

# Everything **you** need to know



## Your **Essential Plan** Pet Insurance Policy Booklet

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

### **Effective from 1st January 2021**

This booklet contains:

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

Every pet deserves



# Welcome

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

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

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

This booklet details the cover your policy provides.

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 cost of veterinary treatment for each injury and illness for 12 months only.

# Your Pet Insurance - Terms and Conditions

## Written in Plain English

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

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

- 12 months:** 365 days calculated from and including the date an **injury** happened or the first **clinical signs** of an **illness** were noticed.
- Certificates of Insurance:** The documents **we** provide which are titled Certificate of Insurance Policy Details and Certificate of Insurance Animal Details.
- Clinical sign(s):** A change(s) in **your pet's** normal healthy state, bodily functions or behaviour.
- EU countries:** All countries which are members of the European Union. This is Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.
- EU Pet Travel Scheme (PETS):** A government system which allows people in the **UK** to take their pets to the **EU countries** 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, and/or
  - **Your**, or **your** partner's, child and/or step-child, and
  - **Your**, or **your** partner's, parent, grandparent, grandson, granddaughter, brother and sister (including any step-sibling).
- Home:** The place in the **UK** where **you** and **your pet** usually live.
- Hydrotherapy:** Any treatment of **injury** and **illness**, with, or in, water, including swimming in a pool and the use of a water treadmill.
- Illness, illnesses:** Any change(s) to a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities **your pet** was born with or were passed on by his/her parents.
- Illness which starts in the first 14 days of cover:**
- Any **illness** that showed **clinical signs** in the first 14 days of a) **your pet's** first **policy year**, or b) the section being added to **your** insurance
  - Any **illness** that has the same diagnosis or **clinical signs**, as an **illness** that showed **clinical signs**, in the first 14 days of a) **your pet's** first **policy year**, or b) the section being added to **your** insurance.
  - Any **illness** that is caused by, relates to, or results from, a **clinical sign** that was noticed in the first 14 days of a) **your pet's** first **policy year**, or b) the section being added to **your** insurance.
  - Any **illness** that is caused by, relates to, or results from an **illness** that showed **clinical signs**, in the first 14 days of a) **your pet's** first **policy year**, or b) the section being added to **your** insurance.
- This applies in all cases regardless of whether the **clinical signs** present in the same or different parts of **your pet's** body.

<b>Immediate family:</b>	<ul style="list-style-type: none"> <li>• <b>Your</b> partner, who is <b>your</b> husband, wife, civil partner, girlfriend, boyfriend or other life partner, and/or</li> <li>• <b>Your</b>, or <b>your</b> partner's, child and step-child, and</li> <li>• <b>Your</b>, or <b>your</b> partners, parent.</li> </ul>
<b>Injury, injured, injuries:</b>	Physical damage or trauma caused immediately by an accident. Not any physical damage or trauma that happens over a period of time.
<b>Journey:</b>	Travel within the <b>UK</b> and the <b>EU countries</b> .
<b>Market value:</b>	The price generally paid for an animal of the same age, breed, pedigree, sex and breeding ability at the time <b>you</b> took ownership of <b>your pet</b> .
<b>Maximum benefit:</b>	The most <b>we</b> will pay as shown on <b>your Certificates of Insurance</b> .
<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 Certificates of Insurance</b> . 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>	<ul style="list-style-type: none"> <li>• Any <b>injury</b> or <b>illness</b> that happened or first showed <b>clinical signs</b> before a) <b>your pet's</b> cover started or b) the section was added to <b>your</b> insurance.</li> <li>• Any <b>injury</b> or <b>illness</b> that has the same diagnosis as an <b>injury</b>, <b>illness</b> or <b>clinical sign</b> <b>your pet</b> had before a) <b>your pet's</b> cover started or b) the section was added to <b>your</b> insurance.</li> <li>• Any <b>injury</b> or <b>illness</b> that has the same <b>clinical signs</b> as an <b>injury</b>, <b>illness</b> or <b>clinical sign</b> <b>your pet</b> had before a) <b>your pet's</b> cover started or b) the section was added to <b>your</b> insurance.</li> <li>• Any <b>injury</b> or <b>illness</b> that is caused by, relates to, or results from, an <b>injury</b>, <b>illness</b> or <b>clinical sign</b> <b>your pet</b> had before a) <b>your pet's</b> cover started, or b) the section was added to <b>your</b> insurance.</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>You</b> knew, when starting cover for <b>your pet</b>, that <b>you</b> would need to make a claim for the <b>clinical sign/injury/illness</b>.</li> <li>- <b>We</b> place an exclusion for the <b>clinical sign/injury/illness</b>.</li> </ul>
<b>Select breeds:</b>	Please refer to the 'select breed' section on <b>your Certificates of Insurance</b> to find out if <b>your pet</b> is a select breed.
<b>Therapist:</b>	Any person who is a member of one of the associations/organisations listed in the ' <i>Who needs to carry out Veterinary Fees and Complementary Treatment?</i> ' section on page 12.
<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>	In the <b>UK</b> - a Veterinary Surgeon who is registered with the RCVS (Royal College of Veterinary Surgeons). In the <b>EU countries</b> – a fully qualified Veterinary Surgeon registered in the country where he/she practices.
<b>Veterinary treatment:</b>	<p>The cost of the following when required to treat <b>injury</b> and <b>illness</b>:</p> <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 Certificates of Insurance</b> .
<b>Your dog(s):</b>	The dog(s) named on <b>your Certificates of Insurance</b> .
<b>Your pet(s):</b>	The dog(s) or cat(s) named on <b>your Certificates of Insurance</b> .

