

Everything you need to know



Your **Covered For Life**® **Rabbit 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 rabbit

**Effective from
23rd February 2018**

This booklet contains:

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

Welcome

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

As the UK's No.1 pet insurer, we know that owning a rabbit 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 rabbit 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 rabbit's treatment and recovery.

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

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

The Petplan Team

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Please contact us if you require a copy of the Policy Booklet in large print or Braille

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

Demands and Needs – who is this product suitable for?

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

Your Pet Insurance - Terms and Conditions

Written in Plain English

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

Definitions

These definitions apply throughout the Terms and Conditions. Where **we** explain what a word means, that word appears in bold print and wherever used it has the meaning stated in this section.

Certificates of Insurance:	The documents we provide which are titled Certificate of Insurance Policy Details and Certificate of Insurance Animal Details.
Clinical sign(s):	A change(s) in your rabbit's normal healthy state, bodily functions or behaviour.
Family:	<ul style="list-style-type: none">• Your partner, who is your husband, wife, civil partner, girlfriend, boyfriend or other life partner,• Your or your partner's child and/or step-child, and• Your or your partner's parent, grandparent, grandson, granddaughter, brother and/or sister (including any step-sibling).
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 rabbit was born with or were passed on by his/her parents.
Illness which starts in the first 14 days of cover:	<ul style="list-style-type: none">• Any illness that showed clinical signs in the first 14 days of your rabbit's first policy year• Any illness that has the same diagnosis or clinical signs, as an illness that showed clinical signs, in the first 14 days of your rabbit's first policy year.• Any illness that is caused by, relates to, or results from, a clinical sign that was noticed in the first 14 days of your rabbit's first policy year.• Any illness that is caused by, relates to, or results from an illness that showed clinical signs, in the first 14 days of your rabbit's first policy year. <p>This applies in all cases regardless of whether the clinical signs present in the same or different parts of your rabbit's body.</p>
Injury, injured, injuries:	Physical damage or trauma caused immediately by an accident. Not any physical damage or trauma that happens over a period of time.
Maximum benefit:	The most we will pay during the policy year as shown on your Certificates of Insurance .
Member of a veterinary practice:	Any person legally employed by a veterinary practice under a contract of employment.
Personal circumstances:	Circumstances about you , your family or your rabbit which you have limited or no control over. Examples of personal circumstances are (but not limited to) a lack of transport, your rabbit's size or behaviour, your home environment, your or your family's working hours, your child-care arrangements, your family's other commitments etc.
Policy year:	The time during which we provide cover as shown on your Certificates of Insurance . This is normally 12 months but can be less if your rabbit has been added to, or cancelled from, your insurance.
Pre-existing condition:	<ul style="list-style-type: none">• Any injury or illness that happened or first showed clinical signs before your rabbit's cover started.• Any injury or illness that has the same diagnosis as an injury, illness or clinical sign your rabbit had before your rabbit's cover started.• Any injury or illness that has the same clinical signs as an injury, illness or clinical sign your rabbit had before your rabbit's cover started.• Any injury or illness that is caused by, relates to, or results from, an injury, illness or clinical sign your rabbit had before your rabbit's cover started. <p>This applies in all cases regardless of whether:</p> <ul style="list-style-type: none">• The injury or illness presents in the same, or different parts of your rabbit's body.• You knew, when starting cover for your rabbit, that you would need to make a claim for the clinical sign/injury/illness.• We place an exclusion for the clinical sign/injury/illness.

Therapist:	Any person who is a member of one of the associations/organisations listed in the 'Who needs to carry out Veterinary Fees and Complementary Treatment?' section on page 10.
UK:	The United Kingdom, the Isle of Man and the Channel Islands.
Vet:	A Veterinary Surgeon who is registered with the RCVS (Royal College of Veterinary Surgeons).
Veterinary treatment:	The cost of the following when required to treat injury and illness : <ul style="list-style-type: none"> • Any examination, consultation, advice, diagnostic procedure, surgery and nursing carried out by a vet, a veterinary nurse or another member of a veterinary practice under the supervision of a vet, and • Any medication legally prescribed by a vet.
We, us, our:	Allianz Insurance plc.
You, your:	The person named on your Certificates of Insurance .
Your rabbit(s):	The rabbit(s) named on your Certificates of Insurance .

