

# Everything you need to know



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

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

### **Effective from 1st July 2021**

This booklet contains:

- Demands and Needs - who is this product suitable for?
- Your Terms and Conditions
- Privacy Notice - How we use personal data

# Welcome

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

We know that owning a pet is full of highs and lows. For more than 40 years, Petplan has helped millions of pets through illness and injury. That's why we're the UK's favourite, insuring over 1.3 million pets - more than any other provider.

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

Petplan does not provide advice or any personal recommendation about the insurance products offered

## Demands and Needs – who is this product suitable for?

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

# Your Pet Insurance - Terms and Conditions

Written in Plain English

These Terms and Conditions explain your pet's cover. 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 Certificate of Insurance. Third Party Liability applies to all dogs, unless it has been specifically excluded 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's not 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.

- EU:** 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.
- EU Pet Travel Scheme (PETS):** A government system which allows people in the **UK** to take their pets to the **EU** and bring them back again without the need for quarantine.
- Family:**
- Your partner, who is **your** husband, wife, civil partner, girlfriend, boyfriend or other life partner,
  - **Your** or **your** partner's child, step-child, and/or
  - **Your** or **your** partner's parent, step-parent, grandparent, grandchild, brother and/or sister (including step-siblings).
- 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 or the use of a water treadmill.
- Illness, illnesses:** Any change from a healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities **your pet** was born with or were passed on by his/her parents.
- Illness which starts in the first 14 days of cover:** This is any **illness** that showed **symptoms** during the first 14 days of **your pet's** first **policy year**. It is also any **illness** that:
- Has the same diagnosis or **symptoms** as the **illness** that started in the first 14 days.
  - Is caused by or relates to the **symptoms** or **illness** that started in the first 14 days.
- This applies in all cases regardless of whether the **symptoms** present in the same or different parts of **your pet's** body.
- 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 or step-parent.
- Injury, injuries:** Accidental physical damage or trauma caused immediately by an external source. Not any physical damage or trauma that happens over a period of time.
- Journey:** Travel with **your pet** within the **UK** and the **EU**.
- Market value:** The price generally paid for the breed of **your pet** the year he/she was born, according to **our** data.

<b>Maximum benefit:</b>	The most <b>we</b> will 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 veterinary practice:</b>	Any person legally employed by a veterinary practice under a contract of employment.
<b>Personal circumstances:</b>	Circumstances about <b>you</b> , <b>your family</b> or <b>your pet</b> which <b>you</b> have limited or no control over. Examples of personal circumstances are (but not limited to) 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>Policy year:</b>	The time during which <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:</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 is 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> <p>This applies in all cases regardless of whether or not:</p> <ul style="list-style-type: none"> <li>- The <b>injury</b> or <b>illness</b> presents 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 are not, 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 functions or behaviour.
<b>Therapist:</b>	Any person who is a member of one of the associations/organisations listed in the ' <i>Who needs to carry out treatment in the Veterinary Fees and Complementary Treatment sections</i> ' on page 13.
<b>Travel Documentation:</b>	The documentation required to travel with <b>your pet</b> , which is issued by a <b>vet</b> to comply with any requirements of the UK government or the <b>EU Pet Travel Scheme (PETS)</b> .
<b>UK:</b>	The United Kingdom, the Isle of Man and the Channel Islands.
<b>Vet:</b>	When <b>your pet</b> is in the <b>UK</b> - a Veterinary Surgeon who is registered with the RCVS (Royal College of Veterinary Surgeons). When <b>your pet</b> is in the <b>EU</b> – a fully qualified Veterinary Surgeon registered in the <b>EU</b> country where he/she is being treated.
<b>Veterinary history</b>	This is a record of all interactions a <b>vet</b> or veterinary nurse has had with <b>your pet</b> and can be obtained from each <b>vet</b> or veterinary practice that <b>you</b> have consulted with about him/her.
<b>Veterinary treatment:</b>	The cost of the following when required 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 veterinary nurse or another <b>member of a veterinary 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(s):</b>	The dog(s) named on <b>your</b> Certificate of Insurance.
<b>Your pet(s):</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 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, **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** will 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 6 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 ensuring **your pet** is 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 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 **symptoms** of an **injury/illness**:

- **You** must arrange for a **vet** to examine and treat **your pet** as soon as possible. If there is a delay in arranging **veterinary treatment** and **we** believe this resulted in additional costs, **we** will not pay the additional costs.
- **You** must follow any advice the **vet** gives. If **you** do not and **we** believe this resulted in additional costs, **we** will not 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** will do the same. **We** will 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 is not owned by **you**.
- Ownership is transferred to another person or organisation.

