Everything you need to know

Your Essential Pet Insurance Policy Booklet.

Please read in conjunction with your Certificate of Insurance to understand the cover for your pet.

Effective from 1st May 2016

This booklet contains your Policy Summary and Terms and Conditions

Every pet deserves
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.

Andy Pearce
Head of Operations

Contents:

Policy Summary 4
Terms and Conditions 6
Definitions 6
General Conditions 8
SECTION 1A - Veterinary Fees 9
SECTION 1B - Complementary Treatment 9
SECTION 2 - Death from Injury 11
SECTION 3 - Death from Illness 11
SECTION 4 - Theft or Straying 12
SECTION 5 - Advertising and Reward 12
SECTION 6 - Third Party Liability 13
SECTION 7 - Boarding Fees 14
SECTION 8 - Holiday Cancellation 15
SECTION 9 - Emergency Repatriation 15
SECTION 10 - Quarantine Expenses and Loss of Documents 16
General Exclusions 17
Claiming 17
How we use your data 19
Making a complaint 19
Financial Services Compensation Scheme 19
How to contact us 20

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 Animal Details; 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 injury or illness 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 exclusions and limitations of my pet’s policy?

#### Veterinary Fees

This section covers veterinary treatment needed to treat injury and illness, 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 injury and illness is covered for a period of 12 months.

The maximum benefit you can claim for each injury and illness is shown on your Certificate of Insurance Animal Details.

#### Complementary Treatment

This section covers the following procedures when carried out in the UK to treat injury and illness:

- 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 injury and illness is covered for a period of 12 months.

The maximum benefit you can claim for each injury and illness 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 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.

The maximum amount you can claim is shown on your Certificate of Insurance Animal Details.

### 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 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 injured or ill at any time before your insurance started we will not cover any costs relating to that injury or illness. This is regardless of whether or not we place any exclusion(s) for this in 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 injury or illness 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.

- **The Veterinary Fees and Complementary Treatment excesses are the amounts you have to pay towards the cost of your pet’s treatment.** The excesses that apply for your pet will be a) a fixed amount or b) a percentage amount only or c) a fixed amount and a percentage amount. The excesses for your pet are shown on your Certificate of Insurance Animal Details.

- **A fixed amount only** - this is the amount that you have to pay for each unrelated injury or illness and this amount will be deducted from the first claim(s) for that injury/illness.

#### Can I cancel my policy?

If, after receiving your Certificates of Insurance and 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 policy Terms and Conditions.

### How do I make a complaint?

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

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

Telephone: 0345 071 8000 or 0300 1239123

Website: www.petplan.co.uk

Email: info@petplan.co.uk

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

Telephone: 0345 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 which offers a free, independent complaint resolution service.

- Website: www.financial-ombudsman.org.uk
- Telephone: 0800 0234567 or 0300 1239123
- Email: complaint.info@financial-ombudsman.org.uk

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service. Visit ec.europa.eu/idr to access the Online Dispute Resolution Service. Please quote our e-mail address: petplan.csm@allianz.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure will be found in your policy documentation.

### Financial Services Compensation Scheme (FSCS)

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 illness happened or the first clinical sign 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).

Behaviour modification programme: A programme written by a member of a veterinary practice or one of our approved behaviourists detailing specific techniques to be used and action to be taken with the aim of permanently changing your pet’s behaviour.

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 (MCAA)
- International Association of Animal Therapists (IAAT)
- International Veterinary Chiropractic Association (IVCA)

Clinical sign(s): Any change(s) in your pet’s normal healthy state, its bodily functions or behaviour.

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

Excess: The excess is the amount you have to pay towards the cost of your pet’s treatment. 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 be a) a fixed amount only, or b) a percentage amount only or c) a fixed amount and a percentage amount.

Separate excesses apply for Veterinary Fees and Complementary Treatment which mean if you claim under both benefits for the same injury or illness you will pay separate excesses under each.

a) A fixed amount only - the fixed amount is the amount you have to pay towards each injury or illness that is not related to any other injury or illness. This amount will be deducted from the first claim(s) for that injury/illness.

b) A percentage amount only - you must pay a percentage of all treatment costs and this will be deducted from all claims submitted. The percentage you have to pay is shown on your Certificate of Insurance Animal Details.

c) 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, partner, parents, grandparents, brothers, sisters, sons, daughters, grandsons and granddaughters.

