

# Everything you need to know



## Your **Covered For Life®** Plan Pet Insurance Policy Booklet

A plan that helps with ongoing vet bills because you can claim year after year for the same condition up to your chosen limit.

Please read this with your Certificate of Insurance and Insurance Product Information Document (IPID) to understand the cover for your pet.

Plans purchased from  
31st August 2023

Plans renewing from  
28th September 2023

This booklet contains:

- Who this product is suitable for
- Your Terms and Conditions
- Privacy Notice Summary - How we use personal data

Every pet deserves



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Please let us know if you need the Policy Booklet in large print or Braille

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

### Who this product is suitable for

This product meets the demands and needs of a pet owner who wants cover for the ongoing costs of vet treatment, for illnesses and injuries, over the life of their pet.

# Welcome

Thank you for insuring with Petplan.

We know that owning a pet is hugely rewarding, but it can also be overwhelming at times too. As the UK's no.1 pet insurer we're here to help with your vet bills and we pay 97% of all the claims we receive. We also offer additional support to help you care for your pet throughout their lifetime. Register at [petplan.co.uk](http://petplan.co.uk) to set up your MyPetplan account to see the full range of support available to you.

Our speedy, digital claims enable you to get the best care for your pet fast. Your vet can submit claims to us or you can submit them yourself via our website. We can also pay vets directly so you don't have to find the money first. The Covered For Life<sup>®</sup> plan you've chosen helps with ongoing vet bills because you can claim year after year for the same condition up to your chosen yearly limit.

Petplan was started by a pet owner who realised there was a need for insurance to help cover the cost of vet bills. Over 45 years later our approach remains the same – we want you to claim if your pet needs treatment and we never charge more for claiming. The price of your plan will increase as your pet gets older, but you won't pay more for claiming.

We're here to support you and your pet if you need us.

*The Petplan Team*

## Our Covered for Life<sup>®</sup> Promise

You have chosen our Covered For Life<sup>®</sup> Plan which provides ongoing help with vet bills. We provide genuine lifetime cover which means you can claim year after year for the same condition up to your yearly limit. All you need to do is make sure you pay your premium and renew each year without a break in cover and we promise to keep covering your approved claims throughout your pet's life.

## Claims Pricing Guarantee

We guarantee that we'll never charge you more for claiming. Your price will increase every year as your pet gets older, but with Petplan you won't pay more for claiming. In fact if your pet needs treatment we want you to claim. Our pricing approach is different to most other pet insurance and one of the reasons why over 90% of customers renew each year.

## How your premium will change

Your premium will increase every year. This is because of a number of factors, such as the greater risk of illness as your pet gets older and the cost of vet bills increasing over time. Your premium could rise significantly but our Claims Pricing Guarantee means that we'll never charge you more for claiming. This is why, if your pet needs treatment we want you to claim.

## Additional Support

In addition to helping with vet bills, we provide a range of support to help you care for your pet throughout their lifetime:

### Pet Expert Chat

Free video chat with a range of pet experts including vets, behaviourists and nutritionists. Whatever the age of your pet there are always questions that arise. To receive trusted advice from a range of professionals simply log in to your MyPetplan account and go to the Support area and select Pet Expert Chat.

### Pet Care Offers

You can access savings on products and services to help you care for your pet. Log in to your MyPetplan account and go to the Support area and select Pet Care Offers to see the current offers available.

### Legal Helpline

Receive free legal advice 24 hours a day, 365 days a year on any personal legal matter including pet-related issues and disputes from Lawphone. Call 0344 209 0516 and quote reference number 36316.

You'll be asked for a brief summary of the problem, which will be passed on to an adviser to return your call. The advice you get from Lawphone will always be according to the laws of Great Britain and Northern Ireland.

### Pet Bereavement Helpline

No one can prepare you for the loss of a beloved pet. For free support you can contact The Blue Cross Pet Bereavement Support Service on 0800 138 6515 between 8.30am and 8.30pm or email [pbssmail@bluecross.org.uk](mailto:pbssmail@bluecross.org.uk).

# Your Pet Insurance - Terms and Conditions

## Written in Plain English

These Terms and Conditions explain your pet's cover.

- Your policy only includes the Death from Injury and/or Death from Illness sections of cover if they're shown on your Certificate of Insurance.
- Legal Liability applies to all dogs, unless it has been specifically removed from your dog's cover.

It's important that you check your pet's cover and exclusions and contact us as soon as possible if it isn't as expected.

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.

## 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.

<b>EU:</b>	The European Union, which includes the member states of Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.
<b>Family:</b>	<b>Your</b> partner, who's <b>your</b> husband, wife, civil partner, girlfriend, boyfriend or other life partner, <ul style="list-style-type: none"><li>• <b>Your</b> or <b>your</b> partner's child, step-child, dependant and/or</li><li>• <b>Your</b> or <b>your</b> partner's parent, step-parent, guardian, grandparent, grandchild, brother and/or sister (including step-siblings).</li></ul>
<b>Home:</b>	The place in the <b>UK</b> where <b>you</b> and <b>your pet</b> usually live.
<b>Hydrotherapy:</b>	Any treatment of <b>injury</b> and <b>illness</b> , with or in water, including swimming in a pool or the use of a water treadmill.
<b>Illness, illnesses:</b>	Any change from a healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities <b>your pet</b> was born with or were passed on by his/her parents.
<b>Illness which starts in the first 14 days of cover:</b>	This is any <b>illness</b> that showed <b>symptoms</b> during the first 14 days of <b>your pet's</b> first <b>policy year</b> . It's also any <b>illness</b> that: <ul style="list-style-type: none"><li>• Has the same diagnosis or <b>symptoms</b> as the <b>illness</b> that started in the first 14 days.</li><li>• Is caused by or relates to the <b>symptoms</b> or <b>illness</b> that started in the first 14 days.</li></ul> This applies in all cases regardless of whether the <b>symptoms</b> present in the same or different parts of <b>your pet's</b> body.
<b>Immediate family:</b>	<ul style="list-style-type: none"><li>• <b>Your</b> partner, who's <b>your</b> husband, wife, civil partner, girlfriend, boyfriend or other life partner,</li><li>• <b>Your</b> or <b>your</b> partner's child, step-child or dependant, and/or</li><li>• <b>Your</b> or <b>your</b> partner's parent, step-parent or guardian.</li></ul>
<b>Injury, injuries:</b>	Accidental physical damage or trauma caused immediately by an external source. Not any physical damage or trauma that happens over a period of time.
<b>Journey:</b>	Travel with <b>your pet</b> within the <b>UK</b> and the <b>EU</b> .
<b>Market value:</b>	The price generally paid for the breed of <b>your pet</b> the year he/she was born, according to <b>our</b> data.
<b>Maximum benefit:</b>	The most <b>we'll</b> pay in a section of <b>your pet's</b> cover during the <b>policy year</b> as shown on <b>your</b> Certificate of Insurance.
<b>Member of a vet practice:</b>	Any person legally employed by a vet practice under a contract of employment.

<b>Personal circumstances:</b>	Circumstances about <b>you</b> , <b>your family</b> or <b>your pet</b> that <b>you</b> have limited or no control over. Some examples of personal circumstances are a lack of transport, <b>your pet's</b> size or behaviour, <b>your home</b> environment, <b>your</b> or <b>your family's</b> working hours, <b>your</b> child-care arrangements, <b>your family's</b> other commitments etc.
<b>Pet Travel Scheme (PETS):</b>	A government system that allows people in the <b>UK</b> to take their pets to certain countries and bring them back again without the need for quarantine.
<b>Policy year(s):</b>	The time <b>we</b> provide cover as shown on <b>your</b> Certificate of Insurance. This is normally 12 months but can be less if <b>your pet</b> has been added to or cancelled from <b>your</b> insurance.
<b>Pre-existing condition(s):</b>	This is any <b>injury</b> that happened or any <b>illness</b> that showed <b>symptoms</b> , before <b>your pet's</b> cover started. It's also any <b>injury</b> or <b>illness</b> that: <ul style="list-style-type: none"> <li>• Has the same diagnosis or <b>symptoms</b> as the <b>injury</b>, <b>illness</b> or <b>symptoms your pet</b> had before cover started.</li> <li>• Is caused by or relates to an <b>injury</b>, <b>illness</b> or <b>symptom your pet</b> had before cover started.</li> </ul> This applies in all cases whether or not: <ul style="list-style-type: none"> <li>- The <b>injury</b> or <b>illness</b> occurs in the same, or different parts of <b>your pet's</b> body.</li> <li>- <b>Your vet</b> confirms the past and current <b>injuries</b> or <b>illnesses</b> are or aren't linked.</li> <li>- <b>You</b> knew, when starting cover for <b>your pet</b>, that <b>you</b> would need to make a claim for the <b>symptom/injury/illness</b>.</li> </ul>
<b>Symptom(s):</b>	Any change from a healthy state, bodily function or behaviour.
<b>Therapist:</b>	Any person who's a member of one of the associations/organisations listed in the 'Who's covered to carry out your pet's treatment' on page 15.
<b>UK:</b>	The United Kingdom, the Isle of Man and the Channel Islands.
<b>Vet:</b>	When <b>your pet's</b> in the <b>UK</b> - a Veterinary Surgeon registered with the RCVS (Royal College of Veterinary Surgeons). When <b>your pet's</b> in the <b>EU</b> - a fully qualified Veterinary Surgeon registered in the <b>EU</b> country where he/she is being treated.
<b>Vet history:</b>	This is a record of all interactions a <b>vet</b> or vet nurse has had with <b>your pet</b> and can be obtained from each <b>vet</b> or vet practice that <b>you've</b> consulted with about him/her.
<b>Vet treatment:</b>	The cost of the following when needed to treat <b>injury</b> and <b>illness</b> : <ul style="list-style-type: none"> <li>• Any examination, consultation, advice, diagnostic procedure, surgery and nursing carried out by a <b>vet</b>, a vet nurse or another <b>member of a vet practice</b> under the supervision of a <b>vet</b>, and</li> <li>• Any medication legally prescribed by a <b>vet</b>.</li> </ul>
<b>We, us, our:</b>	Allianz Insurance plc.
<b>You, your:</b>	The person named on <b>your</b> Certificate of Insurance.
<b>Your dog:</b>	The dog(s) named on <b>your</b> Certificate of Insurance.
<b>Your pet:</b>	The dog(s) or cat(s) named on <b>your</b> 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 **policy year** **you** must take all reasonable steps to:

