

To: Mr David Nicholson  
Managing Director  
Halifax  
PO Box 548  
Leeds LS1 1WU

Cc: Sir Winfried Franz Wilhe  
Chairman Lloyds  
25 Gresham Street  
London EC2V 7HN



Date:

Dear Bank Manager

I am writing to let you know how I feel about the way you are treating your pet insurance customers.

I accept your company's decision to leave the pet insurance market, but you should just close your doors to new business and honour the commitments you had already entered into.

You have obviously found this sector less profitable than you hoped - and someone in your organisation must have made some errors of judgement encouraging you to try your hand in this sector. But to then cut-and-run and leave others to suffer the consequences of a corporate error is despicable.

Thousands of your customers paid extra for the peace-of-mind afforded by 'cover for life' insurance. When they acquired their pet they took the responsible decision to take out a more expensive policy just in case their pet developed a serious and long term health problem they couldn't afford to treat.

They paid substantially extra to make sure recurring conditions would not be excluded on renewal each year.

By ceasing to provide this policy you have left them stranded.

No one will cover their pets with pre-existing conditions.

These are dogs with cancer, diabetes, heart problems, skin problems, epilepsy etc.

Conditions that would cost thousands of pounds each year to treat, money that in this economic climate pet owners will struggle to find.

Sadly many will fail and their pets will have to be put to sleep - because you broke your promise.

They had chosen to insure with a bank they had confidence in, but it seems that faith was misplaced.

My trust in you has been damaged with this and if you don't behave responsibly and put this right I will consider moving my business elsewhere.

I should point out that there are 10 million dogs and around the same number of cats in Britain according to the University of Bristol - the most scientific study of pet ownership in Britain.

They say that 31% of households have a dog, 26% have a cat. Research from Pedigree Petfoods showed more than 80% of people in the UK actively like dogs, so even non owners will have a view on a bank that has caused pets to be killed unnecessarily.

While not all of these have taken out your pet insurance, we are a nation of pet lovers and I am sure this will not be the only letter like this you will receive.

Please - urgently - stop the suffering you are causing to these pet owners and the damage you are inflicting on your own reputation.

Your sincerely,