



ageas

easy as



Ageas Pet Policy Booklet

Keep this policy booklet in a safe place



Pet
insurance

Pet insurance

2

Important contact information	3
How to make a claim	4
Schedule of benefits	5
About your pet insurance policy	6
Cancelling your insurance policy	8
Words with special meanings	10

Schedule of Cover

Section 1 – Veterinary fees	13
Section 2 – Third party legal liability (Dogs only)	17
Section 3 – Death of your pet from illness	18
Section 4 – Death of your pet from injury	19
Section 5 – Advertising and reward	19
Section 6 – Theft and straying	20
Section 7 – Boarding fees	20
Section 8 – Holiday cancellation/curtailment	21
Section 9 – Quarantine costs	21
Section 10 – Loss of pet's passport	22
Section 11 – Emergency expenses cover abroad	22
General conditions that apply to all policy sections	23
General exclusions applicable to all sections of the policy	24
Complaints procedure	26
Fraud	27
Consumer Insurance (Disclosure and Representations) Act 2012	27
Data Protection	28
Helplines	31



Important contact information

For pet insurance claims
0345 165 0928

**Ageas Pet Insurance, The Connect Centre,
Kingston Crescent, Portsmouth, PO2 8QL**

Lines are open 8am to 6pm Monday to Friday, 9am to 2pm Saturday.
Calls may be recorded or monitored for training purposes or to improve
the quality of services.

Making Changes

If you wish to make changes to, or amend your cover, you can do this by contacting us on the phone number stated below. Any changes made to your policy may result in a change to your premium. In the event of a change in your pet details or your details, we will amend the premium for the rest of the period of insurance.

You can call us:

0345 165 0928

8am to 8pm Monday to Friday, 9am to 2pm Saturday

Need to make a claim?



0345 165 0928

Please save this number to your mobile phone

How to make a claim

In the event of any possible claim under any section of this insurance, please notify us as soon as possible and no later than 60 days after discovery of any possible incident likely to result in a claim. If you do not contact us within 60 days of discovery of the incident and this prejudices our ability to verify the claim then, other than in exceptional circumstances, we will be unable to deal with your claim.

You do not need to contact us before any treatment begins except for alternative medicine or complementary treatment. We will require your policy number when you call so please have this ready, this can be found on your policy schedule. If your vet and our vet disagree about any veterinary issues connected to your claim, we will appoint another vet as an independent expert that we and you both agree to use and whose decision we and you both agree to accept.

The completion of a claim form is required and we will never guarantee payment of a claim over the telephone. If you want to make a claim you must complete your sections of the claim form and for veterinary fees, you will need to arrange for your vet to complete their part along with a full medical history and return this to us within 60 days of the pet receiving the treatment or as soon as possible thereafter. For death claims, we will additionally require the original purchase receipt, vet's death certificate or independent witness statement. You will be responsible for any costs charged for the completion of the form. If all or part of your claim cannot be paid we will tell you in writing. Please send your claim form and all supporting documents to the address stated on page 3.

Please note that we only accept invoices that are on a veterinary practice headed paper and contain VAT amounts and a VAT number if your vet is VAT registered.

Financial and treatment histories headed 'Insurance report' or similar are not acceptable.

Subject to the policy terms and conditions, we will pay your claim if the claim form is correct and complete:

- When we have all the information we need to support the claim
- When we are sure that the claim is valid
- When any legal action or other action has been settled

If it is more convenient and your vet agrees, we can pay claims directly to your vet, after deductions. You can tell us to do this when you make a claim. We will not pay veterinary fees directly to anyone who is not a vet. If you have asked us to pay your vet they will send payment directly to the practice and if there is any amount other than the fixed excess that we cannot pay because the costs are not covered, they will tell you in writing. You must settle with your vet any amount not covered under this policy.

If any liability under this insurance is covered by any other insurance policy, we will not pay any claims until that cover is exhausted.

Following a claim we shall be entitled to take over and exercise any rights in your name against any other party for our own benefit and at their own expense to recover any payment they have made under this policy.

To assist us with handling claims we may obtain information directly from your vet or specialist. You agree to obtain any documents that we require to assess your claim from your vet, specialist or third party that we request at your own expense.

Schedule of benefits

	Essentials	Classic	Extra	Ultra
Veterinary fees	£1,500	£2,000 (Maximum of £1,000 per condition per year)	£4,000 (Maximum of £4,000 for all conditions combined per year)	£10,000 (Maximum of £10,000 for all conditions combined per year)
Product type	12 Month Time Limited	Lifetime	Lifetime	Lifetime
Fixed excess	£90 per condition per year	£90 per condition per year	£90 per condition per year	£80 per condition per year
Percentage excess: (from age 6 for dogs and age 8 for cats)	20%	20%	20%	20%
MRI & CT Scans & associated costs up to:	£1,000	£1,000	£1,250	£1,500
Cruciate ligament cover up to:	£1,000	£1,000	£2,500	£4,000
Death of your pet from illness up to: (dogs aged 9 and over & cats aged 11 and over excluded)	£750	£1,000	£1,250	£1,750
Death of your pet from injury up to:	£750	£1,000	£1,250	£1,750
Third party legal liability up to:	£1M (Dog)	£1M (Dog)	£1M (Dog)	£2M (Dog)
Third party legal liability excess:	£250	£250	£250	£250
Advertising costs up to:	£500	£750	£750	£1,000
Reward costs up to:	£500	£500	£750	£1,000
Theft and straying up to:	£750	£1,000	£1,250	£1,500
Boarding fees up to:	£750	£1,000	£1,250	£1,500
Holiday cancellation/curtailment up to:	£750	£1,000	£1,500	£2,000
Overseas cover up to:	30 days	30 days	30 days	90 days
Quarantine costs up to:	£150	£150	£150	£150
Loss of PETS passport up to:	£250	£250	£250	£250
Emergency expenses cover abroad up to:	£250	£500	£750	£1,000

About your pet insurance policy

This is a pet insurance policy that lasts for a year and you must pay the full year's premium in one payment or monthly instalments.

