Everything you need to know

Your Covered For Life® Classic/Ultimate Pet Insurance Policy Booklet

Please read in conjunction with your Certificates of Insurance and Insurance Product Information Document (IPID) to understand the cover for your pet

Effective from 23rd February 2018

This booklet contains:
- Your Terms and Conditions
- Demands and Needs - who is this product suitable for?
- Fair Processing Notice - How we use personal data

Every pet deserves
Welcome

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

As the UK’s No.1 pet insurer, we know that owning a pet is full of highs and lows. It’s a journey we like to call Pethood, and we’re going to be there to support you and your pet on this journey, with personalised advice and handy tips from pet experts and fellow pet owners.

And, if the unexpected happens and you need to make a claim, rest assured we will make it quick and easy for you, so you can focus on your pet’s treatment and recovery.

This booklet details the cover your policy provides. Remember, with your Covered For Life® policy the Veterinary Fees are refreshed each year, so you can relax knowing you’ll have help with the cost of unexpected veterinary treatment year after year for as long as it’s needed, if you renew your policy without a break and continue paying your premiums.

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

The Petplan Team
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Please contact us if you require a copy of the Policy Booklet in large print or Braille
Your Pet Insurance - Terms and Conditions

Written in Plain English

The details of your pet’s cover are shown in these Terms and Conditions. Your policy may not include the Death from Injury and/or Death from Illness sections of cover. These are only included if they’re shown on your Certificates of Insurance. For cats, your policy does not include the Third Party Liability section of cover. It’s important that you check your pet’s cover and contact us as soon as possible if it is not as expected.

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

Certificates of Insurance: The documents we provide which are titled Certificate of Insurance Policy Details and Certificate of Insurance Animal Details.

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

EU countries: All countries which are members of the European Union. This is 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.

Family: • Your partner, who is your husband, wife, civil partner, girlfriend, boyfriend or other life partner,
  • Your, or your partner’s, child and/or step-child, and
  • Your, or your partner’s, parent, grandparent, grandson, granddaughter, brother and/or sister (including any step-sibling).

Home: The place in the UK where you and your pet usually live.

Hydrotherapy: Any treatment of injury and illness, with, or in, water, including swimming in a pool and the use of a water treadmill.

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

Illness which starts in the first 14 days of cover: • Any illness that showed clinical signs in the first 14 days of a) your pet’s first policy year, or b) the section being added to your insurance.
  • Any illness that has the same diagnosis or clinical signs, as an illness that showed clinical signs, in the first 14 days of a) your pet’s first policy year, or b) the section being added to your insurance.
  • Any illness that is caused by, relates to, or results from a clinical sign that was noticed in the first 14 days of a) your pet’s first policy year, or b) the section being added to your insurance.
  • Any illness that is caused by, relates to, or results from an illness that showed clinical signs, in the first 14 days of a) your pet’s first policy year, or b) the section being added to your insurance.

This applies in all cases regardless of whether the clinical signs present in the same or different parts of your pet’s body.

Immediate family: • Your partner, who is your husband, wife, civil partner, girlfriend, boyfriend or other life partner,
  • Your, or your partner’s, child and step-child, and/or
  • Your, or your partner’s, parent.
Injury, injured, injuries: Physical damage or trauma caused immediately by an accident. Not any physical damage or trauma that happens over a period of time.

Journey: Travel within the UK and the other EU countries.

Market value: The price generally paid for an animal of the same age, breed, pedigree, sex and breeding ability at the time you took ownership of your pet.

Maximum benefit: The most we will pay during the policy year as shown on your Certificates of Insurance.

Member of a veterinary practice: Any person legally employed by a veterinary practice under a contract of employment.

Personal circumstances: Circumstances about you, your family or your pet which you have limited or no control over. Examples of personal circumstances are (but not limited to) a lack of transport, your pet’s size or behaviour, your home environment, your or your family’s working hours, your child-care arrangements, your family’s other commitments etc.

Pet passport: The pet passport issued for your pet under the terms of the Pet Travel Scheme (PETS).

Pet Travel Scheme (PETS): A government system which allows people in the UK to take their pets to certain countries and bring them back again without the need for quarantine.

Policy year: The time during which we provide cover as shown on your Certificates of Insurance. This is normally 12 months but can be less if your pet has been added to, or cancelled from, your insurance.

Pre-existing condition: • Any injury or illness that happened or first showed clinical signs before a) your pet’s cover started or b) the section was added to your insurance.
• Any injury or illness that has the same diagnosis as an injury, illness or clinical sign your pet had before a) your pet’s cover started or b) the section was added to your insurance.
• Any injury or illness that has the same clinical signs as an injury, illness or clinical sign your pet had before a) your pet’s cover started or b) the section was added to your insurance.
• Any injury or illness that is caused by, relates to, or results from, an injury, illness or clinical sign your pet had before a) your pet’s cover started, or b) the section was added to your insurance.

This applies in all cases regardless of whether:
- The injury or illness presents in the same, or different parts of your pet’s body.
- You knew, when starting cover for your pet, that you would need to make a claim for the clinical sign/injury/illness.
- We place an exclusion for the clinical sign/injury/illness.

Select breeds: Please refer to the ‘select breed’ section on your Certificates of Insurance to find out if your pet is a select breed.

Therapist: Any person who is a member of one of the associations/organisations listed in the ‘Who needs to carry out Veterinary Fees and Complementary Treatment?’ section on page 12.

UK: The United Kingdom, the Isle of Man and the Channel Islands.

Vet: In the UK - a Veterinary Surgeon who is registered with the RCVS (Royal College of Veterinary Surgeons). In the other EU countries – a fully qualified Veterinary Surgeon registered in the country where he/she practices.

Veterinary treatment: The cost of the following when required to treat injury and illness:
• Any examination, consultation, advice, diagnostic procedure, surgery and nursing carried out by a vet, a veterinary nurse or another member of a veterinary practice under the supervision of a vet, and
• Any medication legally prescribed by a vet.

We, us, our: Allianz Insurance plc.

You, your: The person named on your Certificates of Insurance.

Your dog(s): The dog(s) named on your Certificates of Insurance.

Your pet(s): The dog(s) or cat(s) named on your Certificates 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 do not, and the condition you have not 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 have not taken reasonable steps and you disagree, we can appoint an independent national welfare organisation or vet, mutually agreed upon for their opinion. If you ask for this to be done, you agree to accept the independent opinion and we will also do the same. We will 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 examination by a vet at least once every 12 months. Any treatment recommended as a result of this examination must be carried out within 3 months of the examination taking place.
   - **Preventative actions – you** must take any actions normally recommended by a vet to prevent or reduce the risk of injury/illness. Examples of this are (but not limited to) regular worming and flea treatments and providing a healthy diet.
   - **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 not, we will not cover any amount for the illness which has not been vaccinated against.

3. **Providing timely veterinary attention**
   If your pet is unwell and shows signs of an injury/illness you must arrange for a vet to examine and treat your pet as soon as possible. You must follow any advice the vet gives; if you do not, any claim relating to that injury/illness will not be covered by the policy.

   If there is a delay in arranging veterinary treatment and we believe this resulted in additional costs, we will not pay the additional costs. If we state the delay resulted in additional costs and you disagree, we can appoint an independent vet, mutually agreed upon for their opinion. If you ask for this to be done, you agree to accept the independent opinion and we will also do the same. We will pay any costs relating to this.