## General conditions that apply to all sections of your policy

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

### 1. Precautions

Throughout the **policy year** you must take all reasonable steps to:

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

If **we** state that **you** have not taken reasonable steps and **you** disagree, **we** can appoint an independent national welfare organisation or **vet**, mutually agreed upon for their opinion. If **you** ask for this to be done, **you** agree to accept the independent opinion and **we** will also do the same. **We** will pay any costs relating to this.

### 2. Providing routine care – what you need to do

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

- **Dental care – your pet** must have a dental examination by a **vet** at least once every 12 months. Any treatment recommended as a result of this examination must be carried out within 3 months of the examination taking place.
- **Preventative actions – you** must take any actions normally recommended by a **vet** to prevent or reduce the risk of **injury/illness**. Examples of this are (but not limited to) regular worming and flea treatments and providing a healthy diet.
- **Vaccinations – your pet** must be kept vaccinated against:  
For dogs - distemper, hepatitis, leptospirosis and parvovirus.  
For cats - feline infectious enteritis, feline leukaemia and cat flu.  
If not, **we** will not cover any amount for the **illness** which has not been vaccinated against.

### 3. Providing timely veterinary attention

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

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

### 4. Ownership of your pet and your residence

- a) **You** must be the owner of **your pet**. **Your** cover will stop immediately if ownership is transferred to another person or organisation.
- b) **You** and **your pet** must live in the **UK** at the address shown on **your Certificates of Insurance**. If **your** address, or the address of **your pet**, changes **you** must tell **us** as soon as possible as this can affect the cover **we** provide.

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

**Your** policy will never cover any **injury** that happened,

or any **illness** that showed **clinical signs**, before **your** cover started. This is regardless of whether:

- **You** knew at the time of taking cover that **you** would need to make a claim for the **clinical sign, injury** or **illness**.
- **We** place an exclusion for the **injury/illness**
- **We** remove any exclusion (as in point 6 below).

For further details please read the definition '**pre-existing condition**'.

### 6. Extra exclusions that can apply to the cover for your pet

**We** can place exclusions on **your** policy at the start of **your** cover and at each renewal. **We** place exclusions based on **your pet's** veterinary history and **your** answers to **our** questions. **We** can also place exclusions during the **policy year** but **we** can only do this for the below reasons.

- As **your** policy covers an **illness** or **injury** for only **12 months**, when **we** find out **your pet** has been unwell, **we** can place exclusions on **your** policy which show the date **we** will stop covering the **injury/illness** and what **we** will no longer cover when **your 12 month** time limit has been reached.
- If **we** find out, that when **we** previously asked, **you** did not tell **us** about something or **you** provided **us** with inaccurate information (regardless of whether or not **you** thought it was accurate at the time) **we** can add exclusions to **your** policy from the date **we** would have added them had **we** known the information at the right time.

An exclusion is a condition, group of conditions or event which is usually covered under the policy, but isn't for **your pet**. Exclusions are in addition to what is stated as not covered within these Terms and Conditions. Any specific exclusions on the cover for **your pet** are shown on **your Certificates of Insurance**. **Your** policy does not cover any claim that results from an **injury, illness** or incident which falls under any exclusion placed on **your** policy. *Please also read point 12b) in this section which explains when we can limit or remove Third Party Liability cover at renewal.*

### 7. If your pet shows signs of an illness within 14 days of your cover starting

**Your** policy does not cover any **illness** that shows **clinical signs** in the first 14 days of **your** cover starting. This only applies in **your first policy year** and does not apply when **you** renew **your** policy with **us**. For further details please read the definition '**illness which starts in the first 14 days of cover**'.

### 8. If your pet is missing when the policy is taken

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

### 9. Providing information

**You** agree:

- To give **us** any information and documents **we** ask for to administer **your** policy and deal with **your** claim.
- That any **vet** or **therapist** has **your** permission to give **us** any information **we** ask for about **your pet**. If a charge is made for this, **you** must pay the charge.

## 10. Paying your premium

- a) **Your pet** is only covered under this policy if **you** pay the premium. If **you** pay by Direct Debit instalments and **you** miss an instalment, **you** must pay the outstanding amount within the timescales stated in the reminders **we** send **you**. If **you** do not, **we** will cancel **your** policy back to the last day **you** have paid for cover. All cover for **your pet** will stop from that date and no further claims will be paid.
- b) When **we** settle **your** claim, if there are any premiums overdue, **we** will deduct the outstanding amount from the claim payment.

