

POLICY WORDING

DEMANDS AND NEEDS - PRODUCT SUITABILITY

This product meets the demands and needs of those who want cover for veterinary treatment of their pet throughout its lifetime (as long as the premiums are kept up to date)

INTRODUCTION

We have pleasure in introducing this insurance policy from The Equine and Livestock Insurance Company Limited, for people who own dogs and cats. Much careful research went into devising the policy. **We** hope you will be pleased with the level of cover and the service **we** are offering.

This is a master policy wording showing all sections of cover available for this type of insurance. Some sections of cover offered may not apply to **your** insurance.

Please read this in conjunction with the Insurance Product Information Document (IPID) and check **your** Policy Schedule carefully (**Your** Policy Cover) to ensure **you** understand which sections apply to **you**. A policy **excess** applies to all sections of cover unless stated differently in the policy **schedule**.

WHAT YOU SHOULD DO

Please read the policy as soon as **you** receive it. If this is a renewal, **we** recommend **you** read the policy carefully as it may contain new benefits, terms and conditions. If **you** do not keep to the conditions, **your** policy could become void or **we** may not accept liability for a claim.

It is up to **you** to make sure that the entire policy and policy schedule meet **your** needs; **you** must tell **us** immediately if this is not the case.

YOUR OBLIGATIONS TO US

Material Facts

You must tell us about every event, fact or occurrence that might influence **our** decision to enter into or renew this contract of insurance and, if so, on what terms. If **you** have something of this kind to tell us about, **you** must do so in good time before **we** enter into or renew this contract. If **you** are in any doubt about whether a fact is material, **you** should disclose it.

Declaration

By entering into or renewing this policy **you** confirm that **your pet** is in good health. **Your pet** does not have an **injury, illness, condition, or chronic condition** and is not displaying any **clinical signs** of an **injury, illness, condition, or chronic condition** except for those notified to, and accepted in writing by, **us**.

PARTICULAR POINTS ABOUT COVER

The policy covers **your pet** whilst **you**, or anyone with **your** permission, is looking after it.

Save where expressly indicated otherwise, this policy is only suitable for, and it will only respond to claims if the fact of the matter, occurrence or event giving rise to the claim occurs in the United Kingdom, Channel Islands or Isle of Man during the **policy term**. The laws of England and Wales apply to this insurance contract and the language of the policy and all communications relating to it will be in English.

Your Policy Schedule is important. It lists the cover **you** have chosen; it is proof of **your** insurance and it may be needed if **you** have a claim. The policy depends on the warranties (promises), conditions and exclusions shown in it. **We** are liable only up to the limit of cover shown in **your** Policy Schedule. **Your** intermediary will not be or become **our** intermediary for giving notice about any claims or any other matter. If **you** ask, **we** may agree to change any part of the policy.

We will not be liable for any mistakes or omissions by an intermediary who has arranged the insurance on **your** behalf.

We reserve the right, upon each renewal of **your** policy, to make changes to the scope of **your** insurance cover including, but not limited to, **excess** and premium levels. **You** have to renew the policy and make each premium payment for cover to remain in force.

We may choose not to renew **your** insurance for any valid reason including, for example, if **you** or anyone acting on **your** behalf (a) is aggressive towards **our** employees; and/or (b) defrauds or attempts to defraud **us**. **We** may also choose not to renew **your** insurance, if **we** ask **you** to take specific precautionary measures, and **you** fail to do so. This means that, if **you** have a lunar policy or a monthly policy, and **we** choose not to renew it, **your** policy will expire at

POLICY WORDING

the end of the 28 day period, or the end of the month, in which **you** were aggressive to **our** employees; defrauded or attempted to defraud **us**; or failed to take the precautionary measures **we** asked **you** to take.

In addition, **we** may, for business reasons, stop offering these policies at any time. **We** might do this if, for example, the law changes, our regulators' rules change, the economy changes or **our** circumstances change, and **we** no longer believe that **we** can offer a competitive product, a useful product, or a product that offers good value for money, and still make a fair profit. **We** might also do this if (for example) the number of policies **we** sell falls, or we think it is likely to fall, to such an extent, or the value of the claims on the policies rises, or **we** think that it is likely to rise, to such an extent, that it no longer makes economic sense for **us** to sell these particular policies, or policies of this kind.

RENEWALS

If **you** have a lunar policy, a calendar monthly policy or a yearly policy, **we** will automatically renew it every 28 days, every calendar month, or every year, unless **you** ask **us** not to do this.

We review your policy at least once a year and, in doing so, **we** consider the potential future impact of changes to the following factors:

- (a) **our** claims experience, including any material improvements or deterioration in the number or types of claims **we** expect to pay, or changes in the average cost per claim
- (b) material changes in the insurance / reinsurance markets, and any commercial responses **we** may need to implement as a result
- (c) **your** individual circumstances, such as change of address
- (d) legally required adjustments or changes mandated by **our** regulators

As result of this review, **we** may make changes which **we** believe, in good faith, are appropriate for the type of policy **you** hold with **us** and will produce an overall benefit for **you**.

These changes may include the price of **your** policy, the range of **your** cover, **your** available benefits, or the **excesses** **you** pay.

