

Sterling Pet Solutions Insurance

Policy Wording



Introduction

Sterling Pet Solutions pet insurance is a product that offers the choice of 4 **veterinary fees** levels. There are 3 optional benefits available covering a range of Additional Benefits, Overseas Travel and Third Party Liability (dogs only).

Sterling Pet Solutions pet insurance is suitable for cat and dog owners who wish to protect against the major risks of owning a **pet** including the payment of **veterinary fees**.

This is an annual policy which means that each policy year **you** can claim for the cost of treatments that are covered by this policy until the veterinary fee limit is reached. If **we** offer and **you** accept our renewal invitation, **your** veterinary fee limit will be reinstated and covered treatment payments can continue to be paid for a further **period of insurance**.

You need to be aware that the policy wording is subject to certain exclusions and conditions. It is therefore essential that **you** are aware of what is covered and what is not. For simplicity, **We** use keywords or phrases which are shown in **Meaning of Words** section and these are listed in alphabetical order.

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They have the same meaning whenever they appear and will always be shown in **bold**.

To help **you** understand the cover provided, **we** have laid out the Policy Cover section under the following headings:

- **What is Covered** – This text gives information about the cover provided
- **What is Not Covered** - This text draws **your** attention to what is not covered

In addition **you** should also read the **Policy conditions** and **Policy exceptions**.

Your Policy Wording should be read in conjunction with **your Insurance Schedule** and Disclosure document as together they form the basis of **your** insurance contract.

Contact numbers

Should **you** have any questions about **your** policy or wish to make any changes please call **our** Customer service team on 03332 205526.

Should **you** need to make a claim under any section of **your** policy apart from section 13, Third Party Liability please call **our** Claims team on 03332 205526.

Should **you** need to make a claim under section 13, Third Party Liability please contact:

Phone: 0345 415 0495

Email: commercialclaims.eastleighteam@ageas.co.uk

Write: Commercial Claims Team, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

Meaning of words

Carrier	A transport company approved by the Government to carry animals according to the Pet Travel Scheme .
Clinical Diet	A clinically formulated diet prescribed by your vet as part of your pet's treatment for a specific illness or condition .
Clinical signs	Changes in your pet's normal health state, its bodily functions or behaviour.
Common Travel Area	Consists of England, Scotland, Island of Ireland, Wales, The Channel Islands and Isle of Man
The Channel Islands	Consists of Bailiwick of Jersey and the Bailiwick of Guernsey
Complementary treatments	Physiotherapy, acupuncture, homeopathy, osteopathy, hydrotherapy, chiropractic and alternative medicines recommended by or carried out by your vet or a person trained to do so, that result from a valid claim under this insurance.
Condition	All clinical signs of injury, illness or disease, including related conditions.
Illness	Changes in your pet's normal healthy state, sickness or disease, emotional or mental disorders.
Injury	Damages to one or more parts of your pet's body as a result of one accidental cause.
Insurance Schedule	The schedule, which includes any endorsement that applies to this policy wording in your name as the insured and giving the details of your pet .
Journey	A trip for any period of time up to a maximum of 60 days spent by you with your pet when travelling within Europe. Each trip must start and end in the United Kingdom .
Market value	The price generally paid for a similar pet based on its age, breed and pedigree at the time you took ownership.
Maximum benefit	The most that we will pay out under each section of your insurance.
Period of insurance	The time for which we provide cover as set out in the Insurance Schedule and for which we have accepted the premium.
Pet	The cat or dog named in the Insurance Schedule .
Pet travel document	Documentation issued under the terms of the Pet Travel Scheme
Pet Travel Scheme (PETS)	A European Union (EU) scheme that consists of 3 levels: Part 1, Part 2 & Unlisted. The scheme allows you to travel with your pet to specified countries and re-enter the United Kingdom without the need for your pet to go into quarantine, provided you comply with the Pet Travel Scheme status of the country where you and your pet live before traveling and that of the country that you are visiting. Northern Ireland - Part 1 status. England, Scotland and Wales - Part 2 status.
Pre-existing medical condition	Any condition , or complication directly resulting from or relating to that condition that has been identified or investigated by a vet or that has the same diagnosis, clinical signs or symptoms as a condition known to you prior to the start of this insurance, regardless of the areas affected in or on your pet's body.
Purchase price	The price you paid when you bought your pet .

Treatment	Any examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care provided by a veterinary practice or a member of a professional organisation acting under their direction.
United Kingdom	Consists of England, Scotland, Northern Ireland and Wales.
Vet	A qualified veterinary practitioner holding a current registration with the Royal College of Veterinary Surgeons and who works in clinical practice.
Veterinary Fees	The costs incurred for treatment of your pet by a vet for any condition, injury and/or illness .
Working Dogs	Your dog will be insured provided that it is not be used for breeding, racing, guarding, personal protection or search and rescue.
We, us, our, insurer	Covea Insurance plc in relation to all sections apart from section 13, Third Party Liability, when it means Ageas Insurance Limited.
You, your	Person or persons named as the policyholder in the Insurance Schedule .

