

## IMPORTANT THINGS TO KNOW ABOUT THIS POLICY

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

## CANCELLATION

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

SIGNIFICANT WORDS AND PHRASES	
<b>accident</b>	an event that happens completely by chance with no planning or deliberate intent
<b>bilateral condition</b>	<p>any <b>condition</b> or <b>chronic condition</b> affecting body parts of which <b>your pet</b> has two, one each side of the body such as (but not limited to) ears, eyes, cruciate ligaments, hips and patellae.</p> <p>Note: when applying a benefit or exclusion <b>bilateral conditions</b> are considered as one <b>condition</b> or <b>chronic condition</b> (as the case may be).</p>
<b>clinical signs</b>	changes in <b>your pet's</b> normal healthy state, condition, appearance, its bodily functions or behaviour
<b>complementary treatment</b>	<p>acupuncture, homeopathic or herbal medicines, hydrotherapy, laser treatment, physiotherapy or ultrasound therapy.</p> <p>Note: all <b>complementary treatment</b> must be carried out by <b>your vet</b> or a qualified practitioner (who is a member of a recognised association) recommended by <b>your vet</b>.</p>
<b>condition</b>	all <b>clinical signs</b> of <b>injury</b> or <b>illness</b> resulting in the same diagnosis regardless of the number of incidents or the areas of the body affected
<b>chronic condition</b>	<p>an <b>illness</b>; and/or the consequences of an <b>injury</b>, if the <b>illness</b> and/or the consequences of the <b>injury</b> may require periodic or continuous <b>treatment</b> or <b>complementary treatment</b>,</p> <p>For these purposes:</p> <ol style="list-style-type: none"> <li><b>Illness</b> includes: <ol style="list-style-type: none"> <li>Symptomatic and asymptomatic <b>illnesses</b>;</li> <li><b>Illnesses</b> discovered in the course of investigating and/or treating other actual or potential <b>illnesses</b>; and</li> <li><b>Illnesses</b> discovered in the course of investigating and/or treating an <b>injury</b>.</li> </ol> </li> <li>A <b>chronic condition</b> will continue, and be treated as a single <b>chronic condition</b>, even if (a) there are periods of remission and relapse, and/or (b) with appropriate <b>treatment</b> or <b>complementary treatment</b> the symptoms and diagnostic indicators of the <b>illness</b> and/or the consequences of the <b>injury</b> are established, reduced, or disappear, if the underlying <b>illness</b> and/or the underlying consequences of the <b>injury</b> persist, and</li> <li>The Appendix to this policy includes some examples of a <b>chronic condition</b>. We reserve the right to add other examples to this list from time to time.</li> </ol>
<b>dog or pet</b>	the <b>pet</b> identified in <b>your</b> policy schedule
<b>excess</b>	the amount <b>you</b> must pay towards each and every claim; this amount is deducted from the maximum level of cover.
<b>family</b>	husband, wife, civil partner, partner, parents, grandparents, brothers, sisters, children and grandchildren
<b>forcible and violent entry</b>	entry to a property that clearly shows damage to the lock, pen, building, room or vehicle, caused as a direct result of <b>theft</b>
<b>home address</b>	where <b>you</b> normally live
<b>illness</b>	physical disease, sickness, infection or failure which is not caused by <b>injury</b>
<b>injury, injured</b>	physical damage or trauma caused by an <b>accident</b>
<b>material fact</b>	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
<b>our consultant vet</b>	the <b>vet</b> with whom we consult to review <b>your pet's</b> clinical history and <b>treatment</b>
<b>policy duration</b>	365 days from the date and time shown in <b>your</b> policy schedule; automatically renews
<b>stolen, theft</b>	the unlawful taking of <b>your pet</b> against <b>your</b> will by someone else
<b>treatment</b>	any advice, consultation, examination, medication, nursing care, surgery, tests or x-rays, provided by a veterinary practice or qualified practitioner recommended by <b>your vet</b>