General conditions that apply to all sections of your policy

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

1. Precautions

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

- Maintain **your rabbit's** health.
- Provide a secure and safe environment for **your rabbit** to prevent **injury, illness**, theft or straying.

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 rabbit**:

- **Dental care – your rabbit** 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) taking actions to prevent fly strike and providing a healthy diet.
- **Vaccinations – your rabbit** must be kept vaccinated against myxomatosis and viral haemorrhagic disease. If not, **we** will not cover any amount for the **illness** which has not been vaccinated against.

3. Providing timely veterinary attention

If **your rabbit** is unwell and shows signs of an **injury/illness** you must arrange for a **vet** to examine and treat **your rabbit** 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 rabbit and your residence

a) **You** must be the owner of **your rabbit**. **Your** cover

will stop immediately if ownership is transferred to another person or organisation.

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

5. If your rabbit 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 rabbit

We can place exclusions on **your** policy at the start of **your** cover based on **your rabbit's** veterinary history and **your** answers to **our** questions. **We** can also place exclusions during the **policy year** but **we** can only do this if **we** find out that during **your** application, when **we** 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). In these cases the exclusion(s) will be added back to the start of **your** policy.

An exclusion is a condition, group of conditions or event which is usually covered under the policy, but is not for **your rabbit**. Exclusions are in addition to what is stated as not covered within these Terms and Conditions. Any specific exclusions on the cover for **your rabbit** are shown on **your Certificates of Insurance**. **Your** policy does not cover any claim that results from an **injury, illness** or incident which falls under any exclusion placed on **your** policy. Some exclusions are temporary and on **your** request may be removed by **us** providing certain criteria are met. If **you** would like to discuss any exclusions on **your** policy please contact **us**.

7. If your rabbit 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 rabbit is missing when the policy is taken

If **your** rabbit is missing when **you** first take **your** policy, the cover under this policy will not start until **you** are reunited with **your** rabbit 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** rabbit.

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

10. Paying your premium

- a) **Your** rabbit 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** rabbit 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

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

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

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

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** rabbit during the **policy** year, unless:

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

14. Keeping us informed of certain information

Throughout **your** policy **you** need to tell **us** about certain information. The things **you** need to tell **us**

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

15. If you are a member of veterinary staff

If **you** are a **vet**, **you** can treat **your** rabbit 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 on pages 12 and 13.*

17. Other insurances

We will not make any payment for any claim that results from an incident covered by any other insurance. If there is any other insurance under which **you** are entitled to make a claim **you** must report the incident to that insurance company and tell **us** their name and address and **your** policy and claim number with them.

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. 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.

20. 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.

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

22. Cover following cancellation of a policy

If **your** policy is cancelled or comes to an end for any reason, all cover for **your** rabbit will stop on the date the policy is cancelled/ends and no further claims will be paid.

Cover

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

Our Covered For Life promise

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

Veterinary Fees

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

What we will pay

The cost of **veterinary treatment your rabbit** 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 rabbit** 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 rabbit** during the **policy year**, to treat **injury** and **illness**:

- Acupuncture
- Chiropractic manipulation
- Herbal medicine
- Homeopathy
- **Hydrotherapy** – we will cover 10 sessions for each **injury** and **illness**. *You must read point 3 on page 8 to understand this session limit.*
- Osteopathy

A **vet** must refer **your rabbit** 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 10 in 'Who needs to carry out Veterinary Fees and Complementary Treatment?'