Your insurance contract is made up of this Policy Wording, your Policy Schedule and the information you gave when arranging this insurance or at any time after. To know exactly what is covered by your insurance contract you need to read your Policy Wording together with your Policy Schedule.

In return for having accepted your premium we will in the event of injury, loss or damage happening within the period of insurance provide indemnity as described in the following pages and referred to in your Policy Schedule.

Who provides your insurance?

Your insurance is provided by Ageas. Ageas is a trading name of Ageas Retail Limited (Company Reg. No. 1324965). Registered in England and Wales. Registered office: Ageas House, Hampshire Corporate Park, Eastleigh, Hampshire, SO53 3YA. Ageas Pet insurance is arranged and administered by Ageas Retail Limited. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 312468.

Ageas pet insurance is underwritten by West Bay (West Bay Insurance Plc). Registered in Gibraltar No. 84085. Registered Office: 846-848, Europa, Gibraltar. Regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (Financial Services Register Number 211787).

The law applicable to this policy

You and we are free to choose the laws applicable to the policy. As Ageas are

based in England, we propose to apply the laws of England and Wales and by purchasing this policy you have agreed to this.

Territorial limits

This policy is valid in the UK and includes cover while you travel on holiday with your pet in the UK and Republic of Ireland for up to 30 days in each period of insurance for Essentials, Classic and Extra and up to 90 days for Ultra.

It also provides cover while you travel on holiday with your pet in the European Union States and Territories included in the Government's Pet Travel Scheme for up to 30 days in each period of insurance for Essentials, Classic and Extra and up to 90 days for Ultra.

Renewal terms

When we offer further periods of insurance, we may change the premium and the policy terms and conditions as your pet gets older and to allow for future increases in treatment costs.

Explanation of terms

Essentials 12 Month Time Limited

This product type provides a financial limit for each new accident or illness for 12 months from the onset date of each condition. Once the financial limit has been reached or the 12 months has passed, whichever is sooner, any ongoing treatment required as a result of the condition will be excluded from future claims. No further cover will be provided unless your insurance policy remains in force with no breaks in cover and premiums are kept up to date.

Classic, Extra and Ultra Lifetime

This product type provides a financial limit for all new accidents and illnesses, combined per year. When the financial limit has been reached, no further claims can be made until the policy is renewed

at which point the financial limit is fully reinstated as long as your insurance policy remains in force with no breaks in cover, premiums are kept up to date and the insurer offers renewal.

Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same injury, bodily injury, death, damage, destruction, expense or liability we will not pay compensation unless that cover has been exhausted.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 7741 4100.

Alternatively, more information can be found at www.fscs.org.uk

Cancelling your insurance policy

Cancelling within 14 days

You may cancel this policy within 14 days of the date of purchase or from receipt of the policy documents, whichever is later. Any premium already paid by you will be refunded to you providing no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. If you do not exercise your rights during the 14 day period, your policy will continue as normal. This is known as a cooling off period.

Cancelling after 14 days

You may cancel the policy after the cooling off period. Provided there has been no claim or incident likely to give rise to a claim during the current period of insurance, we will calculate the proportionate premium for the period you have been insured and apply an administration charge for cancelling the policy (please refer to the Terms of Business Agreement for details of administration charges). If there is any outstanding amount due to you we will refund this. If there are unpaid monies you will be required to pay this outstanding balance.

Cancelling following a claim

If any claim has been made within or after the cooling off period, or any circumstances have occurred which might give rise to a claim during the period of insurance, you must pay the full annual premium and you will not be entitled to any refund. If you pay by monthly instalments you must pay the remainder of the annual premium. Alternatively, we may deduct outstanding instalments from any claim payment that may be due to you.

You can cancel your policy by calling us on **0345 165 0928** (8am to 8pm Monday to Friday, 9am to 2pm Saturday) or alternatively in writing to the address below:

Ageas Pet Insurance
The Connect Centre
Kingston Crescent
Portsmouth
PO2 8QL

Our right to cancel your policy

Ageas Retail Limited, Insurance Factory Limited or West Bay Insurance Plc can cancel this policy if there are serious grounds to do so, for example:

- You have failed to take reasonable care in providing information in relation to this insurance as required by General Condition 1 of this policy; or
- You have failed to co-operate or provide information and assistance in relation to any claim under this policy or with regards to the administration or operation of this policy; or
- Where you fail to take your pet for annual check-ups and keep your pet vaccinated against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs; against feline infectious enteritis, feline influenza, feline herpes virus, feline calicivirus and feline leukaemia in the case of cats and as advised by your vet in accordance with General Condition 7 of this policy; or
- Where we have grounds to suspect fraud; or
- Where you use threatening or abusive behaviour towards a member of our staff or a member of staff of your vet or our supplier.

We will also cancel your policy if we are unable to take payment from your nominated account:

- In the event of a payment default you have 7 days from the date of default to contact us to arrange payment. If payment is not received your policy will be cancelled from the default date; or
- In the event your Direct Debit is cancelled you have 7 days from the date the Direct Debit is cancelled to contact us to arrange payment and provide us with valid bank details. If payment is not received your policy will be cancelled from the date we are notified by your bank that the direct debit is cancelled.

We will do this by giving you 7 days notice in writing to your last known address notified to us, we will use the same method to calculate any refund or monies owed (including any administration fees) as if you cancelled the policy yourself.

Words with special meanings

Certain words or phrases in your policy have a particular meaning. These words and their meanings are explained below:

Accident – One sudden and unexpected external event which happens during the period of insurance resulting in physical bodily injury or death to your pet.