- Maintain **your pet's** health.
- Provide a secure and safe environment for **your pet** to prevent **injury**, **illness**, theft or straying.
- Control **your pet** to prevent **injury** to a person or another animal and damage or destruction to any property.

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**:
- **Dental care - your pet** must have a dental exam by a **vet** at least once every 12 months. Any treatment recommended as a result of this exam must be carried out within 6 months.
  - **Preventative actions - you** must take any actions normally recommended by a **vet** to prevent or reduce the risk of **injury/illness**. Some examples of this are 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.
 If he/she isn't, **we** won't cover any amount for the **illness** that hasn't been vaccinated against.
- 3. Providing timely vet 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 **vet 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. 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 is transferred to another person or organisation.
- 5. Where you and your pet live**
- Your and your pet's home** must be in the **UK** at the address shown on **your** Certificate of Insurance. The only exception to this is serving members of the UK Armed Forces with a British Forces Post Office (BFPO) address.
  - If **you** or **your pet's** address changes **you** must tell **us** as soon as possible as this can affect **your** premium and **your pet's** cover.
  - Your pet's** cover can be affected if **you** give **us** incorrect information about where **you** or **your pet** live.
- 6. 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** cover started, unless **we** confirm the **pre-existing condition's** covered in line with the approach explained in the 'Pre-existing Conditions and Exclusions' section on page 9. **You** need to read this to understand **your pet's** cover.
- 7. 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. This 14 day timeframe doesn't apply to the start of any renewal year. Cover for **illness** and **injury** at renewal is continuous from the previous **policy year**. For further details please read the definition '**illness which starts in the first 14 days of cover**' and point 5 in Conditions for Vet Bills and Pet Therapies.
- 8. If your pet isn't in your possession when the policy starts**  
 If **your pet** isn't yet in **your** possession or he/she's missing when **your** policy starts, the cover under this policy doesn't begin until **you** take possession or are reunited with **your pet**. Any incident, **injury** or **illness** that occurs before **you** take possession or are reunited won't be covered by **your** policy.
- 9. 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.
- 10. Paying your premium**  
**Your pet's** only covered under this policy if **you** pay the premium. If **you** pay by Direct Debit instalments and **you** miss an instalment, **you** must pay the outstanding amount within the timescales stated in the reminders **we** send **you**. If **you** don't, **we'll** cancel **your** policy back to the last day **you've** paid for cover. All cover for **your pet** will stop from that date and no further claims will be paid.
- 11. Renewing your policy**  
**Your** policy will cover **your pet** for 12 months as long as **you** continue to pay **your** premium. Every 12 months **you** need to renew this insurance contract to continue with **your** cover. **We'll** contact **you** before **your** renewal date with full details of **your** premium, excesses, policy cover and Terms and Conditions for the next **policy year**.
- If **you** pay **your premium** by *Direct Debit instalment* - when **your** policy's due for renewal **we'll** renew it for **you** automatically. If **you** don't want to renew **your policy** **you** need to let **us** know before **your** renewal date.
  - If **you** pay by *any other means* - if **you** want to renew **you** need to arrange to pay **your** premium. **You** can do this by contacting **us** or making payment through **our** online self-service area at [my.petplan.co.uk](http://my.petplan.co.uk).

## 12. The changes we can make at the renewal of your policy

a) At renewal of **your** policy **we** can change the:

- Premium,
- Excesses that **you** pay, and/or
- Terms and Conditions of **your** policy.

**We**'ll always tell **you** before **your** renewal date of any changes so **you** can consider if **your** policy still meets **your** needs.

b) For dogs, at renewal **we** can limit or remove Legal Liability cover based on a review of **your** dog's behaviour. Some examples are if there have been any aggressive tendencies shown, any incidents where **your** dog has caused injury to a person/another animal or any health conditions that can affect how **your** dog behaves. Legal Liability cover doesn't apply to cats.

## 13. The changes we can make during the policy year

**We**'ll only change the cover **we** provide for **your** pet during the **policy** year, if:

- **You** decide to change **your** pet's cover.
- **You** didn't tell **us** about something when **we** previously asked.
- **You** gave **us** inaccurate information when previously asked, whether or not **you** thought it was accurate at the time.

To understand when **we** may add or remove exclusions during the **policy** year, **you** need to read the 'Pre-existing Conditions and Exclusions' section on page 9.

**We**'ll only change **your** premium during the **policy** year, if:

- **We** find out **we** had inaccurate information about **your** pet that affects the premium.
- **Your** address changes and this affects the premium **we** charge.

**We** can also change the way **we** communicate with **you** if **you**'ve used inappropriate, aggressive or threatening language against a member of **our** staff. For example, **we** can refuse to speak with **you** over the telephone and only communicate in writing. Any other changes will only be made to **your** policy at renewal.

## 14. Keeping us informed of certain information

Throughout **your** policy **you** need to tell **us** about certain information. The things **you** need to tell **us** about are detailed in **your** Certificate of Insurance and it's important **you** check any new documents **we** send to understand the information **we** need. If **you** don't give **us** full and accurate information it can affect **your** pet's cover and whether **we** pay claims.

## 15. Changing your pet's cover

If there are plans with a higher level of cover available and **you** want to change **your** pet's cover to one of these, **you** can apply at the renewal of **your** policy. The increase isn't guaranteed and **we**'ll let **you** know if **we** can offer the higher plan once **we**'ve reviewed **your** pet's **vet** history. If **you** want to change to a lower level of cover, **you** can contact **us** at any time to discuss available options.

## 16. If you're a member of vet staff

If **you**'re a **vet** or registered vet nurse, **you** can treat **your** own pet but if **you** want to claim, **you**'ll need to provide the relevant clinical notes to confirm the **vet** treatment needed and another **vet** or registered vet nurse must countersign the claim form.

## 17. Claim 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 of 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 on page 23.*

## 18. 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.

## 19. 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 that **we** ask for.

## 20. Cover outside of the UK

a) All sections of **your** policy provide cover when **your** pet's in the **UK**; the following sections also provide cover when **your** pet's outside of the **UK** in the **EU** - *Vet Bills, Advertising and Reward, and Holiday Cancellation*. For these sections, **your** pet's covered outside the **UK** for 90 days in each **policy** year. If **your** pet will be outside the **UK** for longer than this **you** need to let **us** know as soon as possible as this can affect **your** cover.

b) When **your** pet's travelling to and from the **UK** and the **EU**, **you** must follow the conditions of the **Pet Travel Scheme (PETS)**.

Full details of the **Pet Travel Scheme (PETS)**

can be found on the UK government website

[www.gov.uk/take-pet-abroad](http://www.gov.uk/take-pet-abroad) or **you** can call

the Pet Travel Helpline on 0370 241 1710. It's important that **you** check the gov.uk website or contact **your** **vet** at least four months before travelling to get the latest advice.

c) **You** must not take **your** pet outside of the **UK** if a **vet** has advised against it. If **you** do, **your** pet won't be covered when outside of the **UK**.

d) When **your** pet's outside of the **UK**, if any government or public authority puts restrictions on him/her, **we** won't pay any costs relating to this.

e) All claim forms and supporting documents must be written in English. It's **your** responsibility to provide this and to pay for any translation costs. When **you** claim **we**'ll need a copy of the original documents along with the translation.

f) If **your** pet moves out of the **UK** to live in another country **you** must tell **us** as soon as possible. **Your** cover will stop on the day **your** pet leaves the **UK**.

g) Any claims costs will be paid in Pounds Sterling based on the mid-market exchange rates in use at the time the costs were incurred.