4. **Ownership of your pet and your residence**
   a) You must be the owner of your pet. Your cover will stop immediately if ownership is transferred to another person or organisation.

   b) You and your pet must live in the UK at the address shown on your Certificates of Insurance. If your address, or the address of your pet, changes you must tell us as soon as possible as this can affect the cover we provide.

5. **If your pet was unwell before your cover started**
   Your policy will never cover any injury that happened, or any illness that showed clinical signs, before your cover started. This is regardless of whether:
   - You knew at the time of taking cover that you would need to make a claim for the clinical sign, injury or illness.
   - We place an exclusion for the injury/illness
   - We remove any exclusion (as in point 6 below).

   For further details please read the definition ‘pre-existing condition’.

6. **Extra exclusions that can apply to the cover for your pet**
   We can place exclusions on your policy at the start of your cover based on your pet’s veterinary history and your answers to our questions. We can also place exclusions during the policy year but we can only do this if we find out, that when we asked during your application, you did not tell us about something or you provided us with inaccurate information (regardless of whether or not you thought it was accurate at the time). In these cases the exclusion(s) will be placed back to the start of your policy.

   An exclusion is a condition, group of conditions or event which is usually covered under the policy, but isn’t for your pet. Exclusions are in addition to what is stated as not covered within these Terms and Conditions. Any specific exclusions on the cover for your pet are shown on your Certificates of Insurance. Your policy does not cover any claim that results from an injury, illness or incident which falls under any exclusion placed on your policy. Some exclusions are temporary and on your request may be removed by us providing certain criteria are met. If you would like to discuss any exclusions on your policy please contact us. Please also read point 12b) in this section which explains when we can limit or remove Third Party Liability cover at renewal.

7. **If your pet shows signs of an illness within 14 days of your cover starting**
   Your policy does not cover any illness that shows clinical signs in the first 14 days of your cover starting. This only applies in your first policy year and does not apply when you renew your policy with us.

   For further details please read the definition ‘illness which starts in the first 14 days of cover’.

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

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 has your permission to give us any information we ask for about your pet.

   If a charge is made for this, you must pay the charge.

10. **Paying your premium**
   a) Your pet is 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 do not, we will cancel your policy back to the last day you have paid for cover. All cover for your pet will stop from that date and no further claims will be paid.
b) When we settle your claim, if there are any premiums overdue, we will deduct the outstanding amount from the claim payment.

11. Renewing your policy
Your policy is in force for 12 months providing you continue to pay your premium. Every 12 months you need to renew this insurance contract to continue with your cover. We will contact you before your renewal date with full details of your premium, excesses, policy coverage and Terms and Conditions for the next policy year. If you pay your premium by Direct Debit instalment, when your policy is due for renewal we will renew it for you automatically. If you do not want to renew your policy you need to let us know before your renewal date. If you pay by any other means, you need to contact us to confirm you want to renew your policy and to pay your premium.

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 will 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 Third Party Liability cover based on a review of your dog’s behaviour. For example (but not limited to) any aggressive tendencies shown, any incidents where your dog has caused injury to a person/another animal or any health conditions which can affect how your dog behaves. Third Party Liability cover is not provided for any cat.

13. The changes we can make during the policy year
Changes will only be made to your policy at renewal. We will not change the cover we provide for your pet during the policy year, unless:
   • You decide to change your pet’s cover.
   • You did not tell us about something when we previously asked.
   • You provided us with inaccurate information when previously asked, regardless of whether or not you thought it was accurate at the time.

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 Certificates of Insurance and it’s important you check any new documents we send to understand the information we need. If you do not provide us with the full and accurate information it can result in a claim not being paid or affect the cover we provide.

15. Upgrading cover
If a higher plan is available for your pet you can apply for an upgrade at renewal of your policy. The upgrade is not guaranteed and we will let you know if we can offer the higher plan once we have reviewed your pet’s veterinary history.

16. If you are a member of veterinary staff
If you are a vet, you can treat your pet but another vet must countersign the claim form. If you are a veterinary nurse you cannot complete the veterinary practice part of your own claim form.

17. Claim decisions over the telephone
We will not guarantee on the phone if we will pay a claim. Once we have received a fully completed claim form and all of the supporting information, we will assess your claim and only then will we be able to let you know if we will pay the claim. Information about making a claim can be found on page 20.

18. Other insurances
We will not make any payment for any claim that results from an incident covered by any other insurance. If there is any other insurance under which you are 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 is in the UK; the following sections also provide cover when your pet is outside of the UK in one of the other EU countries - Veterinary Fees, Advertising and Reward, Emergency Repatriation, Quarantine Expenses and Loss of Documents and Holiday Cancellation. For these sections, your pet is covered outside the UK for 90 days in each policy year. If your pet will be outside the UK for longer than this you must let us know as soon as possible as this can affect the cover we provide.
b) When your pet is outside the UK you must follow the conditions of the Pet Travel Scheme (PETS). Full details of the Pet Travel Scheme (PETS) can be found on the Defra website www.defra.gov.uk or you can call the Defra Pet Travel Scheme (PETS) Helpline on 0370 241 1710.
c) You must not take your pet outside of the UK if a vet has advised against it. If you do, your pet will not be covered when outside of the UK.
d) When your pet is outside of the UK if any government or public authority puts restrictions on him/her, we will not pay any costs relating to this.
e) All claim forms and supporting documentation must be written in English. It is your responsibility to provide this and to pay for any translation costs.
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.

21. Jurisdiction
a) The laws of England and Wales apply to this insurance contract.
b) Unless we agree otherwise, 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. If you cancel this policy in the first 14 days:
   • Of your first policy year - we will refund all of the premium you have paid.
   • After your renewal date - we will refund any premium you have paid for cover after that renewal date.
If you cancel at any other time, we will refund any amount you have paid for cover after the cancellation date.

23. When we can cancel your policy
We can cancel your policy at any time if you have been dishonest or fraudulent in any dealings with us or if your vet or a welfare organisation advises us that you have been negligent towards your pet. We will give you 7 days’ notice in writing to the address on your Certificates of Insurance and will refund any amount you have paid for cover after the cancellation date. We can also cancel your policy if you do not pay your premiums. For details on this please read point 10 in this section - ‘Paying your premium’.

24. Cover following cancellation of a policy or removal of a section
a) If a section of cover is removed from your policy (by you or us) all cover in that section stops on the date the section is removed.
b) If your policy is cancelled or comes to an end for any reason, all cover for your pet will stop on the date the policy is cancelled/ends and no further claims will be paid.

Cover

At Petplan, we’re proud of the insurance we provide for pets – in fact, our reputation for first class cover is one of the reasons we’re trusted by more pet owners to insure their pet’s than any other provider. In return for the correct premium, we will provide cover for the following sections if they are shown on your Certificates of Insurance.

Our Covered For Life promise
You have chosen a Covered For Life policy which means we will provide ongoing cover for illnesses and injuries, year after year. To benefit from this ongoing cover you must keep paying your premiums and renew your policy with us every 12 months (without any break in cover).

Veterinary Fees
Cover in this section applies when your pet is in the UK and the other EU countries
What we will pay
The cost of veterinary treatment your pet has received during the policy year to treat injury and illness.
This section also covers treatment of a behavioural illness and physiotherapy needed to treat injury and illness (for the purpose of this insurance, physiotherapy does not include any form of hydrotherapy).