### 5. Where you and your pet live

- a) **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.
- b) If **you** address, or the address of **your pet**, changes **you** must tell **us** as soon as possible as this can affect **your** premium and the cover **we** provide.
- c) **Your pet's** cover can be affected if **you** provide incorrect information about where **you** or **your pet** live.

### 6. If your pet was unwell before your cover started

**Your** policy does not cover any **injury** that happened, or any **illness** that showed **symptoms**, before **your** cover started, unless **we** confirm the **pre-existing condition** is covered in line with the approach explained in the 'Pre-existing Conditions and Exclusions' section on page 8. **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 does not cover any **illness** that shows **symptoms** in the first 14 days of **your pet's** cover starting. This 14 day timeframe does not 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 Veterinary Fees and Complementary Treatment.

### 8. If your pet is not in your possession when the policy is taken

If **your pet** is not yet in **your** possession or he/she is missing when **you** first take **your** policy, the cover under this policy will not start until **you** take possession or are reunited with **your pet**. Any incident, **injury** or **illness** which occurs before **you** take possession or 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** who **you** have 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

- 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** can 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 confirm **you** want to renew **your** policy and 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** 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

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

- **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.

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 8.

**We** will 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.

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** 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. 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 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. 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 are a member of veterinary staff

If **you** are a **vet** or registered veterinary nurse, **you** can treat **your** own pet but if **you** want to claim, **you** will need to provide the relevant clinical notes to evidence the **veterinary treatment** provided and another **vet** or registered veterinary nurse must countersign the 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 22.*

## 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 the **EU** - *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 travelling to and from the **UK** and the **EU**, **you** must follow the conditions of the **EU Pet Travel Scheme (PETS)**. Full details of the **EU Pet Travel Scheme (PETS)** can be found on the **UK** government website [www.gov.uk](http://www.gov.uk) or **you** can call the Pet Travel Helpline on 0370 241 1710. It's important that **you** check the [gov.uk](http://gov.uk) website or contract **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 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. When **you** claim **we** will need a copy of the original 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. 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.

**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** do not 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** have been dishonest or fraudulent in any dealings with **us**, or
  - **Your vet** or a welfare organisation informs **us** that **you** have been negligent towards **your pet**. **We** will give **you** notice in writing to the address on **your** Certificate of Insurance and refund any amount **you** have 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 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. 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**. Any **injury** that happened, or any **illness** that showed **symptoms**, before **your pet's** cover started will be classed as a **pre-existing condition**.

Some examples:

- **Your pet** was diagnosed with diabetes before **your** policy started, the diabetes is a **pre-existing condition**.
- Before **your** policy starts, **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 classed as a **pre-existing condition** as the **symptoms** were shown before **your pet's** policy started.

It's important to read **our** definition of '**Pre-existing condition**' on page 5 as this will be used to assess any claims **you** submit to determine if a condition is pre-existing.

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

**We** want to be clear at the start of **your** policy what **we** will cover so there are no surprises in the event of a 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 determine if **your pet** has any **pre-existing conditions** and if **we** can provide cover for these.

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**, or
- **We may be able to cover** the **pre-existing condition** in the future, or
- **We will 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** aren't able to cover costs for that condition at any point in the policy. When this happens, **we** 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 will not be covered.

<p><b>2. We won't be able to cover the pre-existing condition now but may be able to 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. While the exclusions remain on the policy, <b>we</b> won't provide any cover for 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 has been met. For example (but not limited to), <b>your pet</b> has been clear of any <b>symptoms</b> for a set timeframe, which indicates they are unlikely to suffer the <b>injury, illness</b> or <b>symptoms</b> again. Once the exclusion is removed, <b>your</b> policy will cover the conditions which were excluded.</p>
<p><b>3. We will 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>your</b> policy will 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 is not covered for <b>your pet</b>, when it would usually be covered under <b>our</b> policies. It may refer to one or more health conditions, an entire part of <b>your pet's</b> body or an incident. For example, a policy covers <b>veterinary treatment</b> for diabetes, however, due to a pet's pre-existing diabetes, exclusions can be placed for any related conditions. This would mean, any claims that fall under these exclusions would not be covered. The Terms and Conditions combined with any exclusions clearly show what <b>your</b> policy will not cover.</p>
<p><b>Where are exclusions shown?</b></p>	<p>Any exclusions on <b>your pet's</b> cover are printed 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> Exclusions are placed at the start of <b>your</b> cover and will be based on <b>your pet's veterinary 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 <b>you</b> provided <b>us</b> with inaccurate information (even if <b>you</b> thought it was accurate at the time), <b>we</b> will place exclusions at that time. In these cases, any exclusions will be placed back to the start of <b>your</b> policy. <b>For Third Party Liability</b> <b>We</b> can limit or remove <i>Third Party Liability</i> cover from the start of <b>your</b> policy based on <b>your pet's</b> veterinary 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 above in '<i>We won't be able to cover the pre-existing condition</i>' and '<i>We won't be able to cover the pre-existing condition now but may be able to 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 some more please contact <b>us</b>. We'll then explain if <b>your</b> exclusions are permanent or temporary and if temporary, the criteria that needs to be met 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 required timeframe. If <b>we</b> receive a claim for a condition that falls under an exclusion, <b>we</b> will review <b>your pet's veterinary history</b> to determine whether the exclusion can be removed. For all other exclusions, <b>we</b> can't automatically remove these as <b>we</b> won't know when <b>our</b> review criteria has been 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>veterinary history</b> to <a href="mailto:underwriting@petplan.co.uk">underwriting@petplan.co.uk</a> and <b>we</b> will let <b>you</b> know if the exclusions can be removed. If <b>we</b> need any further information, <b>we</b> will let <b>you</b> know.</p>