## 21. 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.

## 22. When you can cancel your policy

**You** can cancel **your** policy at any time with no charge. If **you** cancel this policy in the first 14 days:

- Of **your** first **policy year** - **we'll** refund all of the premium **you've** paid.
- After **your** renewal date - **we'll** refund any premium **you've** paid for cover after that renewal date.

If **you** cancel at any other time, **we'll** refund the amount **you've** paid for cover after the cancellation date. **You** can find **our** contact details on the back of this booklet.

## 23. When we can cancel your policy

- a) **We** can cancel **your** policy if **you** don't pay **your** premium when due. *For details on this please read point 10 in this section - 'Paying your premium'.*

b) **We** can cancel **your** policy at any time if:

- **You've** been dishonest or fraudulent in any dealings with **us**,
- **You've** continued to use inappropriate, aggressive or threatening language against a member of **our** staff despite **our** requests to stop, or
- **Your vet** or a welfare organisation informs **us** that **you've** been negligent towards **your pet**. **We'll** give **you** notice in writing either by email or letter to the address **you** gave **us** and refund any amount **you've** paid for cover after the date **we** received the information that led to **our** decision to cancel.

## 24. Cover following cancellation of a policy

- a) If a section of cover's removed from **your** policy (by **you** or **us**), all cover in that section stops on the date the section's removed.
- b) If **your** policy's cancelled or comes to an end for any reason, all cover for **your pet** will stop on the date the policy's cancelled/ends and no further claims will be paid. If **you** want **us** to continue to cover an **illness** or **injury** up to the limits on **your** policy, **you** must continue paying **your** premiums during this time.

# Pre-existing Conditions and Exclusions

## What is a pre-existing condition?

This is when **your pet** was unwell or had **symptoms** before **your** cover started with **us**. **We'll** consider any **injury** that happened, or any **illness** that showed **symptoms**, before **your pet's** cover started a **pre-existing condition**.

Some examples:

- **Your pet** was diagnosed with diabetes before **your** policy started, the diabetes is a **pre-existing condition**.
- **Your pet** was limping and the **vet** decided to carry out some tests. In the meantime, **you** start a policy with **us**. The tests are carried out and they find **your pet** has arthritis. This arthritis is a **pre-existing condition** as the **symptoms** were shown before his/her policy started.

It's important to read our definition of '**Pre-existing condition**' as this will be used to assess if **your** claims are for a condition that's pre-existing.

## Are pre-existing conditions covered by the policy?

**We** want to be clear at the start of **your** policy what **we'll** cover so there are no surprises if **you** need to claim. This is why it's important that **you** tell **us** everything **you** know about **your pet's** health when **we** ask, during **your** insurance application. **We** can then consider if **your pet** has any **pre-existing conditions** and if **we** can cover them.

When **you** tell **us** about **your pet's pre-existing conditions**, there are three possible outcomes.

- **We won't be able to cover** the **pre-existing condition**,
- **We may be able to cover** the **pre-existing condition** in the future or
- **We'll cover** the **pre-existing condition**.

### 1. We won't be able to cover the pre-existing condition

If the **pre-existing condition** is likely to affect **your pet** for the rest of his/her life (such as arthritis), **we** won't cover costs for that condition at any point in the policy. **We'll** place a permanent exclusion on **your pet's** cover for the **pre-existing condition** and any related conditions. Any claims for an **illness**, **injury** or incident that falls under the exclusion won't be covered.

<p><b>2. We may be able to cover the pre-existing condition in the future</b></p>	<p>Sometimes <b>we</b> can't cover a <b>pre-existing condition</b> as part of a policy immediately. When this happens, <b>we</b> place a temporary exclusion on <b>your pet's</b> cover for the <b>pre-existing condition</b> and any related conditions.</p> <p>While the exclusions remain on the policy, <b>we</b> won't cover any claim that results from an <b>injury, illness</b> or incident that falls under the exclusions. However, <b>we're</b> happy to remove the exclusions if certain criteria is met. One example is if <b>your pet</b> has been clear of any <b>symptoms</b> for a set timeframe, which indicates they're unlikely to suffer the <b>injury, illness</b> or <b>symptoms</b> again.</p> <p>Once the exclusion is removed, <b>your</b> policy will cover the conditions that were excluded.</p>
<p><b>3. We'll cover the pre-existing condition</b></p>	<p>If <b>we</b> believe the condition is fully resolved and unlikely to happen again, <b>we</b> won't place any exclusion. This means <b>we'll</b> cover the <b>pre-existing condition</b> if <b>your pet</b> suffers the same <b>injury, illness</b> or <b>symptoms</b> again.</p>

**Exclusions that can apply to the cover for your pet**

<p><b>What is an exclusion?</b></p>	<p>An exclusion specifies what isn't covered for <b>your pet</b>, when it would usually be covered by <b>our</b> policies. It can refer to one or more health conditions, an entire part of <b>your pet's</b> body or an incident.</p> <p>For example, a policy covers <b>vet treatment</b> for diabetes, but for a pet that has pre-existing diabetes, <b>we</b> place exclusions for diabetes and any related conditions. This means that any claims that fall under these exclusions won't be covered.</p> <p>The Terms and Conditions combined with any exclusions explain what <b>your</b> policy won't cover.</p>
<p><b>Where are exclusions shown?</b></p>	<p>Any exclusions on <b>your pet's</b> cover are detailed on <b>your</b> Certificate of Insurance, in the 'Exclusions and Clauses' section.</p>
<p><b>When are exclusions placed?</b></p>	<p><b>For pre-existing conditions</b></p> <p>Exclusions are placed at the start of <b>your</b> cover based on <b>your pet's vet history</b> and <b>your</b> answers to <b>our</b> questions. However, if at some time later, <b>we</b> find out that when answering <b>our</b> insurance application questions, <b>you</b> didn't tell <b>us</b> about something or gave <b>us</b> inaccurate information (even if <b>you</b> thought it was accurate at the time), <b>we'll</b> place exclusions at that time. In these cases, any exclusions will be placed back to the start of <b>your</b> policy.</p> <p><b>For Legal Liability</b></p> <p><b>We</b> can limit or remove <i>Legal Liability</i> cover from the start of <b>your</b> policy based on <b>your dog's</b> vet and behavioural history. <b>We</b> can also do this at renewal, please read point 12 in <i>General Conditions</i> for more details.</p>
<p><b>Are exclusions permanent?</b></p>	<p>Exclusions can be permanent or temporary. This is explained in the sections above '<i>We won't be able to cover the pre-existing condition</i>' and '<i>We may be able to cover the pre-existing condition in the future</i>'.</p>
<p><b>How do I know if my pet's exclusions are temporary or permanent?</b></p>	<p>If <b>we</b> haven't explained this to <b>you</b> already, or if <b>you</b> would like to understand this more, please contact <b>us</b>. <b>We'll</b> tell <b>you</b> if <b>your</b> exclusions are permanent or temporary and if temporary, what's needed to have them removed.</p>
<p><b>Will we automatically remove a temporary exclusion?</b></p>	<p>To remove a temporary exclusion, <b>we</b> need confirmation that <b>your pet</b> has met <b>our</b> review criteria, for example, whether he/she been clear of any <b>symptoms</b> for the needed timeframe.</p> <p>If <b>we</b> receive a claim for a condition that falls under an exclusion, <b>we'll</b> review <b>your pet's vet history</b> to determine whether <b>we</b> can remove the exclusion.</p> <p>For other exclusions, <b>we</b> can't automatically remove them as <b>we</b> won't know when <b>our</b> review criteria is met. When <b>you</b> feel the criteria has been met, <b>you</b> can send <b>your pet's</b> up to date <b>vet history</b> to <a href="mailto:underwriting@petplan.co.uk">underwriting@petplan.co.uk</a> and <b>we'll</b> let <b>you</b> know if the exclusions can be removed. If <b>we</b> need any further information, <b>we'll</b> let <b>you</b> know.</p>

## 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 pet's than any other provider. As long as you pay your premium, we'll provide cover for the following sections if they're shown on your Certificate of Insurance.

### Vet Bills

Cover in this section applies when your pet's in the UK and the EU

#### What we'll pay

The cost of vet treatment your pet receives during the policy year to treat injury and illness.

If needed to treat injury and illness, this also includes:

- Treatment of a behavioural illness
- Chiropractic manipulation
- Osteopathy
- Physiotherapy (*this doesn't include any form of hydrotherapy*).

