

# 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 1st July 2021

This booklet contains:

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

# Welcome

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

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

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

This booklet details the cover your policy provides. Remember, with your Covered For Life<sup>®</sup> 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 Rabbit Insurance - Terms and Conditions

## Written in Plain English

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

## Definitions

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

<b>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,</li><li>• <b>Your</b> or <b>your</b> partner's child and/or step-child, and/or</li><li>• <b>Your</b> or <b>your</b> partner's parent, step-parent, grandparent, grandchild, brother and sister (including any step-siblings).</li></ul>
<b>Hydrotherapy:</b>	Any treatment of <b>injury</b> and <b>illness</b> , with or in water, including swimming in a pool or the use of a water treadmill.
<b>Illness, illnesses:</b>	Any change(s) from a healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities <b>your rabbit</b> was born with or were passed on by his/her parents.
<b>Illness which starts in the first 14 days of cover:</b>	This is any <b>illness</b> that showed <b>symptoms</b> during the first 14 days of <b>your rabbit's</b> first <b>policy year</b> . It is also any <b>illness</b> that: <ul style="list-style-type: none"><li>• Has the same diagnosis or <b>symptoms</b>, as an <b>illness</b> that started in the first 14 days</li><li>• Is caused by or relates to the <b>symptoms</b> or <b>illness</b> that started in the first 14 days.</li></ul> This applies in all cases regardless of whether the <b>symptoms</b> present in the same or different parts of <b>your rabbit's</b> body.
<b>Injury, injuries:</b>	Accidental physical damage or trauma caused immediately by an external source. Not any physical damage or trauma that happens over a period of time.
<b>Maximum benefit:</b>	The most <b>we</b> will pay in a section of <b>your rabbit's</b> cover during the <b>policy year</b> as shown on <b>your</b> Certificate of Insurance.
<b>Member of a veterinary practice:</b>	Any person legally employed by a veterinary practice under a contract of employment.
<b>Personal circumstances:</b>	Circumstances about <b>you</b> , <b>your family</b> or <b>your rabbit</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 rabbit's</b> size or behaviour, <b>your home</b> environment, <b>your</b> or <b>your family's</b> working hours, <b>your</b> child-care arrangements, <b>your family's</b> other commitments etc.
<b>Policy year:</b>	The time during which <b>we</b> provide cover as shown on <b>your</b> Certificate of Insurance. This is normally 12 months but can be less if <b>your rabbit</b> has been added to, or cancelled from, <b>your</b> insurance.
<b>Pre-existing condition:</b>	This is any <b>injury</b> that happened or any <b>illness</b> that showed <b>symptoms</b> before <b>your rabbit's</b> cover started. It is also any <b>injury</b> or <b>illness</b> that: <ul style="list-style-type: none"><li>• Has the same diagnosis or <b>symptoms</b> as the <b>injury</b>, <b>illness</b> or <b>symptom your rabbit</b> had before cover started.</li><li>• Is caused by or relates to an <b>injury</b>, <b>illness</b> or <b>symptom your rabbit</b> had before cover started.</li></ul> This applies in all cases regardless of whether or not: <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 rabbit's</b> body.</li><li>• <b>Your vet</b> confirms the past and current <b>injuries</b> or <b>illnesses</b> are, or are not linked.</li><li>• <b>You</b> knew, when starting cover for <b>your rabbit</b>, that <b>you</b> would need to make a claim for the <b>symptom/injury/illness</b>.</li></ul>
<b>Symptoms(s):</b>	A change(s) from a healthy state, bodily functions or behaviour.
<b>Therapist:</b>	Any person who is a member of one of the associations/organisations listed in the 'Who needs to carry out treatment in the Veterinary Fees and Complementary Treatment sections' on page 11.
<b>UK:</b>	The United Kingdom, the Isle of Man and the Channel Islands.
<b>Vet:</b>	A Veterinary Surgeon who is registered with the RCVS (Royal College of Veterinary Surgeons).
<b>Veterinary history:</b>	This is a record of all interactions a <b>vet</b> or veterinary nurse has had with <b>your rabbit</b> and can be obtained from each <b>vet</b> or veterinary practice that <b>you</b> have consulted with about him/her.

