



Your Essential Pet Insurance Policy Booklet

Effective 1 March 2012

This booklet contains your Policy Summary and Terms and Conditions



Welcome

Dear policyholder,

Thank you for insuring with Petplan, we're delighted you and your pet are part of the family.

We hope your pet is in the best of health, but rest assured, if you need us we'll be there to help. We do all we can to make the claims process as quick and easy as possible so you can count on prompt and caring service from our experienced staff when you need it most.

The details of the cover your policy provides are included in this booklet as well as useful information to make claiming as straightforward as possible.

Wishing you and your pet a happy and healthy year ahead.

A handwritten signature in black ink, appearing to read 'Joe Copp', written in a cursive style.

Joe Copp
Head of Operations

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Please contact us if you require a copy of the Policy Booklet in large print or Braille

At a glance

Your Pet Insurance Policy - Policy Summary

This policy summary does not contain the full Terms and Conditions of your policy. You may have additional cover listed on your Certificate of Insurance; full details of these benefits can be found in your Terms and Conditions.

What type of insurance is this?

This policy covers the cost of Veterinary Fees if your pet is injured or becomes ill. Providing you continue to pay the premium, each illness or injury will be covered for 12 months starting from the date the injury happened or the date the illness was first noticed.

Who is the insurer?

Allianz Insurance plc.

How long does my policy run for?

This policy will remain in force for 12 months from the date it starts and for any period which you renew as long as you continue to pay the premium.

What are the significant features and benefits of my pet's policy?

Veterinary Fees	This section covers veterinary treatment needed to treat illness and injury, including veterinary fees during journeys in the agreed countries. We will also cover physiotherapy and treatment of a behavioural illness when carried out by a member of a veterinary practice or one of our recognised associations. Each illness and injury is covered for a period of 12 months.	The maximum benefit you can claim for each illness and injury is shown on your Certificate of Insurance Animal Details.
Complementary Treatment	This section covers the cost of the following procedures when carried out in the UK to treat illness and injury: <ul style="list-style-type: none"> ● Acupuncture and homeopathy carried out by a vet. ● Herbal medicine prescribed by a member of a veterinary practice. ● Chiropractic manipulation and osteopathy carried out by a member of a veterinary practice or one of our recognised associations. ● Hydrotherapy carried out by a member of a veterinary practice (provided it is in a pool owned by the veterinary practice) or a person or a hydrotherapy business who/which is a member of one of our recognised associations. Each illness and injury is covered for a period of 12 months.	The maximum benefit you can claim for each illness and injury is shown on your Certificate of Insurance Animal Details.
Theft or Straying	If your pet is stolen or goes missing in the UK and cannot be found, this section covers the price you paid for your pet (or the market value if you have no formal proof of how much you paid or if you did not pay for your pet).	The maximum benefit you can claim is shown on your Certificate of Insurance Animal Details.
Third Party Liability (Dogs only)	If your dog causes damage or injury in the UK and you are legally responsible, this section covers the legal costs and expenses and the claimant's compensation.	The maximum amount you can claim for each incident is shown on your Certificate of Insurance Animal Details.

The benefits listed below are also significant, but please be aware that these are optional sections of cover and may not be included in cover for your pet. **The benefit is only included in the cover for your pet if it is shown on your Certificate of Insurance Animal Details.**

We will cover the price you paid for your pet (or the market value if you have no formal proof of how much you paid or if you did not pay for your pet):

Death from Injury	If your pet dies in the UK due to an injury.	The maximum amount you can claim is shown on your Certificate of Insurance Animal Details.
Death from Illness	If your pet dies in the UK due to an illness.	

What are the significant exclusions and limitations of my pet’s policy?

This section covers the significant exclusions and limitations of the policy. Please be aware that your policy may not include all of the benefits mentioned below.

Further information regarding the points below can be found in the Terms and Conditions in the sections indicated.

- Your pet must have an annual dental examination. See ‘General Conditions’ - point 1b.
- Your insurance does not cover any illness which starts in the first 14 days of the policy or any pre-existing conditions. If your pet was ill or injured at any time before your insurance started we will not cover any costs relating to that illness or injury. This is in addition to any specific exclusion(s) on your policy. See ‘What we will not pay - applying to Veterinary Fees and Complementary Treatment’ - points 1 and 2 and ‘What we will not pay - applying to Death from Injury and Death from Illness’ - points 2 and 3.
- This policy covers an illness or injury for 12 months only. The 12 months starts on the date the injury happened or the illness was first noticed and after this time we will not cover any further claims for that or any related injury or illness. See ‘What we will not pay - applying to Veterinary Fees and Complementary Treatment’ - points 3, 4 and 5, and ‘What we will not pay - applying to Death from Injury and Death from Illness’ - points 5 and 6.
- You must send us your Veterinary Fees and Complementary Treatment claim(s) within one year of the treatment start date. See ‘Claiming’.
- Cover for Death from Illness will stop on your dog’s 8th birthday, your cat’s 10th birthday or if your pet is a select breed, its 5th birthday. See ‘Definitions’ - Select breeds, and ‘What we will not pay - applying to Death from Injury and Death from Illness’ - point 8.
- For Veterinary Fees and Complementary Treatment the excess that applies to the cover for your pet will either be a fixed amount only or a fixed amount and a percentage amount. This will be shown on your Certificate of Insurance Animal Details. If a percentage applies you will pay a percentage of all treatment costs in addition to the fixed excess. See ‘Definitions’ - Excess, and Veterinary Fees and Complementary Treatment - ‘What you pay’.

Additional exclusions may have been placed on the policy for your pet. If applied these are shown on your Certificate of Insurance Animal Details.

Can I cancel my policy?

If, after receiving your Certificates of Insurance and full policy Terms and Conditions, you are not happy you have 14 days during which you can cancel the policy. In this case we will cancel your policy and you will receive a full refund of any premium paid. Full details of the cancellation rights can be found in your Terms and Conditions.

How do I make a claim?

You can notify us of a claim and obtain a claim form by calling 0845 071 8000. Alternatively, if you already have a claim form or have downloaded a claim form from our website, petplan.co.uk/claims, you can notify us by sending the completed form to:

Petplan Customer Centre, Great West House (GW2), Great West Road, Brentford, Middlesex TW8 9DX, United Kingdom

How do I make a complaint?

If you have a complaint please contact our Customer Satisfaction Manager at:

Petplan, Great West House (GW2), Great West Road, Brentford, Middlesex TW8 9DX, United Kingdom
 Phone 0845 026 1985
 Email petplan.csm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Full details of our complaints procedure may be found in your Terms and Conditions. Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Financial Services Compensation Scheme

You may be entitled to compensation from the FSCS if we cannot meet our liabilities.

Your Pet Insurance Policy - Terms and Conditions

Written in Plain English

Details of your pet's cover are outlined in these Terms and Conditions. There are 11 sections of cover but please be aware that some of the sections of cover may not be included in the plan you have chosen for your pet. The section is only included if it is shown as covered on your Certificate of Insurance Animal Details. We recommend you check your pet's cover and contact us as soon as possible if this is not as expected.

