

Petplan doesn't provide advice or any personal recommendation about the insurance products offered.

Demands and Needs – who is this product suitable for?

This product meets the demands and needs of a pet owner who wants free cover for a period of four weeks for the cost of veterinary treatment, with cover starting for injuries straight away and for illnesses after the first 14 days.

Voucher - 4 weeks free cover

Your insurance policy Terms and Conditions

Effective from 9th December 2022

Written in Plain English

These Terms and Conditions are part of **your** insurance contract. The other parts are **your** Certificate of Insurance and **your** insurance application. To understand exactly what **your** insurance contract covers **you** must read **your** Certificate of Insurance and Insurance Product Information Document, together with these Terms and Conditions.

This is a free four week policy that provides the following 3 sections of cover - Veterinary Fees, Advertising and Reward and Boarding Fees.

Important information about your Veterinary Fees section of cover

Your **Veterinary Fees** cover is limited to injury only for the first 14 days. This means:

- **Injuries** are covered for the full four weeks.
- **Illnesses** aren't covered for the full four weeks, only for the last 2 weeks.
- Any **illness** that shows any **symptoms** during the first 14 days of this four week policy won't be covered.
- An **illness** will only be covered if it starts showing **symptoms** after the first 14 days of this four week policy.

If an **injury** or **illness** is covered by this four week policy and **you** want **us** to continue to provide cover for it after this insurance ends, **you** need to start an annual policy with **us** before this free cover ends, ensuring there's no break in cover. *Further information can be found in General Conditions, point 4 'Your pet's cover after this free period ends'.*

Definitions

These definitions apply throughout the Terms and Conditions. Where **we** explain what a word means, that word appears in bold print and wherever used it has the meaning stated in this section.

Family:

- **Your** partner, who's **your** husband, wife, civil partner, girlfriend, boyfriend or other life partner,
- **Your** or **your** partner's child, step-child, and/or
- **Your** or **your** partner's parent, step-parent, grandparent, grandchild, brother and/or sister (including step-siblings).

Illness, illnesses:

Any change(s) from a healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities **your pet** was born with or were passed on by his/her parents.

Illness which starts in the first 14 days of cover:

This is any **illness** that showed **symptoms** in the first 14 days of **your pet's** cover. It's also any **illness** that:

- Has the same diagnosis or **symptoms** as the **illness** that started in the first 14 days.
- Is caused by or relates to the **symptoms** or **illness** that started in the first 14 days.

This applies in all cases regardless of whether the **symptoms** present in the same or different parts of **your pet's** body.

Injury, injuries:	Accidental physical damage or trauma caused immediately by an external source. Not any physical damage or trauma that happens over a period of time.
Maximum benefit:	The most we ll pay in a section of your pet 's cover during the period of cover as shown on the Certificate of Insurance.
Member of a veterinary practice:	Any person legally employed by a veterinary practice under a contract of employment.
Period of cover:	The four week period shown on your Certificate of Insurance.
Personal circumstances:	<p>Circumstances about you, your family or your pet which you've limited or no control over. Examples of personal circumstances are (but not limited to) a lack of transport, your pet's size or behaviour, your home environment, your or your family's working hours, your child-care arrangements, your family's other commitments etc.</p>
Pre-existing condition:	<p>This is any injury that happened or any illness that first showed symptoms before your pet's cover started. It's also any injury or illness that:</p> <ul style="list-style-type: none"> • Has the same diagnosis or symptoms as the injury, illness or symptoms your pet had before cover started. • Is caused by or relates to an injury, illness or symptom your pet had before cover started. <p>This applies in all cases regardless of whether or not:</p> <ul style="list-style-type: none"> - The injury or illness presents in the same, or different parts of your pet's body. - Your vet confirms the past and current injuries or illnesses aren't linked. - You knew, when starting cover for your pet, that you would need to make a claim for the symptom/injury/illness.
Symptom(s):	Any change from a healthy state, bodily function or behaviour.
Therapist:	Any person who's a member of one of the associations/organisations listed in the ' <i>Who needs to carry out veterinary treatment?</i> ' section.
UK:	The United Kingdom, the Isle of Man and the Channel Islands.
Vet:	A Veterinary Surgeon who's registered with the RCVS (Royal College of Veterinary Surgeons).
Veterinary history:	This is a record of all interactions a vet or veterinary nurse has had with your pet and can be obtained from each vet or veterinary practice that you 've consulted with about him/her.
Veterinary treatment:	<p>The cost of the following when required to treat injury and illness:</p> <ul style="list-style-type: none"> • Any examination, consultation, advice, diagnostic procedure, surgery and nursing carried out by a vet, a veterinary nurse or another member of a veterinary practice under the supervision of a vet, and • Any medication legally prescribed by a vet.
We, us, our:	Allianz Insurance plc.
You, your:	The person named on your Certificate of Insurance.
Your pet:	The dog, cat or rabbit named on your Certificate of Insurance.

General conditions that apply to all sections of your policy

You must keep to these conditions to have the full protection of **your** policy. If **you** don't, and the condition **you** haven't kept to relates to a claim, **we** can refuse the claim.

1. Precautions

Throughout the **period of cover** **you** must take all reasonable steps to

- Maintain **your pet's** health, and
- Provide a secure and safe environment for **your pet** to prevent **injury, illness** and theft or straying.

If **we** state that **you** haven't taken reasonable steps and **you** disagree, **you** can request that **we** appoint a mutually agreed independent national welfare organisation or **vet**, for their opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we'll** do the same. **We'll** pay any costs relating to this.