**Veterinary treatment:**

The cost of the following when required to treat **injury** and **illness**:

- Any examination, consultation, advice, diagnostic procedure, surgery and nursing carried out by a **vet**, a veterinary nurse or another **member of a veterinary practice** under the supervision of a **vet**, and
- Any medication legally prescribed by a **vet**.

**We, us, our:**

Allianz Insurance plc.

**You, your:**

The person named on **your** Certificate of Insurance.

**Your rabbit(s):**

The rabbit(s) named on **your** Certificate of Insurance.

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

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

**1. Precautions**

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

- Maintain **your 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, **you** can request that **we** appoint a mutually agreed independent national welfare organisation or **vet**, for their opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we** will do the same. **We** will pay any costs relating to this.

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

**You** must make sure the following care is provided for **your 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 6 months of the examination taking place.
- **Preventative actions – you** must take any actions normally recommended by a **vet** to prevent or reduce the risk of **injury/illness**. Examples of this are (but not limited to) taking actions to prevent fly strike and ensuring **your rabbit** is at a healthy weight.
- **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 **symptoms** of an **injury/illness**:

- **You** must arrange for a **vet** to examine and treat **your rabbit** as soon as possible. If there is a delay in arranging **veterinary treatment** and **we** believe this resulted in additional costs, **we** will not pay the additional costs.
- **You** must follow any advice the **vet** gives. If **you** do not and **we** believe this resulted in additional costs, **we** will not pay the additional costs.

If **we** state **your** actions resulted in additional costs and **you** disagree, **you** can request that **we** appoint a mutually agreed independent **vet**, for their opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we** will do the same. **We** will pay any costs relating to this.

**4. Ownership of your rabbit**

**You** must be the owner of **your rabbit**. **Your** cover will stop immediately, if:

- The rabbit detailed on **your** Certificate of Insurance is not owned by **you**.
- Ownership is transferred to another person or organisation.

**5. Where you and your rabbit live**

- Your and your rabbit's home** must be in the **UK** at the address shown on **your** Certificate of Insurance. The only exception to this is for serving members of the **UK** Armed Forces with a British Forces Post Office (BFPO) address.
- If **your** address, or the address of **your rabbit**, changes **you** must tell **us** as soon as possible as this can affect **your** premium and the cover **we** provide.
- Your rabbit's** cover can be affected if **you** provide incorrect information about where **you** or **your rabbit** live.

**6. If your rabbit was unwell before your cover started**

**Your** policy does not cover any **injury** that happened, or any **illness** that showed **symptoms**, before **your** cover started, unless **we** confirm the **pre-existing condition** is covered in line with the approach explained in the *'Pre-existing Conditions and Exclusions'* section on page 7. **You** need to read this to understand **your rabbit's** cover.

**7. If your rabbit shows symptoms of an illness in the first 14 days of his/her cover**

**Your** policy does not cover any **illness** that shows **symptoms** in the first 14 days of **your rabbit's** cover starting. This 14 day timeframe does not apply to the start of any renewal year. Cover for **illness** and **injury** at renewal is continuous from the previous **policy year**. For further details please read the definition *'Illness which starts in the first 14 days of cover'* and point 5 in *Conditions for Veterinary Fees and Complementary treatment*.

**8. If your rabbit is not in your possession when the policy is taken**

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

**9. Providing information**

**You** agree:

- To give **us** any information and documents **we** ask for to administer **your** policy and deal with **your** claim.
- That any **vet** or **therapist** who **you** have consulted with about **your rabbit** has **your** permission to give **us** any information **we** ask for about him/her.

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

**10. Paying your premium**

- Your 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** can deduct the outstanding amount from the claim payment.

#### 11. Renewing your policy

**Your** policy is in force for 12 months providing **you** continue to pay **your** premium. Every 12 months **you** need to renew this insurance contract to continue with **your** cover. **We** will contact **you** before **your** renewal date with full details of **your** premium, excesses, policy coverage and Terms and Conditions for the next **policy year**.