As a result of these changes the price, range of cover, benefits, or **excesses** may go up, stay the same, or go down; the change(s) may be significant and there is no limit to the amount of the change(s).

We may also make changes that **we** believe, in good faith, **we** have a valid reason to make such as:

- (a) to make the terms of the policy clearer (without reducing or restricting your rights in a material way)
- (b) to reflect changes in **our** own costs or other economic considerations
- (c) changes in the cost of the insurance cover and/or the **excess**, because **your** pet has a **chronic condition** and (a) that has significantly increased the risk that **your pet** will suffer one or more other **illnesses**; or (b) it will significantly increase **your vet's fees**; or (c) both.

Like **us**, pets are more likely to suffer **illnesses** or to have **chronic conditions**, as they get older; and, if they have one **illness** or **chronic condition**, they are more likely to have others in time. This is why **your** premium usually increases, and your **excess** might also increase, from one year to the next. It is also why these increases are sometimes significant. There is no limit to the amount your premium and/or **excess** can change.

If **we** want to change your policy:

- (a) **We** will give **you** full written details of the changes **we** want to make, at least 21 days before the changes take effect; and
- (b) **You** will have the right to tell **us**, within 14 days of receiving those details, that **you** do not want **us** to make these changes.

If **you** exercise this right, **we** might (i) renew **your** policy without making the changes **we** wanted to make; or (ii) renew **your** policy on different terms; or (iii) choose not to renew **your** policy at all. **We** might choose not to renew **your** policy if (for example) the law changes, our regulators' rules change, the economy changes or **our** circumstances change, and **we** no longer believe that **we** can offer a competitive product, a useful product, or a product that offers good value for money, and still make a fair profit. **We** might also choose not to renew **your** policy if the number of policies **we** sell falls to such an extent, or the value of the claims on the policies rises to such an extent, that it no longer makes economic sense for **us** to sell these particular policies, or policies of this kind.

You can also cancel **your** policy at any time. **Your** cancellation rights are set out in the policy terms and conditions.

Fraud prevention and the sharing of information

If **we** are in possession of information which **we** believe to be untrue, misleading or potentially fraudulent, **we** will pass the information to the relevant legal / statutory bodies. **We** may also share information with other organisations in the prevention of fraudulent claims.

POLICY WORDING

How We Use Your Information

Please be aware that telephone calls may be recorded for training and monitoring purposes. **Your** details are stored on **our** computer system to administer **your** policy but will not be kept longer than necessary. **You** have the right to request a copy of the personal data **we** hold about **you**; a small charge will apply. **We** can only discuss **your** personal details with **you**. If **you** would like anyone else to act on **your** behalf, please let **us** know. **We** may pass **your** information to **our** veterinary advisors, loss adjusters and/or suppliers for the purpose of administering **your** claims or providing elected benefits.

Unless **you** advise otherwise, **we** may use **your** details to support the development of **our** business by including them in customer surveys and keeping **you** informed by email, post or telephone of **our** products and offers. If **you** do not want this to happen, please just let **us** know.

GEOGRAPHICAL LIMITS

This policy does not cover any damage, loss or liability arising outside of the United Kingdom, Channel Islands or Isle of Man.

DEFINITIONS

'accident' an event that happens completely by chance with no planning or deliberate intent.

'bilateral condition' any **condition** or **chronic condition** affecting body parts of which **your pet** has two, one each side of the body such as (but not limited to) ears, eyes, cruciate ligaments, hips and patellae.

Note: when applying a benefit or exclusion **bilateral conditions** are considered as one **condition** or **chronic condition** (as the case may be).

'clinical signs' changes in **your pet's** normal healthy state, condition, appearance, its bodily functions or behaviour.

'complementary treatment' acupuncture, homeopathic or herbal medicines, hydrotherapy, laser treatment, physiotherapy or ultrasound.

Note: all **complementary treatment** must be carried out by **your** vet or a qualified practitioner (who is a member of a recognised association) recommended by **your** vet.

'condition' all **clinical signs** of **injury** or **illness** resulting in the same diagnosis regardless of the number of incidents or the areas of the body affected.

'chronic condition' an **illness**; and/or the consequences of an **injury**, if the **illness** and/or the consequences of the **injury** may require periodic or continuous **treatment** or **complimentary treatment**,

For these purposes:

1. **Illness** includes:
 - a. symptomatic and asymptomatic **illnesses**;
 - b. **illnesses** discovered in the course of investigating and/or treating other actual or potential **illnesses**; and
 - c. **illnesses** discovered in the course of investigating and/or treating an **injury**.
2. A **chronic condition** will continue, and be treated as a single **chronic condition**, even if (a) there are periods of remission and relapse, and/or (b) with appropriate **treatment** or **complimentary treatment** the symptoms and diagnostic indicators of the **illness** and/or the consequences of the **injury** are established, reduced, or disappear, if the underlying **illness** and/or the underlying consequences of the **injury** persist, and
3. The Appendix to this policy includes some examples of a **chronic condition**. **We** reserve the right to add other examples to this list from time to time.

'dog' or **'pet'** the **pet** identified as insured in **your** policy schedule.