<b>vet</b>	veterinary surgeon registered with the Royal College of Veterinary Surgeons
<b>vet's fees</b>	the customary and essential amount typically charged by <b>your vet</b> or a qualified practitioner (who is a member of a recognised association) recommended by <b>your vet</b> for <b>treatment</b> or <b>complementary treatment</b> of an <b>injury, illness, condition, or chronic condition</b>
<b>vet's fees excess</b>	is the uninsured amount <b>you</b> are required to pay for the first claim made for vet's fees during each <b>policy duration</b> , for <b>treatment</b> of an <b>injury, illness, condition, or chronic condition</b> . This amount is deducted from the maximum vet's fees available, as shown in <b>your</b> policy schedule.
<b>we, our, us</b>	The Insurance Emporium
<b>you(r)(s)</b>	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, condition, or chronic condition** provided the premium payments are up to date when the **injury, illness, condition, or chronic condition** first displays **clinical signs**, and the **injury, illness, condition, or chronic 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 <b>your</b> policy schedule as available to <b>you</b> each year for vet's fees.
2	Costs arising from any <b>injury, illness, condition, or chronic condition</b> which: (a) first showed <b>clinical signs</b> , 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 <b>injury, illness, condition, or chronic condition</b> or <b>clinical signs</b> displayed before your policy first started.
3	Costs for any <b>illness, condition, or chronic condition</b> displaying <b>clinical signs</b> within 14 days of <b>your</b> policy first starting, or any <b>illness, condition, or chronic condition</b> that develops from them.
4	Costs following any <b>accident</b> within 48 hours of <b>your</b> policy first starting or any <b>injury, illness, condition, or chronic condition</b> that develops from it.
5	Costs for any problem affecting the cruciate ligaments displaying <b>clinical signs</b> with 14 days of your policy first starting, or any arthritis, <b>injury, illness, condition, or chronic condition</b> 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 <b>injury, illness, condition, or chronic condition</b> that is excluded from cover as shown in <b>your</b> policy schedule or notified separately by letter or email.
9	Costs resulting from and relating to umbilical hernias.
10	Costs resulting from <b>your pet</b> being overweight or prescription diets.
11	Costs for cosmetic <b>treatment</b> , routine <b>treatment</b> or preventative <b>treatment</b> recommended by <b>your vet</b> to prevent an <b>injury, illness, condition, or chronic condition</b> 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 <b>your pet</b> being pregnant, or in relation to giving birth including false pregnancies.
14	Costs arising from vicious tendencies or behavioural problems shown by <b>your pet</b> or as a result of worrying livestock.
15	Costs of putting <b>your pet</b> to sleep, cremation or disposal.
16	Costs incurred, <b>treatment</b> received, or prescribed for use after the <b>policy duration</b> lapses or we stop receiving <b>your</b> 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 <b>clinical sign</b> present.
19	Costs incurred by the attending and/or referral <b>vet</b> including but not limited to the prescription of medication not dispensed by the <b>vet</b> , administration fees, dispensing fees, clinical waste fees, handling fees, postage and packaging.
20	Costs of an <b>injury, illness, condition, or chronic condition</b> occurring or <b>treatment</b> 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 <b>your pet</b> undergoing organ transplants.
25	The <b>excess</b> as shown in <b>your</b> policy schedule.
<b>Things to note</b>	
1	If <b>you</b> want to continue claiming for the <b>treatment</b> and/or <b>complementary treatment</b> , <b>you</b> must keep paying the premium. if <b>you</b> stop paying, cancel the policy or decide not to renew it, the policy will end, and <b>our</b> liability for all claims (save public liability) stops and <b>you</b> will no longer be able to claim for the <b>treatment</b> and/or <b>complementary treatment</b> .
2	When <b>your pet</b> is <b>injured</b> or is first displaying <b>clinical signs</b> of an <b>illness, condition or chronic condition</b> <b>you</b> must immediately have a <b>vet</b> treat <b>your pet</b> at <b>your</b> own expense. <b>You</b> must allow the <b>vet</b> to take <b>your pet</b> away for <b>treatment</b> if it is appropriate. <b>You</b> must provide a report from the attending <b>vet</b> about the condition of <b>your pet</b> . <b>You</b> must adhere to every reasonable instruction <b>we</b> issue.
3	Where <b>we</b> consider (a) <b>vet's</b> fees appear greater than standard fees charged by an attending/referral practice, and/or (b) <b>treatment</b> may not have been required or may have been excessive, <b>we</b> reserve the right to obtain a second opinion from <b>our consultant vet</b> ; where there is a dispute <b>we</b> will pay only those <b>vet's</b> fees deemed reasonable and essential by <b>our consultant vet</b> .
4	<b>We</b> cannot accept liability for any <b>vet's</b> fees claim until a fully completed claim form, detailed veterinary account and a complete medical history is received.
<b>Are there any limits?</b>	
30p per cat / 60p per dog	towards the cost difference between <b>your pet's</b> normal diet and any special diet prescribed by, and only available from, <b>your vet</b> as part of the <b>treatment</b> to dissolve bladder stones or crystals in urine to a maximum of £100 per condition.
£115	for house calls / out of our hours calls if <b>your vet</b> confirms <b>your pet</b> was suffering from a life-endangering <b>injury, illness, condition, or chronic condition</b> .
£40	towards hospitalisation Note: there will be a fixed deduction of 10% from any recoverable hospitalisation costs to account for the normal costs of <b>your pet</b> ownership such as housing, bedding, and food.
£20	interpretation fees
£250	hydrotherapy costs (per <b>injury, illness, condition, or chronic condition</b> )
£45	consultation fee for each separate visit to/by the <b>vet</b> as a result of the <b>injury, illness, condition, or chronic condition</b>
£90	referral <b>vet</b> consultation fee for each separate visit to/by the <b>vet</b> as a result of the <b>injury, illness, condition, or chronic condition</b>