- If **you pay your premium by Direct Debit instalment** - when **your** policy is due for renewal **we** will renew it for **you** automatically. If **you** do not want to renew **your** policy **you** need to let **us** know before **your** renewal date.
- If **you pay by any other means** - **you** need to confirm **you** want to renew **your** policy and arrange to pay **your** premium. **You** can do this by contacting **us** or making payment through **our** online self-service area at [my.petplan.co.uk](http://my.petplan.co.uk).

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

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

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

- **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.

To understand when **we** may add or remove exclusions during the **policy year**, **you** need to read the 'Pre-existing Conditions and Exclusions' section on page 7. **We** will not change **your** premium during the **policy year**, unless:

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

Any other changes will only be made to **your** policy at renewal.

#### 14. Keeping us informed of certain information

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

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

If **you** are a **vet** or registered veterinary nurse, **you** can treat **your** own rabbit but if **you** want to claim, **you** will need to provide the relevant clinical notes

to evidence the **veterinary treatment** provided and another **vet** or registered veterinary nurse must countersign the claim form.

#### 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 15.*

#### 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. Law and language

Unless **we** agree otherwise:

- The laws of England and Wales apply to this insurance contract.
- The language of the policy and all communications relating to it will be in English.

#### 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. **You** can find **our** contact details on the back of this booklet.

#### 22. When we can cancel your policy

a) **We** can cancel **your** policy if **you** do not pay **your** premiums. For details on this please read point 10 in this section - 'Paying your premium'.

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

- **You** have been dishonest or fraudulent in any dealings with **us**, or
- **Your vet** or a welfare organisation informs **us** that **you** have been negligent towards **your rabbit**.

**We** will give **you** notice in writing to the address on **your** Certificate of Insurance and will refund any amount **you** have paid for cover after the date **we** received the information that led to **our** decision to cancel.

#### 23. 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. If **you** want **us** to continue to cover an **illness** or **injury** up to the limits on **your** policy, **you** must continue paying **your** premiums during this time.

# Pre-existing Conditions and Exclusions

## What is a pre-existing condition?

This is when **your rabbit** was unwell or had **symptoms** before **your cover** started with **us**. Any **injury** that happened, or any **illness** that showed **symptoms**, before **your rabbit's** cover started will be classed as a **pre-existing condition**.

For example:

- Before **your** policy starts, **your rabbit** was limping and the **vet** decided to carry out some tests. In the meantime, **you** start a policy with **us**. The tests are carried out and they find **your rabbit** has arthritis. This arthritis is classed as a **pre-existing condition** as the **symptoms** were shown before **your rabbit's** policy started.

It's important to read **our** definition of '**Pre-existing condition**' on page 4 as this will be used to assess any claims **you** submit to determine if a condition is pre-existing.

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

**We** want to be clear at the start of **your** policy what **we** will cover so there are no surprises in the event of a claim.

This is why it's important that **you** tell **us** everything **you** know about **your rabbit's** health when **we** ask during **your** insurance application. **We** can then determine if **your rabbit** has any **pre-existing conditions** and if **we** can provide cover for these.

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

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

<b>1. We won't be able to cover the pre-existing condition</b>	If the <b>pre-existing condition</b> is likely to affect <b>your rabbit</b> for the rest of his/her life (such as arthritis), <b>we</b> aren't be able to cover costs for that condition at any point in the policy. When this happens, <b>we</b> place a permanent exclusion on <b>your rabbit's</b> cover for the <b>pre-existing condition</b> and any related conditions. Any claims for an <b>illness, injury</b> or incident that falls under the exclusion will not be covered.
<b>2. We won't be able to cover the pre-existing condition now but may be able to in the future</b>	Sometimes <b>we</b> can't cover a <b>pre-existing condition</b> as part of a policy immediately. When this happens, <b>we</b> place a temporary exclusion on <b>your rabbit's</b> cover for the <b>pre-existing condition</b> and any related conditions. While the exclusions remain on the policy, <b>we</b> won't provide any cover for any claim that results from an <b>injury, illness</b> or incident that falls under the exclusions. However, <b>we're</b> happy to remove the exclusions if certain criteria has been met. For example (but not limited to), <b>your rabbit</b> has been clear of any <b>symptoms</b> for a set timeframe, which indicates they are unlikely to suffer the <b>injury, illness</b> or <b>symptoms</b> again. Once the exclusion is removed, <b>your</b> policy will cover the conditions which were excluded.
<b>3. We will cover the pre-existing condition</b>	If <b>we</b> believe the condition is fully resolved and unlikely to happen again, <b>we</b> won't place any exclusion. This means <b>your</b> policy will cover the <b>pre-existing condition</b> if <b>your rabbit</b> suffers the same <b>injury, illness</b> or <b>symptoms</b> again.

