

## STATEMENT OF DEMANDS AND NEEDS

This product meets the needs of those who wish to ensure that the veterinary needs of their pet are covered throughout its lifetime (as long as the premiums are kept up to date).

### SIGNIFICANT FEATURES AND BENEFITS

### SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS

## SECTION 1 - VET'S FEES

Up to the amount shown in the policy schedule for treatment and/or complementary treatment, following the diagnosis of a specific illness or injury.

#### Limitations to Cover

Up to:

- 30p per cat and 60p per dog per day for certain prescription diets
- £90 out of hours house calls
- £40 hospitalisation fees
- £20 interpretation fees
- £250 hydrotherapy costs
- £45 consultation fees (attending vet) / £90 consultation fees (referral vet)

Costs resulting from an injury or illness that (a) first showed clinical signs before your pet's cover started (b) is the same as or has the same diagnosis or clinical signs as an injury, illness or clinical signs your pet had before cover started (c) is caused by, relates to or results from an injury, illness or clinical signs your pet had before cover started (d) is congenital.

Treatment received or prescribed for use by your pet after insurance cover lapses for whatever reason.

Costs for cosmetic, preventative, routine treatments/examinations. Costs of putting a pet to sleep, cremation and disposal.

Any costs incurred 365 days after the occurrence of an injury to the insured pet, or after the insured pet displayed clinical signs of an illness; unless lifetime cover has been chosen and is detailed on the policy schedule.

Any costs incurred in undergoing diagnostic tests unless there is a clear symptom or clinical sign present.

Any costs incurred by the attending and/or referral vet including but not limited to the prescription of medication not dispensed by the vet, administration fees, dispensing fees, clinical waste fees, handling fees and/or postage and packaging.

We do not cover any claim in relation to your pet being pregnant or in relation to giving birth, including false pregnancies.

Any claim as a result of tooth or gum disease.

Claims for or relating to umbilical hernias.

Any condition excluded from cover as detailed on the policy schedule or notified separately by letter or email.

## SECTION 2 - DEATH FROM ACCIDENT AND ILLNESS

The market value, price paid or sum insured (whichever is less) if your pet dies during the policy term or is put down for humane reasons because of injury or illness that happened or started within 365 days of the death. The death must occur within 365 days of the onset of the illness or injury.

#### Limitations to Cover

Up to: 50% pets aged 6 years or more  
75% neutered pets up the age of 6 years

Death due to illness of any dog or cat aged 8 years or over at the inception or renewal date.

Any condition excluded from cover as detailed on the policy schedule or notified separately by letter or email.

## SECTION 3 - BOARDING KENNEL / CATTERY FEES

The cost of boarding your pet should you have to spend more than 3 days in hospital.

Any claims by you or your partner for pregnancy, expected treatment or pre-existing condition.

## SECTION 4 - HOLIDAY CANCELLATION

Cancellation or curtailment of your holiday because your pet needs emergency life-saving surgery following an accident or illness occurring within 14 days of your actual or proposed departure date.

Costs for any holiday booked less than 28 days before you leave.

Expenses that can be claimed from any other source.

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## SECTION 5 - LOSS BY THEFT OR STRAYING

The market value, price paid or sum insured (whichever is less) if your pet is not found within 28 days of straying or theft from your address or an alternative address as shown in the policy schedule.

Theft which does not involve forcible and violent entry to a secure area, such as a pen or your home.

### Limitations to Cover

Up to: 50% pets aged 6 years or more  
75% neutered pets up the age of 6 years

## SECTION 6 - ACCIDENTAL DAMAGE

Accidental damage caused to a third party's personal property

Damage to motor vehicles or contents.

Damage if your pet is left unattended or as a result of it vomiting, fouling or urinating.

Property owned by you, a member of your immediate family, a relative, employee, guest or other person who is responsible for or in control of your pet.

## SECTION 7 - PUBLIC LIABILITY

Your legal liability to a third party, for the damages and costs arising from your ownership of the insured pet. Your legal costs only in defence of criminal proceedings (incurred with our written consent) if you are prosecuted under the provisions of the Dangerous Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.

Death, bodily injury, loss or damage to you or any property owned, held in trust, in the charge of or under the control of you, any person handling the insured pet with or without your permission and consent, any person that lives with you, any member of your immediate family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual or business relationship.

Death or bodily injury, loss or damage to property as a result of the insured pet's interaction with other animals or worrying sheep.

Any fines, compensation or prosecution costs ordered to be paid following a conviction under the Dangerous Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.

## SECTION 8 - PERSONAL ACCIDENT

If you have to take time off work as a result of being bitten by your pet.

Any pet that is known to have vicious tendencies unless we have been previously told about this and have accepted it in writing.

## GENERAL EXCLUSIONS

Any medical condition that existed or is connected to a condition that existed before the insurance policy began.

Any claims for illness and/or disease displaying clinical signs within 14 days of policy inception.

Any costs arising as a result of any confirmed congenital illness/disease.

Any condition that is excluded from cover.

Outside of the UK - the costs of any treatment received, or injury that occurred or condition that displayed clinical signs.

The policy does not cover using any insured pet in any trade, profession or business, unless we have agreed in writing to cover this.

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Any costs incurred after we stop receiving your premium.

Any claims howsoever arising from vicious tendencies or behavioural problems shown by your pet.

An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).

## PREMIUM AND EXCESS REVIEW

The premium and excess for this policy is reviewed at least once a year.

As a result of the premium and excess review, your premium and/or excess may go up, stay the same or go down, and there is no limit to the amount of any change.

If we change your premium and/or excess and you do not wish to continue your cover, you should contact us to cancel.