

STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to ensure that their legal liability to others arising out of their ownership of their dog are met

SIGNIFICANT FEATURES AND BENEFITS

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

SECTION 1 – 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.

ELECTIVE BENEFITS

SECTION 2 – NATIONAL PET REGISTER

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

SECTION 3 – 24 HOUR VET HELPLINE

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

SECTION 4 – PREMIUM WAIVER

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

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

Voluntary unemployment.

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

SECTION 15 – LEGAL HELPLINE

Telephone legal advice concerning your ownership of your dog.

Any commercial legal problems.

Consideration of any documentation or correspondence pertaining to your dispute.

Undertaking litigation

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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 dog 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

We are not liable to pay any claims (including public liability) caused by your dog straying, escaping, damaging property, attacking the general public or other dogs, if the dog 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 dog 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 dog; (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.