

EmeraldPet Insurance Policy Wording



EMERALDPET



INTRODUCTION

EmeraldPet 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).

EmeraldPet 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. 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 205510.

Should **you** need to make a claim under **your** policy please call **our** claims team on 03332 205510.



CONTENTS

INTRODUCTION	2
CONTACT NUMBERS	2
CUSTOMER INFORMATION	4
MEANING OF WORDS	5
POLICY CONDITIONS	6
POLICY EXCEPTIONS	8
COVER LEVELS	9
POLICY COVER	10
CLAIMS	14



CUSTOMER INFORMATION

REGISTRATION AND REGULATORY INFORMATION

EmeraldPet is a trading name of Sterling Client Services Limited, Norman Place, Reading, Berkshire, RG1 8DA.

The Insurance cover is provided by Covea Insurance plc, registered office, Norman Place, Reading, RG1 8DA. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277. 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.

COMPLAINTS PROCEDURE

It is always **our** intention to provide a first class level of service. However **we** do appreciate that occasionally things do go wrong. **We** do want to hear from **you** so that **we** can try to put things right. Please contact **us** quoting **your** policy of claims number by:

Email: Claims complaints: claims@petadminteam.com
Policy complaints: policy@petadminteam.com

Telephone: 03332 205510

Write to: FREEPOST PetAdmin

In the event that **you** remain dissatisfied with **our** handling of and response to **your** complaint **you** may be eligible to refer **your** complaint to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process. Referral to the Financial Ombudsman Service does not affect **your** right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME

Covea Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if **we** cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

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 or of the country within the **United Kingdom** in which **your** main residence is situated.

DATA PRIVACY

Please visit www.coveainsurance.co.uk/dataprotection for further information about how and when **we** process **your** personal information under **our** full Privacy Policy.

How We Use Your Information

The personal information, provided by **you** (or anyone acting on **your** behalf), is collected by or on **our** behalf and may be used by **us**, **our** employees, agents and service providers acting under **our** instruction for the purposes of insurance administration, underwriting, claims handling, research or for statistical purposes.

We may process **your** information for a number of different purposes. For each purpose **we** must have a legal ground for such processing. When the information that **we** process is classed as 'sensitive personal information', **we** must have a specific additional legal ground for such processing.

Generally, **we** will rely on the following legal grounds:

- It is necessary for **us** to process **your** personal information to provide this policy and services related to it. **We** will rely on this for activities such as assessing **your** application, managing **your** policy, handling claims and providing other services to **you**.
- **We** have an appropriate business need to process **your** personal information and such business need does not cause harm to **you**. **We** will rely on this for activities such as maintaining **our** business records and developing, improving **our** products and services.
- **We** have a legal or regulatory obligation to use such personal information.
- **We** need to use such personal information to establish, exercise or defend **our** legal rights.
- **You** have provided your consent to **our** use of your personal information, including sensitive personal information.





CUSTOMER INFORMATION

How we share your information

In order to sell, manage and provide **our** products and services, prevent fraud and comply with legal and regulatory requirements, **we** may need to share **your** information with the following types of third parties:

- Reinsurers, Regulators and Authorised/Statutory Bodies
- Credit reference agencies
- Fraud prevention agencies
- Crime prevention agencies, including the police
- Suppliers carrying out a service on our behalf
- Other insurers, business partners and agents
- Other companies within the Covea Insurance Group

Marketing

We will not use **your** information or pass it on to any other person for the purposes of marketing further products or services to **you** unless **you** have consented to this.

Fraud Prevention and Detection

In order to prevent or detect fraud and money laundering **we** may check **your** details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

We may also conduct credit reference checks in certain circumstances. **You** can find further details in our full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances **we** conduct credit reference checks and how these checks might affect **your** credit rating.

Automated Decisions

We may use automated tools with decision making to assess **your** application for insurance and for claims handling processes. If **you** object to an automated decision, **we** may not be able to offer **you** an insurance quotation.

How to Contact Us

Please contact **us** if **you** have any questions about **our** privacy policy or the information **we** hold about **you**:

The Data Protection Officer, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or email: dataprotection@coveainsurance.co.uk.



MEANING OF WORDS

Carrier	A transport company approved by the Government to carry animals according to the Pet Travel Scheme .	Pet Travel Scheme (PETS)	The Government scheme allowing you to take your pet abroad to specified countries and re-enter the United Kingdom without the need for your pet to go into quarantine, provided certain criteria have been met.
Clinical Diet	A clinically formulated diet prescribed by your vet as part of your pet's treatment for a specific illness or condition .	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.
Clinical signs	Changes in your pet's normal health state, its bodily functions or behaviour.	Purchase price	The price you paid when you bought your pet .
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.	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.
Condition	All clinical signs of injury, illness or disease, including related conditions.	United Kingdom	England, Scotland, Wales and Northern Ireland.
Illness	Changes in your pet's normal healthy state, sickness or disease, emotional or mental disorders.	Vet	A qualified veterinary practitioner holding a current registration with the Royal College of Veterinary Surgeons and who works in clinical practice.
Injury	Damages to one or more parts of your pet's body as a result of one accidental cause.	Veterinary Fees	The costs incurred for treatment of your pet by a vet for any condition, injury and/or illness .
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 .	Working Dogs	Your dog will be insured provided that it is not be used for breeding, racing, guarding, personal protection or search and rescue.
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 .	We, us, our, insurer	Covea Insurance plc
Market value	The price generally paid for a similar pet based on its age, breed and pedigree at the time you took ownership.	You, your	Person or persons named as the policyholder in the Insurance Schedule .
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 .		