Customer information

Registration and Regulatory information

Sterling Pet Solutions is a registered trading style of Sterling Client Services Limited. Registered Office: Norman Place, Reading, Berkshire, RG1 8DA. Authorised and regulated by the Financial Conduct Authority.

Sterling Pet Insurance is underwritten by Covea Insurance plc apart from section 13, Third Party Liability.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The insurance cover is administered on their behalf by Sterling Client Services Limited.

Covea Insurance plc and Sterling Client Services Limited are part of the same group of companies.

Section 13, Third Party Liability cover is underwritten by Ageas Insurance Ltd. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Complaints procedure

We are committed to giving **you** a first class service at all times and will make every effort to meet the high standards **we** have set. If **you** feel **we** have not attained the standard of service **you** would expect or **you** are dissatisfied in any other way, then this is the procedure that **you** should follow:

Initiating Your Complaint

You should contact **us** for all sections part from Third Party Liability, by emailing Claims: claims@petadminteam.com by calling **us** on 0333 220 5526 or in writing to: FreePost PetAdmin

For complaints about a claim under Third Party Liability please contact:

Phone: 0345 415 0495

Email: commercialclaims.eastleighteam@ageas.co.uk

Write: Commercial Claims Team, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

We will confirm receipt of **your** complaint by telephone or email by the next working day, and do **our** best to resolve the problem within 3 working days from the date **we** receive **your** complaint.

If **we** are unable to resolve **your** complaint within 3 working days, **we** will send **you** a communication, either verbally, by email or in the post (depending on the method of communication **you** prefer) explaining why **we** have been unable to resolve **your** complaint, and the steps **we** intend to take to resolve the issue as rapidly as possible.

We aim to conclude **our** enquiries and provide a Final Response Letter to **you** within 8 weeks from the date **your** complaint was received. **We** will keep **you** regularly informed of **our** progress towards resolving **your** complaint, and may need to contact **you** during this time to request or verify information relating to **your** complaint.

Financial Ombudsman Service

If the differences between **us** remain unresolved, or **you** have not received a Final Response Letter from **us** within 8 weeks from the date **your** complaint was received, **you** may refer **your** complaint to the Financial Ombudsman Service. **You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with **our** Final Response, or if a Final Response Letter has not been issued within 8 weeks from the date of **your** complaint.

Details for contacting the Financial Ombudsman Service are:
The Financial Ombudsman Service Exchange Tower
Harbour Exchange Square London E14 9SR

Tel: 0800 023 4567 from a landline
or 0300 123 9123 from a mobile

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

Website: www.financial-ombudsman.org.uk

Please note that **you** have six months from the date **you** receive **our** Final Response Letter in which to refer **your** complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

The Financial Ombudsman Service will only consider complaints after **we** have issued a Final Response, or if a Final Response Letter has not been issued to **you** within 8 weeks from the date of **your** complaint. Following this procedure will not affect **your** legal rights.

Please quote **your** policy number in any communication.

Financial Services Compensation Scheme

Covea Insurance plc and Ageas Insurance Limited are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme, if you reside in the **UK**, if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim.

Further information about the is available from the FSCS website www.fscs.org.uk, or write to the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Law applicable to this contract

Unless some other law is agreed in writing, this contract is subject to English law under the jurisdiction of the courts of England.

Language applicable to this contract

The contractual terms and conditions and other information relating to this contract will be in the English language

Legal

Data Privacy

Sterling Client Services Limited and Covea Insurance plc are part of the same group of companies and will be data controllers in respect of any data it processes in relation to the Administration, Underwriting and Claims Handling of your policy apart from Third party Liability. Full details of how Sterling Client Services Limited and Covea Insurance plc will process data and **your** data protection rights is available at www.coveainsurance.co.uk/dataprotection.

For Sterling Client Services Limited and Covés Insurance plc you can contact the Data Protection Officer at Covéa Insurance plc by writing to Data Protection Officer, Covea Insurance plc, Norman Place, Reading, Berkshire RG1 8DA or email: dataprotection@coveainsurance.co.uk

Ageas Insurance Limited is part of the Ageas Group of Companies. Ageas will also be a data controller in respect of any data it processes in relation to the Underwriting and Claims Handling for Third Party Liability only. Full details of how Ageas Insurance Limited will process your data and your data protection rights is available at www.ageas.co.uk/privacy-policy.