## 11. Renewing your policy

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

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

- a) At renewal of **your** policy **we** can change the:
- Premium,
  - Excesses that **you** pay, and/or
  - Terms and Conditions of **your** policy.
- We** can also place exclusions because of **your pet's** claims and veterinary history (*please also read point 6 in this section which explains this in more detail*). **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.
- c) When **your** policy is due for renewal, **we** have the right not to offer the renewal. If this happens **we** will give **you** 21 days' notice in writing to the address on **your Certificates of Insurance**.

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

Changes will only be made to **your** policy at renewal. **We** will not change the cover **we** provide for **your pet** during the **policy year**, unless:

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

*To understand when we may place exclusions during the policy year, you need to read point 6 in this section.*

## 14. Keeping us informed of certain information

Throughout **your** policy **you** need to tell **us** about certain information. The things **you** need to tell **us** about are detailed in **your Certificates of Insurance**

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

## 15. If you are a member of veterinary staff

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

## 16. Claim decisions over the telephone

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

## 17. Other insurances

**We** will not make any payment for any claim that results from an incident which is covered by any other insurance. If there is any other insurance under which **you** are 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.

## 18. 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.

## 19. 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 countries - Veterinary Fees, Advertising and Reward, Holiday Cancellation, Emergency Repatriation and Quarantine Expenses and Loss of Documents**. For these sections, **your pet** is covered outside the **UK** for 90 days in each **policy year**. If **your pet** will be outside the **UK** for longer than this **you** must let **us** know as soon as possible as this can affect the cover **we** provide.
- b) When **your pet** is outside the **UK** travelling to the **EU countries** **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 contact **your vet** at least four months before travelling to get the latest advice.
- c) **You** must not take **your pet** outside of the **UK** if a **vet** has advised against it. If **you** do, **your pet** will not be covered when outside of the **UK**.
- d) When **your pet** is outside of the **UK** if any government or public authority puts restrictions on him/her, **we** will not pay any costs relating to this.
- e) All claim forms and supporting documentation must be written in English. It is **your** responsibility to provide this and to pay for any translation costs.
- f) If **your pet** moves out of the **UK** to live in another country **you** must tell **us** as soon as possible. **Your** cover will stop on the day **your pet** leaves the **UK**.

## 20. Jurisdiction

- a) The laws of England and Wales apply to this insurance contract.

- b) Unless **we** agree otherwise, the language of the policy and all communications relating to it will be in English.

## 21. 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.

## 22. When we can cancel your policy

**We** can cancel **your** policy at any time if **you** have been dishonest or fraudulent in any dealings with **us** or if **your vet** or a welfare organisation advises **us**

that **you** have been negligent towards **your pet**. **We** will give **you** 7 days' notice in writing to the address on **your Certificates of Insurance** and **we** will refund any amount **you** have paid for cover after the cancellation date. **We can also cancel your policy if you do not pay your premiums. For details on this please read point 10 in this section - 'Paying your premium'.**

## 23. Cover following the cancellation of a policy or removal of a section

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

## Cover

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

### The type of cover you have

This policy provides cover on a time limited basis. This means that each **injury** and **illness** is only covered for **12 months**, starting from the date the **injury** happened or the **clinical signs** of the **illness** were first noticed. After this time all cover for that **injury** or **illness** will stop. To continue to claim for the **12 month** period **you** must keep **your** policy in force and continue to pay **your** premiums.

Under the *Veterinary Fees* and *Complementary Treatment* sections in addition to the time limit, **we** also provide a maximum amount of money **you** can claim up to for each separate **injury** or **illness** - *please see these sections for more information*. Each **injury** or **illness** is covered for **12 months** or up to the monetary amount, whichever is reached first.

### Veterinary Fees

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

#### What we will pay

The cost of **veterinary treatment your pet** has received during the **policy year** to treat **injury** and **illness**.

This section also covers treatment of a behavioural illness and physiotherapy needed to treat **injury** and **illness** (*for the purpose of this insurance, physiotherapy does not include any form of hydrotherapy*).

### Complementary Treatment

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

#### What we will pay

The cost of any examination, consultation, advice, test and legally prescribed medication for the following, when it is 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 8 on page 10 to understand this session limit.**
- Osteopathy

A **vet** must refer **your pet** for the treatment and confirm to **us** when **you** claim that it is required to treat the **injury** or **illness**.

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



## How long we will cover each injury and illness

Your cover has two limits:

- A *time limit* for how long **you** can claim for each **injury** or **illness**, and
- A *monetary limit* for how much **we** will pay for each **injury** or **illness** (this is called the **maximum benefit**).

**We** will keep paying for an **injury** or **illness** until one of these limits has been reached.

### The time limit:

**Your** policy covers the treatment of each **illness** and **injury** for **12 months**. The **12 months** start when the **injury** happens or when the first **clinical signs** of the **illness** are noticed. After this time all cover for that **injury** or **illness** will stop.