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

<b>What is an exclusion?</b>	An exclusion specifies what is not covered for <b>your rabbit</b> , when it would usually be covered under <b>our</b> policies. It may refer to one or more health conditions, an entire part of <b>your rabbit's</b> body or an event. For example, a policy covers <b>veterinary treatment</b> for arthritis, however, due to a rabbit's pre-existing arthritis, exclusions can be placed for any related conditions. This would mean, any claims that fall under these exclusions would not be covered. The Terms and Conditions combined with any exclusions clearly show what <b>your</b> policy will not cover.
<b>Where are exclusions shown?</b>	Any exclusions on <b>your rabbit's</b> cover are printed on <b>your</b> Certificate of Insurance, in the 'Exclusions and Clauses' section.

<b>When are exclusions placed?</b>	Exclusions are placed at the start of <b>your</b> cover and will be based on <b>your rabbit's veterinary history</b> and <b>your</b> answers to <b>our</b> questions. However, if at some time later, <b>we</b> find out that when answering <b>our</b> insurance application questions, <b>you</b> didn't tell <b>us</b> about something or <b>you</b> provided <b>us</b> with inaccurate information (even if <b>you</b> thought it was accurate at the time) <b>we</b> will place exclusions at that time. In these cases, any exclusions will be placed back to the start of <b>your</b> policy.
<b>Are exclusions permanent?</b>	Exclusions can be permanent or temporary. This is explained above in ' <i>We won't be able to cover the pre-existing condition</i> ' and ' <i>We won't be able to cover the pre-existing condition now but may be able to in the future</i> '.
<b>How do I know if my rabbit's exclusions are temporary or permanent?</b>	If <b>we</b> haven't explained this to <b>you</b> already, or if <b>you</b> would like to understand this some more please contact <b>us</b> . We'll then explain if <b>your</b> exclusions are permanent or temporary and if temporary, the criteria that needs to be met to have them removed. <b>You</b> can find <b>our</b> contact details on the back of this booklet.
<b>Will we automatically remove a temporary exclusion?</b>	To remove a temporary exclusion, <b>we</b> need confirmation that <b>your rabbit</b> has met <b>our</b> review criteria, for example, whether he/she has been clear of any <b>symptoms</b> for the required timeframe.  If <b>we</b> receive a claim for a condition that falls under an exclusion, <b>we</b> will review <b>your rabbit's veterinary history</b> to determine whether the exclusion can be removed. For all other exclusions, <b>we</b> can't automatically remove these as <b>we</b> won't know when <b>our</b> review criteria has been met. When <b>you</b> feel the criteria has been met, <b>you</b> can send <b>your rabbit's</b> up to date <b>veterinary history</b> to <a href="mailto:underwriting@petplan.co.uk">underwriting@petplan.co.uk</a> and <b>we</b> will let <b>you</b> know if the exclusions can be removed. If <b>we</b> need any further information, <b>we</b> will let <b>you</b> know.

## Cover

At Petplan, we're proud of the insurance **we** provide for pets – in fact, **our** reputation for first class cover is one of the reasons we're trusted by more pet owners to insure their pet's than any other provider. Providing **you** pay **your** premium when due, **we** will provide cover for the following sections if they are shown on **your** Certificate of Insurance.

### Veterinary Fees

Cover in this section applies when **your 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 9 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, any treatment under either section must be carried out by a person holding certain qualifications or membership of certain organisations. Full details can be found on page 11 in '*Who needs to carry out treatment in the Veterinary Fees and Complementary Treatment sections*'.