You can contact the Data Protection Officer at Ageas Insurance Limited by writing to Data Protection Officer, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing: thedpo@ageas.co.uk

Fraud

You must not act in a fraudulent manner. If **you** or anyone acting for **you** make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any respect or make a statement in support of a claim knowing the statement to be false in any respect or submit a document in support of a claim knowing the document to be forged or false in any respect or make a claim in respect of any loss or damage caused by **your** wilful act or with **your** involvement. Then:

- **We** shall not pay the claim.
- **We** shall not pay any other claim, which has been or will be made under the **policy**.
- **We** may at **our** discretion declare the **policy** void.
- **We** shall be entitled to recover from **you** the amount of any claim already paid under the **policy** since the last renewal date.
- **We** shall not make any return of the premium.
- **We** have the right to inform the police and other appropriate authorities or share this information with the Insurance Fraud Investigators Group (IFIG) or other Fraud authorities.

In order to prevent fraud, **we** may share **your** information with credit reference agencies and other insurance companies either directly or through anti-fraud databases which they may have access to.

Policy Conditions

1. Amendments

You must tell **us** as soon as **you** are aware of any information about **you** or **your pet** which has changed.

2. Cancellations

Your right to cancel

You are free to cancel this policy at any time by writing to **us** at **FREEPOST PetAdmin**.

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please tell **us** in writing or call **us** on 03332 205526 within 14 days of issue. On the condition that no claims have been made or are pending, **we** will then refund **your** premium in full.

Thereafter, **you** may terminate this insurance at any time by sending **us** written notice. If **you** cancel the policy prior to the renewal date and have paid an annual premium, **you** will receive a pro rata return of premium provided that no claim has been made during the current **period of insurance**. If **you** are paying by monthly instalments no refund of premium is given.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **period of insurance** a premium refund may not be given or if **you** are paying **your** premium by monthly instalments **you** may be required to continue with these until the premium is paid in full.

In the event of the policy being cancelled following the death or loss of the **pet** insured, the outstanding balance of the yearly premium due will be deducted from any claim settlement made.

Our right to cancel

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance policy by giving 14 days notice where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** known address. Valid reasons may include, but are not limited to:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

Provided the premium has been paid in full **you** shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

3. Consumer Insurance

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in **your** application and to make sure that all information supplied is true and correct. **You** must tell **us** of any changes to the answers **you** have given as soon as possible. Failure to advise **us** of a change to **your** answers may mean that **your** policy is invalid and that it does not operate in the event of a claim.

4. Contracts (Rights of Third Party) Act 1999

A person who is not party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but does not affect any right or remedy of a third party which exists or is available apart from that Act.

5. Data Sharing

Under the terms of the Memorandum of Understanding in respect of information sharing between the Police Service and the insurance industry, **we** will ask for **your** consent that personal data can be shared with the relevant Police Constabulary to assist in the validation of **your** claim. Failure to give **your** consent may prejudice **your** claim.

6. Dealings with Your Vet

If a **vet** who is about to treat, or has treated **your pet**, requests information about **your** policy that relates to a claim or potential claim, **we** will tell the **vet** details of **your** cover, basis of **our** claims settlements and whether all premiums are paid to date.

You agree that any **vet** that has treated **your pet** has **your** permission to release any information that **we** might request concerning **your** insurance. Any charge for the release of this information will be **your** responsibility.

7. False or Fraudulent Claims

If any claim made under this policy by **you** or anyone acting on behalf of **you** is fraudulent or intentionally exaggerated or if any false declaration or statement shall be made in support thereof, all benefit under this policy shall be forfeited.

We will, at **our** discretion, terminate the policy from the date of claim, or alleged claim, or **we** will not pay the claim if a:

- claim **you** have made to obtain benefit under this policy is fraudulent or intentionally exaggerated, or
- false declaration or statement is made in support of a claim.

In such circumstances, **we** will be entitled to retain the premium paid by **you** and to demand the return of any sums paid in respect of the claim.

8. Missed Instalment Premiums

You must pay the premium for **your pet** to be insured. If **you** miss a monthly instalment, **you** will have to pay the balance of the yearly premium immediately. If the balance is not received within 10 days of the missed instalment, **we** will cancel **your** cover.

The full amount of any monthly instalment payments **you** should have paid, that **we** have not received at the date **we** settle a claim, may be deducted from any claim amount **we** pay to **you**.

9. Other Insurances

If **you** make a claim under any section of this policy, other than **Section 13 – Third Party Liability**, and there is any other insurance covering the same event under which **you** are entitled to payments, **we** will only pay **our** proportion of the claim. If **you** make a claim under **Section 13 - Third Party Liability**, **we** will not pay any compensation, costs or expenses if **you** are insured under any other liability policy, including **your** household insurance, unless the cover has been exhausted.

