



Alistair Carmichael MP
Chair of the Environment, Food, and Rural Affairs Committee
House of Commons
London
SW1A 0AA
United Kingdom

12 March 2026

Dear Alistair Carmichael MP,

I am writing to update you on a decision we have made to make changes to Companion Club, our cost-effective subscription for dog owners that provides a range of benefits. Earlier this week, we announced that unfortunately we have taken the very difficult decision to remove the third-party public liability insurance benefit from Companion Club from 1st July 2026. We are incredibly disappointed to come to this decision, and it is not one we have taken lightly. This will likely have a significant impact on our companions, who own exempted dogs. At the time of writing, this insurance benefit is the only way for legal owners of exempted dogs to comply with the Dangerous Dogs Act.

Dogs Trust has long been the primary route for third-party liability insurance for owners of exempted dogs that are prohibited under Section 1 of the Dangerous Dogs Act. Following the UK Government's decision to designate XL Bully type dogs as a prohibited type, Companion Club subscriptions doubled as owners who had no other choice to keep their dog safe, joined the scheme.

We remain firmly opposed to breed-specific legislation, including the XL Bully ban, and have consistently tried to engage the UK Government on this issue, asking them to better support owners of exempted dogs and specifically to provide third-party insurance. We stood by owners to protect exempted dogs by continuing to offer third-party insurance with our Companion Club subscription, when no other option existed.

But it has come at a huge cost. The cost to provide the insurance has doubled each year and as a charity we can no longer be left to shoulder the financial burden of this legislation. We have contacted the UK Government time and time again, asking them to provide an alternative solution or to financially support us to continue providing this benefit, but sadly we have had no confirmation that an alternative solution has been found, and Defra have refused our request for funding in order to keep offering our product.

The situation around third-party liability insurance was always fragile, with no other providers of cover for exempted dogs. However, the situation we face as a charity now means it is unviable for us to continue this provision. We recognise this will create a complex situation for the Government, however this dependency on Dogs Trust to enable legislation has never been properly recognised or supported by the Government, which has put us in an incredibly difficult situation. Whilst we do not support breed specific legislation, we remain absolutely committed to supporting the dogs and owners impacted by it and we cannot risk dogs being euthanised due to this untenable situation.



As a result, the Government must now urgently find an alternative solution for exempted dogs and either find an alternative provider of third-party liability insurance or create a legislative or policy solution to this issue. We also need an absolute assurance from the Government that dogs will not be seized or euthanised due to owners not being able to obtain third-party liability insurance and meet the requirements of the current legislation.

Although Defra has assured us that an alternative solution will be in place by 30th June 2026, we have seen no evidence of an alternative solution to date. Therefore, I am writing to you to ask that in your role as Chair of the Environment, Food and Rural Affairs Committee, the Committee holds an inquiry to understand what alternative solution the Government will put in place, and the timeline for implementation, and any impact assessments that Defra has taken to ascertain the level of risk to dog owners across the country if no suitable solution is found.

We are concerned that if a solution is not found imminently, then from the 1st July 2026 tens of thousands of legal owners of exempted dogs will no longer be able to comply with the legislation as it currently stands and could face the heartbreaking situation of their dogs being at risk of seizure or euthanasia through no fault of their own. We do not believe the Government is closer to resolving this issue despite extensive engagement from Dogs Trust for over a year.

We hope that this a matter that the Committee will urgently look into, to ensure that dog owners of exempted breeds across the country, and possibly in your own constituency, will not be left in a compromised situation by the UK Government.

In addition to writing to yourself I have also sent correspondence to all EFRA Committee Members, and Michael Seals CBE, Chair of the Animal Sentience Committee on this issue. I would also be happy to set up a meeting to discuss this matter further.

Kind regards,

Claire Calder

Head of Public Affairs, Dogs Trust