## 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. Providing **you** pay **your** premium when due, **we** will provide cover for the following sections if they are shown on **your** Certificate of Insurance.

### Veterinary Fees

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

#### 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 11 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, any treatment under either section must be carried out by a person holding certain qualifications or membership of certain organisations. Full details can be found on page 13 in 'Who needs to carry out treatment in the Veterinary Fees and Complementary Treatment sections'.**

### 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 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** Certificate 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** Certificate of Insurance.

### What we will not pay under Veterinary Fees and Complementary Treatment

1. The cost of any treatment for a **pre-existing condition**, unless **we** confirm the **pre-existing condition** is covered in line with the approach explained in the *'Pre-existing Conditions and Exclusions'* section on page 8.
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 improvers (examples of health improvers include but are not limited to, vitamin tablets or fish oil supplements).
6. The cost of any treatment in connection with breeding, pregnancy or giving birth.
7. The cost of treating any **injury** or **illness** deliberately caused by **you** or anyone living with **you** or, anyone travelling on a **journey** with **you**.
8. The cost of any **veterinary 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 is 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 veterinary practice.

It's important that you also read the next section 'Conditions for Veterinary Fees and Complementary Treatment' and 'Who needs to carry out treatment in the Veterinary Fees and Complementary Treatment sections' on page 13. 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 covers the cost of putting **your pet** to sleep, providing it is carried out as he/she was suffering due to an **injury** or **illness** that the **vet** believes could not be treated. If **your pet** is put to sleep for any other reason, including (but not limited to) aggression or behaviour, these costs will not be covered. **Your** policy does not cover 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 10 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 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** will not 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. 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 **symptoms** of the **injury** or **illness** were seen, and

- Any treatment recommended as a result of the last dental examination was carried out within 6 months of the examination taking place.

**We** will not cover a scale and polish in routine or preventative circumstances.

### 7. 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 his/her 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**.

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

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

### 9. 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 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 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**.

## 10 The cost of house visits

a) **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.

b) **We** will cover cover the costs of treatment provided by a mobile **vet** or **therapist**, but **we** do not cover their travel costs. When **we** receive a claim from a mobile **vet** or **therapist**, if the travel costs are not separated from the consultation fee, **we** will cover 60% of the consultation fee.

## 11. 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 or welfare. **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.

## 12. 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.

## 13. 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,
- Neutering to treat a behavioural illness or
- Chemical neutering.

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.

## 14. 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 21.*

## 15. 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**.

## 16. 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 treatment in the Veterinary Fees and Complementary Treatment sections' in the 'Treatment of a behavioural illness' section on page 14.

## 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** 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 treatment in the Veterinary Fees and Complementary Treatment sections' in the 'Treatment of a behavioural illness' section on page 14. 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**.

## 18. 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, heat pads etc.

## 19. 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.

## 20 Administration fees and other charges

**We** do not cover the cost of any administration fees or other charges. This includes (but is not limited to):

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

**We** will deduct these from the claim settlement.

## 21. 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.

## 22. 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.
- b) **We** will not pay for any other complementary or alternative treatment other than those **we** have listed.
- c) If **your pet** needs **veterinary treatment** to support the treatment noted in a) above, these costs are covered under the *Complementary Treatment* section of cover. Under the *Veterinary Fees* section of cover **we** will not pay for:
- Any complementary or alternative treatment, and/or
  - Any **veterinary treatment** specifically needed to support any complementary or alternative treatment.