These Terms and Conditions are part of **your** insurance contract. The other parts are **your** Certificate of Insurance Policy Details, Certificate of Insurance Animal Details and **your** written, internet or telephone application. To understand exactly what **your** insurance contract covers **you** must read **your** Certificates of Insurance, together with these Terms and Conditions.

Definitions

If **we** explain what a word means, that word has the same meaning wherever it appears in these Terms and Conditions. For ease, you'll see that these words appear in bold throughout.

12 months:

365 days calculated from and including the date an **injury** happened or the first **clinical signs** of an **illness** were noticed.

Acupuncture, homeopathy:

Acupuncture/homeopathy which is carried out by a **vet**.

Agreed countries:

Any European Union member States and Territories which are included in the **Pet Travel Scheme (PETS)**.

Chiropractic manipulation:

Chiropractic manipulation which is carried out by a **member of a veterinary practice** or a qualified animal chiropractor who is a member of one of the following organisations:

- McTimoney Chiropractic Association,
- International Association of Animal Therapists (IAAT), or
- International Veterinary Chiropractic Association (IVCA)

Clinical sign(s):

Elective treatment,

diagnostic or procedure:

Excess:

A change(s) in **your pet's** normal healthy state, its bodily functions or behaviour.

Any treatment, diagnostic or procedure **you** request, which the **vet** confirms is not necessary.

- The excess is the first part of each unrelated claim and the amount **you** have to pay.
- The excesses which apply to the cover for **your pet** are shown on **your** Certificate of Insurance Animal Details.
- For Veterinary Fees and Complementary Treatment this will either be a) a fixed amount only or b) a fixed amount and a percentage amount.
- Separate excesses apply for Veterinary Fees and Complementary Treatment which means if **you** claim under both benefits for the same **illness** or **injury** you will pay the excess(es) under each.
 - a) A fixed amount only** - the fixed amount is the amount that **you** have to pay towards each **illness** or **injury** that is not related to any other **illness** or **injury**. This amount will be deducted from the first claim(s) for that **injury** or **illness**.
 - b) A fixed amount and a percentage amount** - the fixed amount will be deducted as explained in a) above. In addition, **you** must also pay a percentage of all treatment costs. The percentage **you** have to pay is shown on **your** Certificate of Insurance Animal Details and this will be deducted from all claims submitted and calculated on the amount left after the fixed amount has been deducted.

Family:

Your husband, wife, civil partner, life partner, parents, grandparents, brothers, sisters, sons, daughters, grandsons and granddaughters.

Herbal medicine:

Herbal medicine prescribed by a **member of a veterinary practice**.

Home:

The place in the **UK** where **you** usually live.

Hydrotherapy:

The treatment of **illness** and **injury**, with, or in, water, including swimming in a pool and the use of a water treadmill, which is carried out:

- By a **member of a veterinary practice** providing the hydrotherapy is carried out in a pool/water treadmill owned by the veterinary practice,
 - In a pool/water treadmill where the hydrotherapy business has full Canine Hydrotherapy Association (CHA) membership, or
 - By a member of the National Association of Registered Canine Hydrotherapists (NARCH).
- Any change(s) to a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities **your pet** was born with or were passed on by its parents.

Illness:

An **illness** that:

- a) Showed clinical signs,**
 - b) Has the same diagnosis or clinical signs as an illness that showed clinical signs,**
 - c) Is caused by, relates to, or results from, a clinical sign that was noticed, or an illness that, showed clinical signs,**
- In the first 14 days of:

- **Your pet's** first policy year, or
- The section being added to **your** insurance.

No matter where the **illness** or **clinical signs** are noticed or happen in, or on, **your pet's** body.

Immediate family:	Your husband, wife, civil partner, life partner, parents, sons and daughters.
Injury:	Physical damage or trauma caused immediately by an accident. Not any physical damage or trauma that happens over a period of time.
Journey:	Travel from your home to any of the agreed countries for a maximum of 90 days for all journeys in the policy year . This includes the duration of your holiday or business trip and any travel in and between agreed countries and return journeys to your home .
Market value:	The price generally paid for an animal of the same age, breed, pedigree, sex and breeding ability at the time you took ownership of your pet .
Maximum benefit:	The most we will pay as shown on your Certificate of Insurance Animal Details.
Member of a veterinary practice:	Any person legally employed by a veterinary practice under a contract of employment.
Osteopathy:	Osteopathy which is carried out by a member of a veterinary practice or a qualified animal osteopath who is a member of the International Association of Animal Therapists (IAAT).
Pet Travel Scheme (PETS):	A system that allows people in the UK to take their pets to certain countries and bring them back again without the need for quarantine.
Physiotherapy:	Physiotherapy (not including hydrotherapy) carried out by a member of a veterinary practice or a qualified animal physiotherapist who is a member of one of the following organisations: <ul style="list-style-type: none"> • Association of Chartered Physiotherapists in Animal Therapy (ACPAT) • International Association of Animal Therapists (IAAT) • National Association of Veterinary Physiotherapists (NAVPA) • Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)
Policy year:	The time during which we give cover as shown on your Certificate of Insurance Policy Details. This is normally 12 months but may be less if your pet has been added to, or cancelled from, your insurance.
Pre-existing condition:	An injury or illness that: <ol style="list-style-type: none"> a) Happened or first showed clinical signs, b) Has the same diagnosis or clinical signs as an injury, illness or clinical sign your pet had, c) Is caused by, relates to, or results from, an injury, illness or clinical sign your pet had: <ul style="list-style-type: none"> • Before your pet's cover started, or • Before the section was added to your insurance. <p>No matter where the injury, illness or clinical signs are noticed or happen in, or on, your pet's body. This is in addition to any exclusion(s) stated on your Certificate of Insurance Animal Details. Please refer to the 'select breed' section on your Certificate of Insurance Animal Details to find out if your pet is a select breed.</p>
Select breeds:	
Therapist:	A member of one of the following organisations: <ul style="list-style-type: none"> • Association of Chartered Physiotherapists in Animal Therapy (ACPAT) • Association of Pet Behaviour Counsellors (APBC) • Canine and Feline Behaviour Association (CFBA) • Canine Hydrotherapy Association (CHA) • Institute of Registered Veterinary and Animal Physiotherapists (IRVAP) • International Association of Animal Therapists (IAAT) • International Veterinary Chiropractic Association (IVCA) • McTimoney Chiropractic Association • National Association of Registered Canine Hydrotherapists (NARCH) • National Association of Veterinary Physiotherapists (NAVPA)
Travel documents:	The Pet Passport, PETS Certificate and/or Certificate for treatment against parasites issued for your pet under the terms of the Pet Travel Scheme (PETS) .
Treatment of a behavioural illness:	The treatment of a change(s) to your pet's normal behaviour that is caused by a mental or emotional disorder which could not have been prevented by training. Treatment must be carried out by a member of a veterinary practice , a Certified Clinical Animal Behaviourist or a member of one of the following organisations: <ul style="list-style-type: none"> • Association of Pet Behaviour Counsellors (APBC) • Canine and Feline Behaviour Association (CFBA)
UK:	The United Kingdom, the Isle of Man and the Channel Islands.
Vet:	Registered Veterinary Surgeon.
Veterinary fees:	The amount vet s in general or referral practices usually charge.
Veterinary treatment:	The cost of the following when required to treat illness and injury : <ol style="list-style-type: none"> 1. Any examination, consultation, advice, test, x-ray, surgery and nursing carried out by a vet, a veterinary nurse or another member of the veterinary practice under the supervision of a vet, and 2. Any medication legally prescribed by a vet.
We, us, our:	Allianz Insurance plc.
You, your:	The person named on the Certificate of Insurance Policy Details.
Your pet:	The dog or cat named on the Certificate of Insurance Animal Details.