### Pet Therapies

Cover in this section applies when your pet's in the UK only

#### What we'll pay

The cost of any examination, consultation, advice, test and legally prescribed medication for the following, for your pet if needed during the policy year to treat injury and illness:

- Acupuncture
- Herbal medicine
- Homeopathy
- Hydrotherapy - we'll cover up to £500 for each injury and illness. You must read point 3 on page 12 to understand this limit.

A vet must refer your pet for the treatment and confirm this to us when you claim.

To be covered by the policy, any treatment under either section must be carried out by someone with certain qualifications or membership of certain organisations. Full details can be found on page 15 in 'Who's covered to carry out your pet's treatment'.

## Our Covered For Life® promise and your maximum benefit

Your Covered For Life® plan provides ongoing cover for illnesses and injuries, year after year as long as you continue to pay your premium and renew your policy each year (without any break in cover). Your policy provides an amount of money in each policy year for you to claim for all illnesses and injuries. This is called the maximum benefit. You have one maximum benefit for Vet Bills and a separate maximum benefit for Pet Therapies. The amount you can claim for each section, in each policy year, is shown on your Certificate of Insurance. Every 12 months, if you renew your policy, the maximum benefits are refreshed and you'll again have the full amounts to claim from in the next policy year. If your cover is cancelled or stops for any reason (including when the premiums aren't paid), all cover for your pet will end and no further claims will be paid.

### What you pay - your excess

Both the Vet Bills and Pet Therapies sections have excesses. The excesses are the amounts you pay when you claim and these are deducted from your claim settlements. The excesses you pay for these sections are explained on your Certificate of Insurance.

### How your excess can change

- For all pets - at any renewal we can change the excess amount. For example, increasing from £100 to £125.
- When your pet gets older - a 20% excess is added to Vet Bills and Pet Therapies at the renewal after your pet's 10th birthday (7th birthday if your dog's a select breed). This is on top of any Vet Bills and Pet Therapies excesses already on your policy. We'll remind you of this at least a year before it happens. Your Certificate of Insurance states if your dog's a select breed.

## What we won't pay under Vet Bills and Pet Therapies

1. The cost of any treatment for a **pre-existing condition**, unless **we** confirm the **pre-existing condition's** covered in line with the approach explained in the 'Pre-existing Conditions and Exclusions' section on page 9.
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**.
4. The cost of any treatment, diagnostic or procedure **you** choose to have carried out that:
  - The **vet** confirms isn't necessary, or
  - Isn't related to an **injury or illness**.**We** also won't pay for any complications that arise from these treatments/procedures.
5. The cost of killing and controlling fleas and the cost of general health improvers (some examples of health improvers are 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** or, anyone travelling on a **journey with you**.
8. The cost of any **vet treatment**:
  - If **your pet** has had more than 2 episodes of false pregnancy.
  - In connection with spaying following a false pregnancy.
9. The cost of surgical items that can be used more than once.
10. The cost of a post-mortem examination and/or report.
11. The cost of transplant surgery, including any pre- and post-operative care.
12. The cost of treatment that's part of a clinical trial. For the purpose of this insurance, a clinical trial is a research project testing new treatment.
13. The cost of transporting **your pet**, including any costs to get **your pet** to or from any vet practice.

It's important that you also read the next section 'Conditions for Vet Bills and Pet Therapies' and 'Who's covered to carry out your pet's treatment' on page 15. These sections also explain limitations and areas the policy doesn't cover.

## Conditions for Vet Bills and Pet Therapies

**You** must keep to these conditions to have the full protection under these sections. 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 one year of **your pet's** treatment. Any claims **we** get after this time won't be covered by the policy. If treatment is ongoing **you** must make sure that claims are sent to **us** at least once every 12 months.

### 2. If your pet needs to be put to sleep

**Your policy** covers the cost of putting **your pet** to sleep, if it's needed because 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, for example because of aggression or behaviour, these costs won't be covered. **Your policy** doesn't cover the cost of having **your pet** cremated or buried.

### 3. Your hydrotherapy limit

**We'll** pay up to £500 for **hydrotherapy** for each separate **illness or injury** within the **maximum benefit** of the *Pet Therapies* section. Once this £500 limit has been reached, all cover for **hydrotherapy** for that **illness/injury** ends for that **policy year**. *Please read 'Our Covered For Life promise and your maximum benefit' on page 11 for more information about the maximum benefit.*

### 4. The maximum benefit that we'll pay

*Please read 'Our Covered For Life promise and your maximum benefit' on page 11 for more information about the maximum benefit.* The most **we'll** pay for the cost of treatment is the **maximum benefit** that

applies on the date the treatment's carried out. If the claim includes medication, the cost of the medication will be taken from the **maximum benefit** that applies on the date the medication will be used.

### 5. An illness that starts in the first 14 days of your pet's cover

If **your pet** suffers from an **illness** in the first 14 days of **your pet's** first **policy year**, any costs relating to that **illness** won't be covered by **your** policy. If at a later time (days, weeks, months or years), 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 aren't linked. An example is if **your pet** develops a cataract in his/her left eye in the first 14 days of the first **policy year**, 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. The cost of dental treatment

**We'll** cover the treatment of a dental **injury or illness** if:

- **Your pet** had a dental exam by a **vet** in the 12 months before the first **symptoms** of the **injury or illness** were seen, and
- Any treatment recommended as a result of the last dental exam was carried out within 6 months of that exam.

**We** won't cover a scale and polish in routine or preventative circumstances.

## 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 for up to 6 consecutive months. After this time, if the stones/crystals haven't dissolved in full or they recur, **your** policy won't cover the cost of any further food.
- If **your pet** needs liquid food while hospitalised at a vet practice, **we'll** cover the cost of this as long as the **vet** confirms it's essential to keep **your pet** alive.

**We** won't cover any other food, regardless of whether the food was prescribed by a **vet**.

## 8. Another vet reviewing your pet's details

**We** can refer **your pet's vet 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. If you claim over £36,000 during your pet's life

As **your pet's** insured on a Covered For Life® plan, **we** fully appreciate that the amount **you** claim can add up over the years - that's what is great about Covered For Life®, **you** can continue to claim for the life of **your pet** (as long as **you** continue to pay **your** premium and renew **your** policy without a break in cover). To make sure **your pet's** receiving the best treatment available, if **you've** claimed over £36,000 over the life of **your pet**, **we** can require one or more of the following:

- Before any further *Vet Bills* or *Pet Therapies* claims are considered, **your pet** needs to be examined by a specialist/consultant **vet** that **we** choose. **We'll** pay any costs for this.
- All future treatment (other than emergency life-saving treatment) needs to be authorised by **us** before it's carried out. **You'll** need to submit a pre-authorisation claim and then **we'll** let **you** know if **we'll** pay for the treatment.
- All future treatment needs to be carried out together with a specialist/consultant **vet** or **therapist** that **we** choose.

If any of these are necessary **we'll** contact **you**.

## 10. The cost of house visits

a) **We'll** cover a house visit if it's needed for the treatment of a behavioural illness. In all other cases, **We'll** only cover a house visit by a **vet** because:

- **Your pet** was suffering from a life-threatening injury or illness, and
- That moving **your pet** would have significantly worsened his/her condition.

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

b) **We'll** cover the costs of treatment given 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.

## 11. The cost of out of hours treatment and hospitalisation

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

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

If there wasn't another option because any alternative could have seriously endangered **your pet's** life or welfare. **We** won't cover any extra costs if this was needed because of **your personal circumstances**. The attending **vet** needs to confirm this when **you** claim.

## 12. The cost of procedures you can carry out

There can be times when a **member of a vet practice** or a **therapist** asks **you** to give treatment to **your pet**. Some examples are 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.

## 13. The cost to neuter your pet

**We'll** cover the cost of neutering **your pet** 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 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 illness as part of a compulsory mass vaccination programme, for details of this please see General Exclusions point 2b) on page 22.*

## 15. The cost of bathing and grooming your pet

**We'll** cover the cost of bathing **your pet** when the product being used can only be administered by a **member of a vet practice**, according to the product guidelines. **We** won't cover bathing if it's 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 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 that could have been prevented by training and/or neutering. The treatment must be carried out by a person who fulfils the requirements in 'Who's covered to carry out your pet's treatment' in the 'Treatment of a behavioural illness' section on page 15.

### 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 cover products used for this purpose that are pheromone based. **We** don't cover any other products that do this. Pheromone products mimic natural pheromones, such as the pheromones a mother naturally emits to her young after birth. Some examples of pheromone products are Adaptil and Feliway.

The cost of pheromone products are then covered when used as part of a structured behaviour modification programme, in place to treat a behavioural illness. For this insurance, a behavioural modification programme is a programme written by a behaviourist detailing specific techniques to be used and actions 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's covered to carry out your pet's treatment*' in the '*Treatment of a behavioural illness*' section on page 15.