### The monetary limit:

**Your** policy provides a maximum amount of money for **you** to claim for each separate **injury** and **illness**. This is called the **maximum benefit**. For each **injury** and **illness** **you** have one **maximum benefit** for *Veterinary Fees* and another separate **maximum benefit** for *Complementary Treatment*. The amount **you** can claim in each section for each **injury** and **illness** is shown on **your Certificates of Insurance**.

To fully understand how the time limit and monetary limit will be applied **you** need to read points 1 to 5 in 'Conditions for Veterinary Fees and Complementary Treatment' on page 9 and 10.

## What you pay – your excess

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

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

1. The cost of any treatment for a **pre-existing condition**.
2. The cost of any treatment for an **illness which starts in the first 14 days of cover**.
3. The cost of any treatment to prevent **injury** or **illness**.
4. The cost of any treatment, diagnostic or procedure that **you** choose to have carried out, which:
  - The **vet** confirms is not necessary, or
  - Is not related to an **injury** or **illness**.**We** will also not pay for any complications that arise from these treatments/procedures.
5. The cost of killing and controlling fleas and the cost of general health improvers.
6. The cost of any treatment in connection with breeding, pregnancy or giving birth.
7. The cost of treating any **injury** or **illness** deliberately caused by **you** or anyone living with **you** or, when outside the **UK**, anyone travelling with **you**.
8. The cost of any charges made for the completion of claim forms or the cost of any supporting documentation needed as part of **your** claim.
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 transporting **your pet**, including any costs to get **your pet** to, or from, any veterinary practice.

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

## Conditions for Veterinary Fees and Complementary Treatment

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

### 1. The way we work out the 12 month time limit and the maximum benefit

Please read 'How long we will cover each injury and illness' on page 9 before reading the wording in this section.

#### For injuries:

The **12 months** cover and the **maximum benefit** start from the date the **injury** happened. If **your pet** has more than one **injury**, if:

- They are diagnosed as the same **injury**, or
  - They happen at the same time, or
  - They are caused by, or relate to, one another.
- One period of **12 months** and one **maximum benefit** applies for all of the **injuries**. In this case the **12 months** of cover and the **maximum benefit** starts from the date the first **injury** happened.

#### For illnesses:

The **12 months** cover and the **maximum benefit** start from the date the **illness** or **clinical signs** were first noticed. If **your pet** has suffered from the same **clinical signs** or has been diagnosed with the same **illness** in the past, the **12 months** cover and the

**maximum benefit** starts from the very first time the **clinical signs/illness** were seen. This applies in all cases regardless of whether:

- **Your vet** states the past and current **illnesses** are not linked, and/or
- The **clinical sign/illness** presents in the same or different part of **your pet's** body.

### 2. After your policy limits have been reached

Please read 'How long we will cover each injury and illness' on page 9 before reading the wording in this section.

If **we** have paid for either the cost of treatment for **12 months** or the **maximum benefit** we will not pay for any more treatment for that **injury** or **illness**. **We** will also not pay for any **injury** or **illness** which:

- Is caused by or related to it, or
- Has the same diagnosis.

This applies in all cases regardless of whether:

- **Your vet** states the past and current **illness** are, or are not, linked, and/or
- The **injury** or **illness** presents in the same or different part of **your pet's** body.

For example (but not limited to), if **your pet** ruptures a cruciate ligament (either due to an **injury** or an **illness**) in the left hind leg, after **we** have paid for treatment for either **12 months** or the **maximum benefit**, **we** will not cover any further ruptures to the cruciate ligaments in either the left or right hind legs.

**3. An illness which was first noticed before your policy started or in the first 14 days of cover**

If **your pet** suffers from an **illness**:

- Before **your** policy starts, or
- In the first 14 days of **your pet's** first **policy year**,  
Any costs relating to that **illness** will never be covered by **your** policy. If, at a later time (days, weeks, months or years) an **illness** with the same diagnosis presents in the same or different parts of **your pet's** body, **we** will not cover any costs to treat that **illness**. This is regardless of whether **your vet** states 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.

**4. The maximum benefit that we will pay**

Please read '*How long we will cover each injury and illness*' on page 9 before reading the wording in this section.

The most **we** will pay for each **illness** and **injury** is the **maximum benefit** that applies on the date the **injury** happened or the date the **clinical signs** of the **illness** were first noticed.

**5. The cost of medicines and materials**

**We** will only cover the cost of any medicines or materials which have been prescribed or supplied to be used for during the 12 month time limit. This is **12 months** after the date the **injury** happened or the **illness** first showed **clinical signs**.

**6. 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.

**7. The costs relating to putting your pet to sleep**

**Your** policy does not cover the cost of putting **your pet** to sleep. **We** will not cover the cost of veterinary consultations/visits or prescribed medications needed to carry out the procedure or the cost of having **your pet** cremated, buried or disposed of.

**8. 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.

**9. Another vet reviewing your pet's details**

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

**10. If you want a second opinion**

If **you** decide to take **your pet** to a different **vet** or **therapist** for a second opinion because **you** are unhappy with the **diagnosis** or treatment provided, **you** must tell **us** before **you** arrange an appointment with them. If **you** do not, the costs relating to the second opinion will not be covered by **us**. If **we** request, **you**

must use a **vet** or **therapist** **we** choose. If **we** decide the **diagnosis** or treatment currently being provided is correct, **we** will not cover any costs relating to the second opinion.