10. Renewal Terms

When **we** offer a further **period of insurance** **we** will be entitled to change the premiums, excess and conditions or to apply exclusions due to the claims history of **your pet**.

11. Subrogation

If **you** have any legal rights against any other party in respect of **your** claim, **we** will be entitled to take legal action against them in **your** name but at **our** expense. **You** must assist **us** by providing any documents that **we** might reasonably request.

12. Transferring Your Interest in the Policy

You must be the owner of the **pet**. **Your** cover will cease immediately if **your pet** is no longer in your ownership.

13. Vaccinations & Care

To the best of **your** knowledge and belief that at the start of this insurance and at the start of **a journey** if **you** are covered for the **Overseas Travel** option, **your pet** is in good health and free from any **injury, illness** or **condition** unless this has been disclosed by **you**, and accepted by **us**.

If **you** do not keep **your pet** vaccinated according to **your vet**'s advice **we** will not pay any claims that result from any **illness** that it should have been vaccinated against. (Dogs: distemper, hepatitis, leptospirosis and parvovirus. Cats: feline infectious enteritis, feline leukaemia and cat flu).

During the **period of insurance** **you** must take care of **your pet**, which includes arranging and paying for any **treatment** normally recommended by **your vet** to prevent or reduce the risk of **illness** or **injury**, including routine dentistry.

Policy Exceptions

1. Age of your pet

We will not pay claims for any **pet** being under 8 weeks of age.

2. Excluded breeds

We will not pay any claims for an African Wild Dog, American Bulldog, American Indian Dog, American Pit Bull Terrier, American Rottweiler, American Staffordshire Terrier, Bandog, Boerboel, Bully Kutta, Canary Dog, Cane Corso, Chinese Shar-Pei Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Irish Staffordshire Blue Bull Terrier, Irish Staffordshire Bull Terrier, Japanese Tosa, Pit Bull Terrier, Saarlooswolfhound, Tosa, Tosa Inu, Wolf Hybrid, Wolfdog, or any dog crossed or mixed with any of these breeds.

We will not pay claims for Wolves or Wolf Hybrids or any animal registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.

3. Excluded risks

We will not pay claims under any section excluded on the **Insurance Schedule**.

4. Notifiable diseases

We will not pay claims due to:

- Rabies
- Avian Influenza or any derivation or variant thereof.

5. Radioactive contamination

We will not pay claims for any loss due to ionising radiation or contamination by radioactivity from any irradiated 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 explosive nuclear component of such assembly.

6. Territorial limits

We will not pay claims for any incident occurring or treatment outside the United Kingdom.

7. Terrorism

We will not pay claims for any loss or damage or cost or expenses of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling, preventing or suppressing any acts of terrorism in any way thereto. For the purpose of this exclusion 'terrorism' means the use of biological, chemical and / or nuclear force or contamination and / or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and / or to put the public or any section of the public

in fear. However, losses caused by or resulting from riot, attending a strike, civil commotion and malicious damage are not excluded hereunder.

8. The use of your pet

We will not pay claims for any **pet** being used for breeding purposes and dogs used for guarding, racing, personal protection or search and rescue purposes. We will also not pay claims for any dogs being used as working dogs or gun dogs.

9. War risks

We will not pay claims arising from war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, riot, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

10. Travel abroad

We will not pay for claims arising from:

- non-compliance with any part of the **Pet Travel Scheme** requirements, whether imposed by the UK Government, European Union, a **carrier** or other countries involved in the **Pet Travel Scheme**.
- any delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or any Government Officials or Authorities of any country unless specifically covered by this policy.
- travel outside Europe.
- costs imposed by the **carrier** to carry out checks whether required by them or by any Government or governing body.
- costs incurred in order to comply with the **Pet Travel Scheme** unless specifically mentioned.
- Repatriation of **your pet** following its death.
- loss due to currency exchanges of any and every description.

Cover Levels

Standard Benefit	Maximum Benefit
Section 1 Veterinary fees including: <ul style="list-style-type: none"> • Complementary treatments • Training & behavioural problems • Clinical diets 	£1,000, £3,000, £6,000 or £7,500 (per period of insurance) as specified in your Insurance Schedule 25 % of the veterinary fees limit £200 £200

Optional Benefit – Additional Benefits	Maximum Benefit
Section 2 Emergency boarding kennel and cattery fees and daily minding	£1,500 (per period of insurance)
Section 3 Advertising & reward costs	£1,500 (per period of insurance)
Section 4 Theft or straying	£1,500
Section 5 Accidental death	£1,500
Section 6 Death due to illness	£1,500
Section 7 Holiday cancellation	£5,000 (per period of insurance)
Section 8 Accidental damage to third party property	£500 (per period of insurance)