When this programme is in place, for each separate behavioural illness **you** can claim for the cost of pheromone products to be used for up to 6 consecutive months. After this time, if the behavioural illness isn't fully resolved or it recurs, **we** won't cover the cost of any further pheromone products for that behavioural illness, either in the same or future **policy years**.

### 18. The cost of equipment or machinery

**We** don't cover the cost of buying or hiring any type of equipment, machinery, animal housing or cages. These costs aren't covered by the policy and this is whether or not:

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

Some examples of equipment and machinery are home glucose monitors, heat pads, pet wheelchairs, etc.

### 19. The cost of artificial body parts

**We**'ll cover the cost of hip, knee and elbow joint replacements. **We** won't cover the cost of any other prosthesis (also known as artificial body parts) or any costs that are related in any way to any other prosthesis.

### 20. Administration fees and other charges

**We** don't cover the cost of any administration fees or other charges. This includes:

- Fees for the completing or submitting claims.
- Fees for supplying supporting documentation.
- Late payment fees or interest.
- Any amount over £10 for postage and packaging.
- Additional booking or payment fees.

**We**'ll deduct these from the claim settlement.

### 21. Dealing with your vet practice

a) If a vet practice asks **us** for information about **your** insurance cover, **we**'ll only give this to them if they confirm they:

- Recently treated **your pet**, or
- Have spoken with **you** about treating **your pet** in the near future.

In these cases, **we**'ll only tell the vet 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, the excesses **you** pay and if there are any exclusions on **your** cover.

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

### 22. Alternative treatments and therapies

- a) **We**'ll pay for acupuncture, herbal medicine, homeopathy and **hydrotherapy** under the *Pet Therapies* section of cover.
- b) **We** won't pay for any alternative therapies other than those listed above.
- c) If **your pet** needs **vet treatment** to support the treatment listed above, these costs are covered under the *Pet Therapies* section of cover. Under the *Vet Bills* section of cover **we** won't pay for:
- Any other alternative pet therapies, and/or
  - Any **vet treatment** specifically needed to support any alternative pet therapies.

### 23. Vet Bills outside the UK

**We**'ll only cover **your pet** outside the **UK** in the **EU**, under the *Vet Bills* section, if:

- A **vet** believes the treatment can't wait until his/her return **home**.
- The **journey** wasn't made to get treatment abroad. There isn't any cover under the *Pet Therapies* section when **your pet's** outside the **UK**.

## Who's covered to carry out your pet's treatment

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

<b>Vet treatment:</b>	A <b>vet</b> , a vet nurse or another <b>member of a vet practice</b> under the supervision of a <b>vet</b>
<b>Acupuncture:</b>	A <b>vet</b>
<b>Herbal medicine:</b>	This must be prescribed by a <b>vet</b> or a <b>member of a vet practice</b>
<b>Homeopathy:</b>	A <b>vet</b>
<b>Chiropractic manipulation:</b>	A <b>vet</b> , a <b>member of a vet practice</b> or a qualified animal chiropractor who's a member of one of the following organisations: <ul style="list-style-type: none"> <li>• Animal Health Professions' Register (AHPR)</li> <li>• International Association of Animal Therapists (IAAT)</li> <li>• International Veterinary Chiropractic Association (IVCA)</li> <li>• McTimoney Animal Association</li> <li>• McTimoney Chiropractic Association</li> <li>• Register of Animal Musculoskeletal Practitioners (RAMP)</li> </ul>
<b>Hydrotherapy:</b>	A <b>vet</b> or a <b>member of a vet practice</b> providing the <b>hydrotherapy</b> is carried out in a pool/water treadmill owned by a vet practice, or: <ul style="list-style-type: none"> <li>• In a pool/water treadmill where the hydrotherapy business has full Canine Hydrotherapy Association (CHA) membership</li> <li>• By a qualified animal physiotherapist who's a member of one of the organisations listed in the physiotherapy section below</li> <li>• By a member of the following organisations: <ul style="list-style-type: none"> <li>- Institute of Canine Hydrotherapists (ICH)</li> <li>- National Association of Registered Canine Hydrotherapists (NARCH)</li> </ul> </li> </ul>
<b>Osteopathy:</b>	A <b>vet</b> , a <b>member of a vet practice</b> or a qualified animal osteopath who's a member of the following organisations: <ul style="list-style-type: none"> <li>• International Association of Animal Therapists (IAAT)</li> <li>• Register of Animal Musculoskeletal Practitioners (RAMP)</li> </ul>
<b>Physiotherapy:</b>	A <b>vet</b> , a <b>member of a vet practice</b> or a qualified animal physiotherapist who's a member of one of the following organisations: <ul style="list-style-type: none"> <li>• Animal Health Professions' Register (AHPR)</li> <li>• Association of Chartered Physiotherapists in Animal Therapy (ACPAT)</li> <li>• British Veterinary Rehabilitation and Sports Medicine Association (BVRMSMA)</li> <li>• Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)</li> <li>• International Association of Animal Therapists (IAAT)</li> <li>• National Association of Veterinary Physiotherapists (NAVPP)</li> <li>• Register of Animal Musculoskeletal Practitioners (RAMP)</li> </ul>
<b>Treatment of a behavioural illness:</b>	A <b>vet</b> , a <b>member of a vet practice</b> , 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"> <li>• Association of Pet Behaviour Counsellors (APBC)</li> <li>• Canine and Feline Behaviour Association (CFBA)</li> <li>• Animal Behaviour and Training Council (ABTC) - the person must be a Veterinary Behaviourist or Clinical Animal Behaviourist within the Practitioner Organisation</li> </ul>

## Death from Injury and Death from Illness

Cover in these sections applies when **your pet's** in the **UK** only

*These sections only apply if they're shown on your Certificate of Insurance.*

### What we'll pay

The price **you** paid for **your pet** if, during the **policy year**, he/she:

- Dies due to an **injury** or **illness**, or
- Has to be put to sleep by a **vet** as he/she was suffering from an **injury** or **illness** that the **vet** believes can't be successfully treated.

If **you** can't provide a purchase receipt or rehoming document showing how much **you** paid or donated for **your pet**, we'll pay the **market value** or the purchase price/donation amount, whichever is less. If **you** didn't pay for **your pet** we'll pay the **market value**.

### What we won't pay under Death from Injury and Death from Illness

1. More than the **maximum benefit** shown on **your** Certificate of Insurance.
2. Any amount if **your pet's** death is due to a **pre-existing condition**, unless we confirm the **pre-existing condition's** covered in line with the approach explained in the '*Pre-existing Conditions and Exclusions*' section on page 9.
3. Any amount if **your pet's** death is due to an **illness which starts in the first 14 days of cover**.
4. Any amount if **your pet's** death is due to breeding, pregnancy or giving birth.
5. Any amount if **your pet's** put to sleep due to a behavioural illness or problem.
6. Any amount for having **your pet** cremated or buried.

### Conditions for Death from Injury and Death from Illness

**You** must keep to these conditions to have the full protection under these sections. 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 one year of **your pet's** death. Any claims received after this time won't be covered by the policy.
2. **We'll automatically remove the Death from Illness section when your pet gets to a certain age**  
*For dogs -*  
If **your dog's** cover includes *Death from Illness*, **we'll** automatically remove this cover at the renewal after his/her 8th birthday, or 5th birthday if he/she is a select breed. At this time, all cover in this section will stop. **Your** Certificate of Insurance states if **your dog's** a select breed.  
*For cats -*
  - If **your cat's** covered on the *Classic, Classic plus* or *Ultimate plans* for *Death from Illness* - **we'll** automatically remove this cover at the renewal after his/her 10th birthday. At this time all cover in this section will stop.
  - If **your cat's** covered for *Death from Illness* on any *other plan* - **we'll** automatically remove this cover at the renewal after his/her 8th birthday. At this time all cover in this section will stop.
3. **When you can add or remove the Death from Injury and Death from Illness sections**
  - If **your pet's** covered on the *Classic, Classic plus* or *Ultimate plans* - these sections are optional and if they're included in **your** cover, **you** can remove them at any time. If **you** don't have these sections of cover, **you** can ask for them to be added at the renewal of **your** policy if **your pet's** under a certain age. This is cats under 10, dogs under 8 and select breeds under 5 (**your** Certificate of Insurance states if **your dog's** a select breed). **We'll** then let **you** know if these can be added once **we've** reviewed **your pet's** **vet history**. The *Death from Injury and Death from Illness* sections come as a package and **you** can only add or remove them both at the same time.
  - If **your pet's** covered on any *other plan* - these sections aren't optional and can't be added or removed.
4. **Cover following a claim**  
If **we** pay a claim under this section, **we'll** automatically cancel:
  - **Your** policy from the day after **your pet's** death, if he/she was the only pet on the policy. **We'll** refund any premium **you've** paid for cover after this time.
  - **Your pet** from the policy from the day after his/her death, on a policy with more than one pet. **We'll** adjust any future payments for **your** policy to reflect this change.



