

IMPORTANT THINGS TO KNOW ABOUT THIS POLICY

Who is it for?	This insurance is for people who primarily want cover for veterinary treatment of their pet throughout its lifetime (as long as premiums are kept up to date)
What do I need to know?	<p>Your policy is made up of a number of important documents:</p> <ul style="list-style-type: none"> ⌘ IPID (Insurance Product Information Document) – this is a summary of the main coverage and exclusions ⌘ policy wording – this details all coverage and exclusions ⌘ policy schedule – this shows your cover <p>Note: we are only liable up to the limit of cover shown in your policy schedule.</p> <p>Important Note: the IPID and policy wording are master documents, showing <u>all</u> coverage and exclusions.</p>
What do I need to do?	<p>You must look at your policy schedule to see which features of cover are yours.</p> <p>It is up to you to make sure the cover meets your needs; you must tell us immediately if this is not so.</p> <p>You must keep to the terms of your policy otherwise it could become void or we may not accept liability for a claim.</p>
What should I tell you?	In short, tell us everything and do it before we enter into this contract or renew it with you . 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 are in any doubt about whether a fact is material or not, you should always tell us .
What am I agreeing to?	By entering into or renewing this policy, you are confirming your pet is in good health, does not have an injury, illness, or condition , and is not displaying any clinical signs of an injury, illness, or condition except those you have already told us about.
Where am I covered?	We only cover claims occurring in the United Kingdom, Channel Islands, Isle of Man during the policy duration .
Where am I covered if someone makes a claim against me?	We only cover liability arising in the United Kingdom, Channel Islands, and Isle of Man.

CANCELLATION

⌘	You can cancel at any time by notifying our customer contact team. We will make an administration charge for cancellation.
Single annual premium payment	We will refund the part of your premium which applies to the remaining policy duration (as long as you have not made a claim or no claim has been made against you).
Annual premium paid by monthly instalment	<p>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).</p> <p>If you have made a claim, or if any claim is made against you, and you subsequently cancel your policy for any reason, the remaining unpaid annual premium will become payable immediately.</p> <p>This will be deducted from any claim payment due to you or, if there is no claim payment to be made, you will need to make payment to us directly. If you do not make payment immediately, the matter will be passed to our Legal Department for recovery.</p>
⌘	We may cancel this insurance by sending you seven days' notice to your last known email or postal address.

SIGNIFICANT WORDS AND PHRASES

accident	an event that happens completely by chance with no planning or deliberate intent
bilateral condition	any 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 .
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 therapy. 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
dog or pet	the pet identified 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. An excess is applicable to each, injury, illness, or condition receiving treatment which is not related to any other injury, illness, or condition receiving treatment . An excess is payable for each 12 month period during which treatment is received.
family	husband, wife, civil partner, partner, parents, grandparents, brothers, sisters, children and grandchildren
forcible and violent entry	entry to a property that clearly shows damage to the lock, pen, building, room or vehicle, caused as a direct result of theft
home address	where you normally live
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 or renew it
our consultant vet	the vet with whom we consult to review your pet's clinical history and treatment
policy duration	365 days from the date and time shown in your policy schedule; automatically renews
stolen, theft	the unlawful taking of your pet against your will by someone else
treatment	any advice, consultation, examination, medication, nursing care, surgery, tests or x-rays, provided by a veterinary practice or qualified practitioner recommended by your vet
vet	veterinary surgeon registered with the Royal College of Veterinary Surgeons
vet's fees	the customary and essential amount typically charged by your vet or a qualified practitioner (who is a member of a recognised association) recommended by your vet for treatment or complementary treatment of an injury, illness, or condition
we, our, us	The Insurance Emporium
you(r)(s)	the person named in the schedule or any person to whom this insurance applies

PART ONE - VET'S FEES

Treatment and/or complementary treatment of an injury, illness, or condition provided

- ÷ the premium payments are up to date when the injury, illness, or condition first displays clinical signs, and
- ÷ the injury, illness, or condition occurs during the policy duration

Settlement

treatment and complementary treatment up to the amount shown in your policy schedule

please note: the amount of complementary treatment available is included within the amount shown in your policy schedule and shown as "inner" on your IPID

What Is not Insured?