Ageas – Ageas is a trading name of Ageas Retail Limited and Ageas Insurance Limited. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 312468. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 202039. Registered in England and Wales No 354568. Registered address Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Alternative medicine – Herbal or homeopathic medicine recommended by your vet and prescribed by a suitably qualified vet.

Complementary medicine – Acupuncture, hydrotherapy, osteopathy, physiotherapy and chiropractic therapy recommended by your vet and carried out by a suitably qualified person that has been specifically recommended by your vet.

Commercial breeding – Any pet that has had more than two litters in its lifetime will be considered commercially breeding and as such we will not insure the pet. In the event that a third or more litter occurs during a period of insurance we will not invite renewal of cover, but will continue to maintain cover previously agreed until the end of that period of insurance.

Condition/incident – Where your pet suffers an injury or contracts an illness which may lead to a claim covered by this insurance policy. Under Section 2 Third Party Legal Liability an incident relates to an event involving your pet and a Third

Party which may lead to a claim covered by this insurance policy.

Dental – Any treatment of the teeth, gums or mouth.

Fixed excess – The amount you are required to pay as part of certain claims made under the policy as shown in your Policy Schedule and will be payable each year for each illness or injury.

Guarding – This policy excludes all pets used for commercial security work or those which have been trained to attack. All cover is excluded for any policyholders who also hold a Security Industry Authority (SIA) licence of any description whilst undertaking the designated activity that the SIA licence allows.

Holiday – Means a pleasure trip to a European State or Territory included in the Pet travel scheme which starts from and ends at your UK address as shown in your Policy Schedule.

Injury/injuries – Clinical sign or symptoms of changes in normal healthy state resulting from one individual accident, including directly or indirectly related problems, no matter where these are noticed or occur in or on your pet. Recurring and/or chronic injuries shall be considered as one loss. Such injuries being defined as:

- Clinical manifestations resulting in the same diagnosis (regardless of the number of injury or areas of the body affected) to which your pet has an ongoing predisposition or susceptibility related in any way to the original claim; or
- Injuries which are incurable and likely to continue for the remainder of your pet's life; or

- Multiple injuries being caused by or resulting from one accident will be treated as one loss.

Illness/illnesses – Changes in your pet's state of health that are not caused by an accident, or any which may be resulting from gradual or biological cause.

Recurring and/or on-going illnesses shall be considered as one loss. Such illness being defined as:-

- Clinical manifestations resulting in the same diagnosis (regardless of the number of incidents or areas of the body affected) to which your pet has an on-going predisposition or susceptibility related in any way to the original claim; or,
- Illnesses which are incurable and likely to continue for the remainder of your pet's life.
- For illnesses that can have multiple sites or bilateral illnesses we shall treat all occurrences of an illness as the same illness and apply just one vet fee limit, irrespective of where the clinical signs are noticed in or on your pet's body.

Insurer – West Bay Insurance Plc. Registered in Gibraltar No. 84085. Registered Office: 846-848, Europa, Gibraltar. Regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (Financial Services Register Number 211787).

Percentage excess – The percentage amount you are required to pay towards the costs of the veterinary fees in addition to the fixed excess. This amount will be deducted from each claims settlement.

Example of how to calculate the amount you will have to pay in the event of a claim.

A valid claim arises for veterinary fees totalling £500 and your dog is over 6 years of age when the condition starts.

The example applicable to Essentials, Classic or Extra products:

Amount claimed		£500
Less fixed excess	£90	£410
Less percentage excess	20% = £82.00	£318
Total excess paid by you	£172	
Total paid by us		£318

Period of insurance – The period for which the premium has been paid and for which the insured pet is covered as shown on your Policy Schedule. Each renewal is the start of a new period of insurance.

Pet – The dog or cat specified in your Policy Schedule.

Pet travel scheme (PETS) – The Government scheme allowing you to take your pet abroad to certain specified countries and re-enter the United Kingdom Please refer to

<https://www.gov.uk/guidance/pet-travel-to-and-from-great-britain>, for the latest guideline post 1st January 2021 following Brexit.

Policy – Your Policy Wording and most recent Policy Schedule.

Policy Wording – This booklet, which contains the terms and conditions of your pet insurance.

Policy Schedule – This is a document issued by us to you with your Policy Wording. The Policy Schedule contains details about you, your pet, policy limits and excesses that apply to the specific cover that you have purchased.

Pre-existing condition – Any illness or injury or complication directly resulting from an injury or illness, that has been identified or investigated by a vet or is otherwise known to you prior to the start of the insurance or within the first (14 days for illness) and (48 hours for injury) of the policy.

Terrorism – Means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) 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.

Treatment – Any examination, consultation, advice, tests, x-rays, drugs or medication administered or prescribed surgery, nursing or care provided by or under the direction of a vet.

Unattended – Any occasion where your pet is left alone or out of sight.

United Kingdom / UK – England, Scotland, Wales, Northern Ireland and the Isle of Man.

Vet – A member of the Royal College of Veterinary Surgeons actively working as a veterinary surgeon in the UK or veterinary surgeon registered and actively working outside the UK in countries covered by the Pet Travel Scheme (PETS).

We/Us/Our – Ageas Retail Limited

You, Your – The person named on the Policy Schedule who is the owner and carer for the pet.

Sections of cover

Section 1 – Veterinary fees

What is covered

We will pay you for all customary charges made for treatment carried out by a vet. Cover is provided for an accident, illness or injury occurring to your pet, subject to the indemnity limit of:

- £1,500 per incident for Essentials,
- £1,000 per incident per period of insurance and a maximum of £2,000 for all incidents per period of insurance for Classic.
- £4,000 (Extra) and £10,000 (Ultra) in total for all incidents per period of insurance dependent on the cover selected and fixed excess and percentage excess as specified.
- The fixed excess and percentage excess are on a per incident, per year basis.