## Missing Pet

### Theft or Straying

Cover in this section applies when **your pet's** in the **UK** only

#### What we'll pay

The price **you** paid for **your pet** if he/she's stolen or goes missing during the **policy year** and doesn't return within 30 days. If **you** don't have a purchase receipt or rehoming document showing how much **you** paid or donated for **your pet**, we'll pay the **market value** or the purchase price/donation amount, whichever is less. If **you** didn't pay for **your pet** we'll pay the **market value**.

### Advertising and Reward

Cover in this section applies when **your pet's** in the **UK** and the **EU**

#### What we'll pay

If **your pet's** stolen or goes missing during the **policy year**, 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.

If **your pet's** stolen or goes missing when he/she's outside the **UK** and isn't found by the end date of **your journey**, we'll also contribute to the cost of accommodation to stay up to 7 days and look for him/her.

### If you want to claim for the loss of your pet

If **your pet's** lost, in order to claim for *Theft or Straying*, **you** need to advertise the loss of **your pet** and when **you** claim **you** must provide confirmation the advertising took place.

### What we won't pay under Theft or Straying and Advertising and Reward

1. More than the **maximum benefits** shown on **your** Certificate of Insurance. For *Advertising and Reward* the **maximum benefit** is for all incidents during the **policy year**.
2. Any amount if **you** or the person looking after **your pet** has freely parted with him/her.
3. 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**
  - Is travelling with **you** on a **journey**

### Conditions for Theft or Straying and Advertising and Reward

**You** must keep to these conditions to have the full protection under these sections. 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 one year of **your pet** missing. Any claims received after this time won't be covered by the policy. For *Theft or Straying* **you** can make a claim once **your pet** has been missing for more than 30 days.

#### 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:

- If **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 **your dog** missing.
- Within 5 days of **your pet** missing:
  - If **your pet's** microchipped, **you** must contact **your** microchip provider.

- If **your pet** isn't microchipped, **you** must tell at least one vet practice in the area where he/she was last seen.

#### 3. Giving a reward

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

- Money (for example, 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, 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 gift and the full name, address, telephone number or email address of the person who found **your pet**. If **you** gave 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 each **policy year** for materials for this purpose. For example 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** in local newspapers or on the internet/ social media. **We** won't cover any costs for any other services offered by another party (such as a person, company, organisation or pet detective). Some examples are, **we** won't cover any costs for another party to:
  - Search for **your pet** (either on foot, with search dogs or equipment)
  - 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 in local newspapers or on the internet/social media)
  - To distribute/display advertising materials
6. **Keeping your policy running while your pet's missing**  
**You** can keep **your** policy running for as long as **you** like after **your pet** goes missing to protect against **injuries, illnesses** or incidents that happen while he/she is away. **We'll** continue with cover as long as **you** pay **your** premiums and renew **your** policy (without a break in cover). **We** won't automatically cancel **your pet's** cover if **we** pay a claim under these sections. If **you** want to stop cover **you** need to let **us** know and **your** policy will be cancelled from the date **you** ask **us** to do this. **We'll** refund any amount **you've** paid for cover after the cancellation date.
7. **If your pet returns**  
If **your pet** returns after **we've** paid a *Theft or Straying* claim **you** must repay the full amount **we've** paid **you** for **your pet's** value within the timescales **we** and **you** agree.
8. **When outside the UK**  
If **your pet** goes missing when outside the **UK** in the **EU**:
  - **You** must report the loss to the police or if the loss happens on a ship, aircraft, train or coach, to the operator. **You** need to get written confirmation of **your** report and send this to **us** with **your** claim.
  - If **you** extend **your journey** to search for **your pet**, **we'll** contribute up to £50 a day for accommodation for up to 7 days. If **you** stay at a property owned by **you** or **your family**, **we** won't cover any accommodation costs.

### Legal Liability *(this section only applies for dogs)*

Cover in this section applies when **your dog's** in the **UK** only

*This section applies to all dogs, unless it's been specifically removed from **your dog's** cover. It's important **you** check **your dog's** Certificate of Insurance, including the exclusions and contact **us** as soon as possible if it isn't as **you** expected.*

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

**Details of what you need to do if an incident happens can be found in 'Conditions for Legal Liability' point 2, on page 20.**

#### What we'll pay

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

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

#### What you pay - your excess

The excess is the amount **you** pay when **you** claim. The excess **you** pay under this section's explained on **your** Certificate of Insurance.

### There's no cover in this section when you're paying a business or professional to care for your dog

This section doesn't provide any cover when **your dog's** in the care of a business or professional and **you're** paying for their services. Some examples are when **your dog's** in the care of a dog minder, a dog sitter or at the grooming parlour. To make sure **you're** protected, when **your dog's** going to be in the care of any business/ professional **you** should:

- Check that they have appropriate liability insurance cover, and
- Tell them if **your dog** has any behavioural problems or needs any special handling so they're able to handle **your dog** appropriately.

## There's no cover in this section when your dog's taken out to work with someone

We don't provide any cover when **your dog's** taken out to work with someone. There's no cover when **your dog's** in the workplace environment. For example, he/she isn't covered in an office, a shop (and he/she's with a person working there), a building site, a client's house, in a van for deliveries etc. **You** may want to speak with **your** employer, or if **you're** self-employed **your** business insurance provider, to check if **your dog's** actions in a workplace environment are covered by another insurance policy.

Cover in this section does apply when **you're** working from home, but it's important to know that **we** won't cover:

- Any injury to a person who's in **your** house/home office for a work or business reason.
- Any damage to any property:
  - That's used for any work or business reason. For example, company laptops/equipment, stock etc.
  - That belongs to anyone that **you** live with, is a member of **your immediate family** or is employed by **you**.

### Useful information if an incident occurs

We understand that if **your dog's** in an incident it can be a difficult experience. There are steps **you** can take to help **us** with any claim, including:

- Note the time, date and location
- In as much detail as **you** can remember, note down what happened
- Take down details of the property damaged or the injuries that occurred
- Obtain third party contact and insurance details
- Take pictures
- Obtain the details of any witnesses

## What we won't pay under Legal Liability

1. More than the **maximum benefit** shown on **your** Certificate of Insurance for each incident. If **you** have more than one dog insured under this policy please read '*Conditions for Legal Liability*' point 8.
2. Any costs and expenses for defending **you** that **we** haven't agreed beforehand.
3. Any compensation, costs and expenses for an incident that involves **your** profession, occupation or business.
4. Any compensation, costs and expenses resulting from an incident that involves the profession, occupation or business of anyone who's employed by **you** or anyone who works for **you** in any way.
5. Any compensation, costs and expenses resulting from an incident that happens where **you** work.
6. Any compensation, costs and expenses for an incident that takes place when **your dog's** in the care of a business or professional and **you're** paying for their services. Some examples are when **your dog's** in the care of a dog minder, a dog sitter or at the grooming parlour.
7. Any compensation, costs and expenses if **you're** legally responsible only because of a contract **you** have entered into.
8. Any compensation, costs and expenses if **you're** the person who's killed, injured or falls ill.
9. Any compensation, costs and expenses if the person who's killed, injured or falls ill lives with **you**, is a member of **your immediate family** or is employed by **you**.
10. Any compensation, costs and expenses if the property damaged belongs to **you**, any person who lives with **you**, a member of **your immediate family** or a person who's employed by **you**.
11. Any compensation, costs and expenses if **you**, a member of **your immediate family** or any person who lives with **you** or is employed by **you** is responsible for, or looking after, the property that's damaged.
12. Any compensation, costs and expenses that result from an incident if **you** haven't followed instructions or advice given to **you** by the re-homing organisation or a qualified behaviourist about the behaviour of **your dog**.
13. Any compensation, costs and expenses if the incident happens in an area or place where dogs are specifically prohibited, unless **your dog** escapes and enters the area outside of **your** control.
14. Any compensation, costs and expenses if **you're** deemed responsible under the laws of any country, other than the **UK** and members of the **EU**.
15. Any compensation, costs and expenses if **you're** responsible for air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an accident caused by **your dog**.

## Conditions for Legal Liability

**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. **You must not admit responsibility and/or negotiate**

**You**, or anyone acting on **your** behalf, must not admit responsibility, agree to pay any amount (including any third party vet bills or expenses) or negotiate with any person following an incident.

### 2. **Telling us about an incident**

**You** must call **us** as soon as possible if:

- An incident happens that could lead to a claim under this section. For example if **your dog** causes injury to a third party or damages third party property (including a pet or another animal).

**You** must tell **us** about an incident even if **you** don't believe that a claim will be made against **you**.

- **You**, or any other person, are advised of any prosecution, inquest or enquiry that could lead to a claim under this section.