Optional Benefit – Overseas Travel	Maximum Benefit
Section 9 Quarantine costs	£2,000 (per period of insurance)
Section 10 Loss of pet travel documentation	£250 (per period of insurance)
Section 11 Repeat worming treatment (dogs only)	£250 (per period of insurance)
Section 12 Emergency expenses	£1,000 (per period of insurance)

Optional Benefit – Third Party Liability	Maximum Benefit
Section 13 Third party liability (dogs only)	£1,000,000 (per event)

Policy Cover

Standard Benefit

What is covered	What is not covered
<p>Section1 - Veterinary fees</p> <p>The cost of treatment of your pet by a vet or complementary treatment carried out under their direction by a member of a professional organisation up to the maximum benefit during the period of insurance.</p> <p>The cost of treatment for training and behavioural problems carried out by a member of a professional organisation acting under the direction of a vet.</p>	<ol style="list-style-type: none">1. More than the maximum benefit for all injuries and illness in the period of insurance.2. Costs resulting from a pre-existing medical condition.3. Costs resulting from an illness first occurring or showing clinical signs before cover for your pet has started or within the first 14 days of the start of cover for your pet.4. Cost resulting from treatment your vet recommends to prevent an illness or injury.5. Cost resulting from dentistry that is not related to an illness or injury.6. Costs resulting from killing or controlling fleas, general health enhancers and unconventional or unlicensed treatment.7. Costs resulting from training, behavioural or sex hormonal problems unless directly resulting from a valid claim.8. Costs for a clinical diet prescribed for weight reduction.9. Costs of and resulting from vaccinations, spaying, castration including castration for retained testicle(s), false pregnancy and pregnancy or giving birth.10. Costs resulting from routine blood and urine tests (including those carried out prior to general anaesthesia or sedation).11. Complementary treatments that are not carried out under the direction of a vet.12. Cost of house calls unless the vet confirms that moving your pet would damage its health.13. Costs of hospitalisation and any associated treatment unless a vet confirms your pet must be hospitalised for essential treatment, regardless of your personal circumstances.14. The cost of the emergency transportation of your pet to the vet's surgery, unless the vet confirms that this is necessary.15. Extra costs of treating your pet outside normal surgery hours unless the vet considers an emergency consultation is necessary.16. Costs that result from an illness or injury specifically excluded on the Insurance Schedule.17. The cost of having your pet cremated, buried or otherwise disposed of.18. The cost of a post-mortem examination.19. The cost charged by your vet to complete a claim form, for postage and packaging, or for other fees charged for administration.20. The cost of purchasing or hiring equipment, including but not limited to harnesses, cages, carts and sharps containers.

Optional Benefit – Additional Benefits

This cover only applies if the **Additional Benefits** section is shown as “Operative” on **your Insurance Schedule**

What is covered	What is not covered
<p>Section 2 – Emergency boarding kennel and cattery fees and daily minding</p> <p>The cost up to the maximum benefit of boarding your pet at a licensed premises or for the reasonable costs of employing someone to look after your pet, if you, or anyone normally living with you, need to go into hospital for emergency medical treatment during the period of insurance.</p>	<ol style="list-style-type: none"> 1. More than the maximum benefit per period of insurance. 2. Any hospitalisation that is either known or foreseeable before cover for your pet started. 3. Any payment if an immediate family member or someone who permanently resides with you is able to look after your pet. 4. Any amount if you are in hospital for less than 4 consecutive days during each hospital stay.
<p>Section 3 – Advertising and reward costs</p> <p>The cost of local advertising if your pet is lost or stolen during the period of insurance.</p> <p>The cost of a suitable reward up to the maximum benefit to recover your pet if they are lost or stolen during the period of insurance.</p>	<ol style="list-style-type: none"> 1. More than the maximum benefit per period of insurance. 2. Any reward that exceeds £200. 3. Any reward paid to a person living with you. 4. Any payment when your pet has been missing for less than 24 hours.
<p>Section 4 – Theft or straying</p> <p>The purchase price of your pet if it is stolen or goes missing during the period of insurance.</p> <p>If you did not pay for your pet or cannot provide evidence of the purchase price we will pay the market value instead.</p>	<ol style="list-style-type: none"> 1. More than the maximum benefit. 2. Any amount until 90 days after the date of the loss. 3. Any amount if a claim has not been submitted within 180 days of your pet going missing.
<p>Section 5 – Accidental death</p> <p>The purchase price of your pet if he/she dies or has to be put to sleep by a vet following an accident during the period of insurance.</p> <p>If you did not pay for your pet or cannot provide evidence of the purchase price we will pay the market value instead.</p>	<ol style="list-style-type: none"> 1. More than the maximum benefit. 2. As a result of death caused by an illness. 3. Any amount after 180 days from the date of death.
<p>Section 6 – Death due to illness</p> <p>The purchase price of your pet if he/she dies or has to be put to sleep by a vet following an illness during the period of insurance.</p> <p>If you did not pay for your pet or cannot provide evidence of the purchase price we will pay the market value instead.</p>	<ol style="list-style-type: none"> 1. More than the maximum benefit. 2. Death caused by an accident. 3. Any amount after 180 days from the date of the loss. 4. Death as a result of an illness that happens within the first 14 days of the first period of insurance of your policy. 5. Any claim if the pet is aged 5 years and above at the date of death. 6. Any claim resulting from an illness that your pet should have been vaccinated against.
<p>Section 7 – Holiday cancellation</p> <p>Any travel and accommodation expenses that you cannot recover if you have to cancel or cut short your holiday during the period of insurance because your pet has:</p> <p>Gone missing while you are away; or</p> <p>Is injured or shows the first clinical signs of any illness while you are away or up to 7 days before you leave and needs immediate lifesaving surgery.</p>	<ol style="list-style-type: none"> 1. More than the maximum benefit per period of insurance. 2. Any costs relating to a holiday booked within 28 days of departure. 3. Any costs relating to a condition or illness that is excluded.