'excess' the amount **you** must pay towards each and every claim; this amount is deducted from the maximum level of cover. Separate **excesses** will be applied to each condition. If claims are made under more than one section of cover, an **excess**, will apply to each section of cover under which a claim is made. Where the **treatment** dates fall within different calendar years **you** must pay an **excess** for each calendar year.

'family' husband, wife, civil partner, partner, parents, grandparents, brothers, sisters, children and grand-children.

'illness' physical disease, sickness, infection or failure which is not caused by **injury**.

'injury' **'injured'** physical damage or trauma caused by an **accident**.

'material fact' - any event, fact or occurrence which would influence a decision, made by any party, as to whether or not to enter into a contract of insurance either at inception or policy review.

'policy term'

Yearly - runs for 365 days from the commencement date/time shown on **your** policy schedule; automatically renews annually.

Lunar Monthly - runs for and premiums are collected on equal periods of 28 days; automatically renews every 28 days.

Calendar Monthly - runs for and premiums are collected each calendar month; automatically renews every calendar month.

Automatic renewal is subject to receipt of premium. However, cover under the policy will lapse on the earliest of the following: -

- (a) the date **your pet** dies;
- (b) the expiry of the current period of insurance (i) if **you** fail to renew **your** policy or (ii) if **we** choose not to renew **your** policy for one of the reasons given under the headings "Particular Points About Cover" or "Renewals" (as to which, see above)
- (c) the date **you** fail to pay **your** premium;
- (d) the date **you** cancel **your** policy;
- (e) the date **we** cancel **your** policy (see "Cancellation Rights" below)

'schedule' - document showing the details of the policyholder and cover provided.

'treatment' any consultation, examination, advice, tests x-rays, medication, surgery, nursing care provided by a veterinary practice or qualified practitioner recommended by your vet.

'vet's fees' the customary and essential amount typically charged when providing **treatment** for **injury, illness, condition, or chronic condition**.

'we' 'our' 'us' The Equine and Livestock Insurance Company Limited.

'you' 'your' 'yours' the policyholder or any person to whom this insurance applies.

SECTION 1 - VET'S FEES

Lifetime Cover

We pay up to the amount shown in **your** policy schedule for **treatment** and/or **complementary treatment** of an **injury** or **illness**, if (a) the **injury** or **illness** occurs during the **policy term**, (b) the policy is in force and (c) the premium payments are up to date when the **injury** or **illness** first displays **clinical signs**.

We pay up to the amount shown in **your** policy schedule for **treatment** and/or **complementary treatment** of a **chronic condition** if (a) the **chronic condition** occurs during the **policy term**, (b) the policy is in force, and (c) the premium payments are up to date when the **chronic condition** first displays **clinical signs**.

If **you** want to continue claiming for the **treatment** and/or **complimentary treatment**, **you** must keep paying the premium. If **you** stop paying, cancel the policy or decide not to renew it, the policy will lapse, and **our** liability for all claims (save public liability) ends and **you** will no longer be able to claim for the **treatment** and/or **complimentary treatment**.

Conditions

1. When **your pet** is **injured** or is first displaying **clinical signs** of an **illness, condition or chronic condition** **you** must immediately have a vet treat **your pet** at **your** own expense. **You** must allow the vet to take **your pet** away for **treatment** if it is appropriate. **You** must provide a report from the attending vet about the condition of **your pet**. **You** must adhere to every reasonable instruction **we** issue.
2. Where **we** consider (i) **vet's fees** appear greater than standard fees charged by an attending/referral practice and/or (ii) **treatment** may not have been required or may have been excessive, **we** reserve the right to obtain a second opinion from **our** consultant vet; where there is a dispute, **we** will pay only those **vet's fees** deemed reasonable and essential by **our** consultant vet.

Note: we cannot accept liability for any claim until a fully completed claim form, detailed veterinary account and full medical history is received.

Limitations

- **We** will contribute 30p per cat and 60p per dog (up to the limit shown in **your** policy schedule) to assist towards the cost difference between **your pet's** normal diet and any special diet prescribed by, and only available from, **your vet** as part of the **treatment** to dissolve bladder stones or crystals in urine up to a maximum of £100 per **condition**.
- **We** will contribute up to £115 for house calls/out of hours calls if **your vet** confirms that **your pet** was suffering from a life-endangering **injury, illness, condition, or chronic condition**.
- **We** will contribute up to £40 towards hospitalisation fees. **Note:** there will be a fixed deduction of 10% from any recoverable hospitalisation costs claimed for under the policy to account for the normal cost of pet ownership such as housing, bedding and food.

- **We** will contribute up to £20 per occasion towards the cost of interpretation fees.
- **We** will contribute up to £250 per **injury, illness, condition, or chronic condition** towards hydrotherapy costs.
- **We** will contribute up to £45 for the costs of consultation fees for each separate visit to/by the **vet** as a result of the **injury, illness, condition, or chronic condition**. The limit is increased to £90 for referral **vets**.

Exclusions

- Costs resulting from an **injury, illness, condition, or chronic condition** that:
 - first showed **clinical signs** before **your pet's** cover started,
 - is the same as or has the same diagnosis or **clinical signs** as an **injury, illness, condition, or chronic condition** or **clinical signs your pet** had before cover started;
 - is caused by, relates to or results from an **injury, illness, condition, or chronic condition** or **clinical signs your pet** had before cover started.
 - is congenital.