**You** must call **our** specialist liability team for:

- Injury to a third party on 01483 218 781
  - Damage to third party property on 01483 218 782.
- The lines are open Monday to Friday, 9am to 5pm, excluding Bank Holidays.

**You**'ll need to give **us** a description of the circumstances as well as the details of any other insurance cover that may apply, for example, **your** home insurance. *Please see point 6 in this section.*

### 3. **If you receive any legal documents**

**You** must immediately send **us** any writ, summons or legal documents **you** receive. **You** or any other person must not respond to any of these documents.

### 4. **Helping us with your claim**

**You** agree to:

- Provide **us** with any information connected with the claim **we** ask for including details of **your dog's** history.
- 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.
- Allow **us** to take charge of **your** claim and to prosecute in **your** name for **our** benefit.

### 5. **Incidents involving livestock**

There's a legal requirement for an owner to keep control of their dog on agricultural land to prevent injury, damage or worry to livestock. This means that if **you're** taking **your dog** near any livestock, **you** need to keep **your dog** on a short, fixed lead that's correctly fitted and in good condition.

**We** won't cover any liability incident involving livestock where **you** haven't taken this precaution. For this insurance livestock includes (but isn't limited to) pigs, poultry and/or any grazing animals such as cattle, sheep and horses.

### 6. **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 that **you're** entitled to make a claim with, **you** must report the incident to that insurance company and tell **us** their name and address and **your** policy and claim number with them.

### 7. **Changes to your cover at renewal**

At renewal, **we** can limit or remove this cover based on a review of **your dog's** behaviour. Some examples are if there have been any aggressive tendencies shown, any incidents where **your dog** has caused **injury** to a person/another animal or any health conditions that can affect how **your dog** behaves. If there's a change to **your** cover, **we**'ll write to **you** explaining the change **we**'ve made. At each renewal, **we** ask **you** about **your dog's** behaviour. The things **you** need to tell **us** about are detailed in **your** Certificate of Insurance. **You** must give **us** full and accurate information, if **you** don't it can affect **your dog's** cover and whether **we** pay claims.

### 8. **Where more than one dog's insured on the policy**

If more than one of the dogs insured on this policy are involved in or contribute towards an incident, only one **maximum benefit** will apply to the incident for all of the dogs. For example, if all of the dogs insured each have a **maximum benefit** of £2million, **we** won't pay more than £2million for the incident.

## Emergency Boarding

Cover in this section applies when **your pet's** in the **UK** only

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

### **What we'll pay**

The cost of boarding **your pet** at a licensed boarding establishment or £30 a day towards the cost of someone looking after **your pet**, if **you're** hospitalised during the **policy year** for 2 or more consecutive days.

**We**'ll cover this:

- 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**

## What we won't pay under Emergency Boarding

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

## Conditions for Emergency Boarding

**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 one year of **your** stay in hospital. Any claims received after this time won't be covered by the policy.
2. **When you're discharged from hospital**  
When **you're** discharged from hospital, **we'll** cover 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 the above, **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, and/or
  - **You** hadn't been hospitalised for the illness or injury in the six months prior to the start of **your pet's** cover.**We** won't cover any costs if **your** stay in hospital was due to any cosmetic procedures.

## Holiday Cancellation

Cover in this section applies when **you're** travelling:

- With **your pet** in the **UK** or the **EU**
- Worldwide, when **your pet** remained in the **UK**

### What we'll pay

During the **policy year**, if **you** and **your immediate family** have to cancel or cut **your** holiday short, **we'll** pay for unused travel and accommodation expenses that **you** can't recover and extra travel expenses to get **you home**, because:

- a) Up to 14 days before **you** leave:
  - **Your pet** suffers a serious and unexpected deterioration in his/her health and needs urgent **vet treatment for injury or illness**, or
  - **Your vet** confirms that **your pet**, who was due to travel with **you** on **your journey**, was too unwell to travel due to **illness** or **injury**
- b) Up to 2 days before **you** leave, **your pet** goes missing and hasn't been found prior to **your** scheduled departure
- c) While **you're** on holiday, **your pet**, who hasn't gone with **you**:
  - Goes missing or
  - Suffers a serious and unexpected deterioration in his/her health and needs urgent **vet treatment for injury or illness**
- d) **Your pet**, who has travelled with **you** on the **journey**, needs to return **home** because he/she has suffered a serious and unexpected deterioration in health and needs **vet treatment for an injury or illness**.

## What we won't pay under Holiday Cancellation

1. More than the **maximum benefit** shown on **your** Certificate of Insurance, for all **your** holidays or **journeys** with **your pet** during the **policy year**.
2. Any amount resulting from a **pre-existing condition**, unless **we** confirm the **pre-existing condition's** covered in line with the approach explained in the '*Pre-existing Conditions and Exclusions*' section on page 10.
3. Any amount resulting from an **illness which starts in the first 14 days of cover**.
4. Any amount that can be claimed back from anywhere else.
5. The cost of food for any person or pet.

## Conditions for Holiday Cancellation

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 one year of the holiday or journey cancellation. Any claims received after this time won't be covered by the policy.

### 2. Going overseas for vet treatment

We won't cover any costs if your pet left the UK to get treatment in another country.

### 3. Vet confirmation

When you claim we'll need vet confirmation that you needed to:

- Cancel your journey because your pet was unable to travel with you on your journey as planned, due to illness or injury.
- Cut your journey short because it was necessary for your pet, who went with you on the journey, to return home for treatment.

### 4. Cancelling your holiday because your pet's missing

If your pet went missing in the 2 days prior to your scheduled departure, before you cancel your holiday, you must take the following steps to try and locate your pet and when you claim you need to send us confirmation:

- If your pet has been stolen, you must notify the police and get written confirmation of your report. You must do this prior to your departure or within 24 hours of finding your pet missing, whichever is less.
- For all dogs, you must contact your local dog warden or council to confirm whether they have your dog.
- For all pets:
  - If your pet's microchipped, you must contact your microchip provider.
  - If your pet isn't microchipped, you must contact at least one vet practice in the area where he/she was last seen.

## 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).
- b) Your dog's used for security, guarding, track racing or coursing.
- c) Your dog is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfhound, Saarloos Wolfhound/Wolfhound or any wolf hybrid.
- b) 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 illness as part of a compulsory mass vaccination programme. We won't pay any costs relating to this vaccination itself or any complications that happen due to the procedure taking place. For 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 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.

### 3. All sections of your policy don't cover any amount that results from a disease transmitted from animals to humans.

## 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** that involves **your** dishonesty,

**We** won't pay **your** claim and **we** can void **your** policy, 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 claim 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 insurance policy **you** hold with any insurer who asks.

## Claiming

It's distressing when a much loved pet's 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/claim](http://petplan.co.uk/claim). This section tells **you** what **you** need to do if **you** claim. Don't forget, if **you** have a claim for the *Vet Bills* section **we** can usually pay the vet practice direct.

### How to make a claim

<b>Claims for treatment provided by a vet</b>	<ul style="list-style-type: none"><li>• Check with <b>your vet</b> to see if they can submit an electronic claim directly to <b>us</b>, this is the fastest way to get information to <b>us</b>.</li><li>• If <b>your vet</b> can't submit a claim for <b>you</b>, simply fill out the claim form in <b>our</b> online self-service area <a href="http://my.petplan.co.uk">my.petplan.co.uk</a>. <b>You</b>'ll need to register to log in and <b>your</b> details will be pre-populated. <b>You</b> can also find the form on <b>our</b> website <a href="http://petplan.co.uk/claim">petplan.co.uk/claim</a>. Once <b>you</b>'ve filled in the form, <b>we</b>'ll send the details directly to <b>your</b> vet practice for the rest of the information. <b>We</b>'ll let <b>you</b> know when <b>your vet</b>'s completed it.</li></ul>
<b>Claims for medication purchased online</b>	<b>You</b> can download <b>our</b> claim form for medication purchased online or from high street retailers on <b>our</b> website <a href="http://petplan.co.uk/claim">petplan.co.uk/claim</a> .
<b>Claims for treatment by a therapist (not a vet or a member of a vet practice)</b>	Please contact <b>us</b> and <b>we</b> 'll send <b>you</b> a claim form. <b>Our</b> details are on the back of this booklet.
<b>Claims under another section of cover</b>	Most other claim forms can be found on <b>our</b> website <a href="http://petplan.co.uk/claim">petplan.co.uk/claim</a> .
<b>If you would like us to send you a claim form</b>	Please contact <b>us</b> . <b>Our</b> contact details are on the back of this booklet.

### When you need to submit your Vet Bills and Pet Therapies claims

**You** must submit **your Vet Bills** and/or *Pet Therapies* claims within one year of **your pet**'s treatment. Any claims received after this time won't be covered by the policy. If treatment is ongoing, **you** must make sure that claims are sent to **us** at least once every 12 months. For all other sections of cover, **you** can find out when **you** need to claim by reading the 'Conditions' part of that section.