<p>Section 8 – Accidental damage to third party property</p> <p>The cost of repairing or replacing accidentally damaged personal property up to the maximum benefit and caused by your pet while visiting someone else’s property.</p>	<ol style="list-style-type: none"> 1. Damage to personal property owned by or in the control of you, your family, employee or guest. 2. Damage to any personal property belonging to any person entrusted with the care, control and custody of your pet. 3. Any damage occurring when your pet is left in a home where no person aged 18 or over is present. 4. Damage to any motor vehicle or its contents. 5. Damage caused by your pet fouling, vomiting or urinating on/in any items.
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Optional Benefit – Overseas Travel

This cover only applies if the **Overseas Travel** section is shown as “Operative” on **your Insurance Schedule**

As a resident of the **United Kingdom**, **you** are able under the **Common Travel Area** and the European Union’s **Pet Travel Scheme**, to take **your pet** temporarily to countries that are included in the **Pet Travel Scheme** and **the Channel Islands** and the Isle of Man and return home without putting **your pet** into quarantine. The scheme is administered by Official Veterinarian (OVs) on behalf of DEFRA for England and the devolved administrations for Scotland and Wales and DAERA in Northern Ireland.

The cover provided under this Policy Wording, with the exception of Third Party Liability, is extended to include any **journey** made by **you** with **your pet** within Europe and the **Common Travel Area**.

The insurance provided for **your pet** in the **United Kingdom** is extended under this option. There are a number of other benefits provided in case additional support is required during **your journey**.

What is covered	What is not covered
<p>Section 9 – Quarantine costs</p> <p>Kennelling costs and costs incurred in arranging replacement pet travel documentation for your pet, should a microchip fail.</p> <p>Kennelling costs should, despite compliance with all the required regulations of the Pet Travel Scheme, your pet has to go into quarantine due to illness.</p>	<ol style="list-style-type: none"> 1. More than the maximum benefit per period of insurance. 2. Any fees if the microchip was not checked and found to be functioning properly within 14 days of your departure on a journey. 3. Any fees arising from any condition of which you were aware before the start of the journey. 4. Any costs resulting from a pre-existing medical condition.
<p>Section 10 – Loss of Pet Travel Documentation</p> <p>The cost of replacing pet travel documentation should the original become lost during a journey.</p>	<ol style="list-style-type: none"> 1. More than the maximum benefit per period of insurance. 2. Any destruction, loss or theft that occurs prior to the start of the journey. 3. Any claim unless you report the loss, theft or destruction of the pet travel documentation to the vet who issued it within 24 hours of your discovery of the loss.
<p>Section 11 – Repeat worming treatment</p> <p>The cost of repeat worming treatment for your dog required to comply with the Pet Travel Scheme as a direct result of your departure to the United Kingdom being delayed by your carrier.</p>	<ol style="list-style-type: none"> 1. More than the maximum benefit per period of insurance. 2. Any costs incurred in obtaining the initial worming treatment. 3. Any costs incurred if the initial worming treatment was not performed in the timescale required by the Pet Travel Scheme. 4. Any costs incurred if the worming treatment was not necessary in order to comply with the Pet Travel Scheme.