Herbal medicine prescribed by a member of a veterinary practice: Herbal medicine prescribed by a member of a veterinary practice. The place in the UK where you usually live.

Hydrotherapy: The treatment of injury and illness, 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 or water treadmill owned by the veterinary practice.
- In a pool or water treadmill where the hydrotherapy business has full Canine Hydrotherapy Association (CHAA) membership, or
- By a member of the National Association of Registered Canine Hydrotherapists (NARCH). 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.

Illness which starts in the first 14 days of cover:

Immediate family: Your husband, wife, civil partner, partner, parents, sons and daughters.

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:
- A Certified Clinical Animal Behaviourist (CCAB) or a member of one of the following organisations:
  - Association of Chartered Physiotherapists in Animal Therapy (ACPAT)
  - Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)
  - International Association of Animal Therapists (IAAT)
  - National Association of Veterinary Physiotherapists (NAVAP)

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:
- 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:
  - Before your pet’s cover started,
  - Before the section was added to your insurance.

Select breeds: No matter where the injury, illness or clinical signs are noticed or happen in, or on, your pet’s body. This is regardless of whether or not we pay any exclusions for injury/illness.

Therapist: A Certified Clinical Animal Behaviourist (CCAB) or a member of one of the following organisations:
- 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 (NAVAP)
- National Association of Registered Canine Hydrotherapists (NARCH)
- National Association of Veterinary Physiotherapists (NAVAP)

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 and/or spaying/castration. Treatment must be carried out by a member of a veterinary practice, a Certified Clinical Animal Behaviourist (CCAB) or a member of one of the following organisations:
- Association of Pet Behaviour Counsellors (APBC)
- Canine and Feline Behaviour Association (CFBA)
- The United Kingdom, the Isle of Man and the Channel Islands.
- Registered Veterinary Surgeon.

UK: The amount vets in general or referral practices usually charge.

Veterinary fees: Any examination, consultation, advice, test, x-ray, diagnostic procedure, 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

Veterinary treatment:
- a) Any medication legally prescribed by a vet.
- The dog or cat named on the Certificate of Insurance Animal Details.

We, us, our: Allianz Insurance plc.

Your pet: The person named on the Certificate of Insurance Policy Details.
General Conditions

1. Conditions of the policy: You must keep to the General Conditions and Special Conditions to have the full protection of your policy. If you do not, and the condition you have not kept to relates to a clause, we may refuse the claim.

2. Caring for your pet:
   a) Throughout the policy year you must take all reasonable steps to ensure your pet’s health and to prevent injury, illness, and loss. If there is a disagreement between you and us as to what reasonable steps are, the details will be referred to independent raters. If your vet or an independent vet mutually agreed upon.
   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 injury or illness. Any treatment recommended as a result of the dental examination must be carried out as soon as possible. If you do not keep to this condition, any clauses which relate to it will not be covered under the policy.
   c) You must keep your pet vaccinated against the following: Dogs - Distemper, hepatitis, leptospirosis and parvovirus. Cats - Feline infectious enteritis, feline leukemia and parvovirus.

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 due 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 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:
   a) If you pay your premium by Direct Debit instalment, when your policy is due for renewal we will renew it for you automatically. We reserve the worry of remembering to contact us before the renewal date.
   b) If you do not want to renew the policy just let us know.

5. Changes at renewal:
   a) If we offer further periods of insurance we may:
      • Change the premium, excesses and policy Terms and Conditions. Place exclusions because of your pet’s claims and veterinary history. • Limit or withdraw Third Party Liability cover based on a breach of your pet’s behaviour. For example, any aggressive tendencies shown or any incidents where your pet has caused injury to a person or another pet.
   b) At each renewal, we ask you to notify us of certain information. The information we require from you will be stated in your renewal documentation. It is important that you provide us with full and accurate information as this could affect a future claim.
   c) We have the right not to renew your pet and we will notify you in writing of any such action.

6. Changes during the policy year:
   Changes will only be made to your policy at renewal, we will not change the cover we provide for your pet during the policy year, unless:
   a) You decide to change your pet’s cover.
   b) You did not tell us about something when we notified you in writing of any such action.
   c) You provided us with inaccurate information when previously asked, regardless of whether or not you thought it was accurate at the time.

7. 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 an insured, you must report the incident to that insurance company and tell us their name and address and your policy and claim number.
   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.