2. Providing routine care – what you need to do

You must make sure the following care is provided for **your pet**:

- **Preventative actions** - **you** must take any actions normally recommended by a **vet** to prevent or reduce the risk of **injury/illness**. Examples of this are (but not limited to) regular worming and flea treatments and ensuring **your pet's** a healthy weight.
- **Vaccinations** - **your pet** must be kept vaccinated against:
 - For dogs - Distemper, hepatitis, leptospirosis and parvovirus.
 - For cats - Feline infectious enteritis, feline leukaemia and cat flu.
 - For rabbits - Myxomatosis and viral haemorrhagic disease.If he/she isn't, **we** won't cover any amount for the **illness** that hasn't been vaccinated against.

3. Providing timely veterinary attention

If **your pet's** unwell and shows **symptoms** of an **injury/illness**:

- **You** must arrange for a **vet** to examine and treat **your pet** as soon as possible. If there's a delay in arranging **veterinary treatment** and **we** believe this resulted in additional costs, **we** won't pay the additional costs.
- **You** must follow any advice the **vet** gives. If **you** don't and **we** believe this resulted in additional costs, **we** won't pay the additional costs.

If **we** state **your** actions resulted in additional costs and **you** disagree, **you** can request that **we** appoint a mutually agreed independent **vet** for their opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we'll** do the same. **We'll** pay any costs relating to this.

4. Your pet's cover after this free period ends

If **your pet** has an **injury** or **illness** that's covered by this four week policy and **you** want this cover to continue, **you** need to start an annual policy with **us** before the free cover ends, ensuring there's no break in cover. If **you** don't and **your pet** needs any further treatment for the **injury** or **illness**, the costs won't be covered by **us**.

5. Ownership of your pet

You must be the owner of **your pet**. **Your** cover will stop immediately if:

- The pet detailed on **your** Certificate of Insurance isn't owned by **you**.
 - Ownership of **your pet's** transferred to another person or organisation.
- This insurance can't be transferred with **your pet**.

6. If your pet's part of a litter awaiting sale

This policy doesn't provide any cover if **your pet** is part of a litter awaiting sale.

7. Where you and your pet live

- a) **You** and **your pet's** home must be in the **UK** at the address shown on **your** Certificate of Insurance.
- b) If **your** address, or the address of **your pet**, changes **you** must tell **us** as soon as possible as this can affect the cover **we** provide.

8. If your pet was unwell before your cover started

Your policy doesn't cover any **injury** that happened, or any **illness** that showed **symptoms**, before **your period of cover** started. This is regardless of whether **you** knew at the time of taking cover that **you** would need to make a claim for the **symptom, injury** or **illness**. *For further details, please read the definition 'pre-existing condition'.*

9. If your pet shows symptoms of an illness in the first 14 days of his/her cover

Your policy doesn't cover any **illness** that shows **symptoms** in the first 14 days of **your pet's** cover starting. *For further details please read the definition 'illness which starts in the first 14 days of cover' and point 6 in Conditions for Veterinary Fees.*

10. If your pet isn't in your possession when the policy is taken

If **your pet** isn't yet in **your** possession or he/she is missing when **you** first take **your** policy, the cover under this policy won't start until **you** take possession or are reunited with **your pet**. Any **injury** or **illness** that occurs before **you** take possession or are reunited won't be covered by **your** policy.

- 11. Providing information** You agree:
- To give **us** any information and documents **we** ask for to administer **your** policy and deal with **your** claim.
 - That any **vet** or **therapist** who **you**'ve consulted with about **your pet** has **your** permission to give **us** any information **we** ask for about him/her.
- If a charge is made for this, **you** must pay the charge.
- 12. If you're a member of veterinary staff** If **you**'re a **vet** or a registered veterinary nurse, **you** can treat **your pet** but if **you** want to claim, **you**'ll need to provide the relevant clinical notes to evidence the **veterinary treatment** and another **vet** or registered veterinary nurse must countersign the claim form.
- 13. Claims decisions over the telephone** **We** won't guarantee on the phone if **we**'ll pay a claim. Once **we**'ve received a fully completed claim form and all the supporting information, **we**'ll assess **your** claim and only then will **we** be able to let **you** know if **we**'ll pay the claim. *Information about making a claim can be found in the 'How to make a claim' section.*
- 14. Other insurances** **We** won't make any payment for any claim that results from an incident covered by any other insurance. If there's any other insurance under which **you**'re entitled to make a claim, **you** must report the incident to that insurance company and tell **us** their name and address and **your** policy and claim number with them.
- 15. Legal rights against another person** If **you** have any legal rights against another person in relation to **your** claim, **we** can take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents related to the claim **we** ask for.
- 16. Law and language** Unless **we** agree otherwise:
- The Laws of England and Wales apply to this insurance contract.
 - The language of the policy and all communications relating to it will be in English.
- 17. Cancelling your policy** a) **You** can cancel the free cover at any time. **Our** contact details are at the end of these terms.
b) **We** may cancel **your** policy at any time if:
- **You** have been dishonest or fraudulent in any dealings with **us**, or
 - If **your vet** or a welfare organisation informs **us** that **you** have been negligent towards **your pet**.
- We**'ll give **you** notice in writing to the address on **your** Certificate of Insurance.
- 18. Cover following cancellation of a policy** If **your policy's** cancelled or comes to an end for any reason, all cover for **your pet** will stop from the date the policy's cancelled/ends and no further claims will be paid. To understand when **we**'ll continue to provide cover for an **illness/injury**, please refer to point 4 of this section, '*Your pet's cover after this free period ends*'.

Cover

We'll provide cover in the following sections while **your pet's** in the **UK**.

Veterinary Fees

Your cover is in force for four weeks and it's important to be aware that your Veterinary Fees cover is limited to injury only for the first 14 days.

- **Injuries** are covered for the full four weeks of cover.
- **Illnesses** aren't covered for the full four weeks of cover, only for the last 2 weeks.
- Any **illness** that shows any **symptoms** during the first 14 days of this four week policy won't be covered.
- **Illnesses** will be covered if the first **symptoms** start after the first 14 days of this four week policy.