Applicable to Essentials

Vet fee cover is provided up to the policy limit per illness or injury with a time limit of 12 months from the first clinical signs of an injury or illness subject to the policy remaining in force, being continuously renewed at each anniversary and premiums received on the due date.

These policies provide an amount for each illness or injury and that is the maximum which will be paid for a condition for the 12 month period. The amount available for each condition is reduced after each claim and does not revert to the maximum cover level when you renew each year.

Applicable to Classic

Cover is continuous for each separate illness or injury up to the limits on your Policy Schedule, subject to cover still being in force and relevant premiums having been paid. Treatment in respect

of any illness or injury can continue into the next period of insurance.

Continuous treatment is subject to the policy remaining in force, being continuously renewed at each anniversary and premiums paid up to date.

Applicable to Extra and Ultra

Cover is continuous for each separate illness or injury up to the limits on your Policy Schedule, per period of insurance for all conditions, subject to cover still being in force and relevant premiums having been paid.

Treatment in respect of any illness or injury can continue into the next period of insurance.

Continuous treatment is subject to the policy remaining in force, being continuously renewed at each anniversary and premiums paid up to date.

Complementary Medicine

We cover fees for any alternative or complementary medicine which the vet recommends and as approved by us, including up to 10 sessions (Ultra), or 5 sessions (Essentials, Classic and Extra) of hydrotherapy provided by hydrotherapy pool operators who are members of the CHA (Canine Hydrotherapy Association) or NARCH (National Association of Registered Canine Hydro-therapists). The number of sessions is per policy year for Classic, Extra and Ultra and for Essentials, per condition for 12 month cover.

Dental cover

We will pay fees for dental treatment as a result of an accident only.

Euthanasia

We will pay fees for putting your pet to sleep (Euthanasia), but only if it is recommended by your vet to alleviate

incurable and inhumane suffering, to a maximum of £100 and is recommended due to an injury or illness where we have paid a vet fees claim.

This insurance also extends to cover your pet under the PETS Travel Scheme whilst temporarily located in any member country of the PETS Travel Scheme (EU countries only as defined by DEFRA), but only for a maximum stay of 30 days during the policy period for Essentials, Classic and Extra and 180 days for Ultra.

Cruciate ligament damage and CT/MRI Scans and associated costs

We will pay up to the benefit limit as shown in your Policy Schedule for cruciate ligament damage and any subsequent aftercare required. This is not a separate benefit but is limited under veterinary fees. We will pay up to the benefit limit as shown in your Policy Schedule for CT and MRI scans and associated costs. If your limit for cruciate ligament is reached and your pet needs a CT/MRI scan relating to the cruciate this will not be covered.

What is not covered?

- Policy excess, this is shown on your Policy Schedule.
- The fixed excess is a fixed amount payable once per injury or illness, per period of insurance, each separate injury or illness will require a separate fixed excess per period of insurance.
- Depending on the age of your pet there may be a percentage excess, this will be detailed in your Policy Schedule.
- If treatment is received at the same time for a number of injuries or illnesses, including treatment carried out under one anaesthetic, a fixed excess will apply and depending upon the age of your pet a percentage excess will also apply to the treatment received for each injury or illness claim.
- Where treatment for different injuries or illnesses are carried out at the same time and the cost of treatment cannot be identified the cost of treatment will be split equally between each injury and illness. The fixed excess, and depending upon the age and breed of your pet, a percentage excess will be applied to each part.
- For Essentials, any treatment where the policy limit per injury or illness has been reached even if you have renewed the policy (see the maximum amount shown on your Policy Schedule).
- For Essentials, any treatment where the time limit of 12 months from the date the condition was first noted even if you have renewed the policy (see the maximum amount shown on your Policy Schedule).
- Any treatment on Classic, Extra and Ultra more than the limits shown in your Policy Schedule.
- Any treatment after the policy has lapsed/expired.
- Any illness arising prior to or within the first 14 days of the inception date of the insurance.
- Any accident injury arising prior to or within the first 48 hours of the inception date of the insurance.
- More than the number of Hydrotherapy sessions stated in your Policy Schedule per illness or injury or Hydrotherapy as an aid to weight loss.
- For any cost of spaying, or partial cost of any treatment that includes ovarian hysterectomy as a preventative or treatment solution for any illness, including (but not limited to) false pregnancy or mammary tumours (in cases of Pyometra we will pay all

additional costs over the standard cost of a spay for your pet).

- Preventative or elective treatments, routine examinations and treatment including but not limited to:
 - Killing and controlling fleas
 - Routine spaying or castration
 - Whelping or kittening
 - Routine removal of dewclaws
 - Routine worming
 - Routine or elective blood tests
 - Any treatment in connection with pregnancy or parturition
 - Any cost as a result of failure to carry out these procedures
- For any cost of castration or partial cost of any treatment that includes orchietomy as a preventative or treatment solution for any illness, including (but not limited to) retained testicles (cryptorchidism), testicular growths, behavioural disorders and diseases of the prostate.
- The cost of bathing, grooming or de-matting your pet regardless of your personal circumstances.
- Behavioural problems and training unless caused as a direct result of an insured incident occurring during the period of insurance.
- Non-essential hospitalisation and/or ambulance charges and/or house calls unless the vet declares that to move your pet would seriously endanger its health.
- Travelling expenses incurred by your vet unless the vet deems that to move your pet would seriously endanger its health.
- Any charges in excess of £100 in respect of euthanasia even in the case of your vet putting your pet to sleep to alleviate incurable and inhumane suffering following an accident or illness.
- Any claim for any form of housing or bedding needed for the treatment or wellbeing of your pet.
- Every claim will be reviewed by an internal pet claims assessor and compared to charges for the same or similar treatment within the same area to ensure that the treatment and veterinary fees are reasonable, essential and not excessive. We will only pay up to a maximum of 100% mark up on the manufacturer's or wholesaler's price of veterinary medicines. This will include any dispensing fees.
- Any charge for surgical equipment that can be used more than once.
- Any fee charged by your vet to complete the claim for or any other administration fees.
- Prescription foods or diets of any type including obesity and weight control prescription foods except prescription food to prevent the formation of bladder stones and crystals in urine where prescribed for a maximum of six months.
- Nutritional supplements and vitamins unless prescribed by a vet to take the place of medication where they have a proven effect upon an injury or illness or something directly caused by an injury or illness.
- Any treatment administered outside the period of insurance.
- Fees for unapproved alternative medicine or complementary medicine (including but not limited to pulsed magnetic field therapy, matrix energy field therapy, the Bowen technique, Reiki massage and faith healing).
- The cost of any treatment or complementary therapy connected to or resulting from organ transplants and fitting full or partial artificial limbs (prostheses).
- The cost of any treatment or complications arising from treatment that you choose to have carried out