8. Veterinary information:
   a) You agree that any vet or therapist has your permission to release any information we ask for about your pet. If the vet or therapist makes a charge for this, you must pay that charge.

9. Exclusions applicable to your pet:
   a) Any injury/illness 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 injury/illness or not. In addition to these terms, "Conditions of the policy or condition 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.
   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.

10. Travel cover:
   a) Any 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 you are 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 or call the DEFRA Pet Travel Scheme (PETS) Helpline on 0370 241 1710.
   b) You must provide an excess for any claim documentation not written in English.

11. 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.

12. Your residence:
   a) You and your pet must live in the UK.
   b) 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.

13. 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, injury or illness which occurs before you are reunited will not be covered by your policy.

Cover

At Petplan, we’re proud of the insurance we provide for pets - in fact, we’re trusted by more pet owners to insure their pets 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.

SECTION 1A - Veterinary Fees

What we will pay
The cost of veterinary fees for the veterinary treatment your pet has received to treat injury and illness.

What we will not pay
When referred and endorsed by your vet, this section also covers the cost of physiotherapy to treat injury and illness and the treatment of a behavioural illness.

Each injury and illness 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

What we will pay
When referred and endorsed by your vet, the cost of any examination, consultation, advice, test and any prescribed medicine for the following when it is used to treat injury and illness:
• Acupuncture
• Homopathy
• Herbal medicine
• Chiropractic manipulation
• Osteopathy
• Hydrotherapy - 10 sessions for each injury and illness

Each injury and illness 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 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 necessary to avoid an injury or illness, including any complications that arise.
8. The cost of killing and controlling fleas and the cost of general health improvers.
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:
   a) Put to sleep, including veterinary consultation/ visit or prescribed medication specifically needed to carry out the procedure, or
   b) Cremated, buried or otherwise disposed of.

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 injury and illness.
2. The cost of any food, including food prescribed by a vet, unless it is:
   a) 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. A diagnostic test must be carried out to confirm the presence of the stones/crystals.
   b) 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 phenome products, including DAP diffusers and Felway, 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:
   a) The procedure is carried out when your pet is suffering from an injury or illness and is essential to treat the injury or illness, or
   b) 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 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 treatment while on a journey if:
    a) A vet believes the treatment can be delayed until your pet returns home, or
    b) The journey was made to get treatment abroad.
11. 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.
12. 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.
13. The cost of buying or hiring equipment or machinery or any form of housing, including cages.
14. 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.
15. 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.
16. The cost of any treatment if a claim has not been submitted within one year of your pet receiving treatment.
17. The cost of any treatment for an injury or illness caused by, relating to, or resulting from, another injury, illness, or clinical sign(s), One period of 12 months or one maximum benefit will apply to the treatment received for all the injuries, illnesses or clinical signs.

What we will not pay - applying to Complementary Treatment only

1. More than the Complementary Treatment maximum benefit for each injury and illness.
2. The cost of any food, including food prescribed by a vet.

Special Conditions - applying to Veterinary Fees and Complementary Treatment

1. The maximum amount we will pay for the cost of treatment of each injury and illness is the maximum benefit that applies on the date the injury happened or the illness first showed clinical signs of the illness were first noticed.
2. The period of 12 months and the maximum benefit will start or be calculated from the date in the policy year:
   a) The injury first happened or the clinical signs of an illness were first noticed, or
   b) 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 the case the period of 12 months and the maximum benefit will start or be calculated from the first date in the policy year:
   a) Of the clinical signs or any of the illnesses diagnose, or
   b) Of the injuries happened.
4. After we have paid the cost of treatment for 12 months or the maximum benefit for an injury, illness or clinical sign(s), we will not pay the cost of any more treatment for:
   a) The same injury or illness,
   b) The same clinical sign(s),
   c) An injury or illness with the same diagnosis or clinical sign(s) as the illness or clinical sign(s) we have paid the limit for, or
   d) 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.
5. 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. 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.
8. 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.
9. It is your responsibility to ensure the veterinary practice or therapist is paid within the required time frame:
   a) 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.
   b) 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.

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:
   a) The injury first happened or the clinical signs of an illness were first noticed, or
   b) 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:
   1. Any of the clinical signs or any of the illnesses were noticed, or
   2. Any of the injuries happened.