What we'll pay in the first 14 days of your policy

The cost of **veterinary treatment your pet** has received to treat an **injury**. **We**'ll also cover the cost of physiotherapy* needed to treat an **injury**.

What we'll pay AFTER the first 14 days of your policy

The cost of **veterinary treatment your pet** has received to treat **injury** and/or **illness**. **We**'ll also cover the treatment of a behavioural illness and physiotherapy* needed to treat **injury** and **illness**.

* For the purpose of this insurance, physiotherapy does not include any form of hydrotherapy.

If **you** want cover for **your pet** to continue after the free **period of cover** ends, please refer to point 4 in the **General Conditions** section, '*Your pet's cover after this free period ends*'.

What you pay

The **excess** shown on **your** Certificate of Insurance. This is the amount **you** pay towards the cost of **veterinary treatment** for each separate **injury/illness** treated during the **period of cover**. This amount will be deducted from the first claim(s) for each **injury/illness**.

To be covered under the policy, any treatment must be carried out by a person holding certain qualifications or membership of certain organisations. Full details can be found in the 'Who needs to carry out veterinary treatment?' section.

What we won't pay under Veterinary Fees

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 to prevent **injury or illness** (for example, but not limited to, vaccinations, routine worming, etc.).
4. The cost of any treatment, diagnostic or procedure that **you** choose to have carried out, which:
 - The **vet** confirms isn't necessary, or
 - Isn't related to an **injury or illness**.**We** also won't pay any complications that arise from these treatments/procedures.
5. The cost of killing and controlling fleas and the cost of general health improvers (examples of health improvers include, but aren't limited to, vitamin tablets or fish oil supplements).
6. The cost of any treatment in connection with breeding, pregnancy or giving birth.
7. The cost of treating any **injury or illness** deliberately caused by **you** or anyone living with **you**.
8. The cost of surgical items that can be used more than once.
9. The cost of a post-mortem examination and/or report.
10. The cost of transplant surgery, including any pre- and post-operative care.
11. The cost of any joint replacement(s) or prosthesis (also known as artificial body part and any veterinary treatment needed to fit the joint replacement/prosthesis).
12. The cost of treatment that's part of a clinical trial. For the purpose of this insurance, a clinical trial's a research project testing new treatment.
13. The cost of transporting **your pet**, including any costs to get **your pet** to, or from, any veterinary practice.
14. Any costs for treating an **injury or illness** after the last day of the **period of cover**.

It's important that you also read 'Conditions for Veterinary Fees' and 'Who needs to carry out veterinary treatment?'. These sections also explain limitations and areas the policy doesn't cover.

Conditions for Veterinary Fees

You must keep to these conditions to have the full protection under this section. If **you** don't, and the condition **you** haven't kept to relates to a claim, **we** can refuse the claim.

1. Timescales for making a claim

You must send **us** **your** claim within 12 months of **your pet** receiving treatment. Any claims **we** get after this time won't be covered by the policy.

2. The costs relating to putting your pet to sleep

Your policy covers the cost of putting **your pet** to sleep, providing it's carried out as he/she was suffering due to an **injury or illness** that the **vet** believes couldn't be successfully treated. If **your pet's** put to sleep for any other reason, including (but not limited to) aggression or behaviour, these costs won't be covered. **Your** policy doesn't cover the cost of having **your pet** cremated or buried.

3. The maximum benefit that we'll pay

The most **we'll** pay for the cost of treatment is the **maximum benefit** detailed on **your** Certificate of Insurance. This amount's available for the combined treatment costs of all **injuries and illnesses** during the **period of cover**. **We'll** only cover the cost of any medicines or materials that have been prescribed or supplied to be used during the **period of cover**.

4. Any injury that happened before your policy started

If **your pet** suffered from an **injury** before **your** policy started, any costs relating to that **injury** won't be covered by **your** policy.

5. Any illness that was first noticed before your policy started

If **your pet** suffered from an **illness** before **your** policy started, any costs relating to that **illness** won't be covered by **your** policy. If, at a later time (days or weeks) an **illness** with the same diagnosis presents

in the same or different parts of **your pet's** body, **we** won't cover any costs to treat that **illness**. This is regardless of whether **your vet** confirms the past and current **illnesses** are or are not linked. For example (but not limited to), if **your pet** developed a cataract in his/her left eye before **your** policy started, that cataract isn't covered and the policy also won't cover any other cataracts that develop in either the left or right eye.

6. An illness that starts in the first 14 days of cover

If **your pet** suffers from an **illness** in the first 14 days of **your pet's period of cover** any costs relating to that **illness** won't be covered by **your** policy. If, at a later time (days or weeks) an **illness** with the same diagnosis presents in the same or different parts of **your pet's** body, **we** won't cover any costs to treat that **illness**. This is regardless of whether **your vet** confirms the past and current **illnesses** are or are not linked. For example (but not limited to), if **your pet** develops a cataract in his/her left eye in the first 14 days of the policy, that cataract isn't covered and the policy also won't cover any other cataracts that develop in either the left or right eye.

7. The cost of feeding your pet

We'll only cover the cost of food for the below two reasons:

- If **your pet** has stones and/or crystals in his/her urine, **we'll** pay for the cost of food to dissolve these. **We'll** cover 40% of the cost of the food used during **your period of cover**.
- If **your pet** needs liquid food while hospitalised at a veterinary practice, **we'll** cover the cost of this for

5 days providing the **vet** confirms it's essential to keep **your pet** alive.

We won't cover the cost of any other food and this is regardless of whether or not the food was prescribed by a **vet**.

8. Another vet reviewing your pet's details

We can refer **your pet's veterinary history** to a **vet** that **we** choose and if **we** request, **you** must arrange for **your pet** to be examined by this **vet**. **We'll** pay any costs for this.