## 23. Veterinary Fees outside the UK

**We** will only provide cover under the *Veterinary Fees* section when **your pet** is outside the **UK**, in the **EU**, 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 treatment in the Veterinary Fees and Complementary Treatment sections

This section explains who needs to carry out the different elements within the *Veterinary Fees* and *Complementary Treatment* sections of cover. **We** are not recommending any association and any decision about who provides treatment for **your pet** should be made by **you** after discussing with **your vet**. If **you** decide to use another **therapist** than those listed below, the treatment 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**, **we** will need confirmation that a **vet** has referred **your pet** for the treatment for the **injury** or **illness**.

<b>Veterinary treatment:</b>	A <b>vet</b> , a veterinary nurse or another <b>member of a veterinary 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 veterinary practice</b>
<b>Homeopathy:</b>	A <b>vet</b>
<b>Chiropractic manipulation:</b>	A <b>vet</b> , a <b>member of a veterinary practice</b> or a qualified animal chiropractor who is 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>	<ul style="list-style-type: none"><li>• A <b>vet</b>, a <b>member of a veterinary practice</b> providing the <b>hydrotherapy</b> is carried out in a pool/water treadmill owned by the veterinary practice, or</li><li>• In a pool/water treadmill where the hydrotherapy business has full Canine Hydrotherapy Association (CHA) membership, or</li><li>• By a member 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>- Institute of Canine Hydrotherapists (ICH)</li><li>- Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)</li><li>- International Association of Animal Therapists (IAAT)</li><li>- National Association of Registered Canine Hydrotherapists (NARCH)</li><li>- National Association of Veterinary Physiotherapists (NAVAP)</li><li>- Register of Animal Musculoskeletal Practitioners (RAMP)</li></ul></li></ul>

<b>Osteopathy:</b>	A <b>vet</b> , a <b>member of a veterinary practice</b> or a qualified animal osteopath who is 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 veterinary practice</b> or a qualified animal physiotherapist who is 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>• Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)</li> <li>• International Association of Animal Therapists (IAAT)</li> <li>• National Association of Veterinary Physiotherapists (NAVVP)</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 veterinary 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>

## Pet Bereavement Support Service

No one can prepare **you** for the loss of a beloved pet. Sometimes it helps to talk to someone who understands. The Blue Cross Pet Bereavement Support Service can help. **You** can call them at 0800 138 6515 between 08:30am and 08:30pm, or email [pbssmail@bluecross.org.uk](mailto:pbssmail@bluecross.org.uk).

## 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** Certificate of Insurance.*

### What we will 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** as he/she was suffering due to an **injury** that the **vet** believes cannot be treated.

## Death from Illness

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

*The section only applies if it's shown on **your** Certificate of Insurance.*

### What we will pay

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

- Dies due to an **illness**, or
- Has to be put to sleep by a **vet** as he/she was suffering due to an **illness** that the **vet** believes is not curable.

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 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 results from a **pre-existing condition**, unless **we** confirm the **pre-existing condition** is covered in line with the approach explained in the '*Pre-existing Conditions and Exclusions*' section on page 8.
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** 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 cat's 10<sup>th</sup> birthday, a dog's 8<sup>th</sup> birthday or if **your dog** is a select breed, his/her 5<sup>th</sup> birthday. At this time all cover in this section will stop. **Your** Certificate of Insurance states if **your dog** is a select breed.

### 3. When you can add or remove the Death from Injury and Death from Illness sections

- If **your pet** is covered on the *Classic or Classic plus 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. This is cats under 10yrs old, dogs

under 8yrs old and select breeds under 5yrs old (**Your** Certificate of Insurance states if **your dog** is a select breed).

**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** policy from the day after **your pet's** death, if he/she was the only pet on the policy. **We** will refund any premium **you** have 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** will adjust any future payments for **your** policy to reflect this change.

## Theft or Straying

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

### What we will 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**.

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

To help **you** recover **your pet**, **you** also have *Advertising and Reward* cover, which is explained from page 15. If **your pet** is 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 evidence showing the advertising took place.

## What we will not pay under Theft or Straying

1. More than the **maximum benefit** shown on **your** Certificate 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 16. 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 **EU**

### What we will pay

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

- The cost of advertising, and
- Up to 50% of the **maximum benefit** for 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** and is not found by the last scheduled date of **your journey**, **we** will also pay the cost of **your** accommodation to stay up to 7 days and look for him/her.