In each case, unless the relevant **injury, illness, condition, or chronic condition** was covered by one of **our** policies and **you** are renewing that policy.

- Treatment** received or prescribed for use by **your pet** after insurance cover lapses for whatever reason.
- Costs for cosmetic **treatment**, routine **treatment** or preventative **treatment** recommended by **your** vet to prevent an **injury, illness, condition, or chronic condition** including but not limited to, trimming, scaling, polishing teeth and the removal of deciduous teeth, vaccinations, spaying, castration, removal of retained testicles, de-matting, grooming or nail clipping, killing and controlling fleas, breeding and any claims arising as a result of these procedures.
- Any costs arising from vicious tendencies or behavioural problems not related to **illness, condition, or chronic condition** shown by **your pet**.
- Costs of putting a **pet** to sleep, cremation and disposal.
- Costs not backed up by a receipt/invoice showing full details of the costs incurred.
- Costs for **treatment** of **conditions** arising **from your pet** being overweight, except weight gain as a result of a diagnosed **illness, condition, or chronic condition**
- Prescribed diets other than those detailed above.
- 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.
- Any **injury, illness, condition, or chronic condition** occurring outside of the **UK**.
- We** do not cover any claim in relation to **your pet** being pregnant or in relation to giving birth including false pregnancies.
- The cost of buying or hiring equipment (including baskets, cages, bedding or litter).
- Any claim as a result of tooth or gum disease.
- Any fees for surgical equipment that can be used more than once.
- Any costs relating to prosthetic limbs and cost in relation to the fitting of a prosthetic limb except hip and/or elbow replacements.
- Claims for and relating to umbilical hernias.
- Any **illness, condition, or chronic condition** excluded from cover as detailed on the policy schedule or notified separately by letter or email.
- The **excess** applicable to this section of cover.

SECTION 2 - DEATH OF DOG OR CAT FROM ACCIDENT OR ILLNESS

Cover

We pay the market value, the price paid, or the sum insured (whichever is less) if **your pet** dies during the **policy term**

POLICY WORDING

or is put down for humane reasons because of an **injury, illness, condition, or chronic condition** that happened or started within 365 days of the death. The death must occur within 365 days of the onset of the **injury, illness, condition, or chronic condition**, **you** must tell **us** immediately of the onset of an **injury, illness, condition, or chronic condition**.

Limitations to Cover

- **We** will pay up to a maximum of 50% for **pets** aged 6 years or more.
- **We** will pay up to a maximum of 75% for neutered **pets** up to the age of 6 years.

We can only offer a settlement for a pedigree **pet** if **you** send **us** a recognised club registration document, pedigree certificate and purchase receipt. (**you** must pay for these). If **you** are unable to provide a purchase receipt, **you** will receive a payment of £40 for cats and £75 for dogs.

Exclusions

1. Putting a **pet** to sleep due to law, regulation, a government department, a public authority or similar, or order related to a 'notifiable' disease.
2. Death during or after a surgical operation or a general anaesthetic unless a qualified vet certifies that it was necessary because of an **injury, illness, condition, or chronic condition**.
3. Putting a **pet** to sleep for financial reasons or putting a dog to sleep because of its vicious tendencies or problems with its behaviour.
4. Death due to **illness, condition, or chronic condition** of any dog or cat aged 8 years or over at the inception or renewal date.
5. **We** do not cover any claim in relation to **your pet** being pregnant or in relation to giving birth.
6. Any **illness, condition, or chronic condition** excluded from cover as detailed on the policy schedule or notified separately by letter or email.

CONDITIONS WHICH APPLY TO SECTIONS 1 AND 2

1. If there is any **injury, illness, condition, or chronic condition** to **your pet** **you** must immediately get a qualified vet to treat **your pet** (**you** must pay for this). **you** must provide a report from the attending vet about the condition of **your pet** (even if it dies).
2. If **your pet** dies, **you** must arrange and pay for a qualified vet to certify the cause of death. The vet must make a post-mortem examination at **your** expense if the cause of death is unknown.

SECTION 3 – BOARDING KENNEL / CATTERY FEES

Cover

We pay the cost of boarding **your pet**, up to the amount shown in the policy schedule, for the duration that **you** are a registered inpatient of a hospital for a minimum of 3 days as result of any bodily injury, sickness or disease and where there is no other responsible person who can care for **your pet**.

Exclusions

1. Any claims by **you** or **your** partner for:
 - (a) pregnancy;
 - (b) any hospital treatment that was expected or probable when **you** started or renewed this insurance;
 - (c) any pre-existing medical condition.

CONDITIONS WHICH APPLY TO SECTION 3

1. **You** must provide **us** with a receipt from the boarding establishment detailing the owner's name and address, the name of **your pet**, the dates **your pet** was cared for and the daily/total charges.
2. **You** must also provide **us** with a medical or discharge certificate from the hospital.

SECTION 4 – HOLIDAY CANCELLATION

Cover

If **you** have to cancel or curtail **your** holiday because **your** cat or dog needs emergency life-saving surgery as a result

POLICY WORDING

of an **injury, illness, condition, or chronic condition** occurring within 14 days of your actual or proposed departure date, **we** pay, up to the amount shown in the policy schedule, any costs not covered from **your** travel insurers.