**11. The cost of house visits**

**We** will cover a house visit if:

- **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. The only time **we** will cover a house visit when the above are not met is for the treatment of a behavioural illness.

**12. The cost of out of hours treatment and hospitalisation**

**We** will only cover the cost of **your pet** being:

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

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

**13. 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.

**14. The cost of dental treatment**

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

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

**15. The cost of feeding your pet**

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

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

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

#### 16. The cost to neuter your pet

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

#### 17. The cost to vaccinate your pet

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

#### 18. 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**.

#### 19. The cost of treating a behavioural illness

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

#### 20. 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 to treat a behavioural illness. For the purpose of this insurance, a behavioural modification programme is a programme written by a behaviourist detailing specific techniques to be used and action to be taken with the aim of permanently changing **your pet's** behaviour. This programme must be written by a person who fulfils the requirements in 'Who needs to carry out Veterinary Fees and Complementary Treatment?' in the 'Treatment of a behavioural illness' section on page 12. When this programme is in place, for each separate behavioural illness **you** can claim for the cost of pheromone products to be used for up to 6 consecutive months. After this time, if the behavioural illness is not fully resolved or it recurs, **we** will not cover the cost of any further pheromone products for that behavioural illness.

#### 21. The cost of equipment or machinery

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

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

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

#### 22. The cost of treating a retained testicles

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

#### 23. 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.

#### 24. Paying for treatment within required time frames

It is **your** responsibility to ensure the veterinary practice or **therapist** is paid within the required time frame:

- If an additional charge is added to the cost of treatment due to the late payment of fees, **we** will deduct this charge from the claim settlement.
- If a discount is provided for paying the costs within a certain time frame, **you** must provide payment within this time frame. If **you** do not, **we** will deduct the discount, which would have been provided, from the claim settlement.

#### 25. 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:

- Recently provided treatment for **your pet**, or
- Has 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.

#### 26. Complementary and alternative treatments

a) **We** will pay for acupuncture, chiropractic manipulation, herbal medicine, homeopathy, **hydrotherapy** and osteopathy under the *Complementary Treatment* section of cover. **We** will not cover any other complementary or alternative treatments or any **veterinary treatment** specifically needed to carry out these other complementary/alternative treatments.

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

## 27. Veterinary Fees outside the UK

We will only provide cover under the *Veterinary Fees* section when **your pet** is outside the **UK**, in one of the **EU countries**, if:

- A **vet** believes the treatment cannot be delayed until his/her return **home**.
- The **journey** was not made to get treatment abroad.

There is no cover under the *Complementary Treatment* section when **your pet** is outside the **UK**.

## Who needs to carry out Veterinary Fees and Complementary Treatment?

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

<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>member of a veterinary practice</b>
<b>Homeopathy:</b>	A <b>vet</b>
<b>Chiropractic manipulation:</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>• International Association of Animal Therapists (IAAT)</li><li>• International Veterinary Chiropractic Association (IVCA)</li><li>• McTimoney Animal Association</li><li>• McTimoney Chiropractic Association</li></ul>
<b>Hydrotherapy:</b>	<ul style="list-style-type: none"><li>• 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 National Association of Registered Canine Hydrotherapists (NARCH)</li></ul>
<b>Osteopathy:</b>	A <b>member of a veterinary practice</b> or a qualified animal osteopath who is a member of the International Association of Animal Therapists (IAAT).
<b>Physiotherapy:</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>• 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></ul>
<b>Treatment of a behavioural illness:</b>	A <b>member of a veterinary practice</b> , a person who holds the CCAB qualification (Certified Clinical Animal Behaviourist) 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></ul>

## Death from Injury

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

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

### What 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** due to an **injury** which 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 Certificates 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** due to an **illness** which 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 **Certificates of Insurance**.
2. Any amount if **your pet's** death results from a **pre-existing condition**.
3. Any amount if **your pet's** death results from an **illness** which starts in the **first 14 days of cover**.
4. Any amount if the death results from breeding, pregnancy or giving birth.
5. Any amount if **your pet** is put to sleep due to a behavioural illness or problem.
6. Any amount for having **your pet** put to sleep, cremated, buried or disposed of.