General Conditions

1. Caring for your pet:

- a) Throughout the **policy year** you must take all reasonable steps to maintain **your pet's** health and to prevent **injury, illness** and loss.
- b) **You** must arrange and pay for **your pet** to have a yearly dental examination and any treatment normally recommended by a **vet** to prevent **illness or injury**. Any treatment recommended as a result of the dental examination must be carried out as soon as possible.
- c) **You** must keep **your pet** vaccinated against the following:

Dogs -	Distemper, hepatitis, leptospirosis and parvovirus.
Cats -	Feline infectious enteritis, feline leukaemia and cat flu.

If **you** do not keep **your pet** vaccinated, **we** will not pay any claims that result from any of the above **illnesses**.

- d) **You** must arrange for a **vet** to examine and treat **your pet** as soon as possible after it shows **clinical signs of injury or illness**, and follow any advice they give. If **you** do not follow the **vet's** advice **we** will not pay any claims relating to that **illness or injury**.

2. Conditions of the policy:

If **you** do not keep to the conditions, including the special conditions, **we** may cancel **your** policy, refuse a claim and/or withdraw from any claim.

3. Paying your premium:

- a) **Your pet** is only covered under this policy if **you** pay the premium. If **you** pay the yearly premium in Direct Debit instalments and **you** miss an instalment, **you** must pay the outstanding amount within 10 days of the date the instalment was due to be paid. If **we** do not receive **your** payment within 10 days of the date the premium was due, **your** insurance will automatically stop and **we** will make no further claim payments.
- b) If **your** policy stops because **you** have not paid the premium **we** may agree to reinstate **your** policy. If **we** agree, **we** may charge an administration fee and may require **you** to pay all premiums due until the end of the current **policy year**.
- c) When **we** settle **your** claim, **we** will deduct from the claim, any amount due to **us**.

4. Renewing your policy:

If **you** pay **your** premium by Direct Debit instalment, when **your** policy is due for renewal **we** will renew it for **you** automatically, to save **you** the worry of remembering to contact **us** before the renewal date. **We** will write to **you** before the policy expires with full details of **your** premium and policy conditions for the next **policy year**. If **you** do not want to renew this policy just let **us** know.

5. Changes at renewal:

If **we** offer further periods of insurance **we** may change the premium, excesses, policy Terms and Conditions and place exclusions because of **your pet's** claims and veterinary history. **We** also have the right not to invite renewal and **we** will notify **you** in writing of any such action.

6. Claiming:

- a) **We** will not guarantee on the phone if **we** will pay a claim. **You** must send **us** a claim form that has been fully completed and **we** will then write to **you** with **our** decision.

- b) When **you** make a claim **you** agree to give **us** any information **we** may reasonably ask for.
- c) **We** will not make any payment for any claim that results from an incident which is covered by any other insurance. If there is any other insurance under which **you** are entitled to make a claim **you** must tell **us** the name and address of the other insurance company and **your** policy number with them.
- d) If **you** have any legal rights against another person in relation to **your** claim, **we** may take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents **we** ask for.

7. Veterinary information:

You agree that any **vet** has **your** permission to release any information **we** ask for about **your pet**. If the **vet** makes a charge for this, **you** must pay the charge.

8. Exclusions applicable to your pet:

- a) Any **illness/injury** which occurred before **your pet's** cover started is a **pre-existing condition** and something which will never be covered by **your** insurance. This is regardless of whether **we** place an exclusion for the **illness/injury** or not.
- b) **Your** policy does not cover any amount that results from an **injury, illness** or incident which is shown as excluded on **your** Certificate of Insurance Animal Details or is generally not covered within these Terms and Conditions.
- c) If, after **we** have offered a further period of insurance, **you** make a claim that relates to a period of insurance before the one **we** have offered, **we** may, based on the details of the claim, place exclusions backdated to the start of the further period of insurance.

9. Travel cover:

- a) Some sections of **your** policy provide travel cover. The travel cover is limited to the **agreed countries** for a maximum of 90 days in each **policy year**. While **your pet** is outside the **UK** **you** must follow the conditions of the **Pet Travel Scheme (PETS)**. Full details of the **Pet Travel Scheme (PETS)** can be found on the Defra website, www.defra.gov.uk, or **you** can call the Defra Pet Travel Scheme (PETS) Helpline on 0870 241 1710.
- b) **You** agree to pay translation costs for any claim documentation not written in English.

10. Jurisdiction:

- a) English law applies to this insurance contract.
- b) Unless **we** agree otherwise the language of the policy and all communications relating to it will be in English.

11. Your residence:

- a) **You** and **your pet** must live in **UK**.
- b) If **your** address, or the address of **your pet**, changes **you** must advise **us** as soon as possible as this may affect the insurance cover provided.

12. Lost pets:

If **your pet** is lost or missing when **you** first take **your** policy, the cover under this policy will not start until **you** are reunited with **your pet** and any incident, **illness or injury** which occurs before **you** are reunited will not be covered by **your** policy.

13. Cancellation rights:

- a) If, after receiving **your** Certificates of Insurance and full policy Terms and Conditions, **you** are not happy **you** have 14 days during which **you** can cancel the policy. In this case **we** will cancel **your** policy and **you** will receive a full refund of any premium paid. If **you** cancel outside the 14-day cancellation period and the premium becomes due **you** may not receive a refund of **your** premium.
- b) **You** may cancel **your** policy at any time by calling or writing to **us** and **we** may give **you** a refund of the money **you** have paid for the period of cover after the cancellation date. If **we** have paid a claim **you** may not receive a full return of **your** premium.
- c) **We** may cancel **your** policy at any time by giving **you** 7 days' notice in writing to the last address **you** have given **us**. **We** will give **you** a refund of the money **you** have paid for the **policy year** after the cancellation date.
- d) If **your** policy is cancelled or comes to an end for any reason all cover for **your pet** will stop on the date the policy is cancelled/ends and no further claims will be paid.