Our Covered For Life promise

We will provide ongoing cover for **illnesses** and **injuries**, year after year, providing **you** continue to pay **your** premium and renew **your** policy each **year** (without any break in cover). **Your** policy provides an amount of money in each **policy year** for **you** to claim for all **illnesses** and **injuries**. This is called the **maximum benefit**. **You** have one **maximum benefit** for **Veterinary Fees** and a separate **maximum benefit** for **Complementary Treatment**. The amount **you** can

claim for each section, in each **policy year**, is shown on **your Certificates of Insurance**. Every 12 months, if **you** renew **your** policy, the **maximum benefits** are replenished and **you** will again have the full amounts to claim from in the next **policy year**. If **your** cover is cancelled or stops for any reason (including when the premiums are not paid), all cover for **your rabbit** will end and no further claims will be paid.

What you pay – your excess

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

What we will not pay under Veterinary Fees and Complementary Treatment

1. The cost of any treatment for a **pre-existing condition**.
2. The cost of any treatment for an **illness which starts in the first 14 days of cover**.
3. The cost of any treatment to prevent **injury** or **illness** (for example but not limited to vaccinations, routine worming etc).
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**.
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 any treatment in connection with false pregnancy if **your rabbit** has received **veterinary treatment** for more than 2 episodes of false pregnancy.
10. The cost of surgical items that can be used more than once.

11. The cost of a post-mortem examination and/or report.
12. The cost of transplant surgery, including any pre- and post-operative care.
13. The cost of any joint replacement(s) or prosthesis (also known as artificial body part) and any veterinary

- treatment needed to fit the joint replacement/prosthesis.
14. The cost of any products which are used to try to calm and/or de-stress **your rabbit**.
15. The cost of transporting **your rabbit**, including any costs to get **your rabbit** to, or from, any veterinary practice.

Conditions for Veterinary Fees and Complementary Treatment

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

1. Timescales for making a claim

You must send **us** your claim no later than one year after **your rabbit** received treatment. Any claims **we** get after this time will not be covered by the policy. If treatment is ongoing **you** must make sure that claims are sent to **us** at least once every 12 months.

2. The costs relating to putting your rabbit to sleep

Your policy does not cover the cost of putting **your rabbit** 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 rabbit** cremated, buried or disposed of.

3. The number of hydrotherapy sessions you can claim for

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

4. The maximum benefit that we will pay

Please read 'Our Covered For Life promise' on page 7 to find out more about information about the **maximum benefit**. The most **we** will pay for the cost of treatment is the **maximum benefit** that applies on the date the treatment is carried out. If the claim includes medication, the cost of the medication will be taken from the **maximum benefit** that applies on the date the medication will be used.

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

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

- Before **your** policy starts, or
- In the first 14 days of **your rabbit'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 rabbit's** body, **we** will not cover any costs to treat that **illness**. This is regardless of whether **your vet** confirms the past and current **illnesses** are, or are not, linked. For example (but not limited to), if **your rabbit** develops a cataract in his/her left eye in the first 14 days of the first **policy year**, that cataract is not covered and the policy will also not cover any other cataracts which develop in either the left or right eye.

6. Another vet reviewing your rabbit's details

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

7. If you want a second opinion

If **you** decide to take **your rabbit** to a different **vet** or **therapist** for a second opinion because **you** are unhappy with the diagnosis or treatment provided, **you**

must tell **us** before **you** arrange an appointment with them. If **you** do not, the costs relating to the second opinion will not be covered by **us**. If **we** request, **you** must use a **vet** or **therapist** **we** choose. If **we** decide the diagnosis or treatment currently being provided is correct, **we** will not cover any costs relating to the second opinion.

8. If you claim over £10,000 during your rabbit's life

As **your rabbit** is insured on a Covered For Life plan, **we** fully appreciate that the amount **you** claim can add up over the years – that's what is great about Covered For Life, **you** can continue to claim for the life of **your rabbit** (providing **you** continue to pay **your** premium and renew **your** policy without a break in cover). If over the life of **your rabbit** **you** have claimed over £10,000, to make sure **your rabbit** is receiving the best treatment available, **we** can require one or more of the following:

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

If any of these are necessary **we** will contact **you**.