that is not directly related to an injury or illness including cosmetic dentistry or surgery.

- The cost of routine or investigative tests or diagnostic procedures unless these are being undertaken specifically to diagnose an injury or illness due to specific existing symptoms or clinical signs and where such a diagnosis will potentially alter the course of treatment.
- The cost of any procedures involved in the diagnosis of an injury or illness that are carried out again when your pet is referred to another vet.
- The cost of routine blood tests including blood tests carried out before surgery or before anaesthetic for surgery or routine blood tests before any other procedure if your pet is less than eight years old. Unless there is something in your pet's medical history to suggest your pet's health may be at risk from the anaesthetic, surgery or procedure.
- Fees resulting from an injury or illness that is excluded on your Policy Schedule.
- The cost of dentistry except as result of an accident.
- Any claim as a result of a 'notifiable' disease (as defined by DEFRA) e.g. Rabies.
- Any postmortem costs.
- Any charges in respect of disposal, cremation or burial of your pet.
- Incremental costs caused as a result of the late submission of your claim.

Signs of injury

You must arrange for a vet to examine and treat your pet as soon as possible after it shows clinical signs of an injury. If we decide this may not be the case we may refer the case to an independent vet. If it can be established that the delay in arranging treatment has or is likely to

result in additional costs or expenses being incurred we reserve the right to either refuse to admit the claim or make a deduction from any settlement to reflect these increased costs or expenses.

Cover overseas

Cover overseas is subject to the limit shown in your Policy Schedule.

In the event that your pet requires veterinary treatment whilst temporarily in a member Country of the PETS Travel Scheme, payment of any treatment will be made by you to the vet whilst you are there, upon return home, you should telephone us immediately and report the claim on **0345 165 0928**.

We will forward to you a claim form for completion. This form must be returned complete with all paid veterinary receipts. Settlement of eligible claims will be made to you, after any applicable deductions have been made, in sterling at the rate of exchange used when the treatment invoice was paid, such payments discharging us from all further liability connected with such claim.

Claims information

Before your pet is treated check that your vet is willing to complete the claim form, provide medical history and supply us with the supporting invoices. We will not pay for the vet to do this.

The claim form and invoices along with a full clinical history must be returned to us within 60 days of the pet receiving the treatment or as soon as possible thereafter. Please make sure that the form is signed by both you and your vet and that it is indicated to whom we should make the payment.

If you are submitting a claim for an ongoing injury your vet must still complete a claim form and supply us with the supporting invoices on each occasion that treatment is provided.

If your pet is referred to a specialist

please make sure that the vet who normally treats your pet has completed a separate claim form for the initial costs. We will not be able to assess the claim form and supporting invoices from the referral practice until we have processed the initial treatment from your own vet.

With your authority we will pay your claim settlement directly to the vet on your behalf.

If you have asked us to pay your vet we will send payment directly to the practice and if there is any amount other than the fixed excess or percentage excess that we cannot pay because the costs are not covered we will tell you in writing. You must settle with your vet any amount we cannot pay.

Policyholders who are veterinary surgeons or staff

If you are a veterinary surgeon you may treat your own pet but another vet must countersign the claim form confirming the treatment has gone ahead. The same applies if you are a vet nurse, you cannot complete your own claim form.

Section 2 – Third party legal liability (Dogs only)

What is covered?

We will pay up to the third party liability limit of indemnity, dependent on the cover level shown on your Policy Schedule which you become legally liable to pay as damages (including costs) during the period of insurance for any claim or series of claims arising from any one event or original cause in respect of an incident occurring during the period of insurance involving your dog causing:

- Bodily injury, death, sickness or disease to any person who is not in your employment or who is not a member of your family or household.
- Loss of or damage to property that does not belong to and is neither in the charge of or under the control of you,

anyone in your employment or any member of your family or household within:

- the United Kingdom or;
- Whilst temporarily in a member state of the European Union provided that your dog complies with all the relevant legislation relating to movement across international borders.

If someone else is looking after your dog when the injury or damage happens, we will still pay as long as:

- You asked them to look after your dog.
- You did not agree to pay them to look after your dog.
- The injury or damage was not to them or their property.

What is not covered?

- Policy excess, as shown on your Policy Schedule.
- Claims where no legal liability is established.
- Indemnity is subject to the payment of your policy excess in advance of settling any third party claim. Failure to pay the excess in advance will be in breach of policy conditions and may result in indemnity refusal, or legal action directly against you by a third party.
- Claims within 14 days of the commencement of your policy.
- Compensation or legal costs if the injured person is part of your family, lives in your home, works for you, or is looking after your pet or is paid to look after your pet.
- Compensation or legal costs if the damaged property belongs to you or a person who is part of your family, lives in your home, works for you, is looking after your pet or is paid to look after your pet.
- Compensation or legal costs if you or

someone listed above is looking after the property or holding it in trust.