## What we will not pay under Advertising and Reward

1. More than the **maximum benefit** shown on **your** Certificate 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**
  - 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** 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:

- If **you** believe **your pet** has been stolen, **you** must notify the police within 24 hours and get written confirmation of **your** report.
- For all dogs, **you** must contact **your** local dog warden or council within 2 days of finding out **your dog** is missing.
- Within 5 days of finding out **your pet** missing:
  - If **your pet** is microchipped, **you** must contact **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. Providing a reward

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

- Money (for example, but not limited to, cash or a bank transfer). If **you** do this, the most **we** will pay is 50% of the **maximum benefit** shown on **your** Certificate of Insurance. **You** must get a receipt giving the full name, address, telephone number or email address and the signature of the person who found **your pet**. **You** must submit this with **your** claim.
- 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 £100. **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**. **You** must submit this with **your** claim.

### 4. Making your own posters and advertising material

If **you** or **your family** make **your** own 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 the costs **you** are claiming.

### 5. 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

### 6. 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.

### 7. 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.

### 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 this must be sent to **us** with **your** claim.
- If **you** extend **your journey** to search for **your pet**, **we** will 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** will not cover any accommodation costs.

## Lawphone Legal Advice Helpline

*The section only applies if it is shown on **your** Certificate 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** Certificate 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.

## Third Party Liability (*this section only applies for dogs*)

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

*This section applies to all dogs, unless it has been specifically excluded from **your dog's** cover. It's important that **you** check **your dog's** Certificate of Insurance, including the exclusions and contact **us** as soon as possible if it's not 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 Third Party Liability' point 2, on page 18.**

### 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 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** Certificate of Insurance.

## Useful information if an incident occurs

**We** understand that if **your dog** is 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
- 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 will not pay under Third Party 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 Third Party Liability*' point 8.
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. 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 is 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 is damaged.
12. Any compensation, costs and expenses that result from an incident if **you** have not 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** are 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** are responsible for air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an accident caused by **your dog**.
16. Any compensation, costs and expenses if **your dog** lives at, or is kept on, premises which sell alcohol. There is no cover if an incident happens at, or away from, the premises. For the purpose of this insurance, **we** class a dog living at, or being kept on, premises which sell alcohol if the business premises can be accessed from the residential premises.

## 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 (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 which could lead to a claim under this section, for example (but not limited to) if an injury has been sustained or property has been damaged. **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. **You** will need to provide **us** with a description of the circumstances as well as the details of any other insurance cover that may apply, for example (but not limited to), **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. Third Party Liability incidents involving livestock

There is 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** are taking **your dog** near any livestock, **you** need to keep **your dog** on a short fixed lead that is correctly fitted and in good condition.

**We** will not cover any Third Party incident involving livestock where **you** have not taken this precaution. For the purpose of this insurance livestock includes (but is not limited to) pigs, poultry and/or any grazing animals such as cattle, sheep, and horses.

### 6. 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.

### 7. Changes to your cover at renewal

If **your dog** has been involved in an incident, at renewal **we** may limit or remove *Third Party Liability* cover, depending on the circumstances. If there is a change to **your** cover, **we** will write to **you** explaining the change **we** have made.

### 8. 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.

### 9. 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.

## Boarding Fees

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

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

### What we will 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** are hospitalised during the **policy year** for 2 or more consecutive days.

**We** will provide this cover:

- While **you** are in hospital, and
- Once **you** have been discharged - for up to 14 days if **you** are still unable to care for **your pet**

### What we will not pay under Boarding Fees

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 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. When you are discharged from hospital

When **you** are discharged from hospital, **we** will cover costs to care for **your pet** for up to 14 days if **you**:

- Need rehabilitation care in another facility, or
- Return **home**, but are not able to care for **your pet**.

For both of the above, **we** will need confirmation from **your** doctor.

#### 3. 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:

- a) **You** were not aware at the time **your pet's** cover started that **you** would need to be hospitalised, and/or
- b) **You** had not been hospitalised for the illness or injury in the six months prior to the start of **your pet's** cover.

**We** will not cover any costs if **your** stay in hospital was due to any cosmetic procedures.

## Holiday Cancellation

Cover in this section applies when **you** are travelling:

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

### What we will pay

During the **policy year**, if **you** and **your immediate family** have to cancel or cut **your** holiday short, **we** will pay for unused travel and accommodation expenses that **you** cannot 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 **veterinary treatment** for an **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 has not been found prior to **your** scheduled departure
- c) While **you** are on holiday, **your pet**, who has not gone with **you**:
  - Goes missing or
  - Suffers a serious and unexpected deterioration in his/her health and needs urgent **veterinary treatment** for an **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 **veterinary treatment** of an **injury** or **illness**.

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 20.

## Emergency Repatriation

Cover in this section applies when **your pet** is outside the **UK** in the **EU**

### What we will pay

If, during the **policy year**, **your pet** has an **injury** or suffers from a new **illness** (which he/she has never shown **symptoms** 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**, cremation 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 20.