3. Any amount if a claim has not been submitted within one year of your pet’s death.

4. Any reward paid to:
   a) A member of your family or any person living with you or employed by you including any person travelling with you during your journey.
   b) The person who was caring for your pet when it was lost or stolen.
   c) The person who stole your pet or any person who is in collusion with the person who stole your pet.

5. Any amount if a claim has not been submitted within one year of your pet going missing.

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 you have no formal proof of how much your pet was worth at the time it was stolen or went missing.

10. Any compensation, costs and expenses for an incident which happened or an illness which started during the policy year.

11. More than 7 days’ accommodation costs and more than £30 for each day’s accommodation.

12. 7. If your pet is stolen or going missing during your journey:
   a) More than 7 days’ accommodation costs and more than £30 for each day’s accommodation.

13. 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

1. You must take the following steps:
   a) As soon as you discover your dog is stolen/missing, or that your cat may have been stolen, you must tell the appropriate authority and obtain written confirmation of your report.

2. For Advertising and Reward only:
   a) The maximum benefit covers the cost of advertising and reward.
   b) The full maximum benefit is available for you to use for advertising but you can use for a reward is limited to 50% of the maximum benefit.

3. For Theft or Straying only:
   a) To submit a claim for Theft or Straying you must have advertised the loss of your pet and when you claim you must provide us with evidence showing the advertising took place.
   b) 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.
   c) If the claim is paid, the original pedigree certificate and purchase receipt will not be returned to you.
   d) If your pet is found or returns, you must repay the full amount we have paid you.

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.

4. Any amount if the cost of accommodation is at a grooming parlour.

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

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 Third Party Liability

1. More than the maximum benefit for each incident.
2. 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.
3. Any compensation, costs and expenses for an incident which takes place when your pet is in the care of a business or a professional and you are paying for their services. For example, but not limited to, when your pet is in the care of a dog minder, a dog sitter or at the grooming parlour.

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 compensation, costs and expenses resulting from an incident which involves your profession, occupation or business.

SECTION 6 - Third Party Liability
Cover under this section applies in the UK only
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

1. More than the maximum benefit for each incident.
2. Any costs and expenses for defending a claim against you.

3. Legal costs and expenses for defending a claim

4. Any amount if the cost of accommodation is at a grooming parlour.

5. Any compensation, costs and expenses for an incident which takes place when your pet is in the care of a business or a professional and you are paying for their services. For example, but not limited to, when your pet is in the care of a dog minder, a dog sitter or at the grooming parlour.
6. Any compensation, costs and expenses if you are legally responsible only because of a contract you have entered into.
7. 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.
8. 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.
9. Any compensation, costs and expenses if you, a member of your immediate family or any person who lives with you, is responsible for, or looking after, the property that is damaged.
10. 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.

**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 immediately:
   a) If an incident occurs which could lead to a claim under this section.
   b) Upon being advised of any prosecution, inquest or enquiry which could lead to a claim under this section.
   
   To notify an incident please call 01483 218 752 for incidents involving an injury to a person, injury to another animal or damage to property. We are available Monday to Friday, 9am to 5pm, excluding Bank Holidays. Outside these times please contact us on 0345 071 8000.
3. You must immediately send us any will, summons or legal documents you receive and you or any other person must not 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.
   b) 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.
   c) The dogs involved have different maximum benefits, the most we will pay for the incident is the highest of the maximum benefits.
   d) 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.
8. If a business or a professional is being paid to care for your pet in any way (for example, but not limited to a dog minder, a dog walker or a groomer) it is your responsibility to:
   a) Make sure the business/person has the appropriate third party liability insurance cover, and
   b) Tell them if your pet has any behavioural problems or requires any special handling so they are able to handle your pet in an appropriate manner.

**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 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 injury or illness 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:
   a) The value of any unused travel and accommodation expenses for you and your immediate family, and
   b) 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**

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 claimed 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
11. Any costs if a claim has not been submitted within one year of the date your pet returns home.

1. Travel and accommodation expenses for you and your immediate family if you cannot recover if you have to cancel your journey because your pet is suffering from an injury or illness 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:
   a) The value of any unused travel and accommodation expenses for you and your immediate family, and
   b) Any extra travel expenses to return your pet 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
• 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.