## Our Covered For Life® promise

You have chosen a Covered for Life® policy, which means we will provide ongoing cover for **illnesses** and **injuries**, year after year. To benefit from this ongoing cover **you** must continue to pay **your** premium and renew **your** policy each year (without any break in cover). **Your** policy provides an amount of money in each policy **year** for **you** to claim for all **illnesses** and **injuries**. This is called the **maximum benefit**. **You** have one **maximum benefit** for *Veterinary Fees* and a separate **maximum benefit** for *Complementary Treatment*. The amount **you** can claim for each section, in each **policy** year, is shown on **your** Certificate of Insurance. Every 12 months, if **you** renew **your** policy, the **maximum benefits** are replenished and **you** will again have the full amounts to claim from in the next **policy year**. If **your** cover is cancelled or stops for any (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** Certificate of Insurance.

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

1. The cost of any treatment for a **pre-existing condition**, unless **we** confirm the **pre-existing condition** is covered in line with the approach explained in the '*Pre-existing Conditions and Exclusions*' section on page 7.
2. The cost of any treatment for an **illness which starts in the first 14 days of cover**.
3. The cost of any treatment to prevent **injury** or **illness**.
4. The cost of any treatment, diagnostic or procedure that **you** choose to have carried out, which:
  - The **vet** confirms is not necessary, or
  - Is not related to an **injury** or **illness**.**We** will also not pay for any complications that arise from these treatments/procedures.
5. The cost of killing and controlling fleas and the cost of general health improvers (examples of health improvers include, but are not limited to vitamin tablets or fibre supplements).
6. The cost of any treatment in connection with breeding, pregnancy or giving birth.
7. The cost of treating any **injury** or **illness** deliberately caused by **you** or anyone living with **you**.
8. The cost of any **veterinary treatment**:
  - If **your rabbit** has had more than 2 episodes of false pregnancy.
  - In connection with spaying following a false pregnancy
9. The cost of surgical items that can be used more than once.
10. The cost of a post-mortem examination and/or report.
11. The cost of transplant surgery, including any pre- and post-operative care.
12. The cost of treatment that is part of a clinical trial. For the purpose of this insurance, a clinical trial is a research project testing new treatment.
13. The cost of 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.

It's important that you also read the next section '*Conditions for Veterinary Fees and Complementary Treatment*' and '*Who needs to carry out treatment in the Veterinary Fees and Complementary Treatment sections*' on page 11. These sections also explain limitations and areas the policy does not cover.

## Conditions for Veterinary Fees and Complementary Treatment

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

1. **Timescales for making a claim**  
**You** must send **us** **your** claim no later than one year after **your 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 covers the cost of putting **your rabbit** to sleep, providing it is carried out as he/she was suffering due to an **injury** or **illness** that the **vet** believes could not be treated. If **your rabbit** is put to sleep for any other reason, including (but not limited to) aggression or behavior, these costs will not be covered. **Your** policy does not cover 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 9 to find out more about information about the **maximum benefit**. The most **we** will pay for the cost of treatment is the **maximum benefit** that applies on the date the treatment is carried out. If the claim

includes medication, the cost of the medication will be taken from the **maximum benefit** that applies on the date the medication will be used.

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

If **your rabbit** suffers from an **illness** in the first 14 days of **your rabbit's** first **policy year**, any costs relating to that **illness** will not be covered by **your** policy. If, at a later time (days, weeks, months or years) an **illness** with the same diagnosis presents in the same or different parts of **your 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. 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 **symptoms** of the **injury** or **illness** were seen, and
- Any treatment recommended as a result of the last dental examination was carried out within 6 months of the examination taking place.

b) **We** will not cover the cost of trimming, burring or rasping **your rabbit's** teeth.

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

#### 7. 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**.

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

**We** can refer **your rabbit's** veterinary 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.

#### 9. 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 and complementary treatment (other than emergency life-saving treatment) needs to be authorised by **us** before treatment is carried out. A pre-authorisation claim form needs to be submitted and **we** will then let **you** know if **we** will pay for the cost of treatment.

- All future veterinary and complementary treatment needs to be carried out in conjunction with a specialist/consultant **vet** or **therapist** that **we** choose.

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

#### 10. The cost of house visits

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

- **Your 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.

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

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

**We** will only cover the cost of **your 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 or welfare. **We** will not cover any costs if this action was needed because of **your personal circumstances**. The attending **vet** needs to confirm all of the above when **you** claim.