9. The cost of house visits

a) **We'll** cover a house visit if this is needed for the treatment of a behavioural illness. In all other cases, **we'll** only cover a house visit, if this is by a **vet** and:

- **Your pet** was suffering from a life-threatening **injury or illness**, and
- That moving **your pet** was likely to have resulted in his/her death or significantly worsened the life-threatening **injury or illness**.

We won't cover any costs if the house visit was needed because of **your personal circumstances**. The attending **vet** needs to confirm all of the above when **you** claim.

b) **We'll** cover the costs of treatment provided by a mobile **vet** or **therapist**, but **we** don't cover their travel costs. When **we** receive a claim from a mobile **vet** or **therapist**, if the travel costs aren't separated from the consultation fee, **we'll** cover 60% of the consultation fee.

10. The cost of out of hours treatment and hospitalisation

We'll only cover the cost of **your pet** being:

- Treated outside of the veterinary practice usual opening hours, and/or
- Admitted into the care of a veterinary practice (also known as hospitalisation),

If there was no option but to take this action as any alternative would have seriously endangered **your pet's** life or welfare. **We** won't cover any costs if this action was needed because of **your personal circumstances**. The attending **vet** needs to confirm all of the above when **you** claim.

11. The cost of procedures you can carry out

There can be times when a **member of a veterinary practice** or a **therapist** asks **you** to provide treatment for **your pet**. For example (but not limited to) giving tablets, applying ear drops, taking a urine sample, carrying out physiotherapy etc. If **you** aren't able to carry out the treatment due to **your personal circumstances**, **we** won't cover the cost of any other person or professional carrying out the treatment.

12. The cost of dental treatment

- **We'll** cover the treatment of a dental **injury or illness** if **your pet** had a dental examination by a **vet** in the 12 months before the first **symptoms** of the **injury or illness** were seen.
- **We** won't cover a scale and polish in routine or preventative circumstances.
- **We** won't cover the cost of trimming, burring or rasping **your rabbit's** teeth.

13. The cost to neuter your pet

The only time **we'll** cover the cost of neutering **your pet** is if it's carried out when **your pet's** suffering from an **injury or illness** and neutering is essential to treat

that **injury or illness**. **We** won't cover the cost of:

- Spaying following a false pregnancy,
- Neutering to treat a behavioural illness or
- Chemical neutering.

Regardless of why **your pet's** neutered, if he/she suffers from complications during or after the procedure, **we'll** cover the cost of treatment needed to deal with the complications.

14. The cost to vaccinate your pet

We won't cover the cost of any vaccinations; however, if **your pet** suffers complications during or after a vaccination, **we'll** cover the cost of treatment needed to deal with the complications. *This doesn't apply if **your pet** must be vaccinated against an illness as part of a compulsory mass vaccination programme, for details of this please see General Exclusions point 2b).*

15. The cost of bathing and grooming your pet

We'll only cover the cost of bathing **your pet** when the product being used can only be administered by a **member of a veterinary practice**, according to the product guidelines. **We** won't cover bathing if this is needed because of **your personal circumstances**. **We** don't cover the cost of grooming and/or de-matting **your pet**.

16. The cost of treating a behavioural illness

We'll cover the cost of treating a behavioural illness, which for the purpose of this insurance, is a change to **your pet's** normal behaviour that's caused by a mental or emotional disorder. **We** won't cover any behavioural illness which could have been prevented by training and/or neutering. The treatment must be carried out by a person who fulfils the requirements in 'Who needs to carry out veterinary treatment?' in the 'Treatment of a behavioural illness' section.

17. Pheromone products and other products used to calm and de-stress your pet

Products can be used to try to calm and/or de-stress **your pet**. **We'll** only cover products used for this purpose which are pheromone based. **We** won't cover any other products which do this.

The cost of pheromone products are then only covered when used as part of a structured behaviour modification programme that's in place to treat a behavioural illness. For the purpose of this insurance, a behavioural modification programme is a programme written by a behaviourist detailing specific techniques to be used and action to be taken with the aim of permanently changing **your pet's** behaviour. This programme must be written by a person who fulfils the requirements in 'Who needs to carry out veterinary treatment?' in the 'Treatment of a behavioural illness' section.

18. The cost of equipment or machinery

We won't cover the cost of buying or hiring any type of equipment, machinery, animal housing or cages. These costs are never covered by the policy and this is regardless of whether:

- A **vet** advises the item is required as part of treatment for an **illness or injury**, or
- The item is required due to **your personal circumstances**.

Examples of equipment and machinery are (but not limited to) home glucose monitors, heat pads etc.

19. Administration fees and other charges

We don't cover the cost of administration fees or other charges. This includes (but isn't limited to):

- Fees for the completion of claim forms or claims submission.
- Fees for supplying supporting documentation.
- Late payment fees or interest.
- Any amount over £10 for postage and packaging.

We'll deduct these from the claim settlement.

20. Dealing with your veterinary practice

a) If a veterinary practice asks **us** for information about **your** insurance cover and **we** agree to provide it, **we'll** only do this if the veterinary practice confirms they:

- Recently provided treatment for **your pet**, or
- Have spoken with **you** about providing treatment for **your pet** in the near future.

In these cases, **we'll** only tell the veterinary practice if **you** have an active insurance policy with **us** for **your pet**, and if **you** do - the date cover started, the type of cover in place, the monetary limits of **your** policy and the excesses **you** pay.

b) If **you** have a valid claim, **we** can usually pay the veterinary practice directly; however, if **you** ask **us** to do this, **we** have the right to decline the request.

21. Complementary and alternative treatments

We won't pay for acupuncture, chiropractic manipulation, herbal medicine, homeopathy, hydrotherapy, osteopathy or any other complementary or alternative treatments. **We** also won't cover any **veterinary treatment** specifically needed to carry out these treatments.

Who needs to carry out veterinary treatment?