You will need to obtain (at **your** own cost) receipts from the travel company, tour operator or other similar party for the expenses that are being claimed, clearly showing dates and the charges **you** have incurred.

Exclusions

- Costs arising from any **injury, illness, condition, or chronic condition** which:
 - first showed **clinical signs**, happened or existed before the commencement date/time shown on **your** policy schedule or
 - is the same as or has the same diagnosis as or is caused by, related to or results from an **injury, illness, condition, chronic condition, or clinical signs** displayed before the commencement date/time shown on **your** policy schedule.
- Surgery for non-life-saving operations.
- Costs for any holiday booked less than 28 days before **you** leave.
- Expenses that can be claimed from any other source.

SECTION 5 - LOSS BY THEFT OR STRAYING

Cover

We pay the market value, the price paid, or the 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. **you** must report the loss of **your pet** to the Police and local animal welfare centres immediately upon discovery.

We pay up to the amount shown in the policy schedule for the cost of advertising for the return of **your pet** or paying a reward which leads to its return. **You** must obtain **our** written agreement before offering a reward and provide written substantiation of loss i.e. a witness statement.

Limitations to Cover

- We** will pay up to a maximum of 50% for **pets** aged 6 years or more.
- We** will pay up to a maximum of 75% for neutered **pets** up to the age of 6 years.

We can only offer a settlement for a pedigree **pet** if **you** send **us** a recognised club registration document, pedigree certificate and purchase receipt. (**you** must pay for these). If **you** are unable to provide a purchase receipt, **you** will receive a payment of £40 for cats and £75 for dogs.

Exclusions

- Theft which does not involve forcible and violent entry to a secure area, such as a pen or **your** home.
- Any reward to a member of **your** family or somebody residing at **your** address.
- Any claim where **you** have given the **pet** to someone else and they have failed to return it.

SECTION 6 - ACCIDENTAL DAMAGE

Cover

We insure **you** for **accidental** damage to personal property that is not owned by **you**, a member of **your family**, a relative, employee, guest(s) or any other person who is responsible for or in control of **your pet**. **You** are covered while the **pet** is visiting someone else's property, whether or not **you** are legally liable for the damage. **You** must give **us** evidence of the loss. The damaged item must not be disposed of without **our** written consent.

Exclusions

- Damage to any motor vehicle or its contents.
- Damage caused by **your pet** vomiting, defecating (fouling) or urinating.
- Damage while the **pet** is left unattended.

SECTION 7 - PUBLIC LIABILITY (DOGS ONLY)

Cover - civil proceedings

We cover **you** (in the aggregate, up to the maximum shown in **your** policy schedule) in respect of: -

- amounts **you** become legally liable to pay and/or
- costs and expenses incurred with **our** written consent defending claims made against **you**

for or in connection with the death or bodily injury of any person other than **you** or loss or damage to property belonging to any person other than **you** in each case, arising from one event or a series of events consequent on one original cause happening during the **policy term** and caused by or through **your** ownership of **your dog**.

Cover – criminal proceedings

We cover **you** (in the aggregate, up to the maximum shown in **your** policy schedule) in respect of **your** costs and expenses of defending criminal proceedings, incurred with **our** written consent, if **you** are prosecuted under the provisions of the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.

We do not cover fines, compensation and prosecution costs following **your** prosecution in criminal proceedings under the provisions of the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.

NOTE: the maximum amount shown in **your** policy schedule includes the costs and expenses of civil and of criminal proceedings when added together.

Conditions

1. **You** must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.
2. You must inform **us** immediately of any actual (i) impending prosecution, (ii) inquest (iii) fatal inquiry, or (iv) civil proceedings, or if any circumstances that are reasonably likely to give rise to such a prosecution, inquest, inquiry or proceedings. You must send **us** every piece of correspondence and document **you** receive without replying to any of them.
3. **You** must allow **us** to:
 - (a) take over and conduct in **your** name the defence or settlement of any claim;
 - (b) take proceedings in **our** name, at **our** own expense and for **our** own benefit, to recover compensation or secure an indemnity from any third party;**You** shall give all information and assistance **we** require.
4.
 - (a) For any claim or series of claims **we** may at any time pay **you** the amount of the limit of indemnity or any lower amount which the claim(s) can be settled for; thereafter
 - (b) **We** will have no further liability in the claim(s) except for the third party's costs and expenses incurred up to the date of payment;
 up to the limit of the indemnity specified in **your** policy schedule.

Exclusions

This policy shall not apply to liability in respect of: -

1. Any **dog** that is known to have vicious tendencies or behavioural problems unless **we** have been previously told about this and have accepted it in writing.
2. Death or bodily injury, loss or damage to property sustained in connection with **your dog** working or being used in (or in connection with) a trade, profession or business or **your dog** being used for hire or reward.
3. Death or bodily injury to **you**, any person handling **your dog** with **your** permission or consent, any members of **your** household, someone who lives with **you** whether as a cohabitee, tenant or on any other basis, any member of **your family**, guest(s), **your** agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with **you**, employer or any person with whom **you** have a contractual or business relationship.
4. Loss or damage to any property owned, held in trust, in the charge of or under the control of **you**, any person handling **your dog** with **your** permission or consent, any members of **your** household, someone who lives with **you** whether as a cohabitee, tenant or on any other basis, any member of **your family**, guest(s), **your** agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with **you**, employer or any person with whom **you** have a contractual or business relationship.
5. Death or bodily injury, loss or damage to property as a result of any person handling **your dog** without **your** permission or consent.
6. Death or bodily injury, loss or damage to property as a result of **your dog's** interaction with other animals or worrying sheep.
7. The proportion of loss not directly attributable to **your dog** in respect of death or bodily injury, loss or damage to property sustained in an incident involving **your dog** and other animals.