9. The cost of house visits

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

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

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

10. The cost of out of hours treatment and hospitalisation

We will only cover the cost of **your rabbit** 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 rabbit's** life. **We** will not cover any costs if this action was needed because of **your personal**

- circumstances.** The attending **vet** needs to confirm all of the above when **you** claim.
- 11. The cost of procedures you can carry out**
There can be times when a **member of a veterinary practice** or a **therapist** asks **you** to provide treatment for **your rabbit**. For example (but not limited to) giving tablets, applying ear drops, taking a urine sample, carrying out physiotherapy etc. If **you** are not able to carry out the treatment due to **your personal circumstances**, **we** will not cover the cost of any other person or professional carrying out the treatment.
- 12. The cost of dental treatment**
a) **We** will cover the treatment of a dental **injury** or **illness** if:
 - **Your rabbit** 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.
b) **We** will not cover the cost of trimming, burring or rasping **your rabbits** teeth.
- 13. The cost of feeding your rabbit**
We will only cover the cost of food if **your rabbit** 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 rabbit** alive. **We** will not cover the cost of any other food and this is regardless of whether or not the food was prescribed by a **vet**.
- 14. The cost to neuter your rabbit**
The only time **we** will cover the cost of neutering **your rabbit** is if it is carried out when **your rabbit** 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 rabbit** is neutered, if he/she suffers from complications during or after the procedure, **we** will cover the cost of treatment needed to deal with the complications.
- 15. The cost to vaccinate your rabbit**
We will not cover the cost of vaccinations; however, if **your rabbit** 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 rabbit must be vaccinated against an illness as part of a compulsory mass vaccination programme, for details of this please see General Exclusions point 2b) on page 19.*
- 16. The cost of bathing and grooming your rabbit**
We will only cover the cost of bathing **your rabbit** 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 rabbit**.
- 17. The cost of treating a behavioural illness**
We will cover the cost of treating a behavioural illness, which for the purpose of this insurance, is a change to **your rabbit'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 10.
- 18. The cost of equipment or machinery**
We will not cover the cost of buying or hiring any type of equipment, machinery, animal housing or cages. These costs are never covered by the policy and this is regardless of whether:
 - A **vet** advises the item is required as part of treatment for an **illness** or **injury**, or
 - The item is required due to **your personal circumstances**.
Examples of equipment and machinery are (but not limited to) heat pads and lamps etc.
- 19. The cost of treating a retained testicles**
We will cover the cost of any treatment which is in connection with a retained testicle(s) if **your rabbit** was aged 12 weeks or under when his cover started. There is no cover for this if **your rabbit's** cover started when he was any older.
- 20. 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
- 21. Dealing with your veterinary practice**
a) If a veterinary practice asks **us** for information about **your** insurance cover and **we** agree to provide it, **we** will only do this if the veterinary practice:
 - Recently provided treatment for **your rabbit**, or
 - Has spoken with **you** about providing treatment for **your rabbit** 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 rabbit**, and if **you** do - the date cover started, the type of cover in place, the monetary limits of **your** policy, the excesses **you** pay and if any exclusions have been placed on **your** cover.

b) If **you** have a valid claim, **we** can usually pay the veterinary practice directly; however, if **you** ask **us** to do this, **we** have the right to decline the request.
- 22. Complementary and alternative treatments**
a) **We** will pay for acupuncture, chiropractic manipulation, herbal medicine, homeopathy, **hydrotherapy** and osteopathy under the *Complementary Treatment* section of cover. **We** will not pay for any other complementary or alternative treatments. **Your rabbit** may need some **veterinary treatment** to support a complementary/alternative treatment. The cost of this **veterinary treatment** is covered under the *Complementary Treatment* section of cover when needed for the treatments listed above; **we** will not cover these costs for any other complementary or alternative treatments.

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

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 rabbit** for the treatment and confirm to **us** when **you** claim that it is required to treat the **injury or illness**.