1	Costs over the total amount shown in your policy schedule as available to you each year for vet's fees.
2	Costs arising from any injury, illness, or condition which: (a) first showed clinical signs, happened or existed before your policy first started; 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 your policy first started.
3	Costs for any illness or condition displaying clinical signs within 14 days of your policy first starting, or any illness or condition that develops from them.
4	Costs following any accident within 48 hours of your policy first starting or any injury, illness, or condition that develops from it.
5	Costs for any problem affecting the cruciate ligaments displaying clinical signs with 14 days of your policy first starting, or any arthritis, injury, illness, or condition that develops from them.
6	Any cost of pheromone products, including DAP diffusers and Feliway and/or similar feline facial pheromone products used in either a spray or an electric diffuser format and any general health enhancers.
7	Stem-cell or gene therapy
8	Any injury, illness, or condition that is excluded from cover as shown in your policy schedule or notified separately by letter or email.
9	Costs resulting from and relating to umbilical hernias.
10	Costs resulting from your pet being overweight or prescription diets.
11	Costs for cosmetic treatment, routine treatment or preventative treatment recommended by your vet to prevent an injury, illness, or 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.
12	Costs as a result of tooth or gum disease.
13	Costs arising from your pet being pregnant, or in relation to giving birth including false pregnancies.
14	Costs arising from vicious tendencies or behavioural problems shown by your pet or as a result of worrying livestock.
15	Costs of putting your pet to sleep, cremation or disposal.
16	Costs incurred, treatment received, or prescribed for use after the policy duration lapses or we stop receiving your premium.
17	Costs not supported by a receipt/invoice showing full details of costs incurred.
18	Costs incurred in undergoing diagnostic tests unless there is a clear symptom or clinical sign present.
19	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, postage and packaging.
20	Costs of an injury, illness, or condition occurring or treatment received outside of the UK, Channel Islands, or Isle of Man,

21	Costs of buying or hiring equipment (including baskets, cages, bedding, or litter).
22	Any fees for surgical equipment that can be used more than once.
23	Costs relating to prosthetic limbs and the fitting of prosthetic limbs except hip/elbow replacements
24	Costs of your pet undergoing organ transplants.
25	The excess as shown in your policy schedule.

Things to note

1	If you want to continue claiming for the treatment and/or complementary treatment , you must keep paying the premium. if you stop paying, cancel the policy or decide not to renew it, the policy will end, and our liability for all claims (save public liability) stops and you will no longer be able to claim for the treatment and/or complementary treatment .
2	When your pet is injured or is first displaying clinical signs of an illness or 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.
3	Where we consider (a) vet's fees appear greater than standard fees charged by an attending/referral practice, and/or (b) 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 .
4	We cannot accept liability for any vet's fees claim until a fully completed claim form, detailed veterinary account and a complete medical history is received.

Are there any limits?

30p per cat / 60p per dog	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 to a maximum of £100 per condition.
£90	for house calls / out of our hours calls if your vet confirms your pet was suffering from a life-endangering injury, illness, or condition .
£40	towards hospitalisation Note: there will be a fixed deduction of 10% from any recoverable hospitalisation costs to account for the normal costs of your pet ownership such as housing, bedding, and food.
£20	interpretation fees
£250	hydrotherapy costs (per injury, illness, or condition)
£45	consultation fee for each separate visit to/by the vet as a result of the injury, illness, or condition
£90	referral vet consultation fee for each separate visit to/by the vet as a result of the injury, illness, or condition

PART TWO - DEATH OF PET

Your pet dies or is put to sleep as a result of an **injury, illness, or condition** provided

- ÷ the premium payments are up to date when the **injury, illness, or condition** first displays **clinical signs**, and
- ÷ the **injury, illness, or condition** occurs during the **policy duration**

Settlement

price paid less:

