

STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to ensure that the veterinary needs of their pet are met following an injury caused by an accident

SIGNIFICANT FEATURES AND BENEFITS

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

SECTION 1 - VET'S FEES (ACCIDENT ONLY COVER)

Covers treatment and/or complementary treatment following an injury caused by an accident.

Including:

- up to £90 for house calls/out of hours calls if your pet was suffering from a life-endangering injury.
- up to £40 towards hospitalisation fees.
- up to £20 towards interpretation fees.
- up to £250 towards hydrotherapy costs.
- up to £45 each time for consultation fees (attending vet).
- up to £90 each time for consultation fees (referral vet).

Once the maximum benefit has been reached, we will not make any further payment for that injury.

Costs over the maximum benefit that applied to the policy term in which the injury first showed clinical signs.

Costs arising from an illness or any treatment thereof.

Costs arising from any injury which (a) first showed clinical signs, happened or existed before the commencement date/time shown on your policy schedule or (b) is the same as or has the same diagnosis as or is caused by, related to or results from an injury, illness, condition or clinical signs displayed before the commencement date/time shown on your policy schedule.

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

Costs of putting your pet to sleep, cremation and disposal.

Costs incurred, treatment received or prescribed for use after the policy term lapses or we stop receiving your premium.

Costs not supported by a receipt/invoice showing full details of the costs incurred.

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

The excess as shown in your policy schedule.

ELECTIVE BENEFITS

SECTION 2 - NATIONAL PET REGISTER

24 hour lost and found service; you will receive a tag showing your pet's unique reference number and our telephone number so we can reunite you with your pet should they go missing.

SECTION 3 - 24 HOUR VET HELPLINE

A phone vet service that allows you to speak to UK qualified veterinary nurses 24 hours a day, 365 days a year.

SECTION 4 - PREMIUM WAIVER

In the event of your hospitalisation, accidental bodily injury, death or unemployment, we will waive your insurance policy premium.

If you are unable to work but receive your normal wages or salary.

Voluntary unemployment.

If you were on notice of the potential for unemployment prior to commencing this cover.

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SECTION 5 - LEGAL HELPLINE

Telephone legal advice concerning your ownership of your pet.

Any commercial legal problems.

Consideration of any documentation or correspondence pertaining to your dispute.

Undertaking litigation.

GENERAL CONDITIONS

You must always take reasonable steps to prevent accidents, injury, loss and damage and to minimise any claims under this policy.

Where you maliciously and / or recklessly fail to disclose a material fact at policy inception, review or when making a claim we may (i) reject your claim (ii) endorse your policy (iii) void your policy and/or (iv) retain your premium.

If your pet has suffered from an injury, illness or condition that has not been disclosed to us at the commencement or review of the policy, we may place an exclusion retrospectively to the date of inception or review.

You must observe and fulfil all the terms, conditions and endorsements of the policy otherwise we may not be liable under the policy.

CONDITIONS OF SETTLING CLAIMS

This is a policy of indemnity, we are not liable to pay any vet's fees claim until the treatment for the injury, illness or condition is completed; we may choose to offer an interim payment at our own discretion.

We are not liable to pay any claims (including public liability) caused by your pet straying, escaping, damaging property, attacking the general public or other pets, if the pet has a history of doing this.

GENERAL EXCLUSIONS

Any losses which are not expressly covered by the terms and conditions of this policy.

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

We will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by (a) you or someone acting on your behalf; (b) someone caring for or in control of your pet; (c) one of your family, relations, agents, employees, licensees, paying guest, someone living with you or any other person in a contractual relationship with you.

PREMIUM AND EXCESS REVIEW

The premium and excess for this policy is reviewed 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 change.

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