## Conditions for Death from Injury and Death from Illness

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

1. **The way we work out the 12 month time limit**  
**Your** policy has a *time limit* for how long **you** can claim; **you** can claim for each **illness** and **injury** for **12 months** only. After this time all cover for that **injury** or **illness** will stop. This means that the *Death from Injury* and *Death from Illness* sections will only provide cover if **your pet** dies or is put to sleep within this **12 month** time limit.  
**For injuries:**  
The **12 months** cover and will start from the date the **injury** happened. If **your pet** has more than one **injury**, if:
  - They are diagnosed as the same **injury**, or
  - They happen at the same time, or
  - They are caused by, or relate to, one another,One period of **12 months** and will apply for all of the **injuries**. In this case the **12 months** of cover starts from the date the first **injury** happened.  
**For illnesses:**  
The **12 months** cover and will start from the date the **illness** or **clinical signs** were first noticed. If **your pet** has suffered from the same **clinical signs** or has been diagnosed with the same **illness** in the past, the **12 months** cover and will start from the very first time the **clinical signs/illness** were seen. This applies in all cases regardless of whether:
  - **Your vet** states the past and current **illnesses** are, or are not linked, and/or
  - The **clinical sign/illness** presents in the same or different part of **your pet's** body.
2. **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.
3. **We will automatically remove the Death from Illness section when your pet gets to a certain age**  
If **your pet's** cover includes *Death from Illness*, this cover will be automatically removed by **us** at the renewal following a cats 10th birthday, a dogs 8th birthday or if **your pet** is a **select breed**, his/her 5th birthday. At this time all cover in this section will stop.
4. **When you can add or remove the Death from Injury and Death from Illness sections**  
These sections are optional and if they are included in **your** cover, **you** can remove them at any time. If **you** don't have these sections of cover, **you** can apply for them to be added at the renewal of **your policy** if **your pet** is under a certain age (for cats under 10yrs old, for dogs under 8yrs old and for **select breeds** under 5yrs old). **We** will then let **you** know if these can be added once **we** have reviewed **your pet's** veterinary history. *The Death from Injury* and *Death from Illness* sections come as a package and **you** can only add or remove them both at the same time.
5. **Cover following a claim**  
If **we** pay a claim under this section, **we** will automatically cancel **your pet** from the policy from the day after his/her death.

## Theft or Straying

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

### What 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**.

### What we will not pay under Theft or Straying

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

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

## Advertising and Reward

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

### What we will pay

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

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

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

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

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

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

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

1. **Timescales for making a claim**  
**You** must send **us** **your** claim no later than one year after **your pet** went missing. Any claims received after this time will not be covered by the policy. For **Theft or Straying** **you** can send **us** your claim once **your pet** has been missing for more than 30 days.
2. **Actions you must take when you find out your pet is missing**  
**You** must take the following steps and when **you** claim **you** need to send **us** evidence of this:
  - Within 24 hours of finding out **your pet** is missing **you** must tell the appropriate authority and get written confirmation of **your** report. Depending on where **you** live the appropriate authority may be **your** local authority or the police. The only time **you** do not need to do this is if **your pet** is a cat and **you** do not believe he/she has been stolen.
  - Within 5 days of finding out **your pet** missing:
    - If **your pet** is microchipped, **you** must notify **your** microchip provider.
    - If **your pet** is not microchipped, **you** must tell at least one veterinary practice in the area where he/she was last seen.
3. **Advertising the loss of your pet**  
To submit a claim for **Theft or Straying** **you** must have advertised the loss of **your pet** and when **you** claim **you** must provide **us** with evidence showing the advertising took place.
4. **Providing a reward**
  - a) **You** must have **our** approval before advertising a reward; if not, the cost of the reward will not be covered.
  - b) **You** can provide a reward by giving the person who found your pet:
    - Money (for example, but not limited to, cash or a bank transfer). If **you** do this, the most we will pay is 50% of the maximum benefit shown on your Certificates of Insurance.
    - A gift (for example, but not limited to, a hamper, a bunch of flowers etc). If **you** do this, the most we will pay for the gift is £50.
  - d) When **you** provide a reward either by way of money or a gift), **you** must get a receipt giving the full name, address, telephone number, email address and the signature of, the person who found **your pet**. This must be submitted with **your** claim.

## 5. Posters/advertising material

We will pay for the cost of producing posters and advertising materials to try and find **your pet**. If **you** make **your own posters 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 **you** made and submit receipts showing the costs **you** are claiming.

## 6. Using the services of another party to find your pet

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

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

## 7. Your pet's pedigree certificate and purchase receipt

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

## 8. Keeping your policy running while your pet is missing

**You** can keep **your policy** running for as long as **you** like after **your pet** goes missing. 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.

## 9. If your pet returns

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

## 10. When outside the UK

If **your pet** goes missing when outside the **UK** in one of the **EU countries**:

- **You** must report the loss to the police or if the loss happens on a ship, aircraft, train or coach, to the operator. **You** need to get written confirmation of **your report** and this must be sent to **us** with **your claim**.
- If **you** extend **your journey** to search for **your pet**, **we** will pay for up to 7 days' accommodation, with a limit of £50 each day. If **you** stay at a property owned by **you** or **your family**, **we** will not cover any accommodation costs.

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

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

*The section only applies if it's shown as covered on your Certificates of Insurance*

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

**Details of what you need to do if an incident happens can be found in 'Conditions for Third Party Liability' point 2, on page 16.**

### What we will pay

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

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

### What you pay - your excess

The excess is the amount **you** pay when **you** claim.

The excess **you** pay under this section is explained on **your Certificates of Insurance**.