- ÷ 50% for pets aged 6 years or more, or
- ÷ 25% for neutered pets up to the age of 6 years

up the amount shown in your policy schedule

What Is not Insured?	
1	Death if your pet dies or is put to sleep by a vet more than 365 days after any injury, illness, or condition first showed clinical signs .
2	Death following an injury, illness, or condition which: (a) first showed clinical signs , happened or existed before your policy first started 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 your policy first started.
3	Death following any illness or condition displaying clinical signs within 14 days of your policy first starting.
4	Death following any accident within 48 hours of your policy first starting.
5	Death following any problem affecting the cruciate ligaments displaying clinical signs with 14 days of your policy first starting, or any arthritis, injury, illness, or condition that develops from them.
6	Any cost of pheromone products, including DAP diffusers and Feliway and/or similar feline facial pheromone products used in either a spray or an electric diffuser format and any general health enhancers.
7	Stem-cell or gene therapy
8	Death due to illness of any pet aged 6 years or over when your policy first started or when it renews.
9	Death occurring after the policy duration ends or we stop receiving your premium.
10	Death following an injury, illness, or condition that is excluded from cover as shown in your policy schedule or notified separately by letter or email.
11	Death resulting from and relating to umbilical hernias.
12	Death resulting from your pet being overweight.
13	Putting your pet to sleep: ÷ for financial reasons, or ÷ because of vicious tendencies or behavioural problems, or ÷ due to law, regulation, a government department, a public authority or similar, or order related to a notifiable disease
14	Death following a surgical operation or general anaesthetic for cosmetic treatment , routine treatment or preventative treatment recommended by your vet to prevent an injury, illness, or 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.
15	Death following from your pet being pregnant, or in relation to giving birth including false pregnancies.
16	Death arising from vicious tendencies or behavioural problems shown by your pet or as a result of worrying livestock.
17	Costs of putting your pet to sleep, cremation or disposal.
18	Death occurring received outside of the UK, Channel Islands, or Isle of Man,
19	Death following your pet undergoing organ transplants.
20	The excess as shown in your policy schedule.
Things to note	
1	If your pet is a pedigree you must send us a pedigree certificate, purchase receipt, and recognised club registration document.
2	If you cannot provide a purchase receipt, you will receive £40 for a cat or £75 for a dog.
3	Your vet must confirm your pet's cause of death; if it is unknown you must obtain a post-mortem examination at your own expense.

PART THREE - BOARDING KENNEL / CATTERY FEES

The cost of boarding **your pet** at a registered kennel or cattery whilst **you** are a hospital inpatient

<i>Settlement</i>	<i>up to the amount shown in your policy schedule</i>
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What is not insured?

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| 1 | <p>1. Any claims by you or your partner for:</p> <p>(a) pregnancy</p> <p>(b) any hospital treatment that was expected or probable when you commenced or renewed this insurance</p> <p>(c) any injury or illness which first showed clinical signs, happened or existed before your policy first started or 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 your policy first started.</p> |
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Things to note

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| 1 | You must be an inpatient for a minimum of three days and provide us with your hospital medical discharge certificate |
| 2 | You must provide us with a receipt for the kennel or cattery showing the owner's name and address, your pet's name, boarding dates and daily/total charge. |

PART FOUR - HOLIDAY CANCELLATION

Your holiday is cancelled or curtailed because **your pet** needs emergency life-saving surgery for an **injury, illness, or condition** displaying **clinical signs** within 14 days of your actual or proposed departure date

<i>Settlement</i>	<i>up to the amount shown in your policy schedule</i>
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What is not insured?

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| 1 | Any costs covered by your travel insurer. |
| 2 | Surgery for non-life saving operations. |
| 3 | Costs of any holiday booked less than 28 days before your proposed departure date. |
| 4 | Expenses that can be claimed from any other source. |
| 5 | The excess as shown in your policy schedule. |

Things to note

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| 1 | You need to obtain (at your own expense) receipts from the travel company, tour operator or other similar party for the costs being claimed, clearly showing dates and the non-refundable charges you have incurred. |
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PART FIVE - LOSS BY THEFT OR STRAYING

Your pet is not found within 28 days of straying or being **stolen** from your **home address**

<i>Settlement</i>	<p><i>price paid less:</i></p> <p>÷ 50% for pets aged 6 years or more, or</p> <p>÷ 25% for neutered pets up to the age of 6 years</p> <p><i>up to the amount shown in your policy schedule</i></p>
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What is not insured?	
1	Theft which does not involve forcible and violent entry.
2	Any claim where you have given your pet to someone else and they have failed to return it.
3	The excess as shown in your policy schedule.
Things to note	
1	If your pet is a pedigree you must send us a pedigree certificate, purchase receipt, and recognised club registration document.
2	If you cannot provide a purchase receipt, you will receive £40 for a cat or £75 for a dog.
3	You must report the loss of your pet to the Police and local animal welfare centres immediately upon discovery.
4	If, after claiming, your pet is found or returns, you must notify us and repay the full amount we paid to you.

