited £2,000  
**Cover My** - Lifetime Pet Insurance £10,000  
**Cover My** - Lifetime Pet Insurance £7,500  
**Direct Line** - Essential Cover  
**Everypaw** - Lifetime Everypaw £1k  
**Everypaw** - Lifetime Everypaw £2k  
**Everypaw** - Maximum Benefit Everypaw £1k  
**Everypaw** - Time Limited £2k  
**Everypaw** - Time Limited £4k  
**Healthy Pets Insurance** - Premier  
**Insureyourpaws.co.uk** - Maximum Benefit £2,000  
**Insureyourpaws.co.uk** - Maximum Benefit £3,000  
**Insureyourpaws.co.uk** - Maximum Benefit £4,000  
**Insureyourpaws.co.uk** - Maximum Benefit £5,000  
**Insureyourpaws.co.uk** - Maximum Benefit £6,000  
**M&S Bank** - Plus £2,000  
**M&S Bank** - Plus £3,000  
**M&S Bank** - Standard  
**MiPet Cover** - 365Flex £2,500  
**NOW Pet** - Now Platinum  
**Perfect Pet Insurance** - Vital Extra

**Pet-insurance.co.uk** - Lifetime Yearly  
**Pet-insurance.co.uk** - Standard Lunar Monthly  
**Pet-insurance.co.uk** - Standard Yearly  
**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  
**RSPCA Pet Insurance** - Lifetime £1,000  
**RSPCA Pet Insurance** - Time Limited £3,000  
**Scratch & Patch** - Premier  
**Scratch & Patch** - Prime  
**Swinton Insurance** - Classic £2,000  
**The Insurance Emporium** - Lifetime Palladium Annual  
**The Insurance Emporium** - Lifetime Titanium Annual  
**The Insurance Emporium** - Lifetime Zinc Annual  
**VetsMediCover** - Platinum  
**Waggle** - Lifetime £1,000  
**Waggle** - Lifetime £2,000  
**Waggle** - Lifetime £4,000