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

There can be times when a **member of a veterinary practice** or a **therapist** asks **you** to provide treatment for **your 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.

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

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.

#### 14. The cost to vaccinate your rabbit

**We** will not cover the cost of any 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 illness as part of a compulsory mass vaccination programme, for details of this please see General Exclusions point 2b) on page 14.*

**15. 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**.

**16. The cost of treating a behavioural illness**  
**We** will cover the cost of treating a behavioural illness, which for the purpose of this insurance, is a change to **your 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 treatment in the *Veterinary Fees and Complementary Treatment sections*' in the 'Treatment of a behavioural illness' section on page 12.

**17. 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.

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

- Fees for the completion of claim forms or claim submission
- Fees for supplying supporting documentation.

- Late payment fees or interest.
- Any amount over £10 for postage and packaging. **We** will deduct these from the claim settlement.

**21. Dealing with your veterinary practice**  
a) If a veterinary practice asks **us** for information about **your** insurance cover and **we** agree to provide it, **we** will only do this if the veterinary practice confirms they:

- Recently provided treatment for **your rabbit**, or
- Have 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.  
b) **We** will not pay for any other complementary or alternative treatments other than those **we** have listed.  
c) If **your rabbit** needs **veterinary treatment** to support the treatment noted in a) above, these costs are covered under the *Complementary Treatment* section of cover. Under the *Veterinary Fees* section of cover **we** will not pay for:

- Any complementary or alternative treatments, and/or
- Any **veterinary treatment** specifically needed to support any complementary or alternative treatments.

## Who needs to carry out treatment in the *Veterinary Fees and Complementary Treatment sections*

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

<b>Veterinary treatment:</b>	A <b>vet</b> , a veterinary nurse or another <b>member of a veterinary practice</b> under the supervision of a <b>vet</b>
<b>Acupuncture:</b>	A <b>vet</b>
<b>Herbal medicine:</b>	This must be prescribed by a <b>vet</b> or a <b>member of a veterinary practice</b>
<b>Homeopathy:</b>	A <b>vet</b>
<b>Chiropractic manipulation:</b>	A <b>vet</b> , a <b>member of a veterinary practice</b> or a qualified animal chiropractor who is a member of one of the following organisations: <ul style="list-style-type: none"> <li>• Animal Health Professions' Register (AHPR)</li> <li>• International Association of Animal Therapists (IAAT)</li> <li>• International Veterinary Chiropractic Association (IVCA)</li> <li>• McTimoney Animal Association</li> <li>• McTimoney Chiropractic Association</li> <li>• Register of Animal Musculoskeletal Practitioners (RAMP)</li> </ul>

<p><b>Hydrotherapy:</b></p>	<ul style="list-style-type: none"> <li>• A <b>vet, a member of a veterinary practice</b> providing the <b>hydrotherapy</b> is carried out in a pool/water treadmill owned by the veterinary practice, or</li> <li>• In a pool/water treadmill where the hydrotherapy business has full Canine Hydrotherapy Association (CHA) membership, or</li> <li>• By a member of the following organisations: <ul style="list-style-type: none"> <li>- Animal Health Professions' Register (AHPR)</li> <li>- Association of Chartered Physiotherapists in Animal Therapy (ACPAT)</li> <li>- Institute of Canine Hydrotherapists (ICH)</li> <li>- Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)</li> <li>- International Association of Animal Therapists (IAAT)</li> <li>- National Association of Registered Canine Hydrotherapists (NARCH)</li> <li>- National Association of Veterinary Physiotherapists (NAVVP)</li> <li>- Register of Animal Musculoskeletal Practitioners (RAMP)</li> </ul> </li> </ul>
<p><b>Osteopathy:</b></p>	<p>A <b>vet, a member of a veterinary practice</b> or a qualified animal osteopath who is a member of the following organisations:</p> <ul style="list-style-type: none"> <li>• International Association of Animal Therapists (IAAT)</li> <li>• Register of Animal Musculoskeletal Practitioners (RAMP)</li> </ul>
<p><b>Physiotherapy:</b></p>	<p>A <b>vet, a member of a veterinary practice</b> or a qualified animal physiotherapist who is a member of one of the following organisations:</p> <ul style="list-style-type: none"> <li>• Animal Health Professions' Register (AHPR)</li> <li>• Association of Chartered Physiotherapists in Animal Therapy (ACPAT)</li> <li>• Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)</li> <li>• International Association of Animal Therapists (IAAT)</li> <li>• National Association of Veterinary Physiotherapists (NAVVP)</li> <li>• Register of Animal Musculoskeletal Practitioners (RAMP)</li> </ul>
<p><b>Treatment of a behavioural illness:</b></p>	<p>A <b>vet, a member of a veterinary practice</b>, a person who holds the Certified Clinical Animal Behaviourist (CCAB) qualification or a member of one of the following organisations:</p> <ul style="list-style-type: none"> <li>• Association of Pet Behaviour Counsellors (APBC)</li> <li>• Canine and Feline Behaviour Association (CFBA)</li> <li>• Animal Behaviour and Training Council (ABTC) – the person must be a Veterinary Behaviourist or Clinical Animal Behaviourist within the Practitioner Organisation</li> </ul>