- Any claim resulting from a period when your pet was left unattended.
- Cover is not in force at any place where you or members of your family are subject to a contract of employment.
- Cover is not provided at any event of confirmation show, agility event, working trial or Schutzhund competition.
- Cover is not provided at any organised shooting or sporting event.
- Any liability arising from an agreement which imposes a liability on you which you would not be under in the absence of such an agreement.
- Compensation or legal costs where the injury or damage was caused by the deliberate acts or omissions of you or members of your family.
- Any claim if your pet is a cat.
- Any claim due to your pet passing on any disease or virus.
- Any claim whilst your pet is being transported in a motorised vehicle.
- Fines, penalties or your breach of quarantine restrictions or import or export regulations.
- Any damages, costs or expenses if you are insured under any other liability policy (including your household insurance) unless that cover has been exhausted.
- Any claim costs in excess of the policy limit under this section of your policy.

Special conditions that apply to this policy section

- You must contact us as soon as there is an incident that could give rise to a claim.
- You must not admit to anyone that your pet was at fault, offer any

compensation, make a payment, or try to negotiate.

- You must send us any letters, writs, summons or other legal documents you receive and you must not answer them.
- You must tell us or help us find out the full circumstances of an incident, provide written statements and go to court if necessary.
- We may pay a reasonable amount for the compensation and costs which will release us from any more payments under this policy.
- We will have complete control of any claim or the defence of any legal proceedings.
- You must not give anybody information or anything that could help them claim against you other than disclosing your policy number and name and address of us.

In relation to any third party liability claims, we may pay up to the limit of your stated policy cover or lesser amounts for which any claim can be settled (after deduction of any sum or sums already paid as compensation) and shall be released from any further liability under this policy (except for costs and expenses of litigation recoverable or incurred with our consent prior to the date of such payment).

Section 3 – Death of your pet from illness

This section does not apply in the case of dogs that are 9 or more years old and cats that are 11 or more years old.

What is covered?

If your pet dies because of an illness or in the event of your vet putting your pet to sleep, if recommended by a vet as necessary to alleviate incurable and inhumane suffering of your pet, due to illness during the period of insurance.

We will pay the purchase price you paid for your pet as declared by you and detailed on the Policy Schedule subject to the maximum policy limit shown on your Policy Schedule.

What is not covered?

- If your pet dies from an accident.
- If the death is a result of any illness that happens prior to or within 14 days of your pet's insurance first starting.
- If at the time of death your pet is over 9 years of age in the case of dogs or 11 years of age in the case of cats.
- If your pet is put to sleep due to aggression unless this can be attributed to an illness.
- Any claim if a vet believes it is more humane to keep your pet alive rather than put it to sleep, but despite this you still have your pet put to sleep.
- If you are not able to provide us with a death certificate from your vet or statement from an independent witness.
- Any claim not supported by evidence of purchase price or receipt, in which case we will only pay up to £50 for cats and £100 for dogs.

Section 4 – Death of your pet from injury

What is covered?

If your pet dies because of an injury or in the event of your vet putting your pet to sleep, if recommended by a vet as necessary to alleviate incurable and inhumane suffering of your pet, due to injury during the period of insurance.

We will pay the purchase price you paid for your pet as declared by you and detailed on the Policy Schedule subject to the maximum policy limit shown on your Policy Schedule.

What is not covered?

- If your pet dies from an illness.

- If the death is a result of any injury that happens prior to or within 48 hours of your pet's insurance first starting.
- If your pet is put to sleep due to aggression unless this can be attributed to an injury.
- Any claim if a vet believes it is more humane to keep your pet alive rather than put it to sleep, but despite this you still have your pet put to sleep.
- If you are not able to provide us with a death certificate from your vet or statement from an independent witness.
- Any claim not supported by evidence of purchase price or receipt, in which case we will only pay up to £50 for cats and £100 for dogs.

Section 5 – Advertising and reward

What is covered

If your pet is lost or stolen, we will reimburse you for advertising in a local newspaper or other approved expenditure and for a suitable reward to be offered for recovery of your pet (previously agreed by us) up to the maximum sum as shown in your Policy Schedule.

We will not be liable for:

- Reimbursing any money you spend trying to find your pet if we have not agreed to the way you are doing this (for example, using a missing pet service provider).
- Any reward to anyone who is a member of your family or household or by any person employed by you or residing with you.
- More than £100 for cost of advertising materials.
- Any amount in excess of the policy limit under this section of your policy.
- Any amount in excess of the purchase price of the pet.

Section 6 – Theft and straying

What is covered?

We will pay you up to the purchase price or a maximum shown on your Policy Schedule, whichever is the lesser amount in respect of permanent loss due to your pet being lost or stolen and after no recovery has been made after 45 days despite appropriate endeavours including advertising and reward.

We will not be liable:

- If your pet is lost, stolen or strays within 14 days of taking out this policy.
- For any amount in excess of the policy limit under this section of your policy.
- Any claim not supported by evidence of purchase price or receipt.

Section 7 – Boarding fees

What is covered?

We will reimburse you for boarding fees for your pet in a licensed boarding establishment, up to the amount shown on your Policy Schedule if during the period of insurance:

- You have an illness or injury which requires you to go into hospital for more than 96 hours; or
- a member of your family permanently residing with you has an illness or injury which requires you to attend hospital for periods of time no less than seven hours a day over a continuous period of no less than 96 hours and your pet stays in a licensed kennel /cattery while you are in or attending hospital and no other member of your family permanently residing with you is able to look after your pet.

What is not covered?

