

## 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 covered throughout its lifetime (as long as the premiums are kept up to date).

### SIGNIFICANT FEATURES AND BENEFITS

### SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

## SECTION 1 - VET'S FEES (LIFETIME COVER)

Covers treatment and/or complementary treatment following an injury, illness or condition.

Including:

- up to 30p per cat / 60p per dog per day (maximum £100) for the difference between your pet's normal diet and any prescribed diet for the treatment of bladder stones or crystals in urine.
- 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).

Costs over the amount shown in your policy schedule for each injury, illness or condition.

Costs arising from any injury, illness or condition 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.

Costs for any illness or condition displaying clinical signs within 14 days of 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.

## SECTION 2 - DEATH OF PET

If your pet dies or is put to sleep as a result of an injury, illness or condition, we pay the price paid less 50% for pets aged 6 years or more or 25% for neutered pets up to the age of 6 years.

ALL of the above plus:

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.

Death due to illness of any dog or cat aged 8 years or over as at the commencement or review date shown on your policy schedule.

## SECTION 3 - BOARDING KENNELS / CATTERY FEES

The cost of boarding your pet if you are registered inpatient of a hospital for a minimum of 3 days and where there is no other responsible person who can care for your pet.

Any claims for you or your partner's pregnancy, expected or probable hospital treatment or pre-existing medical conditions.

The excess as shown in your policy schedule.

## SECTION 4 - HOLIDAY CANCELLATION

The cost of cancellation or curtailment within 14 days of departure if your pet needs emergency life-saving surgery.

Costs arising from any injury, illness or condition 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.

The excess as shown in your policy schedule.

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## SECTION 5 - LOSS BY THEFT OR STRAYING

If your pet is not found within 28 days of straying or being stolen from your address, we pay the price paid less 50% for pets aged 6 years or more or 25% for neutered pets up to the age of 6 years.

Theft which does not involve forcible and violent entry.

The excess as shown in your policy schedule.

## SECTION 6 - ADVERTISING AND REWARD

We pay the cost of advertising for the return of your pet or paying a reward which leads to its return.

Any reward to a member of your family somebody 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.

The excess as shown in your policy schedule.

## SECTION 7 - ACCIDENTAL DAMAGE

If your pet accidentally damages another's personal property.

Damage caused by your pet vomiting, defecating or urinating.

Damage occurring whilst your pet is left unattended.

The excess as shown in your policy schedule.

## SECTION 8 - PUBLIC LIABILITY - DOGS ONLY

Your legal liability to others for compensation and costs arising out of your ownership of your dog.

We also cover your costs and expenses of defending criminal proceedings incurred with our written consent.

Death or bodily injury, loss or damage to property owned by you, any person handling your dog with your permission or consent, any person that lives with you, any member of your immediate family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual or business relationship.

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

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.

The excess as shown in your policy schedule.

## SECTION 9 - PERSONAL ACCIDENT

Income lost by you as a result of you being bitten by your pet.

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

The excess as shown in your policy schedule.

## ELECTIVE BENEFITS

## SECTION 10 - NATIONAL PET REGISTER

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

## SECTION 11 - EUROPEAN COVER

For up to 100 days a year cover provided in Sections 1, 2 or 5 (if chosen) is geographically extended to the continent of Europe (including sea crossings).

Death where a claim under Section 2 is declined.

Exclusions to Section 2 apply.

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In the event that quarantine is necessary due to unavoidable delay or if your pet is taken ill or is injured whilst you are in Europe and you have complied with all appropriate regulations, we will cover the cost of quarantine.

If your pet is taken ill, injured or dies whilst you are in Europe, we will cover the additional, reasonable repatriation costs to transport your pet home or if your pet dies, the cost either of returning your pet's body home or disposal in the European country.

## SECTION 12 - EUTHANASIA AND CREMATION

The costs of putting your pet to sleep, cremation and disposal.

Death where a claim under Section 2 is declined.

Save for exclusion 14, exclusions to Section 2 apply.

## SECTION 13 - 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 14 - 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.

## SECTION 11 - 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, illness, 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.