Cover

At Petplan, we're proud of the insurance **we** provide for pets - in fact, we're trusted by more pet owners than any other provider.* In return for the correct premium, **we** will provide cover for the following sections if they are shown on **your** Certificate of Insurance Animal Details.

*Datamonitor 2010

SECTION 1A - Veterinary Fees

Cover under this section applies in the **UK** and **agreed countries** only

What we will pay

The cost of **veterinary fees** for the **veterinary treatment your pet** has received to treat **illness** and **injury**.

When referred and endorsed by **your vet**, this section also covers the cost of **physiotherapy** to treat **illness** and **injury** and the **treatment of a behavioural illness**.

Each **illness** and **injury** is covered for:

- **12 months**, starting from the date during the **policy year** the **injury** happened or the **clinical signs** of the **illness** were first noticed, or
 - Until the **maximum benefit** is reached,
- Whichever happens first.

What you pay

The **excess** shown on **your** Certificate of Insurance Animal Details.

SECTION 1B - Complementary Treatment

Cover under this section applies in the **UK** only

What we will pay

When referred and endorsed by **your vet**, the cost of any examination, consultation, advice, test and legally prescribed medication for the following when it is used to treat **illness** and **injury**:

- **Acupuncture**
- **Homeopathy**
- **Herbal medicine**
- **Chiropractic manipulation**
- **Osteopathy**
- **Hydrotherapy** - 10 sessions for each **illness** and **injury**

Each **illness** and **injury** is covered for:

- **12 months**, starting from the date during the **policy year** the **injury** happened or the **clinical signs** of the **illness** were first noticed, or
 - Until the **maximum benefit** is reached,
- Whichever happens first.

What you pay

The **excess** shown on **your** Certificate of Insurance Animal Details.

What we will not pay - applying to Veterinary Fees and Complementary Treatment

1. The cost of any treatment for a **pre-existing condition**.
2. The cost of any treatment for an **illness which starts in the first 14 days of cover**.
3. The cost of any treatment **your pet** receives more than **12 months** after the date the **injury** happened or the **illness** first showed **clinical signs**.
4. The cost of any treatment resulting from an **injury** or **illness**, if the **clinical signs** are the same as the **clinical signs** of an **injury** which happened or **illness** which first showed **clinical signs** more than **12 months** before.
5. The cost of any medicines or materials prescribed or supplied to be used more than **12 months** after the date the **injury** happened or the **illness** first showed **clinical signs**.
6. The cost of any treatment to prevent **injury** or **illness**.
7. The cost of any **elective treatment, diagnostic or procedure** or any treatment that **you** choose to have carried out that is not directly related to an **injury** or **illness**, including any complications that arise.
8. The cost of killing and controlling fleas and the cost of general health improvers.
9. The cost of any treatment in connection with breeding, pregnancy and giving birth.
10. The cost of any vaccination, other than the cost of treating any complications that arise from this procedure.
11. The cost of treating any **injury** or **illness** deliberately caused by **you** or anyone living with **you**, or, while on a **journey**, anyone travelling with **you**.

12. The costs of having **your pet**:
 - Put to sleep, including any veterinary consultation/visit or prescribed medication specifically needed to carry out the procedure, or
 - Cremated, buried or otherwise disposed of.
13. The cost of a house call unless the **vet** or **therapist** confirms that moving **your pet** would further damage its health, regardless of **your** personal circumstances.
14. Extra costs for treating **your pet** outside usual surgery hours, unless the **vet** or **therapist** confirms an emergency consultation is essential, regardless of **your** personal circumstances.
15. The cost of hospitalisation and any associated treatment, unless the **vet** or **therapist** confirms **your pet** must be hospitalised for essential treatment, regardless of **your** personal circumstances.
16. The cost of buying or hiring equipment or machinery or any form of housing, including cages.
17. The cost of grooming, de-matting or bathing **your pet**, other than bathing when a substance is being used which, according to manufacturer's guidelines, can only be administered by a **member of a veterinary practice**.
18. The cost of dental treatment unless **your pet** had a dental examination carried out by a **vet** in the **12 months** before the **clinical signs** of the **injury** or **illness** were first noted.
19. The cost of any treatment if a claim has not been submitted within one year of **your pet** receiving treatment.

Please also read 'What we will not pay - applying to Veterinary Fees only', 'What we will not pay - applying to Complementary Treatment only' and 'Special Conditions - applying to Veterinary Fees and Complementary Treatment'.

What we will not pay - applying to Veterinary Fees only

1. More than the Veterinary Fees **maximum benefit** for each **illness** and **injury**.
2. The cost of any food, including food prescribed by a **vet**, unless it is:
 - Used to dissolve existing bladder stones and crystals in urine, which is limited to a maximum of 40% of the cost of food for up to 6 months.
 - Liquid food, used for up to 5 days while **your pet** is hospitalised at a veterinary practice, providing the **vet** confirms the use of the liquid food is essential to keep **your pet** alive.
3. The cost of pheromone products, including DAP diffusers and Feliway, unless used as part of a structured behaviour modification programme, and then limited to a maximum period of 6 months.
4. The cost of spaying (including spaying following a false pregnancy) or castration, unless:
 - The procedure is carried out when **your pet** is suffering from an **illness** or **injury** and is essential to treat the **illness** or **injury**, or
 - The costs claimed are for the treatment of complications arising from this procedure.
5. The cost of any treatment in connection with a retained testicle(s) if **your pet** was over the age of 12 weeks when cover started.
6. The cost of surgical items that can be used more than once.
7. The cost of hydrotherapy, acupuncture, homeopathy, chiropractic manipulation, osteopathy or any other complementary or alternative treatment. This includes any **veterinary treatment** specifically needed to carry out the particular complementary or alternative treatment.
8. The cost of a post-mortem examination.
9. The cost of transplant surgery, including any pre- and post-operative care.
10. The cost of any prosthesis, including any **veterinary treatment** needed to fit the prosthesis, other than hip, knee and/or elbow replacement(s).
11. The cost of any treatment while on a **journey** if:
 - A **vet** believes the treatment can be delayed until **your pet** returns **home**, or
 - The **journey** was made to get treatment abroad.

What we will not pay - applying to Complementary Treatment only

1. More than the Complementary Treatment **maximum benefit** for each **illness** and **injury**.
2. The cost of any food, including food prescribed by a **vet**.
3. The cost of more than 10 sessions of **hydrotherapy** for each **illness** or **injury**.

Special Conditions - applying to Veterinary Fees and Complementary Treatment

1. The maximum amount **we** will pay for the cost of treatment of each **illness** and **injury** is the **maximum benefit** that applies on the date the **injury** happened or the date the **clinical signs** of the **illness** were first noticed.
2. The period of **12 months** and the **maximum benefit** will always start or be calculated from the date in the **policy year**:
 - The **injury** first happened or the **clinical signs** of an **illness** were first noticed, or
 - An **illness** with the same diagnosis or **clinical signs** was first noticed.