## Quarantine Expenses and Loss of Documents

Cover in this section applies when **your pet** is outside the **UK** in the **EU**

### 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 **symptoms** of before),
2. The failure of the microchip, or
3. **Your pet's travel documentation** being lost or stolen,

**We** will pay:

- The cost to keep **your pet** in quarantine,
- The cost of getting a duplicate **travel documentation**. **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** 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** is covered in line with the approach explained in the '**Pre-existing Conditions and Exclusions**' section on page 8.
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 **symptoms** 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 holiday or **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**  
**We** will contribute up to £50 each day for accommodation costs for up to:
  - 14 days for *Emergency Repatriation*, and
  - 7 days for *Quarantine Expenses and Loss of Documents*.
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* – **we** will need **vet** confirmation if **you** want to claim costs under this section for:
  - Cancelling **your journey**, because **your pet** was unable to travel with **you** on **your journey** as planned, due to **illness** or **injury**.
  - Cutting **your journey** short, because it was necessary for **your pet**, who went with **you** on the **journey**, 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's travel documentation** 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's travel documentation** 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.

## 6. Cancelling your holiday because your pet is 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** evidence of this:

- If **you** believe **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** is microchipped, **you** must contact **your** microchip provider.
  - If **your pet** is not microchipped, **you** must contact at least one veterinary practice in the area where he/she was last seen.

# 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, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound/ Wolfdog or any wolf hybrid.
- d) **Your dog** is 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 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 order of any government or public authorities.
- d) Any amount if **your pet** is confiscated or destroyed under the Animals Act 1971 United Kingdom because it was worrying livestock. This includes any further amendments to this Act.
- e) Any costs incurred because the Department for Environment, Food and Rural Affairs (DEFRA) has put restrictions on **your pet**.
- f) 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/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 valid claim under the *Veterinary Fees* section **we** can usually pay the veterinary practice direct.

### How to make a claim

Claims for treatment provided by a vet	<ul style="list-style-type: none"><li>• Check with <b>your</b> vet 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</b> vet 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> will 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> have filled in the form, <b>we</b> will send the details directly to <b>your</b> vet to complete remaining information required. <b>We</b> will let <b>you</b> know <b>we</b> have received the completed claim form from <b>your</b> vet.</li></ul>
Claims for medication purchased online	<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> .
Claims for treatment provided by a therapist (not a vet or a member of a veterinary practice)	Please contact <b>us</b> and <b>we</b> will send <b>you</b> a claim form. <b>Our</b> details are on the back of this booklet.
Claims under another section of cover	Most other claim forms can be found on <b>our</b> website <a href="http://petplan.co.uk/claim">petplan.co.uk/claim</a> .
If you would like us to send you a claim form	Please contact <b>us</b> . <b>Our</b> details are on the back of this booklet.

### When you need to submit your Veterinary Fees and Complementary Treatment claims:

**You** must submit **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. For example (but not limited to) if an injury has been sustained or property damaged. **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 18.

## 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 this information in order to process **your** claim. If any information is missing, this will delay **your** claim. **Your** insurance does not cover any charges made for the completion of claims or the cost of any supporting documentation needed as part of **your** claim.

<p><b>Veterinary Fees and/or Complementary Treatment</b></p>	<p>For both sections of cover, the veterinary practice must complete the relevant sections of the claim, unless it is a claim for medication purchased online.</p> <p><b>We need:</b></p> <ul style="list-style-type: none"> <li>• The invoices from the veterinary practice or <b>therapist</b> which show what <b>you</b> are claiming for.</li> <li>• <i>If it's the first claim you are making for your pet</i> - his/her full <b>veterinary history</b>. There are claims for certain conditions where <b>we</b> will also need this, but <b>we</b> will let <b>you</b> in these cases once <b>we</b> have received <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</b> are making for the treatment, <b>we</b> will also need a copy of the prescription for the medication.</li> <li>• <i>For Veterinary Fees when your pet is outside the UK</i> - the booking invoice for <b>your journey</b> or any other official documents which show the dates of <b>your journey</b>.</li> </ul>
<p><b>Death from Injury or Death from Illness</b></p>	<p>If <b>we</b> have received a <i>Veterinary Fees</i> claim confirming the death of <b>your pet</b>, <b>your</b> claim will be processed automatically after <b>we</b> assess <b>your Veterinary Fees</b> claim. <b>We</b> will not need any additional information from <b>you</b>.</p> <p><b>If we have not received a Veterinary Fees claim confirming the death of your pet, please send 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>Theft or Straying and/or Advertising and Reward</b></p>	<p><b>Please send us evidence showing:</b></p> <p><i>If you believe your pet has been 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> is missing.</li> <li>b) If <b>your pet</b> is microchipped, the microchip provider being contacted within 5 days of finding <b>your pet</b> missing.</li> <li>c) If <b>your pet</b> is not microchipped, at least one veterinary practice in the area where he/she went missing being contacted within 5 days of finding <b>your pet</b> missing.</li> </ol> </li> </ul> <p><b>For theft or straying 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> do not have a purchase receipt OR <b>we</b> have not paid a <i>Veterinary Fees</i> or <i>Complementary Treatment</i> claim under the policy - <b>your pet's</b> full <b>veterinary history</b> and a recent photograph of <b>you</b> and <b>your pet</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</b> are claiming for.</li> <li>• <i>If a reward has been given</i> - a receipt giving the full name, address, telephone number or email address of the person who found <b>your pet</b>. If <b>you</b> provided a monetary reward, <b>we</b> will also need their signature.</li> <li>• <i>If the loss or theft happened outside the UK</i> - the booking invoice or another official document to show the dates of <b>your journey</b>, evidence showing the loss was reported to the police or operator and invoices and receipts to show the costs <b>you</b> are claiming.</li> </ul>