## PART TWO – DEATH OF PET

**Your pet dies or is put to sleep as a result of an **injury, illness, condition, or chronic condition** provided the premium payments are up to date when the **injury, illness, condition, or chronic condition** first displays **clinical signs**, and the **injury, illness, condition, or chronic condition** occurs during the **policy duration****

Settlement	<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 the amount shown in your policy schedule</i></p>
<b>What is not insured?</b>	
1	Death if <b>your pet</b> dies or is put to sleep by a <b>vet</b> more than 365 days after any <b>injury, illness, condition, or chronic condition</b> first showed <b>clinical signs</b> .
2	Death following an <b>injury, illness, condition, or chronic condition</b> which: (a) first showed <b>clinical signs</b> , 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 <b>injury, illness, condition, or chronic condition</b> or <b>clinical signs</b> displayed before your policy first started.
3	Death following any <b>illness, condition, or chronic condition</b> displaying <b>clinical signs</b> within 14 days of <b>your</b> policy first starting.
4	Death following any <b>accident</b> within 48 hours of your policy first starting.
5	Death following any problem affecting the cruciate ligaments displaying <b>clinical signs</b> with 14 days of <b>your</b> policy first starting, or any arthritis, <b>injury, illness, condition, or chronic condition</b> 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 <b>illness</b> of any pet aged 6 years or over when your policy first started or when it renews.
9	Death occurring after the <b>policy duration</b> ends or <b>we</b> stop receiving your premium.
10	Death following an <b>injury, illness, condition, or chronic condition</b> that is excluded from cover as shown in <b>your</b> policy schedule or notified separately by letter or email.
11	Death resulting from and relating to umbilical hernias.
12	Death resulting from <b>your pet</b> being overweight.
13	Putting <b>your pet</b> 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 <b>treatment</b> , routine <b>treatment</b> or preventative <b>treatment</b> recommended by <b>your</b> vet to prevent an <b>injury, illness, condition, or chronic condition</b> 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 <b>your pet</b> being pregnant, or in relation to giving birth including false pregnancies.
16	Death arising from vicious tendencies or behavioural problems shown by <b>your pet</b> or as a result of worrying livestock.
17	Costs of putting <b>your pet</b> to sleep, cremation or disposal.
18	Death occurring outside of the UK, Channel Islands, or Isle of Man.
19	Death following <b>your pet</b> undergoing organ transplants.
20	The <b>excess</b> as shown in <b>your</b> policy schedule.
<b>Things to note</b>	
1	If <b>your pet</b> is a pedigree, <b>you</b> must send us a pedigree certificate, purchase receipt, and recognised club registration document.
2	If <b>you</b> cannot provide a purchase receipt, you will receive £40 for a cat or £75 for a dog.
3	<b>Your vet</b> must confirm <b>your pet</b> ' s cause of death; if it is unknown, <b>you</b> must obtain a post-mortem examination at <b>your</b> 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

Settlement	up to the amount shown in your policy schedule
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#### What is not insured?