No matter how many times the same **injury**, **illness** or **clinical signs** are noticed or happen in, or on, any part of **your pet's** body.
3. If a number of **injuries**, **illnesses** or **clinical signs** are:
 - a) Diagnosed as one **injury** or **illness**, or
 - b) They are caused by, relate to, or result from, another **injury**, **illness**, or **clinical sign**.

One period of **12 months** or one **maximum benefit** will apply to the treatment received for all the **injuries**, **illnesses** or **clinical signs**.

In this case the period of **12 months** and the **maximum benefit** will start or be calculated from the first date in the **policy year**:

 - Any of the **clinical signs** or any of the **illnesses** were noticed, or
 - Any of the **injuries** happened.

4. After **we** have paid the cost of treatment for **12 months** or the **maximum benefit** for an **illness, injury** or **clinical sign(s)**, **we** will not pay the cost of any more treatment for:
 - The same **illness** or **injury**,
 - The same **clinical sign(s)**,
 - An **illness** or **injury** with the same diagnosis or **clinical sign(s)** as the **illness** or **clinical sign(s)** **we** have paid the limit for, or
 - An **injury** or **illness** that is caused by, relates to, or results from, an **injury, illness** or **clinical sign** that **we** have paid the limit for.

No matter where the **injury, illness** or **clinical sign(s)** are noticed or happen in, or on, **your pet's** body.
5. If **we** agree for a claim settlement to be paid direct to **your vet** and **you** allow this, then if the **vet**, who has treated **your pet** or is about to treat **your pet**, asks for information about **your** insurance that relates to a claim, **we** will tell the **vet** what the insurance covers, what **we** will not pay for, how the amount **we** pay is calculated and if the premium is paid to date.
6. If **we** receive a request to pay the claim settlement direct to a veterinary practice, **we** reserve the right to decline this request.
7. If the **veterinary fees** **you** are charged are higher than the fees usually charged by a general or referral practice, **we** reserve the right to request a second opinion from a **vet** that **we** choose. If the **vet** **we** choose does not agree with the **veterinary fees** charged **we** may decide to pay only the **veterinary fees** usually charged by a general or referral practice in a similar area.
8. If **we** consider the treatment **your pet** receives may not be required or may be excessive when compared with the treatment that is normally recommended to treat the same **illness** or **injury** by general or referral practices, **we** reserve the right to request a second opinion from a **vet** that **we** choose. If the **vet** **we** choose does not agree with the treatment provided **we** may decide to pay only the cost of the treatment that was necessary to treat the **injury** or **illness**, as advised by the **vet** from whom **we** have requested the second opinion.
9. **We** may refer **your pet's** case history to a **vet** that **we** choose and if **we** request, **you** must arrange for **your pet** to be examined by this **vet**.
10. If **you** decide to take **your pet** to a different **vet** or **therapist** for a second opinion because **you** are unhappy with the diagnosis or treatment provided, **you** must tell **us** before **you** arrange an appointment with the new **vet** or **therapist**. If **you** do not, **we** will not pay any costs relating to the second opinion. If **we** request, **you** must use a **vet** or **therapist** **we** choose. If **we** decide the diagnosis or treatment currently being provided is correct, **we** will not cover any costs relating to the second opinion.
11. It is **your** responsibility to ensure the veterinary practice or **therapist** is paid within the required time frame.
 - If an additional charge is added to the cost of treatment due to the late payment of fees, **we** will deduct this charge from the claim settlement.
 - If the veterinary practice or **therapist** provides a discount for paying the cost of treatment within a certain time frame, **you** must provide payment within this time frame. If **you** do not, **we** will deduct the discount, which would have been provided, from the claim settlement.

SECTION 2 - Death from Injury

Cover under this section applies in the UK only

*This section is optional and only applies if it is shown as covered on **your** Certificate of Insurance Animal Details.*

What we will pay

The price **you** paid for **your pet** if it either dies or has to be put to sleep by a **vet** during the **policy year** as a result of an **injury**.

If **you** have no formal proof of how much **you** paid, **we** will pay the **market value** or purchase price, whichever is less. If **you** did not pay for **your pet** **we** will pay the **market value**.

SECTION 3 - Death from Illness

Cover under this section applies in the UK only

*This section is optional and only applies if it is shown as covered on **your** Certificate of Insurance Animal Details.*

What we will pay

The price **you** paid for **your pet** if it either dies or has to be put to sleep by a **vet** during the **policy year** as a result of an **illness**.

If **you** have no formal proof of how much **you** paid, **we** will pay the **market value** or purchase price, whichever is less. If **you** did not pay for **your pet** **we** will pay the **market value**.

What we will not pay - applying to Death from Injury and Death from Illness

1. More than the **maximum benefit**.
2. Any amount if **your pet's** death results from a **pre-existing condition**.
3. Any amount if **your pet's** death results from an **illness which starts in the first 14 days of cover**.
4. Any amount unless **your vet** confirms it was not humane to keep **your pet** alive because it was suffering from an **injury** that could not be treated or an incurable **illness**.
5. Any amount if **your pet** dies or is put to sleep more than **12 months** after the date during the **policy year** the **injury** happened or the **illness** first showed **clinical signs**.
6. Any amount if the death results from an **injury** or **illness**, if the **clinical signs** are the same as the **clinical signs** of an **injury** which happened or an **illness** which first showed **clinical signs** more than **12 months** before **your pet's** death.
7. Any amount if the death results from breeding, pregnancy or giving birth.
8. Any amount if the death results from an **illness** in any **select breed** aged 5 years or over, any dog aged 8 years or over or any cat aged 10 years or over.
9. Any amount if a claim has not been submitted within one year of **your pet's** death.

Special Conditions - applying to Death from Injury and Death from Illness

1. The period of **12 months** will always start from the date in the **policy year**:
 - The **injury** first happened or the **clinical signs** of an **illness** were first noticed, or
 - An **illness**, with the same diagnosis or **clinical signs** as the **illness** or **clinical signs** that caused **your pet** to be put to sleep or caused its death, was first noticed.No matter how many times the same **injury, illness** or **clinical signs** are noticed or happen in, or on, any part of **your pet's** body.
2. If a number of **injuries, illnesses** or **clinical signs** are:
 - a) Diagnosed as one **injury** or **illness**, or
 - b) Caused by, relate to, or result from, another **injury, illness** or **clinical sign**,The period of **12 months** will start from the first date in the **policy year**:
 - Any of the **clinical signs** or any of the **illnesses** were noticed, or
 - Any of the **injuries** happened.

SECTION 4 - Theft or Straying

Cover under this section applies in the **UK** only

What we will pay

The price **you** paid for **your pet** if it is stolen or goes missing during the **policy year** and is not recovered or does not return. If **you** have no formal proof of how much **you** paid, **we** will pay the **market value** or purchase price, whichever is less. If **you** did not pay for **your pet** we will pay the **market value**.