## Pet Bereavement Support Service

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

## 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
- Up to 50% of the **maximum benefit** for 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** Certificate of Insurance for all incidents during the **policy year**.
2. Any reward paid to any person who:
  - Is a member of **your family**
  - Lives with **you**
  - Is employed by **you**
  - Was caring for **your 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, **you** must notify the police within 24 hours of and get written confirmation of **your** report.
- Within 5 days of finding out **your rabbit** missing:
  - If **your rabbit** is microchipped, **you** must contact **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** 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** Certificate of Insurance. **You** must get a receipt giving the full name, address, telephone number or email address and the signature of the person who found **your rabbit**. **You** must submit this with **your** claim.

b) A gift (for example, but not limited to, a hamper, a bunch of flowers etc). If **you** do this, the most **we** will pay for the gift is £100. **You** must provide **your** receipt for the gift and the full name, address, telephone number or email address of the person who found **your rabbit**. **You** must submit this with **your** claim.

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

If **you** or **your family** make **your** own posters and/ or advertising material, **we** will pay up to £50 in each **policy year** for materials for this purpose.

For example (but not limited to) paper, a printer cartridge, weatherproof folders, tape to display the posters etc. When **you** claim **you** need to provide a copy of the poster, tell **us** how many **you** made and 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 etc.

### 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 to protect against **injuries** or **illnesses** which happen while he/she is away. **We** will continue with cover providing **you** pay **your** premiums and renew **your** policy (without a break in cover). **We** will not automatically cancel **your rabbit's** cover if **we** pay a claim under this section; if **you** want to stop cover **you** need to let **us** know and **your** policy will be cancelled from the date **you** ask **us** to do this. **We** will refund any amount **you** have paid for cover after the cancellation date. **We** will not refund any premiums paid for cover before the date **you** tell **us** **you** want cover to stop.

## Boarding Fees

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

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

### What we will pay

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

**We** will provide this cover:

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

## What we will not pay under Boarding Fees

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

## Conditions for Boarding Fees

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

### 1. Timescales for making a claim

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

### 2. When you are discharged from hospital

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

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

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

### 3. The reason you went into hospital

**We** will only provide cover in this section if **you** went into hospital because **you** were injured or ill and:

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

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

## 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 amount if **your rabbit** is confiscated or destroyed by order of the government or public authorities.
  - d) Any costs caused because the Department for Environment, Food and Rural Affairs (DEFRA) has put restrictions on **your rabbit**.
  - e) Any amount connected with, or resulting from, a Criminal Court Case or an Act of Parliament.
3. **War, terrorism, civil commotion and radioactive contamination – all sections of your policy do not cover:**
  - a) Any loss or damage caused by, or resulting from, war of any nature, including but not limited to war, invasion, acts of foreign enemies, hostilities and warlike actions (whether war be declared or not) and civil war.
  - b) Any loss or damage caused by, or resulting from, rebellion, riot, revolution, nationalization, confiscation, expropriation, deprivation, requisition, insurrection, civil commotion assuming to proportion of or amounting to an uprising and military or usurped power.
  - c) Any loss or damage caused by, or resulting from, any act of terrorism. An act of terrorism is any act of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government de jure or de facto.
  - d) Any loss or damage caused by, or resulting from, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
4. All sections of **your** policy do not cover any amount that results from a disease transmitted from animals to humans.