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| 1 | <p>1. Any claims by <b>you</b> or <b>your</b> partner for:</p> <p>(a) pregnancy</p> <p>(b) any hospital treatment that was expected or probable when <b>you</b> commenced or renewed this insurance</p> <p>(c) any injury or illness which first showed clinical signs, happened or existed before <b>your</b> 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 or illness or clinical signs displayed before <b>your</b> 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, condition, or chronic condition** displaying **clinical signs** within 14 days of your actual or proposed departure date

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

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|---|---|
| 1 | <p>Costs arising from any <b>injury, illness, condition, or chronic condition</b> which:</p> <p>(a) first showed <b>clinical signs</b>, happened or existed before your policy first started; or</p> <p>(b) is the same as or has the same diagnosis as or is caused by, related to or results from an <b>injury, illness, condition, or chronic condition</b> or <b>clinical signs</b> displayed before your policy first started.</p> |
| 2 | Any costs covered by <b>your</b> travel insurer.  |
| 3 | Surgery for non-life saving operations.   |
| 4 | Costs of any holiday booked less than 28 days before <b>your</b> proposed departure date.   |
| 5 | Expenses that can be claimed from any other source.   |
| 6 | The <b>excess</b> as shown in <b>your</b> policy schedule.  |

#### Things to note

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|---|---|
| 1 | <b>You</b> need to obtain (at <b>your</b> 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 <b>you</b> 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**

Settlement	<p>price paid less:</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>up the amount shown in your policy schedule</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	
Settlement	up to the amount shown in your policy schedule
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	
Settlement	up to the amount shown in your policy schedule
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

Civil Proceedings	amounts <b>you</b> become legally liable to pay, and/or costs and expenses incurred with <b>our</b> written consent defending claims made against <b>you</b> due to an incident involving <b>your dog</b> - taken together, up to the amount shown in <b>your</b> policy schedule (including criminal proceedings)
Criminal Proceedings	<b>your</b> costs and expenses of defending criminal proceedings, incurred with <b>our</b> written consent, if <b>you</b> are prosecuted under the Dogs Act 1981, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991 due to an incident involving <b>your dog</b> - taken together, up to the amount shown in <b>your</b> policy schedule (including civil proceedings)
<b>What is not insured?</b>	
1	Fines, compensation, and prosecution costs in criminal proceedings.
2	Any <b>dog</b> that is known to have vicious tendencies or behavioural problems unless <b>we</b> have been told about this and have accepted it in writing.
3	Any claim where <b>your dog</b> 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 <b>your dog</b> working, or being used in (or in connection with) a trade, profession, or business or <b>your dog</b> being used for hire or reward.
5	Death or bodily injury, loss or damage to property as a result of any person handling <b>your dog</b> with or without <b>your</b> 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: <b>your</b> agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with <b>you</b> , your employer or any person with whom <b>you</b> 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 <b>your</b> deliberate act or omission and which could reasonably have been expected by <b>you</b> 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 <b>excess</b> as shown in <b>your</b> policy schedule.
<b>Things to note</b>	
1	<b>You</b> must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.
2	<b>You</b> must inform <b>us</b> 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. <b>You</b> must send <b>us</b> every piece of correspondence and document <b>you</b> receive without replying to any of them.
3	<b>You</b> must allow <b>us</b> to: <div style="margin-left: 20px;">÷ take over and conduct in <b>your</b> name the defence or settlement of any claim</div> <div style="margin-left: 20px;">÷ take proceedings in <b>our</b> name, at <b>our</b> own expense and for <b>our</b> own benefit, to recover compensation or secure an indemnity from any third party</div> <b>You</b> shall give all information and assistance <b>we</b> require.
4	<div style="margin-left: 20px;">÷ For any claim or series of claims <b>we</b> may at any time pay <b>you</b> the amount of the limit of indemnity or any lower amount which the claim(s) can be settled for, thereafter</div> <div style="margin-left: 20px;">÷ <b>We</b> 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</div> up to the limit of the indemnity specified in <b>your</b> 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 <b>your</b> policy began.
3	Claims that are directly or indirectly (a) caused by, or (b) associated with, <b>your</b> 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 <b>your pet</b> is working or being used in (or in connection with) a trade, profession or business, unless <b>we</b> have given <b>our</b> prior written approval and <b>your pet</b> 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: <ul style="list-style-type: none"> <li>(a) <b>you</b> or someone acting on <b>your</b> behalf; or</li> <li>(b) someone caring for or in control of <b>your pet</b>; or</li> <li>(c) a member of <b>your family</b>, or someone who lives with <b>you</b> whether as a cohabitee, tenant or on any other basis; or</li> <li>(d) <b>your</b> agents, employees, licensees, guests; and/or</li> <li>(e) any other person who is in a contractual or business relationship with <b>you</b>.</li> </ul>
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: - <ul style="list-style-type: none"> <li>(a) war, invasion, and/or the act of terrorists and/or foreign enemies (whether war has been declared or not).</li> <li>(b) a coup, military power, civil war, rebellion, revolution, insurrection, riot, civil commotion and/or civil unrest.</li> <li>(c) strikes, lockouts and/or industrial unrest.</li> <li>(d) looting in connection with any of a, b and/or c.</li> </ul>
11	Any loss, damage, liability, costs or expense of any kind directly or indirectly caused by, or in any way connected with: <ul style="list-style-type: none"> <li>(a) a nuclear or radioactive accident, explosion, escape, waste and/or contamination; and/or</li> <li>(b) pressure waves caused by aircraft or other aerial machines or devices of any kind.</li> </ul>
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	<b>We</b> do not cover any loss, <b>injury, illness, condition, chronic condition</b> , damage, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by: <ul style="list-style-type: none"> <li>(a) an epidemic, a pandemic, influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof.</li> <li>(b) arising from any fear or threat (whether actual or perceived) of such an epidemic, pandemic, influenza, notifiable disease, virus, bacteria or contagion;</li> </ul>