### You need to tell us about any incidents that could lead to a Legal Liability claim

If an incident happens that could lead to a *Legal Liability* claim **you** must tell **us** about it as soon as possible. For example (but not limited to) **your dog** causing injury to a third party or damaging third party property. **You** must do this even if **you** don't believe that a claim will be made against **you**. Details of what **you** need to do if an incident happens can be found in 'Conditions for Legal Party Liability' point 2, on page 20.

## Supporting documentation for your claim

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

<p><b>Vet Bills and/or Pet Therapies</b></p>	<p>For both sections of cover, the vet practice must complete the relevant sections of the claim, unless it's a claim for medication purchased online.</p> <p><b>We need:</b></p> <ul style="list-style-type: none"> <li>• The invoices from the vet practice or <b>therapist</b> that show what <b>you're</b> claiming for.</li> <li>• <i>If it's the first claim you're making for your pet</i> - his/her full <b>vet history</b>. <b>If we</b> need this for any other claims, <b>we'll</b> let <b>you</b> know once <b>we</b> have <b>your</b> claim.</li> <li>• <i>Claims for medication purchased online</i> - the invoices for the medication and, if it's the first claim <b>you're</b> making for the treatment, <b>we'll</b> also need a copy of the prescription for the medication.</li> <li>• <i>For Vet Bills when your pet's outside the UK</i> - the booking invoice or any other official documents that show the dates of <b>your journey</b>.</li> </ul>
<p><b>Death from Injury or Death from Illness</b></p>	<p><i>If we've received a Vet Bills claim confirming the death of your pet</i> - we'll automatically process <b>your</b> claim after the <i>Vet Bills</i> claim. <b>We</b> won't need anything from <b>you</b>.  <i>If we haven't received a Vet Bills claim confirming the death of your pet</i> - please send <b>us</b>:</p> <ul style="list-style-type: none"> <li>• The purchase receipt/rehoming document from when <b>you</b> bought/rehomed <b>your pet</b>.</li> <li>• Confirmation of the death of <b>your pet</b> from <b>your vet</b>.</li> </ul>
<p><b>Missing Pet</b></p>	<p><b>Please send us confirmation of:</b>  <i>If your pet was stolen</i> - the police being notified within 24 hours of <b>your pet</b> going missing.</p> <p><i>For all missing/stolen pets:</i></p> <ul style="list-style-type: none"> <li>• The advertising carried out to try and find <b>your pet</b>.</li> <li>• The relevant party being notified, this is:             <ol style="list-style-type: none"> <li>a) For all dogs, <b>your</b> local dog warden or council being contacted within 2 days of finding <b>your dog</b> missing</li> <li>b) If <b>your pet's</b> microchipped, the microchip provider being contacted within 5 days of finding him/her missing</li> <li>c) If <b>your pet</b> isn't microchipped, at least one vet practice in the area being contacted within 5 days of finding him/her missing.</li> </ol> </li> </ul> <p><b>For theft or straying dog please also send us:</b></p> <ul style="list-style-type: none"> <li>• The purchase receipt from when <b>you</b> bought <b>your pet</b>.</li> <li>• If <b>you</b> don't have a purchase receipt OR <b>we</b> haven't paid a <i>Vet Bills</i> or <i>Pet Therapies</i> claim for him/her - <b>your pet's vet history</b>.</li> </ul> <p><b>For advertising and reward please also send us:</b></p> <ul style="list-style-type: none"> <li>• The invoices and receipts to show the costs <b>you're</b> claiming.</li> <li>• <i>If you've given a reward</i> - a receipt with the full name, address, telephone number or email address of the person who found <b>your pet</b>. If <b>you</b> gave a monetary reward, <b>we'll</b> also need their signature.</li> <li>• <i>If the loss or theft happened outside the UK</i> - the booking invoice or other official document to show the dates of <b>your journey</b>, confirmation the loss was reported to the police or operator and invoices and receipts to show the costs <b>you're</b> claiming.</li> </ul>
<p><b>Legal Liability</b></p>	<ul style="list-style-type: none"> <li>• If an incident happens that could lead to a Legal Liability claim, for example (but not limited to), <b>your dog</b> causing injury to a third party or damaging third party property, <b>you</b> must tell <b>us</b> about the incident as soon as possible. This is even if <b>you</b> don't believe a claim will be made against <b>you</b>.              If <b>your dog's</b> been involved in an incident, please call <b>our</b> specialist liability team on one of these numbers:             <ul style="list-style-type: none"> <li>- <i>Injury to a person</i>, call 01483 218 781</li> <li>- <i>Damage to someone's property</i>, call 01483 218 782</li> </ul> </li> <li>• <b>You</b> need to send <b>us</b> all correspondence, writs, summons or any other legal documents as soon as <b>you</b> receive them. <b>You</b> or any other person must not respond to any of these documents.</li> <li>• If <b>you</b> or any other person are advised of any prosecution, inquest or enquiry that could lead to a claim under this section, <b>you</b> must tell <b>us</b> as soon as possible.</li> </ul>



<b>Emergency Boarding</b>	<p><b>Your</b> 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><b>Please send us:</b></p> <ul style="list-style-type: none"> <li>The invoice from the boarding establishment or written confirmation from the person looking after <b>your pet</b>, showing the dates and daily cost of boarding.</li> </ul>
<b>Holiday Cancellation</b>	<p><b>Please send us:</b></p> <ul style="list-style-type: none"> <li>The booking invoice and cancellation invoice from the holiday sales organisation. The invoices must show the date of the booking, the dates of the <b>journey</b>, the total cost of the holiday, the date <b>you</b> decided to cancel or return <b>home</b> and confirmation of any expenses <b>you</b> can't recover.</li> <li><i>If <b>your pet</b> goes with <b>you</b> on the <b>journey</b> and has to return <b>home</b> for treatment</i> - confirmation from a <b>vet</b> that <b>your pet</b> had to return <b>home</b> for treatment.</li> <li><i>If <b>you're</b> claiming for extra travel costs</i> - the receipts for <b>your</b> expenses.</li> <li><i>If <b>your holiday</b> was cancelled because <b>your pet</b> was missing in the 2 days prior to <b>your</b> scheduled departure</i> - confirmation that prior to <b>your</b> departure: <ul style="list-style-type: none"> <li>a) <i>If <b>your pet</b> was stolen</i> - the police were notified within 24 hours or prior to <b>your</b> departure, whichever was less</li> <li>b) <i>For all dogs</i> - <b>your</b> local dog warden or council were contacted</li> <li>c) <i>If <b>your pet's</b> microchipped</i> - the microchip provider was contacted</li> <li>d) <i>If <b>your pet</b> isn't microchipped</i> - at least one vet practice in the area where he/she went missing was contacted.</li> </ul> </li> </ul>

## 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** aren't able 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 complaints resolution service. If **you** have a complaint please contact **our** Complaints Team at:

Petplan, PO Box 223,  
Huddersfield, HD8 1FR  
Email: [petplan.csm@allianz.co.uk](mailto: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](http://www.financial-ombudsman.org.uk)  
Telephone: 0800 0234567 or 0300 1239123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Using **our** complaints procedure or referral to 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 Insurance plc is 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](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

In the Privacy Notice Summary 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 Summary - How we use personal information

Please find below a summary of our Privacy Notice. The full notice can be found on the Allianz UK website - [www.allianz.co.uk/privacy-notice.html](http://www.allianz.co.uk/privacy-notice.html)

If you would like a printed copy of our Privacy Notice, please contact the Data Rights team using the details below.

Allianz Insurance plc is the data controller of any personal information given to us about you or other people named on the policy, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

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 <https://www.allianz.co.uk/about-allianz/our-organisation.html#azuk> for a detailed list of these companies.

**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.**

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

**Phone:** 0208 231 3992  
**Email:** [datarights@allianz.co.uk](mailto:datarights@allianz.co.uk)  
**Address:** Allianz,  
57 Ladymead,  
Guildford,  
Surrey,  
GU1 1DB

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](mailto:dataprotectionofficer@allianz.co.uk)  
**Address:** Data Protection Officer,  
Allianz,  
57 Ladymead,  
Guildford,  
Surrey,  
GU1 1DB



## How to contact us

### BY TELEPHONE

0345 071 8000

### BY EMAIL

[info@petplan.co.uk](mailto:info@petplan.co.uk)

### IN WRITING

Petplan Customer Centre  
PO Box 223,  
Huddersfield,  
HD8 1FR

### WEBSITE

[petplan.co.uk](http://petplan.co.uk)

Making a claim

My Petplan

[petplan.co.uk/claim](http://petplan.co.uk/claim)

[my.petplan.co.uk](http://my.petplan.co.uk)

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