This section explains who needs to carry out the different elements within the *Veterinary Fees* section of cover. **We** aren't recommending any association and any decision about who provides treatment for **your pet** should be made by **you** after discussing with **your vet**. If **you** decide to use another **therapist** than those listed below, the treatment won't be covered by the policy. For everything other than **veterinary treatment**, if the treatment isn't carried out by a **vet**, **we'll** need confirmation that a **vet** referred **your pet** for the treatment for the **injury** or **illness**.

Veterinary treatment:	A vet , a veterinary nurse or another member of a veterinary practice under the supervision of a vet
Physiotherapy:	A vet , a member of a veterinary practice or a qualified animal physiotherapist who's a member of one of the following organisations: <ul style="list-style-type: none">• Animal Health Professions' Register (AHPR)• Association of Chartered Physiotherapists in Animal Therapy (ACPAT)• British Veterinary Rehabilitation and Sports Medicine Association (BVRsMA)• Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)• International Association of Animal Therapists (IAAT)• National Association of Veterinary Physiotherapists (NAVp)• Register of Animal Musculoskeletal Practitioners (RAMP)
Treatment of a behavioural illness:	A vet , a member of a veterinary practice , a person who holds the Certified Clinical Animal Behaviourist (CCAB) qualification 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)• Animal Behaviour and Training Council (ABTC) – the person must be a Veterinary Behaviourist or Clinical Animal Behaviourist within the Practitioner Organisation.

Advertising and Reward

What we'll pay

If **your pet** is stolen or goes missing during the **period of cover**, **we'll** pay:

- The cost of advertising, and
- Up to 50% of the **maximum benefit** for the reward **you've** offered and paid to get **your pet** back.

What we won't pay under Advertising and Reward

1. More than the **maximum benefit** shown on **your** Certificate of Insurance for all incidents during the **period of cover**.
2. Any reward paid to any person who:
 - Is a member of **your family**
 - Lives with **you**
 - Is employed by **you**
 - Was caring for **your pet** when he/she was lost or stolen
 - Stole **your pet**
 - Is in collusion with the person who stole **your pet**.

Conditions for Advertising and Reward

You must keep to these conditions to have the full protection under this section. If **you** don't, and the condition **you** haven't kept to relates to a claim, **we** can refuse the claim.

1. Timescales for making a claim

You must send **us** **your** claim within 12 months of **your** **pet** going missing. Any claims received after this time won't be covered by the policy.

2. Actions you must take when you find out your pet's missing

You must take the following steps and when **you** claim **you** need to send **us** confirmation of this:

- If **you** believe **your** **pet** has been stolen, **you** must notify the police within 24 hours and get written confirmation of **your** report.
- For all dogs, **you** must contact **your** local dog warden or council within 2 days of finding **your** dog's missing.
- Within 5 days of discovering **your** **pet**'s missing:
 - If **your** **pet**'s microchipped, **you** must contact **your** microchip provider.
 - If **your** **pet** isn't microchipped, **you** must tell at least one veterinary practice in the area where he/she was last seen.

3. Providing a reward

You can provide a reward by giving the person who found **your** **pet**:

- Money (for example, but not limited to, cash or a bank transfer). If **you** do this, the most **we**'ll pay is 50% of the **maximum benefit** shown on **your** Certificate of Insurance.
- A gift (for example, but not limited to, a hamper, a bunch of flowers etc). If **you** do this, the most **we**'ll pay for the gift is £100.

When **you** claim, **you** must provide **your** receipt for the reward with the full name, address, telephone number or email address of the person who found **your** **pet**. If **you** provided a monetary reward, **we**'ll also need their signature.

4. Making your own posters and advertising material

If **you** or **your** **family** make **your** own posters and/or advertising material **we**'ll pay up to £50 in the **period of cover** for materials for this purpose. For example (but not limited to), paper, a printer cartridge, weatherproof folders, tape to display the posters etc. When **you** claim **you** need to provide a copy of the poster, tell **us** how many were made and the costs **you**'re claiming.

5. Using the services of another party to find your pet

We'll cover the cost of another party producing missing posters and leaflets and advertising the loss of **your** **pet** on the internet and social media. **We** won't cover any costs for any other services provided by another party (such as a person, company, organisation or pet detective). For example (but not limited to), **we** won't cover any costs for another party to:

- Search for **your** **pet** (either on foot, with search dogs or equipment etc)
- To produce anything other than posters and leaflets
- To communicate with people about the loss or to report **your** **pet** missing to other people/organisations (other than to advertise on the internet and social media)
- To distribute/display advertising materials.

Boarding Fees

In this section '**you**' means **you** or a member of **your** immediate **family** that lives with **you**.

What we'll pay

During the **period of cover**, if **you**'re hospitalised for 2 or more consecutive days, **we**'ll contribute toward the cost of boarding **your** **pet** at a licensed boarding establishment or £30 a day for someone to look after **your** **pet**.

We'll contribute to costs within the **period of cover**:

- While **you**'re in hospital, and
- Once **you**'ve been discharged – for up to 14 days if **you**'re still unable to care for **your** **pet**, Up to the **maximum benefit** shown on **your** Certificate of Insurance.

What we won't pay under Boarding Fees

1. More than the **maximum benefit** shown on **your** Certificate of Insurance for all instances during the **period of cover**.
2. Any amount if the person looking after **your** **pet** lives with **you** or is a member of **your** **family**.

Conditions for Boarding Fees

You must keep to these conditions to have the full protection under this section. If **you** don't, and the condition **you** haven't kept to relates to a claim, **we** can refuse the claim.

1. Timescales for making a claim

You must send **us** **your** claim within 12 months of **your** stay in hospital. Any claims received after this time won't be covered by the policy.

2. When you are discharged from hospital

When **you**'re discharged from hospital, **we**'ll contribute to costs to care for **your** **pet** for up to 14 days if **you**:

- Need rehabilitation care in another facility, or
- Return **home**, but aren't able to care for **your** **pet**.