	<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 <b>we</b> allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon <b>you</b>.</p>
15	<b>We</b> do not cover any loss, <b>injury, illness, condition, chronic condition</b> , damage, 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	<b>We</b> do not cover any loss, <b>injury, illness, condition, chronic condition</b> , damage, 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 <b>reasonable precautions</b> to prevent accidents, injury, illness, and the emergence of <b>conditions</b> and <b>chronic conditions</b> as well as loss, and damage and to minimise any claims under this policy.
2	Have <b>your pet</b> wormed regularly and protect it from infections or contagious disease by keeping it isolated. <b>You</b> must also have <b>your pet</b> 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. <b>You</b> must also agree to have <b>your pet</b> vaccinated against any other disease <b>your vet</b> advises is necessary.
3	Co-operate fully and truthfully to give <b>us</b> any information we may need.
4	<b>Your pet</b> must be owned by <b>you</b> , the named insured shown on <b>your</b> policy documents. The policy will cease immediately if <b>you</b> no longer own <b>your pet</b> ; <b>your pet</b> 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 <b>we</b> may not be liable under the policy.
6	Notify <b>us</b> as soon as possible of any change in circumstances relevant to this policy, failure to do so may invalidate <b>your</b> policy. <b>We</b> reserve the right to alter the terms of <b>your</b> policy immediately after <b>we</b> are notified of such changes

GENERAL THINGS YOU NEED TO KNOW	
1	When <b>we</b> invite <b>you</b> to renew <b>your</b> policy <b>we</b> may, at <b>our</b> discretion alter premiums, cover, terms and conditions as <b>we</b> deem necessary for any reason including such factors as <b>your pet's</b> age or medical history.
2	Where <b>you</b> maliciously and/or reckless fail to disclose a <b>material fact</b> when this policy starts, renews or when making a claim, <b>we</b> may (i) reject <b>your</b> claim, (ii) endorse <b>your</b> policy (iii) void <b>your</b> policy, (iv) retain <b>your</b> premium.
3	If <b>your pet</b> has suffered from an <b>injury, illness, condition, or chronic condition</b> that <b>you</b> did not tell us about when <b>your</b> policy first started or renews, <b>we</b> 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) <b>we</b> will not be liable for the whole claim. <b>We</b> 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	<b>We</b> are liable only if <b>we</b> have received the correct premium before the start of each <b>policy duration</b> or within the credit period if <b>we</b> have allowed one to a broker or intermediary.
6	<b>Your</b> intermediary will not be or become <b>our</b> intermediary for giving notice about claims or any other matter. <b>We</b> will not be liable for any mistakes or omissions by an intermediary who has arranged the insurance on <b>your</b> behalf.
7	<b>We</b> can only discuss <b>your</b> personal details with <b>you</b> . If <b>you</b> would like anyone else to act on <b>your</b> behalf, please let <b>us</b> 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 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 administering 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 [www.theinsuranceemporium.co.uk/privacy-policy](http://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?