Veterinary treatment:	A vet , a veterinary nurse or another member of a veterinary practice under the supervision of a vet
Acupuncture:	A vet
Herbal medicine:	This must be prescribed by a member of a veterinary practice
Homeopathy:	A vet
Chiropractic manipulation:	A member of a veterinary practice or a qualified animal chiropractor who is a member of one of the following organisations: <ul style="list-style-type: none">• International Association of Animal Therapists (IAAT)• International Veterinary Chiropractic Association (IVCA)• McTimoney Animal Association• McTimoney Chiropractic Association
Hydrotherapy:	<ul style="list-style-type: none">• A member of a veterinary practice providing the hydrotherapy is carried out in a pool/water treadmill owned by the veterinary practice, or• In a pool/water treadmill where the hydrotherapy business has full Canine Hydrotherapy Association (CHA) membership, or• By a member of the National Association of Registered Canine Hydrotherapists (NARCH)
Osteopathy:	A member of a veterinary practice or a qualified animal osteopath who is a member of the International Association of Animal Therapists (IAAT).
Physiotherapy:	A member of a veterinary practice or a qualified animal physiotherapist who is a member of one of the following organisations: <ul style="list-style-type: none">• Association of Chartered Physiotherapists in Animal Therapy (ACPAT)• Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)• International Association of Animal Therapists (IAAT)• National Association of Veterinary Physiotherapists (NAVVP)
Treatment of a behavioural illness:	A member of a veterinary practice , a person who holds the CCAB qualification (Certified Clinical Animal Behaviourist) or a member of one of the following organisations: <ul style="list-style-type: none">• Association of Pet Behaviour Counsellors (APBC)• Canine and Feline Behaviour Association (CFBA)

Advertising and Reward

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

What we will pay

If **your rabbit** 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 rabbit** back.

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 rabbit** when he/she was lost or stolen
 - Stole **your rabbit**
 - Is in collusion with the person who stole **your rabbit**

Conditions for Advertising and Reward

You must keep to these conditions to have the full protection under this 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 rabbit** went missing. Any claims received after this time will not be covered by the policy.

2. Actions you must take when you find out your rabbit is missing

You must take the following steps and when **you** claim **you** need to send **us** evidence of this:

- If **you** believe **your rabbit** may have been stolen, within 24 hours of finding out he/she 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.
- Within 5 days of finding out **your rabbit** missing:
 - If **your rabbit** is microchipped, **you** must notify **your** microchip provider.
 - If **your rabbit** is not microchipped, **you** must tell at least one veterinary practice in the area where he/ she was last seen.

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

4. Posters and advertising material

We will pay for the cost of producing posters and advertising materials to try and find **your rabbit**. 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.

5. Using the services of another party to find your rabbit

We will cover the cost of another party producing missing posters and leaflets and advertising the loss of **your rabbit** 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 rabbit** (either on foot, with search dogs or equipment)
- To produce anything other than posters and leaflets
- To communicate with people about the loss or to report **your rabbit** missing to other people/ organisations (other than to advertise on the internet and social media)
- To distribute/display advertising materials

6. Keeping your policy running while your rabbit is missing

You can keep **your** policy running for as long as **you** like after **your rabbit** 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 rabbit's** cover if **we** pay a claim under these sections; if **you** want to stop cover **you** need to let **us** know.

Boarding Fees

Cover in this section applies when **your rabbit** 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 rabbit** at a licensed boarding establishment or £15 a day towards the cost of someone looking after **your rabbit** 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 rabbit** 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 rabbit'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.
- Attempted suicide or self-inflicted injury.

General exclusions that apply to all sections of your policy

1. There is no cover under this policy if **your rabbit** is less than 6 weeks old

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 rabbit** 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 costs caused because the Department for Environment, Food and Rural Affairs (DEFRA) has put restrictions on **your rabbit**.
- d) Any amount connected with, or resulting from, a Criminal Court Case or an Act of Parliament.