PART SIX - ADVERTISING AND REWARD	
The costs of advertising for the return of your pet or paying a reward leading to its return	
<i>Settlement</i>	<i>up to the amount shown in your policy schedule</i>
What is not insured?	
1	Any reward to a member of your family, someone residing at your address, the person who was caring for your pet at the time it was stolen, the person who stole your pet, or any person who was in collusion with the person who stole your pet.
2	The excess as shown in your policy schedule.
Things to note	
1	You must obtain our written permission before offering a reward and provide written substantiation of loss i.e., a witness statement.
2	You must report the loss of your pet to the Police and local animal welfare centres immediately upon discovery.

PART SEVEN - ACCIDENTAL DAMAGE	
The cost of making good accidental damage caused by your pet to someone else's personal property	
<i>Settlement</i>	<i>up to the amount shown in your policy schedule</i>
What is not insured?	
1	Accidental damage to any personal property owned, held in trust, in the charge of or under the control of you, any person looking after your pet with your permission, 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, or guest(s).
2	Damage occurring when your pet was left alone or unattended for any reason.
3	Damage caused by your pet vomiting, defecating, or urinating.
4	Damage to any motor vehicle or its contents.
5	The excess as shown in your policy schedule.

PART EIGHT - PUBLIC LIABILITY

<i>Civil Proceedings</i>	<i>amounts you become legally liable to pay, and/or costs and expenses incurred with our written consent defending claims made against you – taken together, up to the amount shown in your policy schedule (including criminal proceedings)</i>
<i>Criminal Proceedings</i>	<i>your costs and expenses of defending criminal proceedings, incurred with our written consent, if you are prosecuted under the Dogs Act 1981, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991 – taken together, up to the amount shown in your policy schedule (including civil proceedings)</i>

What is not insured?

1	Fines, compensation, and prosecution costs in criminal proceedings.
2	Any dog that is known to have vicious tendencies or behavioural problems unless we have been told about this and have accepted it in writing.
3	Any claim where your dog has previously displayed aggressive behaviours towards other animals, bitten or attempted to bite other animals or humans.
4	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.
5	Death or bodily injury, loss or damage to property as a result of any person handling your dog with or without your permission or consent.
6	Death or bodily injury, loss or damage to property owned, held in trust, in the charge of or under the control of: you, any members of your family or your household, anyone living with you whether as a cohabitee, tenant or on any other basis, or any guests to your home.
7	Death or bodily injury, loss or damage to property owned, held in trust, in the charge of or under the control of: your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, your employer or any person with whom you have a contractual or business relationship.
8	Death or bodily injury, loss or damage to property as a result of your dog's aggressive behaviours towards or interaction with other animals, or its worrying sheep.
9	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.
10	Liability created by an agreement which would not have existed in the absence of the agreement.
11	The excess as shown in your policy schedule.

Things to note

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	<p>You must allow us to:</p> <ul style="list-style-type: none"> ÷ take over and conduct in your name the defence or settlement of any claim ÷ 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 <p>You shall give all information and assistance we require.</p>
4	<ul style="list-style-type: none"> ÷ 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 ÷ 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.

PARTS ONE TO EIGHT - WHAT IS NEVER COVERED?

1	Any losses which are not expressly covered by the terms and conditions of this policy.
2	Any claim made, or any event causing the need for a claim to be made, that occurs before your policy began.
3	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
4	Any claim as a result of any sexually transmitted disease, rabies, Aujesky's disease, leishmaniasis, epidemic outbreaks whether vaccinated against or not, or any notifiable disease.
5	Any claim that occurs when your pet is working, or being used in (or in connection with) a trade, profession or business, unless we have given our prior written approval and your pet is working or being used in a way that is consistent with that approval.
6	Claims that are wholly or partially false, exaggerated, or fraudulent.
7	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 (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 .
8	Any liability that arises only because of an agreement.
9	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.
10	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, lockouts and/or industrial unrest; (d) looting in connection with any of a, b and/or c.
11	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.
12	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 exclusion, '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.
13	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.
14	We do not cover any loss, injury, damage, illness, 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;

	<p>(b) arising from any fear or threat (whether actual or perceived) of such an epidemic, pandemic, influenza, notifiable disease, virus, bacteria or contagion;</p> <p>(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.</p> <p>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 you.</p>
15	We do not cover any loss, injury, 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.
16	We do not cover any loss, injury, 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.