**Special Conditions - applying to Quarantine Expenses and Loss of Documents**

1. When the travel documents are left unattended they must be kept in your locked accommodation or in the locked boot, covered luggage area or glove compartment of a locked vehicle.
2. If the travel documents are lost or stolen, within 24 hours of discovering them missing, you must report the incident 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 loss or theft report from the police. If the duplicate travel documents are lost or stolen, you must report the loss or theft occurred on a ship, aircraft, train or coach you must report the loss to the operator and obtain a police report. If the duplicate travel documents are lost or stolen, you must report the loss or theft report from the police.

**General Exclusions**

The following exclusions apply to all sections of the policy:

1. **Your pet’s age:** Any pet less than 6 weeks old or less than 8 weeks old if sold by a licensed breeder.
2. **Your pet’s use:** Dogs used for security, guarding, track racing or coursing.
3. **Your 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.
4. **Laws and regulations:**
   a) 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.
   b) Any amount if you break the United Kingdom laws or regulations, including those relating to animal health or importation.
   c) 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.

5. **Miscellaneous:**
   a) 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.
   b) Any amount caused by radiation, nuclear explosion, nuclear fallout or contamination by radioactivity.
   c) Any amount resulting from a disease transmitted from animals to humans.

6. **When your pet is on a journey in an agreed country:**
   a) Any amount if you do not follow the conditions of the Pet Travel Scheme (PTS).
   b) Any journey you take your pet on against a vets advice.
   c) Any animal less than 12 weeks old.
   d) 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 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.
- For Third Party Liability you must let us know of any incident that happens even if you don’t believe a claim will be made against you at this time. Details of what you need to do if an incident happens can be found in Special Conditions - applying to Third Party Liability - point 2.

**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.

**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 relevant authorities. If we pay a claim and subsequently find the claim was fraudulent, you must repay us the full amount.

’Void your policy’ means we will cancel your policy from the date the fraud occurred. If we take this action you must tell any other insurer that we have voided your policy and failure to do this could invalidate any future insurance policy.
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:
• 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 if the therapist is not a member of the veterinary practice.
• The first claim submitted for your pet must include his/her full clinical history.
• The full clinical history is a record of all visits your pet has made to a vet and this information can be obtained from each veterinary practice your pet has attended. In addition, we may require the full clinical history when you submit claims for certain conditions but will let you know if this is needed once we have received your claim form.
• For Veterinary Fees, if the claim is for treatment in an agreed country, you also 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:
• 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:
• Evidence of the advertising carried out to try and find your pet.
• The purchase receipt from when you bought your pet, and if your pet is a pedigree, a copy of the pedigree certificate.

Advertising and Reward:
You must phone us on 0345 074 4406 for the approval of any reward before you advertise it. Please send us:
• 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.

Third Party Liability:
You must let us know of any incident that happens even if you don’t believe a claim will be made against you at this time. Call us on 01483 218 782 for incidents involving an injury to a person, injury to another animal or damage to property (Monday to Friday, 9am to 5pm, excluding Bank Holidays, outside these times please contact us on 0345 071 8000). Please send us all correspondence, writs, summons or any other legal documents as soon as you receive them. You or any other person must not respond to any of these documents.

Boarding Fees:
• 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:
• 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:
• The booking invoice or other 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
• We may share your details with other insurance companies, directly or through a number of databases.
• We may use information you give us and also help prevent fraud.
• Your personal details may be transferred to countries outside the EEA. They will all at times be held securely and handled with the utmost care in accordance with all principles of UK law.
• We may pass your information to our veterinary advisors and/or to loss adjusters outside the Allianz Group for the purpose of administering your claim and/or underwriting your policy.

Making a complaint
Our aim is to get it right, first time every time. If you have a complaint we will try to resolve it straight away. If we are unable to, we will confirm we have received 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 resolved the situation within eight weeks we will 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 Customer Satisfaction Manager at:
Petplan
Great West House (GW2), Great West Road
Brentford
Middlesex TW6 9DX
United Kingdom
Telephone: 020 826 1985
Email: petplan.csm@allianz.co.uk
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.

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

<table>
<thead>
<tr>
<th>Method</th>
<th>Details</th>
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<tbody>
<tr>
<td><strong>BY TELEPHONE</strong></td>
<td>0345 071 8000</td>
</tr>
<tr>
<td><strong>BY EMAIL</strong></td>
<td><a href="mailto:info@petplan.co.uk">info@petplan.co.uk</a></td>
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</tbody>
</table>
| **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 |