3. **War, terrorism, civil commotion and radioactive contamination – all sections of your policy do not cover:**

- a) Any loss or damage caused by, or resulting from,

war of any nature, including but not limited to war, invasion, acts of foreign enemies, hostilities and warlike actions (whether war be declared or not) and civil war.

- b) Any loss or damage caused by, or resulting from, rebellion, riot, revolution, nationalization, confiscation, expropriation, deprivation, requisition, insurrection, civil commotion assuming to proportion of or amounting to an uprising and military or usurped power.
- c) Any loss or damage caused by, or resulting from, any act of terrorism. An act of terrorism is any act of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government de jure or de facto.
- d) Any loss or damage caused by, or resulting from, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

4. All sections of **your** policy do not cover any amount that results from a disease transmitted from animals to humans.

Fraud

Fraud increases **your** premium and the premiums of all policyholders. If **you**:

- Provide **us** with false information,
- Make a false or exaggerated claim with **us**, or
- Make any claim with **us** which involves **your** dishonesty,

We will not pay **your** claim and **we** can void **your** policy, inform the relevant authorities/other organisations and record the details on anti-fraud databases. If **we** pay a claim and subsequently find the claim was fraudulent, **you** must repay **us** the full amount.

Claiming

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

Getting a claim form

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

'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.

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

You must send **us your Veterinary Fees** and/or *Complementary Treatment* claim(s) no later than one year after **your rabbit** received treatment. Any claims received after this time will not be covered by the policy. If treatment is ongoing **you** must make sure that claims are sent to **us** at least once every 12 months. For all other sections of cover, **you** can find out when **you** need to submit a claim by reading the 'Conditions' part of that section.

How to make a claim

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

The supporting documentation you need to send with your claim form

Veterinary Fees and/or Complementary Treatment	<p>For both sections of cover, the veterinary practice must complete the relevant section of the claim form.</p> <p>Please send us:</p> <ul style="list-style-type: none">• The invoices from the veterinary practice or therapist which show what you are claiming for.• If it's the first claim you are making for your rabbit - his/her full clinical history. This is a record of all visits your rabbit has made to a vet and can be obtained from each veterinary practice your rabbit has attended. We can also require this if you submit claims for certain conditions but will let you know if this is needed once we have received your claim form.
Advertising and Reward	<p>You must phone us on 0345 074 4406 for the approval of any reward before you advertise it.</p> <p>Please send us evidence showing:</p> <ul style="list-style-type: none">• The advertising carried out to try and find your rabbit.• The relevant authority being notified within 24hrs of your rabbit going missing (only needed if you believe your rabbit was stolen).• The relevant party being notified within 5 days of your rabbit going missing. If your rabbit is microchipped, this is the microchip provider. If your rabbit is not microchipped, this is at least one veterinary practice in the area where he/she went missing.• The invoices and receipts to show the costs you are claiming for.• <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 your rabbit.
Boarding Fees:	<p>Your doctor/consultant and the owner of the boarding establishment (if one has been used) must complete the relevant section(s) of the claim form.</p> <p>Please send us:</p> <ul style="list-style-type: none">• The invoice from the boarding establishment or written confirmation from the person looking after your rabbit showing the dates and daily cost of boarding.

Making a complaint

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

Petplan, Great West House (GW2), Great West Road,
Brentford, Middlesex, TW8 9DX United Kingdom
Email petplan.csm@allianz.co.uk
Phone 0345 026 1985

You have the right to refer your complaint to the Financial Ombudsman, free of charge - but you must do so within six months of the date of the final response letter.

If **you** do not refer **your** complaint in time, the

Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service, Exchange Tower,
London E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: 0800 0234567 or 0300 1239123

Email: complaint.info@financial-ombudsman.org.uk

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

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

Financial Services Compensation Scheme

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

In the Fair Processing Notice below you'll see that Allianz is mentioned. Petplan is a subsidiary of Allianz Insurance plc and where **we** refer to '**we**' '**us**' and '**our**' it means Petplan and Allianz Insurance plc.

Fair Processing Notice – how we use personal information

1. Who we are

When **we** refer to "**we**", "**us**" and "**our**" in this notice it means Allianz Insurance plc.