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 205510 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 document 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 sold.

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 claims for a Sharpei or a dog crossed with this breed.
We will not pay claims for any Pit Bull, American Pit Bull Terrier, Dog Argentinos, Japanese Tosa, or a dog crossed with these breeds, wolves or wolf hybrid and 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 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.

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 Government, 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	£1,000, £3,000, £6,000 or £7,500 (per period of insurance) as specified in your Insurance Schedule
	Including:	
	<ul style="list-style-type: none"> • Complementary treatments • Training & behavioural problems • Clinical diets 	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 Passport	£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

Section 1 – Veterinary fees

What is covered

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**.

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**.

What is Not covered

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**, 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 **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**

Section 2 – Emergency boarding kennel and cattery fees and daily minding

What is covered

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**.

What is Not covered

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.*





Section 3 – Advertising and reward costs

What is covered

The cost of local advertising if **your pet** is lost or stolen during the **period of insurance**.

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**.

What is Not covered

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.*

Section 4 – Theft or straying

What is covered

The **purchase price** of **your pet** if it is stolen or goes missing during the **period of insurance**.

If **you** did not pay for **your pet** or cannot provide evidence of the **purchase price** we will pay the **market value** instead.

What is Not covered

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.*

Section 5 – Accidental death

What is covered

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**.

If **you** did not pay for **your pet** or cannot provide evidence of the **purchase price** we will pay the **market value** instead.

What is Not covered

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.*

Section 6 – Death due to illness

What is covered

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**.

If **you** did not pay for **your pet** or cannot provide evidence of the **purchase price** we will pay the **market value** instead.

What is Not covered

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.*

Section 7 – Holiday cancellation

What is covered

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:

Gone missing while **you** are away; or

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.

**What is Not covered**

1. More than the **maximum bene it 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**.

Section 8 – Accidental damage to third party property**What is covered**

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.

What is Not covered

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.

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 **United Kingdom** Government **Pet Travel Scheme**, known as PETS to take **your pet** temporarily to certain countries and return home without putting **your pet** into quarantine. The scheme is administered by DEFRA (the Department for Environment, Food and Rural Affairs) and **you** need to comply with the criteria set out by them.

The cover provided under this Policy Wording is extended to include any **journey** made by **you** with **your pet** within Europe (including Channel Islands, Isle of Man and the Republic of Ireland).

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**.

Section 9 – Quarantine costs**What is covered**

Kennelling costs and costs incurred in getting a new Pet Passport for **your pet**, should a microchip fail.

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**.

What is Not covered

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**.

Section 10 – Loss of Pet Passport**What is covered**

The cost of a replacement Pet Passport should the original become lost during a **journey**.

What is Not covered

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 Passport to the **vet** who issued it within 24 hours of **your** discovery of the loss.

Section 11 – Repeat worming treatment**What is covered**

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**.

What is Not covered

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

What is covered

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** Pet Passport
4. **You** are 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**.

What is Not covered

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**.

Section 13 – Third party liability

What is covered

For the purposes of this section the definition of "**you**" and "**your**" is extended to include any person looking after **your** dog with **your** permission.

For the purposes of this section, Closely Related shall mean husband, wife, father, mother, grandfather, grandmother, stepfather, stepmother, son, daughter, grandson, granddaughter, stepson, stepdaughter, brother, sister, half-brother or half-sister.

If someone is injured, killed or their property is damaged as a result of an incident involving **your** dog during the **period of insurance** we will pay:

- Compensation and costs awarded against **you** by a court in the **United Kingdom** under **United Kingdom** jurisdiction.
- With **our** written agreement additional legal costs and expenses incurred in defending the claim made against **you**.

What is Not covered

1. Any compensation costs or expenses if **you** are insured under any other liability policy including **your** household insurance, unless that cover has been exhausted.
2. More than the **maximum benefit per incident**.
3. Any compensation, costs or expenses that arise because **you** are legally liable only as a result of a contract that **you** have entered into.
4. Any compensation, costs or expenses due to a deliberate act by **you**, a member of **your** family or anyone permanently living with **you**.
5. Any compensation, costs or expenses in respect of property that is damaged and either belongs to **you** or any person who is Closely Related to **you** or lives with **you** or whom **you** employ.
6. Any compensation costs or expenses if the person injured or falls ill is Closely Related to **you** or lives with **you** or is employed by **you**.
7. Any costs or expenses involved in defending **you** against a claim that **we** have not agreed to beforehand in writing.
8. Any compensation, costs or expenses for which **you** are deemed responsible under the laws of Canada or the United States of America.
9. Any compensation, costs and expenses that result from an incident if **you** have not followed instructions or advice given to **you** by previous owners, the rehoming organisation or a qualified behaviourist about the behaviour of **your pet**.
10. Any claims recoverable under Section 8 of this policy.





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 03332 205510.

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 205510.

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 Passport

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

Following an incident **you** must never admit responsibility or attempt to negotiate a settlement.

You should immediately call **our** claims helpline to give **us** full details.

You must always send **us** immediately and without answering, the originals of any documents **you** receive including writs, summons and other legal documents.

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