What we will not pay - applying to Theft or Straying

1. More than the **maximum benefit**.
2. Any amount if **you** or the person looking after **your pet** has freely parted with it, even if tricked into doing so, unless anyone was looking after or transporting **your pet** in return for money, goods or services.
3. Any amount if a claim has not been submitted within one year of **your pet** going missing.

Please also read 'Special Conditions - applying to Theft or Straying and Advertising and Reward'.

SECTION 5 - Advertising and Reward

Cover under this section applies in the **UK** and **agreed countries** only

What we will pay

If **your pet** is stolen or goes missing during the **policy year**, **we** will pay:

1. The cost of advertising, and
2. The reward **you** have offered and paid to get **your pet** back.

If **your pet** is stolen or goes missing during **your journey**, **we** will also pay the cost of **your** accommodation to stay and look for **your pet** if it has not been found or returned by the scheduled last date of **your journey**.

What we will not pay - applying to Advertising and Reward

1. More than the **maximum benefit** for all incidents during the **policy year**.
2. More than £50 towards sundries to make **your** own posters and advertising materials.
3. Any reward that **we** have not agreed before **you** advertised it.
4. Any reward not supported by a signed receipt giving the full name, address and telephone number of the person who found **your pet**.
5. Any reward paid to a member of **your family**, or any person living with **you** or employed by **you**, including any person travelling with **you** during **your journey**.
6. Any reward paid to the person who was caring for **your pet** when it was lost or stolen.
7. Any reward paid to the person who stole **your pet**, or any person who is in collusion with the person who stole **your pet**.
8. Any amount if a claim has not been submitted within one year of **your pet** going missing.
9. If **your pet** is stolen or goes missing during **your journey**:
 - More than 7 days' accommodation costs and more than £30 for each day's accommodation.
 - Any amount if the cost of accommodation is at a property owned by **you** or **your family**.
 - Any amount unless there is some official documentation to certify the theft or loss was reported to the police or the ship, aircraft, train or coach operator if the loss or theft happened while **you** were travelling with them.

Special Conditions - applying to Theft or Straying and Advertising and Reward

- As soon as **you** discover **your pet** is missing:
 - If **your pet** is a dog **you** must tell the appropriate authority and ask for written confirmation of **your** report.
 - If **your pet** is a cat and it may have been stolen, **you** must tell the appropriate authority and ask for written confirmation of **your** report.
 - For Advertising and Reward only, if **your pet** was lost or stolen on a ship, aircraft, train or coach, **you** must report the loss or theft to the operator and obtain a report.
- You** must immediately take all reasonable steps to find or recover **your pet**. **You** must tell all veterinary practices and local rescue centres within a reasonable distance of the area where **your pet** was last seen within 5 days of **your pet** going missing. At least one veterinary practice must be notified.
- For Advertising and Reward only:
 - The **maximum benefit** covers the cost of both advertising and reward. The full **maximum benefit** is available for **you** to use for advertising but the amount **you** can use for a reward is limited to 50% of the **maximum benefit**.
- For Theft or Straying only:
 - To submit a claim for Theft or Straying **you** must have advertised the loss of **your pet**.
 - If **your pet** has not been found within 30 days, please fill in a claim form and return it to **us** as soon as possible.
 - If the claim is paid the original pedigree certificate and purchase receipt will not be returned to **you**.
 - If **your pet** is found or returns, **you** must repay the full amount **we** have paid **you**.

SECTION 6 - Third Party Liability (This section only applies to dogs)

Cover under this section applies in the UK only

In this section, 'you' and 'your' mean **you** or any person looking after or handling **your pet** with **your** permission.

What we will pay

If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving **your pet** during the **policy year** and **you** are legally responsible, **we** will pay:

- Compensation and claimant's costs and expenses, and
- Legal costs and expenses for defending a claim against **you**.

What you pay

The first £250 of any compensation, costs and expenses where property has been damaged.

What we will not pay - applying to Third Party Liability

- More than the **maximum benefit** for each incident. If **you** have more than one dog insured under this policy please refer to 'Special Conditions - applying to Third Party Liability' point 7.
- Any costs and expenses for defending **you** which **we** have not agreed beforehand.
- Any compensation, costs and expenses resulting from an incident which involves **your** profession, occupation or business.
- Any compensation, costs and expenses resulting from an incident which involves the profession, occupation or business of anyone who is employed by **you** or anyone who works for **you** in any way.
- Any compensation, costs and expenses if **you** are legally responsible only because of a contract **you** have entered into.
- Any compensation, costs and expenses if the person who is killed, injured or falls ill, lives with **you**, is a member of **your immediate family** or is employed by **you**.
- Any compensation, costs and expenses if the property damaged is **your** responsibility or it belongs to **you**, any person who lives with **you**, a member of **your immediate family** or a person who is employed by **you**.
- Any compensation, costs and expenses if **you**, a member of **your immediate family** or any person who lives with **you** or is employed by **you** is responsible for, or looking after, the property that is damaged.
- Any compensation, costs and expenses that result from an incident if **you** have not followed instructions or advice given to **you** by previous owners, the re-homing organisation or a qualified behaviourist about the behaviour of **your pet**.
- Any compensation, costs and expenses if the incident happens in an area or place where dogs are specifically prohibited, unless **your** dog escapes and enters the area outside of **your** control.
- Any compensation, costs and expenses if **you** are deemed responsible under the laws of any country, other than members of the European Union.
- Any compensation, costs and expenses if **you** are responsible for air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an accident involving **your pet**.
- Any compensation, costs and expenses resulting from an incident that happens where **you** work.
- Any compensation, costs and expenses if **your pet** is kept or lives on premises which sell alcohol, unless there is no access from the residential premises to the business premises.

Special Conditions - applying to Third Party Liability

1. **You** must not admit responsibility, agree to pay any claim or negotiate with any person following an incident.
2. **You** must notify **us**:
 - a) As soon as possible if an incident occurs which could lead to a claim under this section.
 - b) Immediately upon being advised of any prosecution, inquest or enquiry which could lead to a claim under this section.
3. **You** must immediately send **us** any writ, summons or legal documents **you** receive and **you** must never respond to any of these documents.
4. **You** agree to provide **us** with any information connected with the claim **we** reasonably ask for including details of **your pet's** history.
5. **You** agree to tell **us** or help **us** find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed.
6. **You** must allow **us** to take charge of **your** claim and allow **us** to prosecute in **your** name for **our** benefit.
7. If more than one of the dogs insured under this policy are involved in, or contribute towards, an incident only one **maximum benefit** will apply to the incident for all of the dogs. This means that if:
 - a) The dogs involved all have the same **maximum benefit**; the most **we** will pay for the incident is that **maximum benefit**. For example, if all of the dogs insured each have a **maximum benefit** of £1million, **we** will pay no more than £1million for the incident.
 - b) The dogs involved have different **maximum benefits**; the most **we** will pay for the incident is the highest of the **maximum benefits**. For example, if one dog has a **maximum benefit** of £1million, and another of £2million, **we** will pay no more than £2million for the incident.