Complementary Treatment
Cover in this section applies when your pet is in the UK only
What we will pay
The cost of any examination, consultation, advice, test and legally prescribed medication for the following, when carried out for your pet during the policy year, to treat injury and illness:
• Acupuncture
• Chiropractic manipulation
• Herbal medicine
• Homeopathy
• Hydrotherapy – we will cover 10 sessions for each injury and illness. You must read point 3 on page 9 to understand this session limit.
• Osteopathy
A vet must refer your pet for the treatment and confirm to us when you claim that it is required to treat the injury or illness.

To be covered under the policy, the treatments under both sections must be carried out by a person holding certain qualifications or membership of certain organisations. Full details can be found on page 12 in ‘Who needs to carry out Veterinary Fees and Complementary Treatment?’.

Our Covered For Life promise
We will provide ongoing cover for illnesses and injuries, year after year, providing 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 Veterinary Fees and a separate maximum benefit for Complementary Treatment. The amount you can claim for each section, in each policy year, is shown on your Certificates of Insurance. Every 12 months, if you renew your policy, the maximum benefits are replenished and you will 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 are not paid), all cover for your pet will end and no further claims will be paid.
What you pay – your excess

Both the Veterinary Fees and Complementary Treatment sections have excesses. The excesses are the amounts you pay when you claim and these are deducted from your claim settlement(s). The excesses you pay under these sections are explained on your Certificates of Insurance.

What we will not pay under Veterinary Fees and Complementary Treatment

1. The cost of any treatment for a pre-existing condition.
2. The cost of any treatment for an illness which starts in the first 14 days of cover.
3. The cost of any treatment to prevent injury or illness.
4. The cost of any treatment, diagnostic or procedure that you choose to have carried out, which:
   • The vet confirms is not necessary, or
   • is not related to an injury or illness.
   We will also not pay for any complications that arise from these treatments/procedures.
5. The cost of killing and controlling fleas and the cost of general health improvements.
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 when outside the UK, anyone travelling with you.

It’s important that you also read ‘Conditions for Veterinary Fees and Complementary Treatment’ and ‘Who needs to carry out Veterinary Fees and Complementary Treatment?’ on pages 9 and 12. These sections also explain limitations and areas the policy does not cover.

Conditions for Veterinary Fees and Complementary Treatment

You must keep to these conditions to have the full protection under these sections. If you do not, and the condition you have not kept to relates to a claim, we can refuse the claim.

1. Timescales for making a claim
   You must send us your claim no later than one year after your pet received treatment. Any claims we get after this time will not 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. The costs relating to putting your pet to sleep
   Your policy does not cover the cost of putting your pet to sleep. We will not cover the cost of veterinary consultations/visits or prescribed medications needed to carry out the procedure or the cost of having your pet cremated, buried or disposed of.

3. The number of hydrotherapy sessions you can claim for
   We will pay for 10 sessions of hydrotherapy for each separate illness or injury. Once this session limit has been reached, all cover for hydrotherapy for that illness/injury ends and the policy will never cover any further sessions. This is the case, regardless of whether the hydrotherapy for that illness/injury takes place in the same, or future policy years.

4. The maximum benefit that we will pay
   Please read ‘Our Covered For Life promise’ on page 8 to find out more about information about the maximum benefit. The most we will pay for the cost of treatment is the maximum benefit that applies on the date the treatment is 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 which was first noticed before your policy started or in the first 14 days of cover
   If your pet suffers from an illness:
   • Before your policy starts, or
   • In the first 14 days of your pet’s first policy year,

   Any costs relating to that illness will never 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 will not cover any costs to treat that illness. This is regardless of whether your vet confirms the past and current illnesses are, or are not, linked. For example (but not limited to), if your pet develops a cataract in his/her left eye in the first 14 days of the first policy year, that cataract is not covered and the policy will also not cover any other cataracts which develop in either the left or right eye.

6. Another vet reviewing your pet’s details
   We can refer your pet’s case history to a vet that we choose and if we request, you must arrange for your pet to be examined by this vet. We will pay any costs for this.

7. If you want a second opinion
   If you decide to take your pet to a different vet or therapist for a second opinion because you are unhappy with the diagnosis or treatment provided, you must tell us before you arrange an appointment with them. If you do not, the costs relating to the second opinion will not be covered by us. If we request, you must use a vet or therapist we choose. If we decide the diagnosis or treatment currently being provided is correct, we will not cover any costs relating to the second opinion.

8. If you claim over £36,000 during your pet’s life
   As your pet is 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 (providing you continue to pay your premium and renew your policy without a break in cover). If over
the life of your pet you have claimed over £36,000, to make sure your pet is receiving the best treatment available, we can require one or more of the following:

- Before any further Veterinary Fees or Complementary Treatment claims are considered your pet needs to be examined by a specialist/consultant vet that we choose. We will pay any costs for this.
- All future veterinary treatment and complementary treatment (other than emergency life-saving treatment) needs to be authorised by us before treatment is carried out. A pre-authorisation claim form needs to be submitted and we will then let you know if we will pay for the cost of treatment.
- All future veterinary treatment and complementary treatment needs to be carried out in conjunction with a specialist/consultant vet or therapist that we choose.

If any of these are necessary we will contact you.

9. The cost of house visits

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

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

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

10. The cost of out of hours treatment and hospitalisation

We will only cover the cost of your pet being:

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

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

11. The cost of procedures you can carry out

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

12. The cost of dental treatment

We will cover the treatment of a dental injury or illness if:

- Your pet had a dental examination by a vet in the 12 months before the first clinical signs of the injury or illness were seen, and
- Any treatment recommended as a result of the last dental examination was carried out within 3 months of the examination taking place.

13. The cost of feeding your pet

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

- If a diagnostic test shows your pet has stones and/or crystals in urine we will pay for the cost of food to dissolve these. We will cover 40% of the cost of the food for a) up to 6 consecutive months, or b) until a diagnostic test shows the stones/crystals have dissolved, whichever happens first. After this time, if the stones/crystals have not dissolved in full or they recur, the cost of any further food will not be covered by your policy.
- If your pet needs liquid food while hospitalised at a veterinary practice, we will cover the cost of this for 5 days providing the vet confirms it is essential to keep your pet alive.

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

14. The cost to neuter your pet

The only time we will cover the cost of neutering your pet is if it is carried out when your pet is suffering from an injury or illness and neutering is essential to treat that injury or illness. We will not cover the cost of spaying following a false pregnancy or neutering to treat a behavioural illness. Regardless of why your pet is neutered, if he/she suffers from complications during or after the procedure, we will cover the cost of treatment needed to deal with the complications.

15. The cost to vaccinate your pet

We will not cover the cost of vaccinations; however, if your pet suffers complications during, or after, a vaccination, we will cover the cost of treatment needed to deal with the complications. This does not apply if your pet must be vaccinated against an illness as part of a compulsory mass vaccination programme, for details of this please see General Exclusions point 2b) on page 19.

16. The cost of bathing and grooming your pet

We will only cover the cost of bathing your pet if it is done by a member of a veterinary practice and the substance being used, according to manufacturer’s guidelines, can only be administered by a member of a veterinary practice. We will not cover bathing if this is needed because of your personal circumstances. We will never cover the cost of grooming and/or de-matting your pet.