POLICY WORDING

- Any event which results from **your** deliberate act or omission and which could reasonably have been expected by **you** having regards to the nature and circumstances of such act or omission.
- Liability created by an agreement which would not have existed in the absence of the agreement.
- Fines, compensation and prosecution costs following **your** prosecution under the provisions of the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.

SECTION 8 - PERSONAL ACCIDENT

Cover

We cover **you** up to the amount shown in the policy schedule for income lost as a result of **you** being bitten by **your pet** whilst **you** are caring for it.

Exclusions

- Any losses incurred without a doctor's note to confirm the incapacity.
- Any **pet** that is known to have vicious tendencies unless **we** have been previously told about this and have accepted it in writing.

CONDITIONS OF SETTLING CLAIMS

- The attending and/or referral vet and all previous vets must provide **us** with any information requested; **you** must pay for any costs incurred. If **we** ask **you** to take **your pet** to a vet of **our** choice, **you** must do so.
- Once **we** are notified of a claim, **we** can disclose information about **your** policy to any vet involved in the **treatment** of **your pet**. **We** may also disclose information about **your** policy with other insurers where necessary.
- This is a policy of indemnity; **we** are not liable to pay any **vet's fees** claim until the **treatment** for the **injury, illness, condition, or chronic condition** is completed; **we** may choose to offer an interim payment at **our** own discretion.
- If any information is provided in a foreign language, **you** will be responsible for any costs involved in translating the information provided.
- Your pet** must have a general health check and subsequent **treatment** recommended by the **Vet** every 12 months. If **you** do not have a general health check which could have detected an **injury, illness, condition, or chronic condition** earlier it will invalidate any claim. Any general health check will be at **your** own cost.
- Your dog** must be kept in a secure area; any fences, gates and enclosures must be capable of restraining **your dog** and must be kept closed and locked at all times. When **your dog** is on a public highway, it must be on a collar and lead under control.
- We** will not pay a claim (including a public liability claim) if **your pet** strays, escapes, damages property, attacks a member of the general public, or attacks another animal, if **your pet** has a history of doing one or more of these things, unless **you** told **us** about **your pet's** history and **we** accepted it in writing.
- If **your** policy renews or is upgraded after the start of a claim but prior to settlement, **we** will assess the settlement amount on the cover level shown in **your** policy schedule as applicable at the date the **injury, illness, condition, or chronic condition** first showed **clinical signs**. **you** cannot increase the level of cover applicable to **your** policy after the occurrence of the **injury, illness, condition, or chronic condition**.
- In the event of claims settlement becoming due **we** will issue settlement by BACS transfer. Where bank account details have not been provided or this is not possible settlement will be despatched by cheque. Settlement will be issued to **you** unless otherwise requested. **you** can request an alternative payee by ticking the relevant box on the claim form **you** fill in and by providing the third party name.

GENERAL CONDITIONS

- The **pet** must be owned by the named insured as stated on **your** policy documents. The policy will cease immediately if **you** no longer own the **pet**; your **pet** must either wear a collar and ID tag at all times or be microchipped.
- You** must not mis-state, or omit or conceal a **material fact** from the proposal for this insurance or when renewing it or claiming against it otherwise the policy is void and **we** will not return the premium nor meet any claim.
- You** must observe and fulfil all the terms, conditions and endorsements of the policy otherwise **we** will not be liable

POLICY WORDING

under the policy.

4. **You** must notify **us** as soon as possible of any change in circumstances relevant to this policy, including change of address. Failure to do so may invalidate **your** policy. **we** reserve the right to alter the terms of **your** policy immediately after **we** are notified of such changes.
5. When **we** invite **you** to renew **your** policy **we** may, at **our** discretion alter premiums, cover, terms and conditions as **we** deem necessary for any reason including such factors as **your pet's** age or medical history.
6. **We** are liable only if **we** have received the correct premium before the start of each **policy term** or within the credit period if **we** have allowed one to a broker or intermediary.
7. If **you** pay **your** premiums by direct debit or credit card and **you** default on any payment, **we** will add a charge of £3.99 to **your** next payment.
8. **We** will deduct any amount due to **us** from any claim settlement.
9. If **your pet** has suffered from an **injury, illness, condition, or chronic condition** that has not been disclosed to **us** at the inception of the policy, **we** may place an exclusion retrospectively to the date of inception.
10. **You** must always take reasonable steps to prevent **accidents, injury, illness**, and the emergence of **conditions** and **chronic conditions**, as well as loss and damage and to minimise any claims under this policy. **You** must have the **pet** wormed regularly and protect it from infections or contagious disease by keeping it isolated. **you** must also have the **pet** vaccinated against distemper, hepatitis, leptospirosis, parvovirus for dogs, kennel cough when entering a boarding kennel or show, and feline infections such as enteritis and cat flu for cats. **You** must also agree to have **your pet** vaccinated against any other disease **your** vet feels is necessary.
11. If any loss, damage or liability is insured by any other policy (or would be insured if this policy did not exist) **we** will not be liable for the whole claim. **we** will only pay anything over the amount which should have been paid under that policy (or policies) if this insurance had not been taken out.
12. If any dispute arises as to the amount to be paid under the policy, it may be referred to an arbiter to be appointed by the parties in accordance with the statutory provisions in force at the time. This provision for arbitration adds to **your** legal rights and does not replace them.