SECTION 7 - Boarding Fees

Cover under this section applies in the UK only

In this section, '**you**' means **you** or **your** husband, wife, civil partner or life partner.

What we will pay

The cost of boarding **your pet** at a licensed boarding establishment or £5 a day towards the cost of someone looking after **your pet** while **you** are in hospital during the **policy year**.

What we will not pay - applying to Boarding Fees

1. More than the **maximum benefit** for all hospitalisation during the **policy year**.
2. Any amount if **you** are in hospital for less than 4 consecutive days during each hospital stay.
3. Any amount if the person looking after **your pet** lives with **you** or is a member of **your family**.
4. Any costs resulting from **you** going into a hospital because of an injury or illness first occurring or showing symptoms before **your pet's** cover started.
5. Any costs resulting from **you** being pregnant, giving birth or any treatment that is not related to an injury or illness.
6. Any costs resulting from **you** going into a hospital for the treatment of alcoholism, drug abuse, drug addiction, attempted suicide or a self-inflicted injury.
7. Any costs resulting from care in a nursing home or from convalescence care that **you** do not receive in a hospital.
8. Any costs if a claim has not been submitted within one year of the stay in hospital.

SECTION 8 - Holiday Cancellation

Cover under this section applies in the UK and agreed countries only

What we will pay

1. Travel and accommodation expenses for **you** and **your immediate family** that **you** cannot recover if **you** have to cancel **your journey** because **your pet** is suffering from an **illness** or **injury** and is too ill to travel with **you**.
2. If **your pet** is injured or shows the first **clinical signs** of an **illness** during **your journey** and has to return **home** for treatment, which means **you** have to cut short **your journey**, **we** will pay:
 - The value of any unused travel and accommodation expenses for **you** and **your immediate family**, and
 - Any extra travel expenses to return **your pet home**.

What we will not pay - applying to Holiday Cancellation

1. More than the **maximum benefit** for all **journeys** during the **policy year**.
2. Any amount or expense resulting from a **pre-existing condition**.
3. Any amount or expense resulting from an **illness which starts in the first 14 days of cover**.
4. Any amount unless a **vet** has certified **your pet** is too ill to travel or has to return **home** for treatment.
5. Any amount if **your journey** was made to get treatment abroad.
6. Any amount **you** can claim back from anywhere else.
7. The cost of food.
8. Any amount if a claim has not been submitted within one year of **your journey** being cancelled.

SECTION 9 - Emergency Repatriation

Cover under this section applies in the **agreed countries** only

What we will pay

If **your pet** is injured or shows the first **clinical signs** of an **illness** during **your journey** and cannot travel **home** the same way it travelled abroad **we** will pay:

1. Extra costs to get **your pet home**,
2. The cost of accommodation for **you** to stay after **your** scheduled date of travel **home** until **your pet** is well enough to travel, and

3. If **your pet** dies, the cost of returning **your pet's** body **home** or the cost of disposal in an **agreed country**.

What we will not pay - applying to Emergency Repatriation

1. More than the **maximum benefit** for all **journeys** during the **policy year**.
2. Any costs resulting from a **pre-existing condition**.
3. Any costs resulting from an **illness which starts in the first 14 days of cover**.
4. Any costs that result from an **injury** that happens or an **illness** first showing **clinical signs** before the start of **your journey**.
5. Any costs that can be reclaimed from anywhere else.
6. Any costs unless a **vet** has certified **your pet** is too ill to travel **home** the same way it travelled abroad.
7. Any costs if **your journey** was made to get treatment abroad.
8. More than 14 days' accommodation costs and more than £30 for each day's accommodation.
9. The cost of a coffin, casket or any other container for **your pet's** remains.
10. The cost of food.
11. Any costs if a claim has not been submitted within one year of the date **your pet** returns **home**.

SECTION 10 - Quarantine Expenses and Loss of Documents

Cover under this section applies in the **agreed countries** only

What we will pay

If **your pet** is either unable to return to the **UK** or must be quarantined on return to the **UK** because of:

1. An **illness** first showing **clinical signs** during the **journey**,
2. The failure of the microchip, or
3. The **travel documents** being lost or stolen,

We will pay:

- The cost to keep **your pet** in quarantine,
- The cost of getting duplicate **travel documents**,
- The cost of temporary accommodation while getting the duplicate **travel documents**, and

- Any extra costs to travel **home** if the time in getting duplicate **travel documents** has caused **you** to miss **your** scheduled travel arrangements back to **your home**.

What we will not pay - applying to Quarantine Expenses and Loss of Documents

1. More than the **maximum benefit** for all **journeys** during the **policy year**.
2. Any costs resulting from a **pre-existing condition**.
3. Any costs resulting from an **illness which starts in the first 14 days of cover**.
4. Any costs that result from an **injury** that happens or an **illness** first showing **clinical signs** before the start of **your journey**.
5. Any costs that can be reclaimed from anywhere else.
6. Any costs that result from the failure of any microchip that does not meet the standards ISO 11784 or ISO 11785.
7. Any costs that result from a microchip reader failing to read a microchip.
8. Any costs unless there is some official documentation to certify the theft or loss of the **travel documents** was reported to the police or the ship, aircraft, train or coach operator if the loss or theft happened while **you** were travelling with them.
9. Any costs that result from the **travel documents** being lost or stolen while left unattended unless they are in **your** accommodation or the locked boot, covered luggage area or glove compartment of a locked vehicle.
10. More than 7 days' accommodation costs and more than £30 for each day's accommodation.
11. Any amount if a claim has not been submitted within one year of the date **your pet** returns **home**.

Special Conditions - applying to Quarantine Expenses and Loss of Documents

- You** must take all reasonable steps to make sure the **travel documents** are not lost or stolen.
- You** must report the loss or theft of the **travel documents** within 24 hours of discovering them missing to the police and obtain a police report. If the loss or theft occurred on a ship, aircraft, train or coach **you** must report the loss to the operator and obtain a report.
- You** must take all reasonable steps to find or recover the missing **travel documents**.