THINGS YOU MUST ALWAYS DO

1	Take all reasonable precautions to prevent accidents, injury, illness, loss, and damage and to minimise any claims under this policy.
2	Have your pet wormed regularly and protect it from infections or contagious disease by keeping it isolated. You must also have your pet vaccinated against distemper, hepatitis, leptospirosis, parvovirus for dogs, kennel cough when entering a boarding kennel or show, or 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 advises is necessary.
3	Co-operate fully and truthfully to give us any information we may need.
4	Your pet must be owned by you , the named insured shown on your policy documents. The policy will cease immediately if you no longer own your pet ; your pet must wear a collar and ID tag at all times and be microchipped.
5	Observe and fulfil all the terms, conditions and endorsements of the policy otherwise we may not be liable under the policy.
6	Notify us as soon as possible of any change in circumstances relevant to this policy, 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

GENERAL THINGS YOU NEED TO KNOW

1	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.
2	Where you maliciously and/or reckless fail to disclose a material fact when this policy starts, renews or when making a claim, we may (i) reject your claim, (ii) endorse your policy (iii) void your policy, (iv) retain your premium.
3	If your pet has suffered from an injury, illness, or condition that you did not tell us about when your policy first started or renews, we may place a retrospective exclusion to that date.
4	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.
5	We are liable only if we have received the correct premium before the start of each policy duration or within the credit period if we have allowed one to a broker or intermediary.
6	Your intermediary will not be or become our intermediary for giving notice about claims or any other matter. We will not be liable for any mistakes or omissions by an intermediary who has arranged the insurance on your behalf.

7	We can only discuss your personal details with you . If you would like anyone else to act on your behalf, please let us know.
8	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.

DATA PROTECTION NOTICE

We take **your** privacy very serious; **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 advance and assistance, and to update **our** records.

For full information on how **we** will process your data, please visit www.theinsuranceemporium.co.uk/privacy-policy

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.
Things to note	
⌘	Any increase or improvement will not begin until 14 days after the date of the change.

FRAUD PREVENTION

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.

WHAT HAPPENS WHEN MY POLICY RENEWS?

Automatic renewal

You must make each premium payment for continual cover to remain in force; **we** will automatically renew **your** policy every year, unless:

⌘	you ask us not to renew
⌘	you or anyone acting on your behalf is rude or aggressive towards our team members, or defrauds or attempts to defraud us , or fails to take specific precautionary measures that we ask you
⌘	we choose not to for any other valid reason

Will there be any changes to my policy?

When **we** renew **your** policy, **we** may make changes that **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 the policy, the range of cover, the available benefits, or the **excesses** payable. As a result of these changes the price, range of cover, benefits or **excesses** may go up, stay the same or go down and there is no limit to the amount of change.

We might also make such other changes which **we** believe, in good faith, **we** have a valid reason to make such as to make the terms of the policy clearer (without reducing or restricting **your** rights in a material way), or because the law or **our** regulators' rules have changed, or to reflect changes in **our** own costs or other economic considerations.

If **we** want to change **your** policy, **we** will give **you** full written details, at least 21 days before they will take effect and **you** have the right to tell **us**, within 14 days of receiving them if **you** do not want **us** to make these changes. If **you** exercise this right, **we** might choose to renew **your** policy without making the changes, renew **your** policy on different terms, or not renew **your** policy at all.

We may also, for business reasons, stop offering these policies at any time. **We** may 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 profit. **We** may 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 that it no longer makes economic sense for **us** to sell these particular policies, or policies of this kind. This might mean, for example, that **we** cannot enter or renew a policy when **you** ask **us** to do so.

If my policy doesn't renew when does it end?

Your policy will automatically end when:

⌘	your pet dies
⌘	the policy duration expires
⌘	the date you fail to pay your premium
⌘	the date you cancel your policy
⌘	the date we cancel your policy

COMPLAINTS

Who do I complain to?

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:

us	Customer Experience Department The Insurance Emporium Thorpe Underwood Hall Ouseburn York North Yorkshire YO26 9SS e: feedback@emporium.co.uk t: 03300 244 007
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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.

What 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:

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