- Claims within the first 14 days of the commencement of insurance.
- Any costs if you are in hospital for less than 96 hours.
- Any costs if you go into hospital if you had symptoms of being ill or injured before your pet's insurance first started.
- Any costs if you go into hospital as a result of your pregnancy, giving birth, alcoholism, drug abuse, drug addiction, attempted suicide, self-harm or hospitalisation that is not directly related to you being ill or injured.
- Any costs resulting from nursing home care or any convalescence care that you do not receive in a hospital.
- Boarding fees if you have previously gone into hospital for the same illness or injury.
- Any stay in hospital that you were aware could happen when you arranged the policy.
- Transportation costs for you and your pet to or from the boarding kennel/ cattery establishment.
- Where the incident which led to the incurring of boarding fees occurred outside of the period of insurance.
- Any claim in excess of the limit shown on your Policy Schedule.
- Any costs if you do not attend hospital for a continuous period of more than seven hours a day over a continuous period of no less than 96 hours whilst a family member who permanently resides with you have an illness or injury which requires you to attend hospital.

Claims conditions

When you leave hospital, you should obtain a medical certificate and send us the medical certificate and the receipt from the boarding kennels/cattery with a covering letter.

Section 8: Holiday cancellation/curtailment

What is covered?

We will reimburse you up to the amount shown on your Policy Schedule (in any one period of insurance) for the non-recoverable cancellation and curtailment costs incurred by you if during the period of insurance:

- You cancel your holiday within 7 days prior to departure; or
- You come home early because your vet believes your pet needs lifesaving treatment or lifesaving surgery.

What is not covered?

- Claims within the first 14 days of the commencement of your policy.
- Any amount if your pet does not have lifesaving treatment or lifesaving surgery.
- Any amount as a result of an illness or injury that first showed clinical signs or happened more than 7 days before the start date of your holiday.
- Costs for anyone else who is on holiday or who is going to be on holiday with you. Unless they are under 18 years of age and no other adult is able to take care of them.
- If you booked your holiday less than 28 days before you were due to leave.
- If you cancel your holiday or come home early as a result of any pre-existing condition or if you knew about the injury before going on holiday and the injury was likely to necessitate emergency treatment and/or surgery.

- Any additional costs which are incurred due to your fault, e.g. if you fail to arrive on time at the airport/ferry port.
- If you can get these expenses back from anywhere else, for example, from your travel insurance.
- Any additional cancellation charges incurred because you did not tell the company providing your transport or accommodation, their agents or any person acting for you, as soon as you knew you had to cancel your holiday.
- Any amount for a holiday that does not start and finish in the period of insurance.
- Any holiday that involves attending a festival or concert.

Claims conditions

Send us receipts for the expenses you are claiming, along with a booking invoice for the holiday detailing any cancellation charges. You must provide us with confirmation that you are unable to claim these costs back from your travel insurance providers.

Section 9: Quarantine costs

What is covered?

We will pay up to the level shown in your Policy Schedule of insurance per trip for:

- Quarantine kennelling costs and costs incurred in obtaining a replacement health certificate for your pet should a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fail to operate as intended.
- Quarantine kennelling costs should, despite compliance with the relevant regulations, your pet be placed in quarantine due to illness.
- All claims under this section of the policy must be supported with all relevant receipts and documentary evidence that your pet was micro-chipped prior to your journey with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785.

Exclusions

We will not pay for:

- Any costs incurred where it was established that the microchip was not functioning prior to departure.
- Any costs incurred where it can be established that your pet was suffering from an illness or injury prior to departure.

Section 10: Loss of PETS passport

What is covered?

We will pay up to £250 per trip for the cost of a replacement health certificate should the original become lost during the trip. This includes any quarantine costs incurred as a direct result of such a loss.

All claims under this section of the policy must be supported by all relevant receipts and evidence of expenditure.

Section 11: Emergency expenses cover abroad

What is covered?

We will pay up to the level shown in your policy per trip in reimbursement for emergency expenses incurred by you.

Cover is provided for:

- Additional accommodation and repatriation fees incurred by you should your pet require emergency veterinary treatment which results in you missing your return journey.
- Reimbursement of reasonable accommodation and transportation costs incurred by you following your pet becoming lost during a journey, whilst you endeavour to find your pet prior to your due return date to the UK.
- Reimbursement of reasonable additional accommodation and transportation costs incurred by you, for up to 4 days, should your pet

become lost or stray prior to your return journey to the UK resulting in you remaining abroad whilst endeavouring to locate your pet.

- All claims under this section of the policy must be supported by all relevant receipts and evidence of expenditure. Additionally, you must notify the Police or relevant transport operator within 24 hours of the incident and obtain, at your own expense, a written report should you wish to claim following the loss or theft of your pet.

General conditions applying to all policy sections

You must comply with and agree to the following conditions to have the full protection of your policy. If you do not follow these conditions we may cancel your policy; refuse to deal with your claim; or reduce the amount of any claim payment.

- To the best of your knowledge and belief at the start of this insurance your pet is in good health and free from any injury, illness or physical disability.
- Your pet has never shown aggressive tendencies and has not been trained to attack.
- You must be the owner of the pet and your pet must be a minimum of eight weeks old and no older than the age set out in the Policy Schedule on the start date of the policy.
- Your pet must be named on the Policy Schedule.
- Your pet must live with you at your UK address as shown in the Policy Schedule. Your cover will cease immediately if your pet is sold or where any financial interest whatsoever is parted with by you, whether temporarily or permanently or if your pet is no longer ordinarily resident in your home.
- You must contact us as soon as you become aware of any circumstances that could result in a claim.
- You must take your pet for regular annual check-ups and keep your pet vaccinated against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs; against feline infectious enteritis, feline influenza, feline herpes virus, feline calicivirus and feline leukaemia in the case of cats; and as advised by your vet. All vaccinations must be administered under vet supervision.
- Furthermore there is no cover provided for these diseases in the event that the required vaccinations have not been administered to your pet by a vet.
- Homeopathic vaccines are not acceptable.
- You must provide proper care and attention to your pet at all times and pay to have any treatment normally recommended by a vet to prevent illness, injury or disease.
- You must provide and pay for all information, documents and help that we need; including vet certificates and records, details of any other relevant insurance that may apply, and supporting evidence of any claim and the circumstances around the claim.
- You agree that your current and/ or previous vet may release all information or records regarding your pet to us and that we may release information about your policy to any vet who has either treated your pet or is about to treat your pet.
- If the vet charges you for this information you will be responsible for the costs.
- If there is a disagreement between your vet and our vet, an independent vet mutually agreed upon by both sides will be appointed and act as arbiter, whose decision both you and we must keep to.
- You agree that we may take over any claim and deal with it in your name.
- We will not make any payment for any claim covered by any other insurance until that cover has been exhausted.
- You agree to observe the terms of the Animal Welfare Act 2006, and Control of Dogs Order 1992. Any dog in a public place must wear a collar with the name and address of the owner engraved on it, or engraved on a tag. Your telephone number is also advisable.