General Exclusions

The following exclusions apply to all sections of the policy:

- The pet's age:**
Any pet less than 6 weeks old, or less than 8 weeks old if sold by a licensed breeder.
- The pet's use:**
Dogs used for security, guarding, track racing or coursing.
- The pet's breed:**
Any dog that is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario, Dogo Canario, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound/Wolfdog or any wolf hybrid.
- Laws and regulations:**
 - Any dog that must be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997 or any further amendments to this Act.
 - Any amount if **you** break the United Kingdom laws or regulations, including those relating to animal health or importation.
 - Any amount if **your pet** is confiscated or destroyed by government or public authorities or under the Animals Act 1971 United Kingdom because it was worrying livestock. This includes any further amendments to this Act.
- Miscellaneous:**
 - Any loss as a result of an act of force or violence for political, religious or ideological reasons, war, riot, revolution or any similar event, including any chemical or biological terrorism.
 - Any amount caused by radiation, nuclear explosion, nuclear fallout or contamination by radioactivity.
 - Any amount resulting from a disease transmitted from animals to humans.
- When your pet is on a journey in an agreed country:**
 - Any amount if **you** do not follow the conditions of the **Pet Travel Scheme (PETS)**.
 - Any **journey you** take **your pet** on against a **vet's** advice.
 - Any animal less than 12 weeks old.
 - Any costs caused because any foreign government or public authority has put restrictions on **your pet**.

Claiming

It's distressing when a much loved pet is ill or injured so **we** do all **we** can to make the claims process as quick and easy as possible. There's lots of useful information on **our** website petplan.co.uk/claims where **you** can download a claim form or track the progress of an existing claim at **your** convenience.

This section tells **you** what **you** will need to send **us** if **you** need to make a claim. Don't forget, if **you** have a valid claim for Veterinary Fees **we** can usually pay the veterinary practice direct which means the only amount **you** will need to pay them is the **excess** which applies for **your pet**.

Notifying us of a potential claim:

In all cases, other than Veterinary Fees and Complementary Treatment claims, **you** must let **us** know of any circumstances which are likely to lead to a claim.

Requesting a claim form:

- Most claim forms can be downloaded from **our** website petplan.co.uk/claims.
- Most veterinary practices will have a supply of Veterinary Fees claim forms and some are able to submit them electronically.
- If **you** would like **us** to send **you** a claim form please contact **us** by telephone, email or in writing.

When to claim under Veterinary Fees and Complementary Treatment:

Claims must be sent to **us** no later than one year after the treatment start date.

Fraud:

Fraud increases **your** premium and the premiums of all policyholders. If **you**:

- Provide **us** with false information,
- Make a false or exaggerated claim with **us**, or
- Make any claim with **us** which involves **your** dishonesty,

We will not pay **your** claim and **we** may void **your** policy and inform the authorities. If **we** pay a claim and subsequently find the claim was fraudulent, **you** must repay **us** the full amount.

HOW TO CLAIM

It's easy to make a claim with Petplan. Simply send **us your** completed claim form along with the supporting documentation listed below. Please make sure **your** claim form is completed fully by both **you** and if applicable **your vet**, as **we** need this information in order to process **your** claim. If any information is missing, **we** will return the claim form to **you** which will unfortunately delay **your** claim. It is important to be aware that **your** insurance does not cover any charges made for the completion of claim forms or the cost of any supporting documentation.

SUPPORTING DOCUMENTATION

Veterinary Fees, Complementary Treatment:	<ul style="list-style-type: none">• For both sections of cover, the veterinary practice must complete the relevant section of the claim form.• Please send us the invoices from the veterinary practice or therapist (for Complementary Treatment if the therapist is not a member of a veterinary practice) which show what you are claiming for.• For Veterinary Fees, if the claim is for treatment in an agreed country, you need to provide the booking invoice for your journey or any other official documents which show the dates of your journey.
Death from Injury, Death from Illness:	Please send us : <ul style="list-style-type: none">• The death certificate from your vet,• The purchase receipt from when you bought your pet, and• If your pet is a pedigree, a copy of the pedigree certificate.
Theft or Straying:	Please send us : <ul style="list-style-type: none">• The purchase receipt from when you bought your pet, and• If your pet is a pedigree, the original pedigree certificate.
Advertising and Reward:	You must phone us on 0845 074 4406 for the approval of any reward before you advertise it. Please send us : <ul style="list-style-type: none">• The invoices and receipts to show the costs involved, including a receipt for any reward paid, and• If the loss or theft happened during your journey, the booking invoice or another official document to show the dates of your journey and if applicable the police or operator's report.
Third Party Liability:	Please send us all correspondence, writs, summons or any other legal documents as soon as you receive them. You must not respond to any of these documents.
Boarding Fees:	<ul style="list-style-type: none">• Your doctor/consultant and the owner of the boarding establishment (if one has been used) must complete the relevant section(s) of the claim form.• Please send us the invoice from the boarding establishment or written confirmation from the person looking after your pet.
Holiday Cancellation:	Please send us : <ul style="list-style-type: none">• The booking invoice and cancellation invoice from the holiday sales organisation. The invoices must show the date of the booking, the dates of the journey, the total cost of the holiday, the date you decided to cancel or return home and any expenses you cannot recover.• If you are claiming for extra travel costs, the receipts for your expenses.
Emergency Repatriation, Quarantine Expenses and Loss of Documents:	Please send us : <ul style="list-style-type: none">• The booking invoice or another official document showing the dates of your journey,• The invoices and receipts to show the costs involved, and• If applicable, the police or operator's report.

How we use your data

- Please be aware that telephone calls may be recorded for **your** and **our** protection, and for monitoring and training purposes.
- **Your** details will be stored on **our** computer system to administer **your** policy but will not be kept longer than necessary.
- **We** can only discuss **your** personal details with **you**. If **you** would like anyone else to act on **your** behalf please let **us** know.
- Unless **you** advise otherwise, **we** may use **your** details to support the development of **our** business by including them in customer surveys. If **you** do not want this to happen please just let **us** know.
- **We** may share **your** details with other insurance companies, directly or through a number of databases. This allows **us** to check information **you** give **us** and also helps **us** prevent fraud.
- **Your** personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of **UK** law.
- **We** may pass **your** information to selected third party advisors or suppliers outside the Allianz Group for the purpose of administering **your** claim.

Making a complaint

Our aim is to get it right, first time, every time. If **we** make a mistake **we** will try to put it right promptly. **We** will always confirm to **you** the receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected. If **we** have not sorted out the situation within eight weeks **we** will provide **you** with information about the Financial Ombudsman Service.

If **you** have a complaint please contact **our** Customer Satisfaction Manager at:

Petplan
Great West House (GW2)
Great West Road
Brentford
Middlesex
TW8 9DX
United Kingdom
Email petplan.csm@allianz.co.uk
Phone 0845 026 1985

Using **our** complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.

Financial Services Compensation Scheme

If Allianz is unable to meet its liabilities **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation

scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

How to contact us

BY TELEPHONE

0845 071 8000

BY EMAIL

info@petplan.co.uk

IN WRITING

Petplan Customer Centre
Great West House (GW2)
Great West Road
Brentford
Middlesex
TW8 9DX
United Kingdom

WEBSITE

petplan.co.uk

[Download a claim form](#)

petplan.co.uk/claims

[Track your claim](#)

petplan.co.uk/claims

[My Petplan area](#)

petplan.co.uk/mypetplan

PET BEREAVEMENT HELPLINE

0800 138 6515

Run by The Blue Cross and Society for Companion Animal Studies