<b>Third Party Liability</b>	<ul style="list-style-type: none"> <li>• If an incident happens that could lead to a Third Party Liability claim, for example (but not limited to) if an injury has been sustained or property has been damaged, <b>you</b> must call to tell <b>us</b> about the incident as soon as possible, even if <b>you</b> don't believe a claim will be made against <b>you</b> at the time. <b>Our</b> specialist liability team are available on 01483 218 782.</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 which could lead to a claim under this section, <b>you</b> must tell <b>us</b> as soon as possible.</li> </ul>
<b>Boarding Fees</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> cannot 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</b> are claiming for extra travel costs</i> - the receipts for <b>your</b> expenses.</li> <li>• <i>If <b>your</b> holiday was cancelled because <b>your pet</b> was missing in the 2 days prior to <b>your</b> scheduled departure</i> - evidence that prior to <b>your</b> departure:       <ol style="list-style-type: none"> <li>a) <i>If <b>you</b> believed <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 was contacted</li> <li>c) <i>If <b>your pet</b> is microchipped</i> - the microchip provider was contacted</li> <li>d) <i>If <b>your pet</b> is not microchipped</i> - at least one veterinary practice in the area where he/she went missing was contacted.</li> </ol> </li> </ul>
<b>Emergency Repatriation and/or Quarantine Expenses and Loss of Documents</b>	<p><b>Please send us:</b></p> <ul style="list-style-type: none"> <li>• The booking invoice or another official document showing the dates of <b>your journey</b>.</li> <li>• The invoices and receipts to show the costs <b>you</b> are claiming.</li> <li>• If <b>you</b> are claiming for travel and accommodation costs - confirmation from a <b>vet</b> that <b>your pet</b> is too ill to travel <b>home</b> the same way he/she travelled abroad.</li> <li>• <i>If <b>you</b> are claiming due the loss/theft of <b>your pet's</b> travel documentation</i> - evidence showing the loss was reported to the police or operator within 24 hours of discovering it missing.</li> </ul>

## 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 four weeks. If **we** cannot **we** will let **you** know when an answer may be expected. If **we** have not resolved the situation within eight weeks **we** will issue **you** with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaints resolution service. If **you** have a complaint please contact **our** Complaints Team at:

Petplan,  
Great West House (GW2),  
Great West Road, Brentford,  
Middlesex TW8 9DX  
United Kingdom  
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** 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](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 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](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 below you'll see that Allianz is mentioned. Petplan is a subsidiary of Allianz Insurance plc and where **we** refer to '**we**' '**us**' and '**our**' it means Petplan and Allianz Insurance plc.

## Privacy Notice - how we use personal information

### Introduction

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

### 1. Who we are and whose personal information we collect

When we refer to "we", "us" and "our" in this notice it means Allianz Insurance plc, Allianz Engineering Inspection Services Limited, Petplan Ltd and VetEnvoy. When we say "you" and "your" and "individuals" in this notice, we mean anyone whose personal information we may collect, including:

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

### 2. How we use personal information

We use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims and carry out engineering inspections to fulfil our contract
- to administer third party claims, deal with complaints and prevent financial crime to meet our legal obligations
- to manage our business, conduct market research and manage our relationships with business partners to meet the legitimate needs of our business
- to send marketing information about our products and services if we have received your specific consent.