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:

<p>(a) to make the terms of the policy clearer (without reducing or restricting <b>your</b> rights in a material way)</p> <p>(b) to reflect changes in <b>our</b> own costs or other economic considerations</p> <p>(c) changes in the cost of the insurance cover and/or the <b>excess</b>, because <b>your pet</b> has a <b>chronic condition</b> and (a) that has significantly increased the risk that <b>your pet</b> will suffer one or more other <b>illnesses</b>; or (b) it will significantly increase <b>your vet's fees</b>; or (c) both.</p> <p>Like <b>us</b>, pets are more likely to suffer <b>illnesses</b> or to have <b>chronic conditions</b>, as they get older; and, if they have one <b>illness</b> or <b>chronic condition</b>, they are more likely to have others in time. This is why <b>your</b> premium usually increases, and <b>your excess</b> 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 <b>your</b> premium and/or <b>excess</b> can change.</p>	
<p>If <b>we</b> want to change <b>your</b> policy, <b>we</b> will give <b>you</b> full written details, at least 21 days before they will take effect and <b>you</b> have the right to tell <b>us</b>, within 14 days of receiving them if <b>you</b> do not want <b>us</b> to make these changes, if that is the case. If <b>you</b> exercise this right, <b>we</b> might choose to renew <b>your</b> policy without making the changes, renew <b>your</b> policy on different terms, or not renew <b>your</b> policy at all.</p>	
<p><b>We</b> may also, for business reasons, stop offering these policies at any time. <b>We</b> may do this if, for example, the law changes, <b>our</b> regulators' rules change, the economy changes or <b>our</b> circumstances change, and <b>we</b> no longer believe that <b>we</b> can offer a competitive product, a useful product, or a product that offers good value for money, and still make a profit. <b>We</b> may also do this if (for example) the number of policies <b>we</b> sell falls, or <b>we</b> think it is likely to fall, to such an extent that it no longer makes economic sense for <b>us</b> to sell these particular policies, or policies of this kind. This might mean, for example, that <b>we</b> cannot enter or renew a policy when <b>you</b> ask <b>us</b> to do so.</p>	
<p><b>If my policy doesn't renew, when does it end?</b></p>	
<p><b>Your</b> policy will automatically end when:</p>	
⌘	<b>your pet</b> dies
⌘	the <b>policy duration</b> expires
⌘	the date <b>you</b> fail to pay <b>your</b> premium
⌘	the date <b>you</b> cancel <b>your</b> policy
⌘	the date <b>we</b> cancel <b>your</b> policy

COMPLAINTS	
Who do I complain to?	
<p><b>We</b> always strive to give <b>you</b> the best possible service, but if <b>you</b> do have any questions or concerns either about the insurance or the handling of <b>your</b> claim, <b>you</b> should follow our complaints procedure by addressing <b>your</b> written complaint to the Chief Experience Officer:</p>	
us	<p>Customer Experience Department   The Insurance Emporium   Thorpe Underwood Hall   Ouseburn   York   North Yorkshire   YO26 9SS</p> <p>e: feedback@emporium.co.uk</p> <p>t: 03300 244 007</p>
<p><b>We</b> will acknowledge your complaint within five working days and issue <b>you</b> with a final response within eight weeks from the date of receipt of <b>your</b> complaint.</p>	
What if we cannot reach an agreement?	
<p><b>You</b> can refer <b>your</b> complaint to the Financial Ombudsman Service within six months of the date of <b>our</b> final response:</p>	
FOS	<p>Financial Ombudsman Service   Exchange Tower   London   E14 9SR</p> <p>e: complaint.info@financial-ombudsman.org.uk</p> <p>t: 0800 023 4567 or 0300 123 9 123</p>