GENERAL EXCLUSIONS

1. Any medical condition that existed or is connected to a condition that existed before the insurance policy began.
2. Claims that are directly or indirectly (a) caused by, or (b) associated with, **your** failure to comply with applicable animal welfare and animal import or export law.
3. Any claims for an **illness, condition, or chronic condition** and/or disease displaying **clinical signs** within 14 days of policy inception.
4. Any costs arising as a result of any confirmed congenital illness/disease.
5. All claims arising from the insured **pet** being neutered or spayed.
6. Any **injury, illness, condition, or chronic condition** that is excluded from cover.
7. Outside of the **UK** - the costs of any **treatment** received, or **injury** that occurred or **condition or chronic condition** that displayed **clinical signs**.
8. Any claim which is the result of **your** breaking the **UK** regulations on animal health and importing animals.
9. Any claim as a result of any sexually transmitted disease, rabies, Aujeszky's disease, leishmaniasis, epidemic outbreaks whether vaccinated against or not, or any notifiable disease.
10. All claims arising as a result of **your pet** undergoing organ transplants.
11. The policy does not cover using any insured **pet** in any trade, profession or business, unless **we** have agreed in writing to cover this.
12. Any costs incurred after **we** stop receiving **your** premium.
13. Any claim as the result of **your pet** worrying livestock.
14. **We** will not pay for any claims which are not expressly covered by the terms and conditions of this policy.
15. Any financial loss as the result of a change in foreign exchange rates.
16. Claims that are wholly or partially false, exaggerated, or fraudulent.
17. Claims that are directly or indirectly connected with, or arise from, a malicious, wilful, or criminal act or omission by:
 - (a) **you** or someone acting on **your** behalf; or
 - (b) someone caring for or in control of **your pet**; or

POLICY WORDING

- (c) a member of **your family**, or someone who lives with **you** whether as a cohabitee, tenant or on any other basis; or
 - (d) **your** agents, employees, licensees, guests; and/or
 - (e) any other person who is in a contractual or business relationship with **you**.
18. Any liability that arises only because of an agreement.
19. Any loss, injury, damage, illness, death or legal liability caused by or arising from the failure of any computer hardware or software or any other electrical equipment.
20. Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, or in any way connected with: -
- (a) war, invasion, and/or the act of terrorists and/or foreign enemies (whether war has been declared or not);
 - (b) a coup, military power, civil war, rebellion, revolution, insurrection, riot, civil commotion and/or civil unrest;
 - (c) strikes, lock-outs and/or industrial unrest;
 - (d) looting in connection with any of a, b and/or c.
21. Any loss, damage, liability, costs or expense of any kind directly or indirectly caused by, or in any way connected with:
- (a) a nuclear or radioactive accident, explosion, escape, waste and/or contamination; and/or
 - (b) pressure waves caused by aircraft or other aerial machines or devices of any kind.
22. Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism. For the purposes of this exclusions, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear form or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisations(s) or governments(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government(s) or put any section of the public in fear.
23. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.
24. **We** do not cover any loss, **injury, illness, condition, chronic condition**, damage, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by:
- (a) an epidemic, a pandemic, influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof;
 - (b) arising from any fear or threat (whether actual or perceived) of such an epidemic, pandemic, influenza, notifiable disease, virus, bacteria or contagion;
 - (c) any action taking in controlling, preventing, suppressing or in any way relating to any epidemic, pandemic or outbreak of such influenza, notifiable disease, virus, bacteria or contagion.
- If **we** allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon the policyholder.
25. We do not cover any loss, **injury, illness, condition, chronic condition**, damage, illness, death or legal liability, directly or indirectly caused by, happening through, in consequence of, or contributed to by an illness or disease transmitted from animals to humans.
26. **We** do not cover any loss, **injury, illness, condition, chronic condition**, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by an act of the UK, Channel Islands or Isle of Man government or any member of that government, the UK's armed forces, or any UK, Channel Islands or Isle of Man regulatory, law enforcement or other authority of any kind, whether that act has the force of law, or is merely part of the formal or informal guidance issued or given by, or made or given by, such persons, forces or authorities as the case may be.

MAKING A CLAIM

On discovering any event giving rise or likely to give rise to a claim under the policy, **you** must immediately notify and give full details to: www.pet-insurance.co.uk, Thorpe Underwood Hall, Ouseburn, York, North Yorkshire, YO26 9SS by completing and returning a claim form. It is **your** responsibility to ensure that all the information submitted is correct.