17. The cost of treating a behavioural illness

We will cover the cost of treating a behavioural illness, which for the purpose of this insurance, is a change to your pet’s normal behaviour that is caused by a mental or emotional disorder. We will not cover any behavioural illness which could have been prevented by training and/or neutering. The treatment must be carried out by a person who fulfils the requirements in ‘Who needs to carry out Veterinary Fees and Complementary Treatment?’ in the ‘Treatment of a behavioural illness’ section on page 12.

18. 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 will only cover products used for this purpose which are pheromone based. We will not cover any other products which do this. Pheromone
products mimic natural pheromones, such as the pheromones a mother naturally emits to her young after birth. Examples of pheromone products are (but not limited to) Adaptil and Feliway.

The cost of pheromone products are then only covered when used as part of a structured behaviour modification programme which is in place treat a behavioural illness. For the purpose of this insurance, a behavioural modification programme is a programme written by a behaviourist detailing specific techniques to be used and action to be taken with the aim of permanently changing your pet's behaviour. This programme must be written by a person who fulfils the requirements in 'Who needs to carry out Veterinary Fees and Complementary Treatment?' in the 'Treatment of a behavioural illness' section on page 12. 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 is not fully resolved or it recurs, we will not cover the cost of any further pheromone products for that behavioural illness, either in the same or future policy years.

19. The cost of equipment or machinery
We will not cover the cost of buying or hiring any type of equipment, machinery, animal housing or cages. These costs are never covered by the policy and this is regardless of whether:
- A vet advises the item is required as part of treatment for an illness or injury or
- The item is required due to your personal circumstances.

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

20. The cost of treating a retained testicles
We will cover the cost of treatment which is in connection with a retained testicle(s) if your pet was aged 12 weeks or under when his cover started. There is no cover for this if your pet's cover started when he was any older.

21. The cost of artificial body parts
We will cover the cost of hip, knee and elbow joint replacements. We will not cover the cost of any other prosthesis (also known as artificial body parts) or any costs which are related in any way to any other prosthesis.

22. Paying for treatment within required time frames
It is your responsibility to ensure the veterinary practice or therapist is paid within the required time frame:
- If an additional charge is added to the cost of treatment due to the late payment of fees, we will deduct this charge from the claim settlement.
- If a discount is provided for paying the costs within a certain time frame, you must provide payment within this time frame. If you do not, we will deduct the discount, which would have been provided, from the claim settlement.

23. Dealing with your veterinary practice
a) If a veterinary practice asks us for information about your insurance cover and we agree to provide it, we will only do this if the veterinary practice confirms they:
   - Recently provided treatment for your pet, or
   - Have spoken with you about providing treatment for your pet in the near future.

In these cases, we will only tell the veterinary practice if you have an active insurance policy with us for your pet, and if you do – the date cover started, the type of cover in place, the monetary limits of your policy, the excesses you pay and if any exclusions have been placed on your cover.

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

24. Complementary and alternative treatments
a) We will pay for acupuncture, chiropractic manipulation, herbal medicine, homeopathy, hydrotherapy and osteopathy under the Complementary Treatment section of cover. We will not pay for any other complementary or alternative treatments. Your pet may need some veterinary treatment to support a complementary/alternative treatment. The cost of this veterinary treatment is covered under the Complementary Treatment section of cover when needed for the treatments listed above; we will not cover these costs for any other complementary or alternative treatments.

b) Under the Veterinary Fees section of cover we will not pay for any complementary or alternative treatments. We will also not pay for any veterinary treatment specifically needed to support any complementary or alternative treatments.

25. Veterinary Fees outside the UK
We will only provide cover under the Veterinary Fees section when your pet is outside the UK, in one of the other EU countries, if:
- A vet believes the treatment cannot be delayed until his/her return home.
- The journey was not made to get treatment abroad.

There is no cover under the Complementary Treatment section when your pet is outside the UK.
Who needs to carry out Veterinary Fees and Complementary Treatment?

This section explains who needs to carry out the different elements within the Veterinary Fees and Complementary Treatment sections of cover. If these requirements are not met, the treatment will not be covered by the policy. For everything other than veterinary treatment, acupuncture and homeopathy, if the treatment is not carried out by a vet, a vet must refer your pet for the treatment and confirm to us when you claim that it is required to treat the injury or illness.

<table>
<thead>
<tr>
<th>Veterinary treatment:</th>
<th>A vet, a veterinary nurse or another member of a veterinary practice under the supervision of a vet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acupuncture:</td>
<td>A vet</td>
</tr>
<tr>
<td>Herbal medicine:</td>
<td>This must be prescribed by a member of a veterinary practice</td>
</tr>
<tr>
<td>Homeopathy:</td>
<td>A vet</td>
</tr>
</tbody>
</table>
| Chiropractic manipulation: | A member of one of the following organisations:  
  • International Association of Animal Therapists (IAAT)  
  • International Veterinary Chiropractic Association (IVCA)  
  • McTimoney Animal Association  
  • McTimoney Chiropractic Association |
| Hydrotherapy:         | • A member of a veterinary practice providing the hydrotherapy is carried out in a pool/water treadmill owned by the veterinary practice, or  
  • In a pool/water treadmill where the hydrotherapy business has full Canine Hydrotherapy Association (CHA) membership, or  
  • By a member of the National Association of Registered Canine Hydrotherapists (NARCH) |
| Osteopathy:           | A member of a veterinary practice or a qualified animal osteopath who is a member of the International Association of Animal Therapists (IAAT). |
| Physiotherapy:        | A member of a veterinary practice or a qualified animal physiotherapist who is a member of one of the following organisations:  
  • Association of Chartered Physiotherapists in Animal Therapy (ACPAT)  
  • Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)  
  • International Association of Animal Therapists (IAAT)  
  • National Association of Veterinary Physiotherapists (NAVP) |
| Treatment of a behavioural illness: | A member of a veterinary practice, a person who holds the CCAB qualification (Certified Clinical Animal Behaviourist) or a member of one of the following organisations:  
  • Association of Pet Behaviour Counsellors (APBC)  
  • Canine and Feline Behaviour Association (CFBA) |
Death from Injury

Cover in this section applies when your pet is in the UK only.
The section only applies if it’s shown on your Certificates of Insurance.

What will we pay

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

- Dies due to an injury, or
- Has to be put to sleep by a vet due to an injury which the vet believes cannot be treated.

What we will not pay under Death from Injury and Death from Illness

1. More than the maximum benefit shown on your Certificates of Insurance.
2. Any amount if your pet’s death results from a pre-existing condition.
3. Any amount if your pet’s death results from an illness which starts in the first 14 days of cover.
4. Any amount if the death results from breeding, pregnancy or giving birth.
5. Any amount if your pet is put to sleep due to a behavioural illness or problem.
6. Any amount for having your pet put to sleep, cremated, buried or disposed of.

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 do not, and the condition you have not kept to relates to a claim, we can refuse the claim.