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

### 3. Marketing

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

Our marketing activities may include:

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

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

### 4. Automated decision making, including profiling

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

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

### 5. The personal information we collect

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

- basic personal details such as name, age, contact details and gender
  - family, lifestyle and social circumstances, such as marital status, dependants and employment type
  - financial details such as direct debit or payment card information
  - photographs and/or video, including surveillance to help us manage policies and assess claims
  - tracking and location information if it is relevant to the insurance policy or claim
  - identification checks and background insurance risk details including previous claims information
  - information relating to the use of our websites via the use of cookies
  - accessibility details if we need to make reasonable adjustments to help
  - business activities such as goods and services offered
- In certain circumstances, we may request and/or receive special category or sensitive information about you. We would only collect this information if it is relevant to the insurance policy or claim or where it is necessary for a legal obligation:
- your current or former physical or mental health
  - criminal offences, including alleged offences, criminal proceedings, outcomes and sentences (previous criminal convictions, bankruptcies and other financial sanctions such as County Court Judgements)

### 6. Where we collect personal information

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

We also collect personal information from other persons or organisations, for example:

- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- veterinary practices, animal charities and breeders
- insurance industry registers and databases used to detect and prevent insurance fraud, for example, the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers

- other insurers or service providers who underwrite the insurance or provide the services for our products
- other involved parties, for example, claimants or witnesses.

We also collect information from your computer in the form of cookies. Please refer to our Cookie Policy for more details - <https://www.allianz.co.uk/cookie-policy.html>

## 7. Sharing personal information

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

We may share personal information with:

- other companies within the global Allianz Group [www.allianz.com](http://www.allianz.com)
- credit reference, fraud prevention and other agencies that carry out certain activities on our behalf, for example, the Motor Insurance Database (MID), the Insurance Fraud Bureau (IFB) and marketing agencies if agreed
- our approved suppliers to help deal with claims or manage our benefit services, for example, vehicle repairers, veterinary advisors, legal advisors and loss adjusters
- other partners, local authorities and councils, including the RSPCA, if we suspect or conclude, following investigation, poor breeding practices and animal cruelty
- other insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS); and other companies that provide services to us or you, for example, the Employers Liability Tracing Office (ELTO) and the Claims and Underwriting Exchange (CUE) and network organisations of which you are a member
- external agencies for market research purposes
- any organisation where you have agreed for them to receive that data as part of the terms and conditions of your membership or affiliation
- prospective buyers in the event that 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 personal information where it is protected by laws equivalent to those in the UK. We may transfer personal information to other members of the global Allianz Group to manage the 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. For more information about 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 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

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

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

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

Phone: 0208 231 3992

Email: [datarights@allianz.co.uk](mailto:datarights@allianz.co.uk)

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

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

Allianz Insurance plc, Allianz Engineering Inspection Services Limited, Petplan Ltd and VetEnvoy are companies within the Allianz Holdings.

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

## 12. Changes to our Privacy Notice

This Privacy Notice was last updated in September 2020.

Occasionally it may be necessary to make changes to this notice. When that happens we will provide an updated version at the earliest opportunity. The most recent version will always be available on our website [www.allianz.co.uk](http://www.allianz.co.uk).

## 13. Allianz Privacy Standards (APS)

The Allianz Privacy Standard provides you with information on the rules governing the international transfer of personal data between Allianz Group companies operating in the European Economic Area (EEA) and Allianz Group companies outside that area. The Allianz Privacy Standard also describes your rights in respect of such transfers, what to do if you want to exercise your rights or complain about such transfers, and how to contact us.

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

## How to contact us

<b>BY TELEPHONE</b>	0345 071 8000	
<b>BY EMAIL</b>	info@petplan.co.uk	
<b>IN WRITING</b>	Petplan Customer Centre Great West House (GW2) Great West Road Brentford Middlesex TW8 9DX United Kingdom	
<b>WEBSITE</b>	petplan.co.uk <a href="#">Making a claim</a> <a href="#">My Petplan</a>	<a href="https://petplan.co.uk/claim">petplan.co.uk/claim</a> <a href="https://my.petplan.co.uk">my.petplan.co.uk</a>
<b>PET BEREAVEMENT SUPPORT SERVICE</b>	0800 138 6515 <i>Run by The Blue Cross</i>	

Petplan is a trading name of Pet Plan Limited who administer the cover and Allianz Insurance plc who provide and underwrite the cover. Pet Plan Limited (Registered in England No. 1282939) is a subsidiary of Allianz Insurance plc (Registered in England No. 84638). Registered office address: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom.

Pet Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 311969. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849. Petplan's trading address is: Great West House (GW2), Great West Road, Brentford, Middlesex TW8 9DX.