When **we** say "**you**" and "**your**" in this notice, **we** mean anyone whose personal information **we** may collect, including:

- anyone seeking an insurance quote from **us** or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses.

2. How we use personal information

We use personal information in the following ways:

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

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

You have the right to object to us using your personal information.

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

3. Marketing

We use **your** personal information to market products and services to **you**.

Our marketing activities may include:

- providing information to **you** about products and services by telephone, post, email and SMS, **we** will either do this ourselves or use third party partners to do it for **us**
- working with selected partners to display relevant online advertisements to **you**, and to **our** other customers, on third party websites and social media platforms. To do this, **we** may provide **our** partners with some of **your** personal information in an encrypted format, which they use only to identify the appropriate audiences for **our** advertisements.

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.

If **you** disagree with the outcome of an automated decision please contact **us** using the details in section 10.

5. The personal information we collect

We collect the following types of personal information about **you** so **we** can complete the activities in section 2, "How **we** use personal information":

- basic personal details such as name, age, address 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 to help **us** manage policies and assess claims
- tracking and location information if it is relevant to **your** policy or claim
- identification checks and background insurance risk details including previous claims information
- medical information if it is relevant to **your** policy or claim
- criminal convictions if it is relevant to **your** policy or claim
- accessibility details if **we** need to make reasonable adjustments to help
- business activities if it is relevant to **your** policy or claim.

6. Where we collect personal information

From **you**, **your** representatives or from information **you** have made public, for example on social media.

From other persons or organisations, for example:

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

7. Sharing personal information

We may share **your** personal information with:

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

- **our** approved suppliers to help deal with claims or provide **our** benefit services, for example vehicle repairers, veterinary advisors, legal advisors and loss adjusters
- other insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS) and other companies that provide services to **us** or **you**, for example the Claims and Underwriting Exchange (CUE)
- prospective buyers in the event **we** wish to sell all or part of **our** business.

8. Transferring personal information outside the UK

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

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

9. How long we keep personal information

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

10. Know your rights

You have the right to:

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

If you wish to exercise any of these rights you can do so by contacting our Customer Satisfaction Manager:

Address: Allianz Insurance plc,
2530 The Quadrant,
Aztec West,
Almondsbury,
Bristol BS32 4AW

Email: allianzretailcomplaints@allianz.co.uk
Phone: 0330 102 1781

For pet and equine products only:

Address: Allianz Insurance plc,
Great West House (GW2),
Great West Road,
Brentford,
Middlesex TW8 9EY

Email: ahd.csm@allianz.co.uk
Phone: 0345 026 1985

For Allianz Musical Insurance only:

Address: Allianz Musical Insurance,
Great West House (GW2),
Great West Road,
Brentford,
Middlesex TW8 9DX

Email: csm@allianz.co.uk
Phone: 0344 391 4037

For Allianz Legal Protection products only:

Address: Allianz Legal Protection,
2530 The Quadrant,
Aztec West,
Almondsbury,
Bristol BS32 4AW

Email: alpcomplaints@allianz.co.uk
Phone: 0345 0700 886

11. Data Protection Officer Contact details

If **you** have any queries about how **we** use **your** personal information, please contact **our** Data Protection Officer:

Address: Data Protection Officer,
Allianz,
57 Ladymead,
Guildford,
Surrey GU1 1DB

Email: dataprotectionofficer@allianz.co.uk
Phone: 0330 1021 837

Changes to our Fair Privacy Notice

Occasionally it may be necessary to make changes to this notice. When that happens **we** will provide **you** with an updated version at the earliest opportunity. The most recent version will always be available on **our** website. www.allianz.co.uk

How to contact us

BY TELEPHONE

0345 071 8000

BY EMAIL

info@petplan.co.uk

IN WRITING

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

WEBSITE

petplan.co.uk

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

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

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

PET BEREAVEMENT HELPLINE

0800 138 6515

Run by The Blue Cross

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