1. Timescales for making a claim
   You must send us your claim no later than one year after your pet’s death. Any claims received after this time will not be covered by the policy.
2. We will automatically remove the Death from Illness section when your pet gets to a certain age
   If your pet’s cover includes Death from Illness, this cover will be automatically removed by us at the renewal following a cats 10th birthday, a dogs 8th birthday or if your pet is a select breed, his/her 5th 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 is covered on the Classic plan - these sections are optional and if they are included in your cover, you can remove them at any time. If you don’t have these sections of cover, you can apply for them to be added at the renewal of your policy if your pet is under a certain age (for cats under 10yrs old, for dogs under 8yrs old and for select breeds under 5yrs old). We will then let you know if these can be added once we have reviewed your pet’s veterinary 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 is covered on the Ultimate plan - the sections are automatically included in your insurance and therefore cannot be removed from your cover.
4. Cover following a claim
   If we pay a claim under this section, we will automatically cancel your pet from the policy from the day after his/her death.

Theft or Straying

Cover in this section applies when your pet is in the UK only.

What will we pay

The price you paid for your pet if he/she is stolen or goes missing during the policy year and does not return within 30 days. If you can’t provide a purchase receipt or rehoming document showing how much you paid or donated for your pet, we will pay the market value or the purchase price/donation amount, whichever is less. If you did not pay for your pet we will pay the market value.

What we will not pay under Theft or Straying

1. More than the maximum benefit shown on your Certificates of Insurance.
2. Any amount if you or the person looking after your pet has freely parted with him/her.

It’s important that you also read ‘Conditions for Theft or Straying and Advertising and Reward’ on page 14. This section also explains limitations and areas the policy does not cover.
### Advertising and Reward

Cover in this section applies when your pet is in the UK and the other EU countries.

#### What we will pay

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

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

If your pet is stolen or goes missing when he/she is outside the UK, we will also pay the cost of your accommodation to stay and look for your pet if he/she is not found by the scheduled last date of your journey.

#### What we will not pay under Advertising and Reward

1. More than the maximum benefit shown on your Certificates of Insurance for all incidents during the policy year.
2. Any reward paid to any person who:
   - Is a member of your family
   - Lives with you

#### 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 do not, and the condition you have not kept to relates to a claim, we can refuse the claim.

1. **Timescales for making a claim**
   - You must send us your claim no later than one year after your pet went missing. Any claims received after this time will not be covered by the policy. For Theft or Straying you can send us your claim once your pet has been missing for more than 30 days.

2. **Actions you must take when you find out your pet is missing**
   - You must take the following steps and when you claim you need to send us evidence of this:
     - Within 24 hours of finding out your pet is missing you must tell the appropriate authority and get written confirmation of your report. Depending on where you live the appropriate authority may be your local authority or the police. The only time you do not need to do this is if your pet is a cat and you do not believe he/she has been stolen.
     - Within 5 days of finding out your pet missing:
       - If your pet is microchipped, you must notify your microchip provider.
       - If your pet is not microchipped, you must tell at least one veterinary practice in the area where he/she was last seen.

3. **Advertising the loss of your pet**
   - To submit a claim for Theft or Straying you must have advertised the loss of your pet and when you claim you must provide us with evidence showing the advertising took place.

4. **Providing a reward**
   - a) You must have our approval before advertising a reward; if not, the cost of the reward will not be covered.
   - b) You can provide a reward by giving the person who found your pet:
     - Money (for example, but not limited to, cash or a bank transfer). If you do this, the most we will pay is 50% of the maximum benefit shown on your Certificates of Insurance.
     - A gift (for example, but not limited to, a hamper, a bunch of flowers etc). If you do this, the most we will pay for the gift is £50.
   - c) When you provide a reward (either by way of money or a gift) you must get a receipt giving the full name, address, telephone number, email address and the signature of, the person who found your pet. This must be submitted with your claim.

5. **Making your own posters and advertising material**
   - If you or your family make the posters and/or advertising material we will pay up to £50 in each policy year for materials for this purpose. For example (but not limited to) paper, a printer cartridge, weatherproof folders, tape to display the posters etc. When you claim you need to provide a copy of the poster, tell us how many were made and submit receipts showing the costs you are claiming.

6. **Using the services of another party to find your pet**
   - We will cover the cost of another party producing missing posters and leaflets and advertising the loss of your pet on the internet and social media. We will not cover any costs for any other services provided by another party (such as a person, company, organisation or pet detective). For example (but not limited to) we will not 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 on the internet and social media)
     - To distribute/display advertising materials

7. **Your pet’s pedigree certificate and purchase receipt**
   - When you claim under Theft or Straying you must send us the original purchase receipt from when you bought your pet and if your pet is a pedigree, the original pedigree certificate. If the claim is paid, these documents will not be returned to you.

8. **Keeping your policy running while your pet is 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 which happen while he/she is away. We will continue with cover providing you
pay your premiums and renew your policy (without a break in cover). We will not 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 will refund any amount you have paid for cover after the cancellation date. We will not refund any premiums paid for cover before the date you tell us you want cover to stop.

9. If your pet returns
If your pet returns after we have paid a Theft or Straying claim you must repay the full amount we have paid you for your pet’s value within the timescales we and you agree.

Third Party Liability (this section only applies for dogs)

Cover in this section applies when your dog is in the UK only

The section only applies if it is shown as covered on your Certificates of Insurance

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 Third Party Liability’ point 2, on page 16.

What we will 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 are legally responsible, we will pay:

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

What we will not pay under Third Party Liability

1. More than the maximum benefit shown on your Certificates of Insurance for each incident. If you have more than one dog insured under this policy please read ‘Conditions for Third Party Liability’ point 5.
2. Any costs and expenses for defending you which we have not agreed beforehand.
3. Any compensation, costs and expenses for an incident which involves your profession, occupation or business.
4. Any compensation, costs and expenses resulting from an incident which involves the profession, occupation or business of anyone who is employed by you or anyone who works for you in any way.
5. Any compensation, costs and expenses resulting from an incident that happens where you work.
6. Any compensation, costs and expenses for an incident which takes place when your dog is in the care of a business or a professional and you are paying for their services. For example, but not limited to, when your dog is in the care of a dog minder, a dog sitter or at the grooming parlour.
7. Any compensation, costs and expenses if you are legally responsible only because of a contract you have entered into.
8. Any compensation, costs and expenses if you are the person who is killed, injured or falls ill.
9. Any compensation, costs and expenses if the person who is killed, injured or falls ill lives with you, is a member of your immediate family or is employed by you.
10. When outside the UK
If your pet goes missing when outside the UK and in one of the other EU countries:
- 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 this must be sent to us with your claim.
- If you extend your journey to search for your pet, we will pay for up to 7 days’ accommodation, with a limit of £50 each day. If you stay at a property owned by you or your family, we will not cover any accommodation costs.

What you pay – your excess
The excess is the amount you pay when you claim.

The excess you pay under this section is explained on your Certificates of Insurance.
Conditions for Third Party Liability

You must keep to these conditions to have the full protection under this section. If you do not, and the condition you have not 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 or claim 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 which could lead to a claim under this section. You must notify us of an incident even if you don’t believe that a claim is being made against you at this time.
   • You, or any other person, are advised of any prosecution, inquest or enquiry which could lead to a claim under this section.
   To tell us about an incident please call our specialist liability team on 01483 218 782 who are available Monday to Friday, 9am to 5pm, excluding Bank Holidays. Outside these times please call 0345 071 8000.