## Fraud

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

If **you**:

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

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

'Void **your** policy' means **we** will cancel **your** policy from the date the fraud occurred. If **we** take this action **you** must repay **us** any claim payments that **we** have made from the date the fraud occurred; this is regardless of whether or not all of the claims were fraudulent. If any other insurer asks if **you** have had a policy void, **you** need to tell them that **your** policy with **us** was void. If **you** do not, this can invalidate any insurance policy **you** hold with any insurer who asks.

## Claiming

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

### How to make a claim

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

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

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

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

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

<p><b>Veterinary Fees and/or Complementary Treatment</b></p>	<p>For both sections of cover, the veterinary practice must complete the relevant sections of the claim, unless it is a claim for medication purchased online</p> <p><b>We need:</b></p> <ul style="list-style-type: none"> <li>• The invoices from the veterinary practice or <b>therapist</b> which show what <b>you</b> are claiming for.</li> <li>• <i>If it's the first claim <b>you</b> are making for <b>your rabbit</b> - his/her full <b>veterinary history</b>. There are claims for certain conditions where <b>we</b> will also need this, but <b>we</b> will let <b>you</b> in these cases once <b>we</b> have received <b>your</b> claim.</i></li> <li>• <i>For claims for medication purchased online – the invoices for the medication and, if it's the first claim <b>you</b> are making for the treatment, <b>we</b> will also need a copy of the prescription for the medication.</i></li> </ul>
<p><b>Advertising and Reward</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 rabbit</b>.</li> <li>• <i>If <b>you</b> believe <b>your rabbit</b> has been stolen – the police being notified within 24hrs of <b>your rabbit</b> going missing.</i></li> <li>• <i>If <b>your rabbit</b> is microchipped, the microchip provider being contacted within 5 days of finding <b>your rabbit</b> missing.</i></li> <li>• <i>If <b>your rabbit</b> is not microchipped, at least one veterinary practice in the area where he/she went missing being contacted within 5 days of finding <b>your rabbit</b> missing.</i></li> <li>• The invoices and receipts to show the costs <b>you</b> are claiming for.</li> <li>• <i>If a reward has been given - a receipt giving the full name, address, telephone number or email address of the person who found <b>your rabbit</b>. If <b>you</b> provided a monetary reward, <b>we</b> will also need their signature.</i></li> </ul>
<p><b>Boarding Fees</b></p>	<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 rabbit</b> showing the dates and daily cost of boarding.</li> </ul>



## Making a complaint

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

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

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

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

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

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

## Financial Services Compensation Scheme

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

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

## Privacy Notice - how we use personal information

### Introduction

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

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

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

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

### 2. How we use personal information

We use personal information in the following ways:

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

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

### 3. Marketing

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

Our marketing activities may include:

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

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

### 4. Automated decision making, including profiling

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

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

### 5. The personal information we collect

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

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

### 6. Where we collect personal information

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

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

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

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

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

## 7. Sharing personal information

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

We may share personal information with:

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

## 8. Transferring personal information outside the UK

We use servers located in the European Union (EU) to store personal information where it is protected by laws equivalent to those in the UK. We may transfer personal information to other members of the global Allianz Group to manage the insurance policy or claim; this could be inside or outside the EU. We have Binding Corporate Rules (BCRs) which are our commitment to the same high level of protection for personal information regardless of where it is processed.

These rules align with those required by the European Information Protection authorities. For more information about BCRs, please contact our Data Protection Officer.

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

## 9. How long we keep personal information

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

## 10. Know your rights

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

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

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

Phone: 0208 231 3992

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

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

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

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

Any queries about how we use personal information should be addressed to our Data Protection Officer:

Phone: 0330 102 1837

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

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

## 12. Changes to our Privacy Notice

This Privacy Notice was last updated in September 2020.

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

## 13. Allianz Privacy Standards (APS)

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

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

## How to contact us

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

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

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