## What we will not pay under Third Party Liability

1. More than the **maximum benefit** shown on **your Certificates of Insurance** for each incident. If **you** have more than one dog insured under this policy please read '*Conditions for Third Party Liability*' point 5.
2. Any costs and expenses for defending **you** which **we** have not agreed beforehand.
3. Any compensation, costs and expenses resulting from 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 the **EU countries**.
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 or negotiate with any person following an incident.

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

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

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

To tell **us** about an incident please call **our** specialist liability team on 01483 218 782 who are available Monday to Friday, 9am to 5pm, excluding Bank Holidays. Outside these times please call 0345 071 8000.

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

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

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

**You** agree to:

- Provide **us** with any information connected with the claim **we** ask for including details of **your dog's** history.
- Tell **us** or help **us** find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed.

- Allow **us** to take charge of **your** claim and to prosecute in **your** name for **our** benefit.

### 5. **Where more than one dog is insured under the policy**

If more than one of the dogs insured under this policy are involved in, or contribute towards, an incident only one **maximum benefit** will apply to the incident for all of the dogs. This means that if:

- The dogs involved all have the same **maximum benefit**; the most **we** will pay for the incident is that **maximum benefit**. For example, if all of the dogs insured each have a **maximum benefit** of £1million, **we** will pay no more than £1million for the incident.
- The dogs involved have different **maximum benefits**; the most **we** will pay for the incident is the highest of the **maximum benefits**. For example if one dog has a **maximum benefit** of £1million, and another of £2million, **we** will pay no more than £2million for the incident.

### 6. **When another party is being paid to care for your dog**

If a business or a professional is being paid to care for **your dog** in any way (for example, but not limited to, a dog minder, a dog walker or a groomer) it is **your** responsibility to:

- Make sure the business/person has the appropriate third party liability insurance cover, and
- Tell them if **your dog** has any behavioural problems or requires any special handling so they are able to handle **your dog** in an appropriate manner.

## Boarding Fees

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

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

### What we will pay

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



## What we will not pay under Boarding Fees

1. More than the **maximum benefit** shown on **your Certificates of Insurance** for all hospitalisation during the **policy year**.
2. Any amount if the person looking after **your pet** lives with **you** or is a member of **your family**.
3. Any costs resulting from care in a nursing home or from convalescence care that **you** do not receive in a hospital.

## Conditions for Boarding Fees

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

1. **Timescales for making a claim**  
**You** must send **us** your claim no later than one year after the stay in hospital. Any claims received after this time will not be covered by the policy.
2. **The reason you went into hospital**  
**We** will only provide cover in this section if **you** went into hospital because **you** were injured or ill and the injury happened or the illness first showed symptoms after **your pet's** cover started. **We** will not cover any costs if **your** stay in hospital was due to:
  - Pregnancy or giving birth.
  - Alcoholism, drug abuse or drug addiction.

## Holiday Cancellation

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

### What we will pay

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

- a) Cancel **your journey** because, up to 7 days before **you** leave, **your pet** needs immediate life-saving **veterinary treatment** for:
  - An **injury**, or
  - A new **illness** (which he/she has never shown signs of before)
- b) Cut **your journey** short because **your pet**, who has not gone with **you** on the **journey**, goes missing or needs immediate life-saving **veterinary treatment** for:
  - An **injury**, or
  - A new **illness** (which he/she has never shown signs of before)

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

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

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

## Emergency Repatriation

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

### What we will pay

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

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

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

## Quarantine Expenses and Loss of Documents

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

### What we will pay

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

1. A new **illness** (which **your pet** has never shown signs of before),
2. The failure of the microchip, or
3. **Your pet's travel documentation** being lost or stolen,

We will pay:

- The cost to keep **your pet** in quarantine,
- The cost of getting 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 Certificates of Insurance**, for all **journeys** during the **policy year**.
2. Any amount resulting from a **pre-existing condition**.
3. Any amount resulting from an **illness which starts in the first 14 days of cover**.
4. Any amount that can be claimed back from anywhere else.
5. The cost of food for any person or pet.
6. More than £50 for the cost of a coffin, casket or other container for **your pet's** remains.
7. Any amount that results from a microchip reader failing to read a microchip.
8. For *Emergency Repatriation and Quarantine Expenses and Loss of Documents* only - Any amount that results from an **injury** that happens or an **illness** first showing **clinical signs** before the start of **your journey**.

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

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

### 1. Timescales for making a claim

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

### 2. The cost of accommodation

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

### 3. Going overseas for veterinary treatment

**We** will not provide any cover if **your pet** left the **UK** to get treatment in another country.

### 4. Veterinary confirmation

When **you** claim **you** need to provide evidence of the below:

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

### 5. Your pets travel documents and microchip

- 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.
- 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.
- **Your pet's** microchip must meet the standards ISO 11784 or ISO 11785.