For both of these, **we**'ll need confirmation from **your** doctor.

3. The reason you went into hospital

We'll only provide cover in this section if **you** went into hospital because **you** were injured or ill and **you** weren't aware at the time **your** **pet**'s cover started that **you** would need to be hospitalised.

We won't cover any costs if **your** stay in hospital was due to any cosmetic procedures.

General exclusions that apply to all sections of your policy

1. There isn't any cover under this policy if:

- a) **Your pet's** less than 6 weeks old (or less than 8 weeks old if sold by a licensed breeder) at the start of the **period of cover**.
- b) **Your pet** has another Petplan insurance at the start of the **period of cover**.
- c) **Your dog's** used for security, guarding, track racing or coursing.
- d) **Your dog** is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound/ Wolfdog or any wolf hybrid.
- e) **Your dog's** required to be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997 or any further amendments to this Act.

2. Laws and regulations - all sections of your policy don't cover any amount:

- a) If **you** break the **UK** laws or regulations, including those relating to animal health or importation.
- b) If a government or another official body orders that **your pet** must be vaccinated against an **illness** as part of a compulsory mass vaccination programme. **We** won't pay any costs relating to the vaccination itself or any complications that happen due to the procedure taking place. For the purpose of this insurance, 'a mass vaccination programme' means a programme of the compulsory vaccination of a species, or a selected group within a species, with the aim of protecting that group, people or other animals from an illness or another risk.
- c) If **your pet's** confiscated or destroyed by order of the government or public authorities.
- d) If **your pet's** confiscated or destroyed under the Animals Act 1971 United Kingdom because it was worrying livestock. This includes any further amendments to this Act.
- e) Incurred because the Department for Environment, Food and Rural Affairs (DEFRA) has put

restrictions on **your pet**.

- f) Connected with, or resulting from, a Criminal Court Case or an Act of Parliament.

3. War, terrorism, civil commotion and radioactive contamination - all sections of your policy don't cover any loss or damage caused by, or resulting from:

- a) War of any nature, including but not limited to war, invasion, acts of foreign enemies, hostilities and warlike actions (whether war be declared or not) and civil war.
- b) Rebellion, riot, revolution, nationalization, confiscation, expropriation, deprivation, requisition, insurrection, civil commotion assuming to proportion of or amounting to an uprising and military or usurped power.
- c) Any act of terrorism. An act of terrorism is any act of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of His Majesty's government in the United Kingdom or any other government de jure or de facto.
- d) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

4. All sections of your policy don't cover any amount resulting from a disease transmitted from animals to humans.

Fraud

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 won't pay **your** claim and **we** can void **your** policy and inform the relevant authorities/other organisations and record the details on anti-fraud databases. If **we** pay a claim and subsequently find the claim was fraudulent, **you** must repay **us** the full amount.

'Void **your** policy' means **we**'ll cancel **your** policy from the date the fraud occurred. If **we** take this action, **you** must repay **us** any payments that **we**'ve made from the date the fraud occurred; this is regardless of whether or not all of the claims were fraudulent. If any other insurer asks if **you**'ve had a policy void, **you** need to tell them that **your** policy with **us** was void. If **you** don't, this can invalidate any future insurance policy **you** hold with any insurer who asks.

Claiming

It's easy to make a claim with Petplan. All **we** need is **your** completed claim form along with the supporting documentation listed below. Please make sure **your** claim is fully completed by both **you**, and if applicable **your vet**, as **we** need this information in order to process **your** claim. If any information is missing, this will delay **your** claim. **Your** insurance doesn't cover any charges made for the completion of claims or the cost of any supporting documentation needed as part of **your** claim.

How to make a claim

Claims for treatment provided by a vet	<ul style="list-style-type: none"> Check with your vet to see if they can submit an electronic claim directly to us, this is the fastest way to get information to us. If your vet can't submit a claim for you, you can find the form on our website petplan.co.uk/claim. Once you've filled in the form, we'll send the details directly to your vet practice to complete the remaining information required. We'll let you know we've received the completed claim form from your vet.
Claims for medication purchased online	You can download our claim form for medication purchased online or from high street retailers on our website petplan.co.uk/claim .
Claims for treatment provided by a therapist (not a vet or a member of a veterinary practice)	Please contact us and we will send you a claim form. Our details are at the end of these terms.
Claims under another section of cover	petplan.co.uk/claim
If you would like us to send you a claim form	Please contact us . Our contact details are at the end of these terms.

When you need to submit your veterinary fees claims

You must submit **your Veterinary Fees** claims within 12 months of **your pet** receiving treatment. Any claims received after this time won't be covered by the policy. For all other sections of cover, **you** can find out when **you** need to submit a claim by reading the 'Conditions' part of that section.

Supporting documentation for your claim

Veterinary Fees:	<p>The veterinary practice must complete the relevant section of the claim form, unless it's a claim for medication purchased online.</p> <p>We need:</p> <ul style="list-style-type: none"> The invoices from the veterinary practice or therapist that show what you're claiming for. <i>If it's the first claim you're making for your pet</i> - his/her full veterinary history. If we need this for any other claims we'll let you know once we've received your claim. <i>Claims for medication purchased online</i> - the invoices for the medication and, if it's the first claim you're making for the treatment, we'll also need a copy of the prescription for the medication.
Advertising and Reward:	<p>Please send us confirmation of:</p> <p><i>If you believe your pet has been stolen</i> - the police being notified within 24 hours of your pet going missing <i>For all missing/stolen pets:</i></p> <ul style="list-style-type: none"> The advertising carried out to try and find your pet. The relevant party being notified, this is: <ol style="list-style-type: none"> For all dogs, your local dog warden or council being contacted within 2 days of finding your dog's missing. If your pet's microchipped, this is the microchip provider being contacted within 5 days of finding your pet missing. If your pet isn't microchipped, this is at least one veterinary practice in the area where he/she went missing being contacted within 5 days of finding your pet missing. The invoices and receipts to show the costs you're claiming for. <i>If a reward has been given</i> - a receipt giving the full name, address, telephone number or email address of the person who found your pet. If you provided a monetary reward, we'll also need their signature.
Boarding Fees:	<p>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.</p> <p>Please send us:</p> <ul style="list-style-type: none"> The invoice from the boarding establishment or written confirmation from the person looking after your pet showing the dates and daily cost of boarding.