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. **Where more than one dog is insured under the policy**
   If more than one of the dogs insured under this policy are involved in, or contribute towards, an incident only one maximum benefit will apply to the incident for all of the dogs. This means that if:
   • The dogs involved all have the same maximum benefit; the most we will pay for the incident is that maximum benefit. For example, if all of the dogs insured each have a maximum benefit of £1million, we will pay no more than £1million for the incident.
   • The dogs involved have different maximum benefits; the most we will pay for the incident is the highest of the maximum benefits. For example if one dog has a maximum benefit of £1million, and another of £2million, we will pay no more than £2million for the incident.

6. **When another party is being paid to care for your dog**
   If a business or a professional is being paid to care for your dog in any way (for example, but not limited to, a dog minder, a dog walker or a groomer) it is your responsibility to:
   • Make sure the business/person has the appropriate third party liability insurance cover, and
   • Tell them if your dog has any behavioural problems or requires any special handling so they are able to handle your dog in an appropriate manner.

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**Boarding Fees**

Cover in this section applies when your pet is in the UK only

In this section, ‘you’ means you or your partner who is your husband, wife, civil partner, girlfriend, boyfriend or other life partner.

**What we will pay**

The cost of boarding your pet at a licensed boarding establishment or £15 a day towards the cost of someone looking after your pet while you are hospitalised during the policy year for 4 or more consecutive days.

**What we will not pay under Boarding Fees**

1. More than the maximum benefit shown on your Certificates of Insurance for all hospitalisation 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 Boarding Fees**

You must keep to these conditions to have the full protection under this section. If you do not, and the condition you have not kept to relates to a claim, we can refuse the claim.

1. **Timescales for making a claim**
   You must send us your claim no later than one year after the stay in hospital. Any claims received after this time will not be covered by the policy.

2. **The reason you went into hospital**
   We will only provide cover in this section if you went into hospital because you were injured or ill and the injury happened or the illness first showed symptoms after your pet’s cover started. We will not cover any costs if your stay in hospital was due to:
   • Pregnancy or giving birth.
   • Alcoholism, drug abuse or drug addiction.
### Holiday Cancellation

Cover in this section applies when your pet is in the UK and the other EU countries

**What we will pay**

We will pay travel and accommodation expenses, for you and your immediate family, which you cannot recover if, during the policy year, you have to:

- **a)** Cancel your journey because, up to 7 days before you leave, your pet needs immediate life-saving veterinary treatment for:
  - An injury, or
  - A new illness (which he/she has never shown signs of before)

- **b)** Cut your journey short because your pet, who has not gone with you on the journey, goes missing or needs immediate life-saving veterinary treatment for:
  - An injury, or
  - A new illness (which he/she has never shown signs of before)

- **c)** Cut your journey short because your pet, who is with you on the journey, needs to return home for the treatment of:
  - An injury, or
  - An new illness (which he/she has never shown signs of before).

We will pay for the unused travel and accommodation expenses and the extra travel expenses to get home.

It's important that you read ‘What we will not pay’ and ‘Conditions’ under Holiday Cancellation, Emergency Repatriation and Quarantine Expenses and Loss of Documents starting on page 18.

### Emergency Repatriation

Cover in this section applies when your pet is outside the UK in one of the other EU countries

**What we will pay**

If, during the policy year, your pet is injured or suffers from a new illness (which he/she has never shown signs of before) while on a journey and cannot travel home the same way he/she travelled abroad we will pay:

- Extra costs to get your pet home,
- The cost of accommodation for you to stay after your scheduled date of travel home until your pet is well enough to travel, and
- If your pet dies, the cost of returning your pet’s body home or the cost of disposal overseas.

It's important that you read ‘What we will not pay’ and ‘Conditions’ under Holiday Cancellation, Emergency Repatriation and Quarantine Expenses and Loss of Documents starting on page 18.

### Quarantine Expenses and Loss of Documents

Cover in this section applies when your pet is outside the UK in one of the other EU countries

**What we will pay**

If, during the policy year, your pet is either unable to return to the UK or must be quarantined on return to the UK because of:

1. A new illness (which your pet has never shown signs of before),
2. The failure of the microchip, or
3. The pet passport being lost or stolen,

We will pay:

- The cost to keep your pet in quarantine,
- The cost of getting a duplicate pet passport. We will also cover the cost of temporary accommodation while getting this and extra costs to travel home if you missed your scheduled travel arrangements back home while you were waiting for the duplicate.
What we will not pay under Holiday Cancellation, Emergency Repatriation and Quarantine Expenses and Loss of Documents

1. More than the maximum benefit for the section, shown on your Certificates of Insurance, for all journeys during the policy year.
2. Any amount resulting from a pre-existing condition.
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.
6. More than £50 for the cost of a coffin, casket or other container for your pet's remains.
7. For Emergency Repatriation and Quarantine Expenses and Loss of Documents only - Any amount that results from an injury that happens or an illness first showing clinical signs before the start of your journey.

Conditions for Holiday Cancellation, Emergency Repatriation and Quarantine Expenses and Loss of Documents

You must keep to these conditions to have the full protection under these sections. If you do not, and the condition you have not kept to relates to a claim, we can refuse the claim.

1. Timescales for making a claim
   You must send us your claim no later than one year after the journey is cancelled or your pet returns home. Any claims received after this time will not be covered by the policy.

2. The cost of accommodation
   For Emergency Repatriation we will provide 14 days’ accommodation costs, and for Quarantine Expenses and Loss of Documents, 7 days accommodation costs. For both sections we will cover up to £50 for each day's accommodation.

3. Going overseas for veterinary treatment
   We will not provide any cover if your pet left the UK to get treatment in another country.

4. Veterinary confirmation
   When you claim you need to provide evidence of the below:
   • For Holiday Cancellation – if your pet goes with you on the journey and returns home for treatment you will only be able to claim under this section if a vet confirms your pet had to return home for treatment.
   • For Emergency Repatriation - you will only be able to claim for travel and accommodation costs if a vet confirms your pet was too sick to travel home the same way he/she travelled abroad.

5. Your pets travel documents and microchip
   a) When your pet passport is left unattended it must be kept in your locked accommodation or in the locked boot, covered luggage area or glove compartment of a locked vehicle.
   b) If your pet passport is lost or stolen, within 24 hours of discovering it missing, you must report the incident to the police and get a police report. If the loss or theft occurred on a ship, aircraft, train or coach you must report the loss to the operator and get a report.
   c) Your pet's microchip must meet the standards ISO 11784 or ISO 11785.

Lawphone Legal Advice Helpline

The section only applies if it is shown on your Certificates of Insurance.

Access to Lawphone which provides advice, 24 hours a day, 365 days a year, on any personal legal matter. The advice you get from Lawphone will always be according to the laws of Great Britain and Northern Ireland. We may record the calls for your and our mutual protection and our training purposes.