Section 12– Emergency expenses

Reasonable additional accommodation and transport expenses for up to 5 days or repatriation of **you** and **your pet** should:

1. **Your pet** need emergency veterinary treatment and as a result of this you miss **your** scheduled departure to the **United Kingdom**.
 2. **Your pet** is lost or strays during a **journey**.
 3. **Your** departure to the **United Kingdom** be missed as a direct result of the loss of **your pet's travel documentation**
 4. **You** be unable to get the re-scheduled departure for the **United Kingdom** as a direct result of having to get the worming treatment repeated because **your** original departure for the **United Kingdom** was delayed by the **carrier**.
1. More than the **maximum benefit** per period of **insurance**.
 2. Costs resulting from a **pre-existing medical condition**.
 3. Any costs arising from any **condition** of which **you** were aware before the start of **your journey**.

Optional Benefit – Third Party Liability

This cover only applies if the **Third Party Liability** section is shown as “Operative” on **your Insurance Schedule**

What is covered	What is not covered
<p>Section 13 – Third party liability (dogs only)</p> <p>For the purposes of this section only the words “insured dog” mean the dog that you have bought this cover in relation to and is named on your policy schedule.</p> <p>IMPORTANT – Please note this section of your policy does not provide cover in any circumstances for any insured dog that is required to be registered under the Dangerous Dogs Act 1991 and/or the Dogs (Muzzling) regulations (Northern Ireland) 1991 or any amendments, or any American Bulldog, American Indian Dog, American Pit Bull Terrier, American Staffordshire Terrier, Bandog, Boerboel, Bully Kutta, Canary Dog, Cane Corso, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Irish Staffordshire Blue Bull Terrier, Irish Staffordshire Bull Terrier, Japanese Tosa, Pit Bull Terrier, Saarlooswolfhound, Tosa, Tosa Inu, Wolf Hybrid, Wolfdog, or any dog crossbred with any of these breeds.</p> <p>We will pay all sums you are legally liable for as compensation, costs and/or expenses awarded by a court in the United Kingdom following an incident involving your insured dog within the United Kingdom which occurs during the period of insurance results in bodily injury (fatal or non-fatal) to another person or accidental damage to another person’s property.</p> <p>We will also, with our agreement, pay for legal costs and expenses incurred in defending the claim made against you.</p> <p>The most we will pay is up to the maximum benefit per incident for Third Party Liability.</p>	<ol style="list-style-type: none"> 1. We will not pay the excess of £250 per incident. 2. We will not pay any claim if your insured dog has previously shown aggressive tendencies or if it has ever acted aggressively towards another person or animal, or damaged another person’s property. 3. We will not pay any claim where you are held legally liable solely because of a contract or agreement you have entered in to. 4. We will not pay for any claim arising as a result of any deliberate act, wilful default or neglect by you or members of your immediate family. 5. We will not pay for any claim arising as a result of any person handling your dog without your consent. 6. We will not pay any fines or penalties imposed on you from criminal proceedings including any amount a court requires you to pay to punish you or to try to stop the same circumstances that led to the incident happening again or because you have caused someone distress, embarrassment or humiliation. 7. We will not pay for any claim or other proceedings against you or your immediate family in a court of law outside the United Kingdom or where the incident which resulted in the claim occurred outside the United Kingdom. 8. We will not pay for any bodily injury to, or loss or damage to property in the ownership, custody or control of, you or members of your immediate family or household, or any person employed by you or members of your household, or who were looking after your insured dog with your permission. 9. We will not pay for any claim for damage to property or bodily injury (fatal or non-fatal) to any person who has contact with your insured dog for professional purposes, such as a vet, or any person employed in a veterinary practice, a dog walker or trainer, a dog-sitter or kennels employee or a person employed by or working in a grooming parlour. 10. We will not pay any claim which is in any way connected to your, or your immediate family’s work, employment or profession, or place of work. 11. We will not pay any claim which occurs in a place which is licensed to sell alcohol if this is where your dog normally lives or is kept. 12. We will not pay any claim which is insured under another insurance policy, such as your household insurance policy, which covers the same loss unless that insurance cover has been exhausted. 13. We will not pay for any claim whilst your pet is competing in any type of competition, including but not limited to field trials, dog shows and/or breeders’ competitions. 14. If your insured dog is an assistance dog we are unable to provide cover under this section unless they have been trained, or are in the process of being trained, in strict accordance with the guidance of a member organisation of Assistance Dogs UK and you can provide evidence of this upon our request.

What you must pay towards a claim

Section 1 – Veterinary fees

For each **condition** arising during the **period of insurance**:

Cats under 8 years at the date of treatment

- The first £85 for each **condition** per **period of insurance**.

Cats over 8 years at the date of treatment

- The first £95 plus 15 % of the remaining cost of **treatment** per **condition** per **period of insurance**.

Dogs under 8 years at the date of treatment

- The first £100 for each **condition** per **period of insurance**.

Dogs over 8 years at the date of treatment

- The first £110 plus 15 % of the remaining cost of **treatment** per **condition** per **period of insurance**.