Making a complaint

Our aim is to get it right, first time every time. If we make a mistake we'll try to put it right straight away. If we're unable to, we'll confirm we've received your complaint within five working days and do our best to resolve the problem within four weeks. If we can't we'll let you know when an answer may be expected. If we haven't resolved the situation within eight weeks we'll issue you with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service.

If you have a complaint please contact our Complaints Team at:

Complaints Team
Petplan
PO Box 223
Huddersfield
HD8 1FR
Email petplan.csm@allianz.co.uk
Phone 0345 026 1985

You have the right to refer your complaint to the Financial Ombudsman, free of charge - but you must do so within six months of the date of the final response letter.

If you don't refer your complaint in time, the Ombudsman won't have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: 0800 0234567 or 0300 1239123

Email: complaint.info@financial-ombudsman.org.uk

Using our complaints procedure or contacting the Financial Ombudsman Service doesn't affect your legal rights.

Financial Services Compensation Scheme

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS). If Allianz are unable to meet its liabilities you may be entitled to compensation under the 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
BY EMAIL
IN WRITING

0345 071 8000
info@petplan.co.uk
Petplan Customer Centre
PO Box 223
Huddersfield
HD8 1FR

WEBSITE
MAKING A CLAIM

petplan.co.uk
petplan.co.uk/claim

Please contact us if you need a copy of these Terms and Conditions in large print or Braille

Petplan is a trading name of Pet Plan Limited who administer the cover and Allianz Insurance plc who provide and underwrite the cover. Pet Plan Limited (Registered in England No. 1282939) is a subsidiary of Allianz Insurance plc (Registered in England No. 84638). Registered office address: 57 Ladymead, Guildford, Surrey GU1 1DB. Pet Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 311969. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849.

In the Privacy Notice below you'll see that Allianz is mentioned. Petplan is a subsidiary of Allianz Insurance plc and where we refer to 'we' 'us' and 'our' it means Petplan and Allianz Insurance plc.

Privacy Notice – how we use personal information

Introduction

This notice explains how we collect, use and store personal information. Your privacy and personal information are important to us and we are committed to keeping it protected. We've tried to make this notice as clear and transparent as possible, so you are confident about how we use your information. As data controller, we are responsible for decisions about how your information will be processed and managed. You will also find details below regarding your rights under data protection laws and how to contact us.

1. Who we are and whose personal information we collect

When we refer to "we", "us" and "our" in this notice it means Allianz Insurance plc, Allianz Engineering Inspection Services Limited, Petplan Ltd and VetEnvoy who are all part of the Allianz UK Group which includes insurance companies, insurance brokers and other companies owned by the Allianz UK Group. Please see [link](#) for a detailed list of these companies. When we say "you" and "your" and "individuals" in this notice, we mean anyone whose personal information we may collect, including:

- anyone seeking an insurance quote from us or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses
- anyone who has a business relationship or transacts business with us or provides us with a service, such as brokers, intermediaries and animal breeders.

2. How we use personal information

We use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims and carry out engineering inspections to fulfil our contract
- to administer third party claims, deal with complaints and prevent financial crime to meet our legal obligations
- to send marketing information about our products and services if we have received your specific consent.

We also use personal information for the legitimate needs of our business. This includes, but is not limited to:

- managing our business
- conducting market research and enhancing customer service
- managing our relationships with business partners
- developing and improving our administration, security services and insurance applications
- providing a service that keeps our customers and

suppliers safe by identifying vulnerability to better meet their needs

- we share your information with other Allianz UK Group companies when you submit an insurance application and or claim for the purposes of fraud detection and prevention

There is no obligation to provide us with personal information, but we cannot provide our products and services without it.

Anyone whose personal information we hold has the right to object to us using it.

They can do this at any time by telling us and we will consider the request and either stop using their personal information or explain why we are not able to. Further details can be found below.

3. Marketing

We may use an individual's personal information to market products and services to them.

Our marketing activities may include:

- providing information about products and services by telephone, post, email and SMS; we will either do this ourselves or use third party partners to do it for us
- working with selected partners to display relevant online advertisements, and to our other customers, on third party websites and social media platforms. To do this, we may provide our partners with an individual's personal information in an encrypted format, which they use only to identify the appropriate audiences for our advertisements. We ensure that our partners delete this information once the advertisement audiences have been identified, and do not use the information for their own purposes.

If you do not wish to receive marketing information about our products and services you can tell us at any time by using the contact details found in Section 10: Know your Rights.

4. Automated decision making, including profiling

We may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer your policy. This helps us decide whether to offer insurance, determine prices and validate claims.

Anyone subject to an automated decision has the right to object to it. To do so please contact us using the details in Section 10: Know Your Rights and we will review the decision.

5. The personal information we collect

The information we collect will depend on our relationship with you. We collect the following types of personal information so we can complete the activities in Section 2: How We Use Personal Information:

- basic personal details such as name, age, contact details and gender
- family, lifestyle and social circumstances, such as marital status, dependants and employment type
- data relating to children in some circumstances, for example where the child is a beneficiary under a policy or is involved in a claim
- financial details such as direct debit or payment card information
- photographs and/or video, including surveillance to help us manage policies and assess claims
- tracking and location information if it is relevant to the insurance policy or claim
- identification checks and background insurance risk details including previous claims information
- information collected from your devices relating to your use of our websites, including via the use of cookies (see Section 6 Where we collect personal information below)
- accessibility details if we need to make reasonable adjustments to help
- business activities such as goods and services offered.