The contact telephone number for Lawphone is shown on your Certificates of Insurance. When you call Lawphone, quote the policy reference 36316. You will then be asked for a brief summary of the problem and these details will be passed on to an adviser who will return your call.
General exclusions that apply to all sections of your policy

1. There is no cover under this policy if:
   a) Your pet is less than 6 weeks old (or less than 8 weeks old if sold by a licensed breeder).
   b) Your dog is used for security, guarding, track racing or coursing.
   c) Your dog is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario, Dober Canario, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound/ Wolfdog or any wolf hybrid.
   d) Your dog must 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 do not cover:
   a) Any amount if you break the UK laws or regulations, including those relating to animal health or importation.
   b) Any amount if a government or another official body orders that your pet must be vaccinated against an illness as part of a compulsory mass vaccination programme. We will not pay any costs relating to the vaccination itself or any complications that happen due to the procedure taking place. For the purpose of this insurance, ‘a mass vaccination programme’ means a programme of the compulsory vaccination of a species, or a selected group within a species, with the aim of protecting that group, people or other animals from an illness or another risk.
   c) Any amount if your pet is confiscated or destroyed by government or public authorities or under the Animals Act 1971 United Kingdom because it was worrying livestock. This includes any further amendments to this Act.
   d) Any costs caused because the Department for Environment, Food and Rural Affairs (DEFRA) has put restrictions on your pet.
   e) Any amount 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 do not cover:
   a) Any loss or damage caused by, or resulting from, 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) Any loss or damage caused by, or resulting from, 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 loss or damage caused by, or resulting from, 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 Her Majesty’s government in the United Kingdom or any other government de jure or de facto.
   d) Any loss or damage caused by, or resulting from, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

4. All sections of your policy do not 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 which involves your dishonesty,
   We will not 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 will cancel your policy from the date the fraud occurred. If we take this action you must repay us any claim payments that we have 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 have had a policy void, you need to tell them that your policy with us was void. If you do not, this can invalidate any insurance policy you hold with any insurer who asks.

Claiming

It’s distressing when a much loved pet is ill or injured so we do all we can to make the claims process as quick and easy as possible. There’s lots of useful information on our website petplan.co.uk/claims where you can download a claim form or track the progress of an existing claim at your convenience. This section tells you what you need to send us if you claim. Don’t forget, if you have a valid claim under the Veterinary Fees section we can usually pay the veterinary practice direct.

Getting a claim form
   • Most claim forms can be downloaded from our website petplan.co.uk/claims.
   • Most veterinary practices will have a supply of Veterinary Fees claim forms and some are able to submit them electronically.
   • If you would like us to send you a claim form please contact us.

When you need to send us your Veterinary Fees and Complementary Treatment claims
You must send us your Veterinary Fees and/or Complementary Treatment claim(s) no later than one year after your pet received treatment. Any claims received after this time will not 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 submit a claim by reading the ‘Conditions’ part of that section.

You need to tell us about any incidents that could lead to a Third Party Liability claim
If an incident happens that could lead to a Third Party Liability claim you must call to tell us about it as soon as possible. You must do this even if you don’t believe that a claim will be made against you at the time. Details of what you need to do if an incident happens can be found in ‘Conditions for Third Party Liability’ point 2, on page 16.
How to make a claim

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

The supporting documentation you need to send with your claim form

| Veterinary Fees and/or Complementary Treatment | For both sections of cover, the veterinary practice must complete the relevant section of the claim form. Please send us:
| - The invoices from the veterinary practice or therapist which show what you are claiming for.
| - If it’s the first claim you are making for your pet - his/her full clinical history. This is a record of all visits your pet has made to a vet and can be obtained from each veterinary practice your pet has attended. We can also require this if you submit claims for certain conditions but will let you know if this is needed once we have received your claim form.
| - For Veterinary Fees when your pet is outside the UK - the booking invoice for your journey or any other official documents which show the dates of your journey. |

| Death from Injury or Death from Illness | Please send us:
| - The purchase receipt from when you bought your pet.
| - If your pet is a pedigree, a copy of the pedigree certificate
| - The death certificate from your vet – this isn’t needed if you are submitting a Veterinary Fees claim for the illness/injury that caused your pet’s death. |

| Theft or Straying and/or Advertising and Reward | You must phone us on 0345 074 4406 for the approval of any reward before you advertise it.
Please send us evidence showing:
| - The advertising carried out to try and find your pet.
| - The police or relevant authority being notified within 24hrs of your pet going missing (only needed for cats if you believe he/she was stolen).
| - The relevant party being notified within 5 days of your pet going missing. If your pet is microchipped, this is the microchip provider. If your pet is not microchipped, this is at least one veterinary practice in the area where he/she went missing.
For theft or straying please also send us:
| - The purchase receipt from when you bought your pet and if your pet is a pedigree, the original pedigree certificate. These must be the originals (copies will not be accepted) and if the claim is paid, these documents will not be returned to you.
| - If you do not have a purchase receipt OR we have not paid a Veterinary Fees or Complementary Treatment claim under the policy – your pet’s full clinical history and a recent photograph of you and your pet.
For advertising and reward please also send us:
| - The invoices and receipts to show the costs you are claiming for.
| - If a reward has been given - a receipt giving the full name, address, telephone number, email address and the signature of, the person who found your pet.
| - If the loss or theft happened outside the UK - the booking invoice or another official document to show the dates of your journey and evidence showing the loss was reported to the police or operator. |

| Third Party Liability | If an incident happens that could lead to a Third Party Liability claim you must call to tell us about the incident as soon as possible, even if you don’t believe a claim will be made against you at the time. Our specialist liability team are available on 01483 218 782 Monday to Friday, 9am to 5pm, excluding Bank Holidays (outside these times please contact us on 0345 071 8000).
| - You need to send us all correspondence, writs, summons or any other legal documents as soon as you receive them. You or any other person must not respond to any of these documents.
| - If you or any other person are advised of any prosecution, inquest or enquiry which could lead to a claim under this section, you must tell us as soon as possible. |
### Making a complaint

**Our** aim is to get it right, first time, every time. **If we** make a mistake we will try to put it right straight away. **If we** are unable to, we will confirm we have received your complaint within five working days and do our best to resolve the problem within 4 weeks. **If we cannot we** will let you know when an answer may be expected. **If we** have not resolved the situation within eight weeks we will issue you with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaints resolution service. **If you** have a complaint please contact our Customer Satisfaction Manager at:

- Petplan,
  - Great West House (GW2),
  - Great West Road,
  - Brentford,
  - Middlesex
  - TW8 9DX United Kingdom
  - Email petplan.csm@allianz.co.uk
  - Phone 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 do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

- The Financial Ombudsman Service,
  - Exchange Tower,
  - London E14 9SR
  - Website: www.financial-ombudsman.org.uk
  - Telephone: 0800 0234567 or 0300 1239123
  - Email: complaint.info@financial-ombudsman.org.uk

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

Alternatively, you can contact the Financial Ombudsman Service directly.

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

### Financial Services Compensation Scheme

If Allianz is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

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**Boarding Fees**

Your doctor/consultant and the owner of the boarding establishment (if one has been used) must complete the relevant section(s) of the claim form.

**Please send us:**

- The invoice from the boarding establishment or written confirmation from the person looking after your pet showing the dates and daily cost of boarding.

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**Holiday Cancellation**

**Please send us:**

- The booking invoice and cancellation invoice from the holiday sales organisation. The invoices must show the date of the booking, the dates of the journey, the total cost of the holiday, the date you decided to cancel or return home and any expenses you cannot recover.
- *If your pet goes with you on the journey and has to return home for treatment* – confirmation from a vet that your pet had to return home for treatment.
- *If you are claiming for extra travel costs* - the receipts for your expenses.

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**Emergency Repatriation and/or Quarantine Expenses and Loss of Documents**

**Please send us:**

- The booking invoice or another official document showing the dates of your journey.
- The invoices and receipts to show the costs you are claiming.
- *If you are claiming for travel and accommodation costs* – confirmation from a vet that your pet is too ill to travel home the same way it travelled abroad.
- *If you are claiming due the loss/theft of your pet passport* – evidence showing the loss was reported to the police or operator within 24 hours of discovering it missing.