Section 7 – Holiday cancellation

- The first £75 of any claim.

Section 8 – Accidental damage to third party property

- The first £75 of any claim.

Section 12 – Emergency expenses

- The first £50 of any claim.

Section 13 – Third party liability

- The first £250 of any property damage claim.

Claims

We aim to provide a fast and efficient claim service. To help please tell **us** about any claim, or possible claim, as soon as possible by calling the claims helpline on 03332 205562 for all sections apart from section 13, Third Party Liability. For Third Party Liability claims call 0345 415 0495 or contact us via post or email using the contact details listed on page 2.

Claims conditions

1. Within 30 days of notifying **us**, **you** must supply details of the claim in writing together with any supporting information, which **we** may require.
2. **We** do not pay for certificates, photographs or receipts required as part of the claim.
3. Please make sure that **you** read the **Policy Conditions** and **Policy Exclusions**.

Section 1 Veterinary fees

Before **your pet** is treated check that **your vet** is willing to complete the claim form and supply **us** with the supporting invoices and veterinary history.

The claim form and invoices must be returned to **us** promptly. Failure to notify **us** promptly may result in a reduced settlement being paid. Please make sure that the form is signed by both **you** and **your vet**.

If **you** ask **us** to pay **your vet**, **you** must settle with **your vet** the part of the claim for which **you** are responsible. If **you** are unsure of the amount please call the claims helpline on 03332 205526. If **your** claim involves **complementary treatment** the claim form and invoices must be countersigned by **your vet**.

Section 2 Emergency boarding kennel and cattery fees and Daily minding

You will need to send **us** details from **your** doctor or the hospital that confirms the dates and length of **your** visit (**we** do not pay for them to provide this), and receipts from the kennel or cattery showing the dates and daily cost of boarding or written confirmation from the carer that the agreed amount has been received.

Section 3 Advertising and reward

You will need to send **us** full details of the circumstances including copies of any advertisements that **you** have placed and the receipts.

If **you** are claiming for the recovery of a reward **we** will also need a receipt giving **us** the full name and address of the person who found **your pet** and the amount **you** have paid them.

Section 4 Theft or straying

If **you** have lost a dog **you** must report this to the police within 24 hours. In the case of cats, **you** must make enquiries with local rescue centres and inform **your vet**.

You will need to send **us** any pedigree certificate and receipt for the original purchase of **your pet**.

If **your pet** is eventually found or returns **you** must repay the full amount that **we** have paid under this section of the insurance.

Section 5 Accidental death

You will need to send **us** a death certificate from **your vet** (**we** do not pay for this), or if not available a statement from an independent witness, together with any pedigree certificate and receipt for the original purchase of **your pet**.

Section 6 Death by illness

You will need to send **us** a death certificate from **your vet** (**we** do not pay for this), together with any pedigree certificate and receipt for the original purchase of **your pet**.

Section 7 Holiday cancellation

You will need to send **us** confirmation of the treatment signed by **your vet**. **We** will also require cancellation invoices from **your** travel agent, tour operator or other holiday sales organisation.

The invoices must show the dates and total cost of **your** holiday, the date **you** decided to cancel or return home and any expenses that **you** cannot recover.

Section 8 Accidental damage to third party property

You will need to send **us** written proof detailing the exact circumstances of the claim including photos and a description of the damaged items, the original purchase price and the cost of replacing or repairing the item(s).

Section 9 Quarantine costs

You will need to send **us** evidence that **your pet** was micro chipped and that it was working before the start of the **journey**.

We will also need copies of all relevant receipts to support expenditure.

Section 10 Loss of Pet Travel Documentation

You will need to send **us** evidence that **your pet** was micro chipped and that it was working before the start of the **journey**.

We will also need copies of all relevant receipts to support expenditure.

Section 11 Repeat worming treatment

You will need to send **us** evidence that the initial treatment was carried out within the timescales required by the **Pet Travel Scheme**.

Section 12 Emergency expenses

You will need to send **us** all relevant receipts to support expenditure.

Section 13 Third party liability

You must notify **us** as soon as possible after an event has arisen that may give rise to a claim or **you** become aware there is a claim against **you**.

You must not admit or accept liability, negotiate or make a payment or promise of payment to any person without our written consent. Do not respond to any letters from people who are looking to claim against **you** or people acting on their behalf, **you** should forward them unanswered to **our** claims team.

You are required to provide **us** with any information which **we** may reasonably require in order to assess or defend the claim against **you**.

We will have the sole conduct and control of any claim and the associated legal proceedings including the right to prosecute in **your** name for **our** benefit, for any claim, damages or liability.

Do not incur any legal costs relating to a claim under this section - where appropriate **we** will arrange for legal representation.

This document can be made available in other formats on request.

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