In certain circumstances, we may request and/or receive special category or sensitive information about you. We would only collect this information if it is relevant to the insurance policy or claim or where it is necessary for a legal obligation:

- your current or former physical or mental health
- criminal offences, including alleged offences, criminal proceedings, outcomes and sentences (previous criminal convictions, bankruptcies and other financial sanctions such as County Court Judgements)
- data relating to children in some circumstances, for example where the child is a beneficiary under a policy or if involved in a claim.

6. Where we collect personal information

We collect personal information direct from individuals, their representatives or from information they have made public, for example, on social media. We also collect personal information from other persons or organisations, for example:

- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- veterinary practices, animal charities and breeders
- insurance industry registers and databases used to detect and prevent insurance fraud, for example, the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers
- other insurers or service providers who underwrite the insurance or provide the services for our products
- other involved parties, for example, claimants or witnesses.
- other [Allianz UK Group](#) companies.

Cookies and similar technologies

We use technology on our website, apps and emails,

such as the use of cookies or small text files on our website or pixels within emails. We use cookies and similar technologies in order to:

- provide online services
- enhance your online experience
- help to prevent fraud
- enhance online security of your data
- deliver content when you are browsing elsewhere
- help us understand how our website, apps and emails can be improved
- to gain insights into the performance of our email campaigns by determining whether an email was delivered and accessed.

We don't store any contact details or banking information.

Please refer to our [Cookie Policy](#) for more details and to manage your cookie preferences.

7. Sharing personal information

We only share your information when necessary for the purposes stated in Section 2: How We Use Personal Information.

We may share personal information with:

- other [Allianz UK Group](#) companies
- other companies within the global Allianz Group www.allianz.com
- credit reference, fraud prevention and other agencies that carry out certain activities on our behalf, for example, the Motor Insurance Database (MID), the Insurance Fraud Bureau (IFB) and marketing agencies if agreed
- our approved suppliers to help deal with claims or manage our benefit services, for example, vehicle repairers, veterinary advisors, legal advisors and loss adjusters
- other partners, local authorities and councils, including the RSPCA, if we suspect or conclude, following investigation, poor breeding practices and animal cruelty
- other insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS); and other companies that provide services to us or you, for example, the Employers Liability Tracing Office (ELTO) and the Claims and Underwriting Exchange (CUE) and network organisations of which you are a member
- providers of data services and data analysts who support us with developing our products and enhancing customer service and experience
- external agencies for market research purposes
- any organisation where you have agreed for them to receive that data as part of the terms and conditions of your membership or affiliation
- third parties in connection with the sale, transfer or disposal of our business.

8. Transferring personal information outside the UK

We, or third parties acting on our behalf, may need to transfer personal information outside of the UK. In such cases as this is necessary, we shall ensure that any transfer of personal information has adequate safeguards in place to protect your data and privacy rights. Where we transfer to suppliers outside the UK, we ensure that contractual obligations are put in place to maintain the equivalent levels of data protection as we would administer.

For more information about data transfers and the safeguards we have in place, please contact our Data Protection Officer using the details in Section 11.

9. How long we keep personal information

We keep information only for as long as we need it to administer the policy, manage our business or as required by law or contract.

10. Know your rights

Any individual whose personal information we hold has a number of rights in relation to how that information is processed by us. You have the following rights:

- **The right to object** – individuals can object to us processing their data and we will either agree to stop processing or explain why we are unable to
- **The right of access** – individuals can request a copy of their personal information we hold, subject to certain exemptions (a subject access request)
- **The right of rectification** – individuals can ask us to update or correct their personal information to ensure its accuracy
- **The right to erasure** – individuals can ask us to delete their personal information from our records if it is no longer needed for the original purpose
- **The right of restriction** – individuals can ask us to restrict the processing of their personal information in certain circumstances
- **The right to data portability** – individuals can ask for a copy of their personal information, so it can be used for their own purposes
- **The right to withdraw consent** – individuals can ask us, at any time, to stop processing their personal information, if the processing is based only on individual consent
- **The right to make a complaint** – individuals can complain if they feel their personal information has been mishandled. We encourage individuals to come to us in the first instance but they are entitled to complain directly to the Information Commissioner's Office (ICO) www.ico.org.uk

If you wish to exercise any of these rights you can do so by contacting our Data Rights team:

Phone: 0208 231 3992

Email: datarights@allianz.co.uk

Address: Allianz Insurance Plc,
Allianz,
57 Ladymead,
Guildford,
Surrey GU1 1DB

11. Allianz (UK) Group Data Protection Officer contact details

For a list of companies within the Allianz UK Group, please see further details included [here](#)

Any queries about how we use personal information should be addressed to our Data Protection Officer:

Phone: 0330 102 1837

Email: dataprotectionofficer@allianz.co.uk

Address: Data Protection Officer,
Allianz,
57 Ladymead,
Guildford,
Surrey GU1 1DB

12. Changes to our Privacy Notice

This Privacy Notice was last updated in November 2022. Occasionally it may be necessary to make changes to this notice. When that happens we will provide an updated version at the earliest opportunity. The most recent version will always be available on our website www.allianz.co.uk.

13. Allianz Privacy Standards (APS)

The Allianz Privacy Standard provides you with information on the rules governing the international transfer of personal data between Allianz Group companies operating in the European Economic Area (EEA) and Allianz Group companies outside that area.

The Allianz Privacy Standard also describes your rights in respect of such transfers, what to do if you want to exercise your rights or complain about such transfers, and how to contact us.

The latest Allianz Privacy Standard can be found at <https://www.allianz.com/en/privacy-statement.html>.