We cannot make any decision regarding **your** claim without a claim form. The quickest and easiest way to obtain a claim form is on **our** website. Log on to www.pet-insurance.co.uk and **you** will be able to download a claim form from the Claims section. If **you** do not have access to the internet please contact **us** either by email at claims@pet-insurance.co.uk or by phone on 0300 243 539 and **we** will be able to send **you** a claim form through the post. If **you** need any assistance with any aspect of **your** claim, please either email or call **us**.

POLICY WORDING

Once **we** have received **your** claim form, **we** will send an acknowledgement of receipt. **we** will then only contact **you** again if **we** require any further information to process **your** claim; **we** ask that **you** co-operate fully and truthfully to give **us** any information **we** may need. Once the claim has been completed, **we** will notify **you** of **our** decision. If **you** have not had any contact from **us** within 5 working days of sending the claim form, please contact **us** either by email at claims@pet-insurance.co.uk or by phone on 03300 243 556.

If **you** wish to appeal against a decision made regarding **your** claim (including the assessment or the outcome), please write to the Claims Manager. If **you** wish to submit a formal complaint, please refer to **our** Complaint Handling Procedure.

CANCELLATION

You can cancel at any time by notifying **our** customer contact team. **We** will make an administration charge for cancellation.

Yearly policy term - we will refund the part of **your** premium which applies to the remaining policy term (as long as **you** have not made a claim, or no claim has been made against **you**).

Lunar or calendar monthly policy term - we will not collect any further monthly instalments (as long as **you** have not made a claim, or no claim has been made against **you**).

We may cancel this insurance by sending **you** seven days' notice to **your** last known email or postal address.

CHARGES OR DEDUCTIONS

- £3.99 - if **you** pay by direct debit or credit/debit card and **you** default on any premium payment.
- £10 administration fee for any changes made after the first 14 days, or **we** cancel or reinstate **your** policy.
- Any amount due to **us** from **your** claim settlement.

Please note, any increase or improvement will not begin until 14 days after the date of the change.

PREMIUM AND EXCESS REVIEW

1. **We** review **your** policy at least once a year and, in doing so, **we** consider the potential future impact of changes to the following factors:
 - (a) **our** claims experience, including any material improvements or deterioration in the number or types of claims **we** expect to pay, or changes in the average cost per claim
 - (b) material changes in the insurance / reinsurance markets, and any commercial responses **we** may need to implement as a result
 - (c) **your** individual circumstances, such as change of address
 - (d) legally required adjustments or changes mandated by **our** regulators

2. As result of this review, **we** may make changes which **we** believe, in good faith, are appropriate for the type of policy **you** hold with **us** and will produce an overall benefit for **you**.

These changes may include the price of **your** policy, the range of **your** cover, **your** available benefits, or the **excesses you** pay.

As a result of these changes the price, range of cover, benefits, or **excesses** may go up, stay the same, or go down; the change(s) may be significant and there is no limit to the amount of the change(s).

3. **We** may also make changes that **we** believe, in good faith, **we** have a valid reason to make such as:
 - (a) to make the terms of the policy clearer (without reducing or restricting **your** rights in a material way)
 - (b) to reflect changes in **our** own costs or other economic considerations
 - (c) changes in the cost of the insurance cover and/or the **excess**, because **your pet** has a **chronic condition** and
 - (a) that has significantly increased the risk that **your pet** will suffer one or more other **illnesses**; or (b) it will significantly increase **your vet's fees**; or (c) both.

Like **us**, pets are more likely to suffer **illnesses** or to have **chronic conditions**, as they get older; and, if they have one **illness** or **chronic Condition**, they are more likely to have others in time. This is why **your** premium usually increases, and **your excess** might also increase, from one year to the next. It is also why these increases are sometimes significant. There is no limit to the amount **your** premium and/or **excess** can change.

POLICY WORDING

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

COMPLAINTS

We always strive to give **you** the best possible service, but if **you** do have any questions or concerns either about the insurance or the handling of **your** claim, **you** should follow **our** complaints procedure by addressing **your** written complaint to the Chief Experience Officer:

Customer Experience Department | www.pet-insurance.co.uk | Thorpe Underwood Hall | Ouseburn | York | North Yorkshire | YO26 9SS
e: feedback@pet-insurance.co.uk
t: 03300 244 007 (customer contact) | 03300 244 006 (claims)

We will acknowledge **your** complaint within five working days and issue **you** with a final response within eight weeks from the date of receipt of **your** complaint.

If **we** cannot reach an agreement, **you** can refer **your** complaint to the Financial Ombudsman Service within six months of the date of **our** final response:

Financial Ombudsman Service | Exchange Tower | London | E14 9SR
e: complaint.info@financial-ombudsman.org.uk
t: 0800 023 4567 or 0300 123 9 123

DATA PROTECTION

We take **your** privacy very seriously; **we** hold data in accordance with the current data protection legislation and regulations. **We** will use any personal information, including personal sensitive information as defined in the Data Protection Act 2018, for the purpose of dealing with **your** claim. It will also be used, if required, for the purpose of administrating and underwriting **your** policy, for giving advice and assistance, and to update **our** records.

For full information on how we will process your data, please visit **our** [Privacy Policy](#).