## General exclusions that apply to all sections of your policy

- 1. There is no cover under this policy if:**
  - a) Your pet** is less than 6 weeks old (or less than 8 weeks old if sold by a licensed breeder).
  - b) Your dog** is used for security, guarding, track racing or coursing.
  - c) Your dog** is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario, Dogo Canario, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound/ Wolfdog or any wolf hybrid.
  - d) Your dog** must be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997 or any further amendments to this Act.
- 2. Laws and regulations - all sections of your policy do not cover:**
  - a) Any amount if you** break the **UK** laws or regulations, including those relating to animal health or importation.
  - b) Any amount if a government or another official body orders that your pet** must be vaccinated against an illness as part of a compulsory mass vaccination programme. **We** will not pay any costs relating to the vaccination itself or any complications that happen due to the procedure taking place. For the purpose of this insurance, 'a mass vaccination programme' means a programme of the compulsory vaccination of a species, or a selected group within a species, with the aim of protecting that group, people or other animals from an **illness** or another risk.
  - c) Any amount if your pet** is confiscated or destroyed by government or public authorities or under the Animals Act 1971 United Kingdom because it was worrying livestock. This includes any further amendments to this Act.
  - d) Any costs** caused because the Department for Environment, Food and Rural Affairs (DEFRA) has put restrictions on **your pet**.
- 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.

## Claiming

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

### Getting a claim form

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

### When you need to send us your Veterinary Fees and Complementary Treatment claims

**You** must send **us your Veterinary Fees** and/or *Complementary Treatment* claim(s) no later than one year

'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.

after **your pet** received treatment. Any claims received after this time will not be covered by the policy. For all other sections of cover, **you** can find out when **you** need to submit a claim by reading the 'Conditions' part of that section.

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

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

## How to make a claim

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

### The supporting documentation you need to send with your claim form

<p><b>Veterinary Fees and/or Complementary Treatment</b></p>	<p>For both sections of cover, the veterinary practice must complete the relevant section of the claim form.</p> <p><b>Please send us:</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 clinical history. This is a record of all visits <b>your pet</b> has made to a <b>vet</b> and can be obtained from each veterinary practice <b>your pet</b> has attended. <b>We</b> can also require this if <b>you</b> submit claims for certain conditions but will let <b>you</b> know if this is needed once <b>we</b> have received <b>your</b> claim form.</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><b>Please 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>your pet</b> is a pedigree, the original pedigree certificate (a copy will not be accepted).</li> <li>• The death certificate from <b>your vet</b> – this isn't needed if <b>you</b> are submitting a <i>Veterinary Fees</i> claim for the <b>illness/injury</b> that caused <b>your pet's</b> death.</li> </ul>
<p><b>Theft or Straying and/or Advertising and Reward</b></p>	<p><b>You must phone us on 0345 074 4406 for the approval of any reward before you advertise it.</b></p> <p><b>Please send us evidence showing:</b></p> <ul style="list-style-type: none"> <li>• The advertising carried out to try and find <b>your pet</b>.</li> <li>• The police or relevant authority being notified within 24hrs of <b>your pet</b> going missing (only needed for cats if <b>you</b> believe he/she was stolen).</li> <li>• The relevant party being notified within 5 days of <b>your pet</b> going missing. If <b>your pet</b> is microchipped, this is the microchip provider. If <b>your pet</b> is not microchipped, this is at least one veterinary practice in the area where he/she went missing.</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> and if <b>your pet</b> is a pedigree, the original pedigree certificate. These must be the originals (copies will not be accepted) and if the claim is paid, these documents will not be returned to <b>you</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 clinical history 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 paid</i> - a receipt giving the full name, address, telephone number, email address and the signature of, the person who found <b>your pet</b>.</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> and evidence showing the loss was reported to the police or operator.</li> </ul>
<p><b>Third Party Liability</b></p>	<ul style="list-style-type: none"> <li>• If an incident happens that could lead to a Third Party Liability claim <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 Monday to Friday, 9am to 5pm, excluding Bank Holidays (outside these times please contact <b>us</b> on 0345 071 8000).</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 us 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 <b>your journey</b>, the total cost of the holiday, the date <b>you</b> decided to cancel or return home and 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> </ul>
<b>Emergency Repatriation, 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 it travelled abroad.</li> <li>• <i>If <b>you</b> are claiming due the loss/theft of <b>your pet's travel documentation</b></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 4 weeks. If **we** cannot **we** will let **you** know when an answer may be expected. If **we** have not resolved the situation within eight weeks **we** will issue **you** with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaints resolution service. If **you** have a complaint please contact our Customer Satisfaction Manager at:

Petplan,  
Great West House (GW2),  
Great West Road,  
Brentford,  
Middlesex  
TW8 9DX United Kingdom  
Email [petplan.csm@allianz.co.uk](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.

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

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

#### 3. Marketing

We 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

### BY TELEPHONE

0345 071 8000

### BY EMAIL

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

### IN WRITING

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

### WEBSITE

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

[Download a claim form](#) [petplan.co.uk/claims](http://petplan.co.uk/claims)

[Track your claim](#) [petplan.co.uk/claims](http://petplan.co.uk/claims)

[My Petplan area](#) [petplan.co.uk/mypetplan](http://petplan.co.uk/mypetplan)

### PET BEREAVEMENT HELPLINE

0800 138 6515

*Run by The Blue Cross*

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