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Fair Processing Notice – how we use personal information

1. **Who we are**
   When we refer to “we”, “us” and “our” in this notice, it means Petplan, a subsidiary of Allianz Insurance plc.
   When we say “you” and “your” in this notice, we mean anyone whose personal information we may collect, including:
   - anyone seeking an insurance quote from us or whose details are provided during the quotation process
   - policyholders and anyone named on or covered by the policy
   - anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses.

2. **How we use personal information**
   We use personal information in the following ways:
   - to provide quotes, administer policies and policyholder claims to fulfil our contract
   - to administer third party claims, deal with complaints and prevent financial crime to meet our legal obligations
   - to manage our business and conduct market research to meet the legitimate needs of our business
   - to send marketing information if we have received your specific consent.

   You are not obliged to provide us with personal information, but we cannot provide our products and services without it.

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

3. **Marketing**
   We use your personal information to market products and services to you.
   Our marketing activities may include:
   - providing information to you about products and services by telephone, post, email and SMS, we will either do this ourselves or use third party partners to do it for us
   - working with selected partners to display relevant online advertisements to you, and to our other customers, on third party websites and social media platforms. To do this, we may provide our partners with some of your personal information in an encrypted format, which they use only to identify the appropriate audiences for our advertisements.
   - ensuring that our partners delete this information once the advertisement audiences have been identified, and do not use the information for their own purposes.

   If you do not wish to receive marketing information about our products and services you can tell us at any time by using the contact details found in section 10, “Know your rights”.

4. **Automated decision making, including profiling**
   We may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer your policy. This helps us decide whether to offer insurance, determine prices and validate claims.
   If you disagree with the outcome of an automated decision please contact us using the details in section 10.

5. **The personal information we collect**
   We collect the following types of personal information about you so we can complete the activities in section 2, “How we use personal information”:
   - family name, address and gender
   - details of your family, lifestyle and social circumstances, such as marital status, dependants and employment type
   - financial details such as direct debit or payment card information
   - photographs and/or video to help us manage policies and assess claims
   - tracking and location information if it is relevant to your policy or claim
   - identification checks and background insurance risk details including previous claims information
   - medical information if it is relevant to your policy or claim
   - criminal convictions if it is relevant to your policy or claim
   - accessibility details if we need to make reasonable adjustments to help
   - business activities if it is relevant to your policy or claim.

6. **Where we collect personal information**
   From you, your representatives or from information you have made public, for example on social media. From other persons or organisations, for example:
   - credit reference and/or fraud prevention agencies
   - emergency services, law enforcement agencies, medical and legal practices
   - veterinary practices, animal charities and breeders
   - insurance industry registers and databases used to detect and prevent insurance fraud, for example the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
   - insurance investigators and claims service providers
   - other insurers or service providers who underwrite the insurance or provide services for our products
   - other involved parties, for example claimants or witnesses.

7. **Sharing personal information**
   We may share your personal information with:
   - other companies within the global Allianz Group: www.allianz.com
   - credit reference, fraud prevention and other agencies that carry out certain activities on our behalf, for example the Motor Insurance Database (MID), the Insurance Fraud Bureau (IFB) and marketing agencies if agreed.

In the Fair Processing Notice below you’ll see that Allianz is mentioned. Petplan is a subsidiary of Allianz Insurance plc and where we refer to ‘we’ ‘us’ and ‘our’ it means Petplan and Allianz Insurance plc.
• our approved suppliers to help deal with claims or provide our benefit services, for example vehicle repairers, veterinary advisors, legal advisors and loss adjusters
• other insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS) and other companies that provide services to us or you, for example the Claims and Underwriting Exchange (CUE)
• prospective buyers in the event we wish to sell all or part of our business.

8. Transferring personal information outside the UK
We use servers located in the European Union (EU) to store your personal information where it is protected by laws equivalent to those in the UK. We may transfer your personal information to other members of the global Allianz Group to manage your insurance policy or claim; this could be inside or outside the EU. We have Binding Corporate Rules (BCRs) which are our commitment to the same high level of protection for personal information regardless of where it is processed. These rules align with those required by the European Information Protection authorities. If you would like more information about the BCRs please contact our Data Protection Officer.

Some of our suppliers have servers outside the EU. Our contracts with these suppliers require them to provide equivalent levels of protection for your personal information.

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

10. Know your rights
You have the right to:
• object to us using your personal information. We will either agree to stop using it or explain why we are unable to (the right to object)
• ask for a copy of the personal information we hold about you, subject to certain exemptions (data subject access request)
• ask us to update or correct your personal information to ensure its accuracy (the right of rectification)
• ask us to delete your personal information from our records if it is no longer needed for the original purpose (the right to be forgotten)
• ask us to restrict the use of your personal information in certain circumstances (the right of restriction)
• ask for a copy of the personal information you provided to us, so you can use it for your own purposes (the right to data portability)
• complain if you feel your personal information has been mishandled. We encourage you to come to us in the first instance but you are entitled to complain directly to the Information Commissioner’s Office (ICO) at www.ico.org.uk
• ask us, at any time, to stop using your personal information, if using it based only on your consent (the right to withdraw your consent).

If you wish to exercise any of these rights you can do so by contacting our Customer Satisfaction Manager:
Address: Allianz Insurance plc, 2530 The Quadrant, Aztec West, Almondsbury, Bristol BS32 4AW
Email: allianzretailcomplaints@allianz.co.uk
Phone: 0330 102 1781

For pet and equine products only:
Address: Allianz Insurance plc, Great West House (GW2), Great West Road, Brentford, Middlesex TW8 9EY
Email: ahd.csm@allianz.co.uk
Phone: 0345 026 1985

For Allianz Musical Insurance only:
Address: Allianz Musical Insurance, Great West House (GW2), Great West Road, Brentford, Middlesex TW8 9DX
Email: csm@allianz.co.uk
Phone: 0344 391 4037

For Allianz Legal Protection products only:
Address: Allianz Legal Protection, 2530 The Quadrant, Aztec West, Almondsbury, Bristol BS32 4AW
Email: alpcomplaints@allianz.co.uk
Phone: 0345 0700 886

11. Data Protection Officer Contact details
If you have any queries about how we use your personal information, please contact our Data Protection Officer:
Address: Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB
Email: dataprotectionofficer@allianz.co.uk
Phone: 0330 1021 837

Changes to our Fair Privacy Notice
Occasionally it may be necessary to make changes to this notice. When that happens we will provide you with an updated version at the earliest opportunity. The most recent version will always be available on our website.

www.allianz.co.uk
## How to contact us

| **BY TELEPHONE** | 0345 071 8000 |
| **BY EMAIL** | info@petplan.co.uk |
| **IN WRITING** | Petplan Customer Centre  
Great West House (GW2)  
Great West Road  
Brentford  
Middlesex  
TW8 9DX  
United Kingdom |
| **WEBSITE** | petplan.co.uk  
Download a claim form [petplan.co.uk/claims]  
Track your claim [petplan.co.uk/claims]  
My Petplan area [petplan.co.uk/mypetplan] |
| **PET BEREAVEMENT HELPLINE** | 0800 138 6515  
*Run by The Blue Cross* |