- If we feel that the amount you are claiming is excessively high then we may contact your vet and challenge their costs.

General exclusions applicable to all sections of the policy

We will have no liability for:

- Any claims for a pet not named in the Policy Schedule.
- Any claims made for any incident that happens outside of the period of insurance.
- Any death or destruction of your pet as a result of illness resulting from the failure to vaccinate your pet in accordance with the practice recommended by the British Small Animal Veterinary Association.
- Any claims for a pet under the age of 8 weeks.
- Any claims under any section of cover where the premium has not been paid.
- Any claims arising outside the territorial limits of the United Kingdom and the Member Countries of the PETS Travel Scheme (excluding long haul countries as defined by DEFRA).
- Claims arising due to war, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, terrorism, revolution, insurrection or military or usurped power.
- Claims arising due to ionising radiations or contamination by radioactivity from any fuel or from any nuclear waste from the combustion of nuclear fuel.
- Claims arising due to the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
- The confiscation or destruction of your pet by Government or Public Authorities, or under the Animals Act 1971 United Kingdom and the Control of Dogs Act 1986 and Control of Dogs (amendment) Act 1992 Republic of Ireland or Contravention of the Dogs (Protection of Livestock) Act 1953.
- The cost and compensation for euthanasia of your pet under a court order or the Contagious Diseases Act. Claims arising due to the intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter, except in the case of your pet being put to sleep to alleviate incurable and inhumane suffering.
- You breaking the United Kingdom or Republic of Ireland laws, or regulations, including those relating to animal health or importation.
- Malicious or wilful injury or gross negligence to your pet caused by you, your agents, employees or members of your family.
- Any medication or treatment not recommended by a vet.
- Any dog that is a Pit Bull Terrier, Dogo Argentino, Fila Braziliero, Japanese Tosa, Perro de Presa Canario, Pit Bull, Pit Bull Terrier, wolf or wolf hybrid, or a dog crossed with these, or any animal registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs (amendment) Act 1997 or any subsequent amendments or a dog crossed with any of these.
- The recurrence or continuation of illness or disease from which your pet previously suffered arising prior to or within 14 days of the start of this insurance.
- The recurrence or continuation of accident or disease resulting from an accident from which your pet previously suffered arising prior to or within 48 hours of the start of this insurance.

- Your pet being used for commercial breeding purposes, guarding, search and rescue, track racing, coursing or used in connection with any business, trade, profession or occupation.
- Any loss due to variations in exchange rates of any and every description.
- Where fraud has been committed against us or where false information has been provided to us.
- Any liability where you are entitled to cover or benefit under any other insurance.
- Any infringement of UK animal health and importation legislation.
- Any pet sold or where any financial interest whatsoever is parted with by you, whether temporarily or permanently.
- Any claim under section 3 (death to your pet by illness) for dogs aged 9 and above and cats aged 11 and above.
- Liability in respect of pollution or contamination of buildings or other structures or of water or land or the atmosphere unless directly caused by a sudden identifiable unintended and unexpected occurrence which takes place in its entirety at a specific moment in time and place during the period of insurance provided that:
 - All pollution or contamination which arises out of one occurrence will be deemed to have occurred at the time such occurrence takes place;
 - Our liability for all damages and claimants costs and expenses payable in respect of all pollution or contamination which is deemed to have occurred during the period of insurance shall not exceed £1,000,000 in the aggregate.

Complaints procedure

We strive to provide the highest standard of service to you at all times. However, things can go wrong occasionally and when this happens, we are committed to sorting this out quickly.

If your complaint relates to your policy

If you wish to make a complaint about the service we have provided (including information or documentation issued to you), you should contact us using the contact details stated below. Lines are open 8am to 8pm Monday to Friday, 9am to 2pm Saturday.

If your complaint relates to your claim

If you wish to make a complaint about any aspect of your claim, you should contact the person currently handling your claim by calling the claims team to discuss your complaint. Lines are open 8am to 6pm Monday to Friday, 9am to 2pm Saturday.

 Ageas Pet Insurance
The Complaints Manager
The Connect Centre
Kingston Crescent
Portsmouth
PO2 8QL

 0345 165 0928

If you wish to provide written details of your complaint, the following checklist has been prepared for you to use when drafting your letter:

- Head your letter 'Ageas Pet insurance COMPLAINT'
- Give your full name, post code and contact telephone number(s).
- Advise them that you have an Ageas Pet Insurance policy and quote your policy and/or claim number.
- Explain clearly and concisely the reason(s) for your complaint.

We will try to resolve your complaint by the end of the third working day and will

send you a summary resolution letter. If unable to do this, we/your insurer will write to you within five working days to update you on the progress of your complaint and let you know who is dealing with the matter. Within eight weeks of receiving your complaint, you will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

The Financial Ombudsman Service

You have the right to ask the Financial Ombudsman Service to review your complaint, free of charge, if for any reason you are still dissatisfied with either the summary resolution or final response letter, or if we/your insurer have not issued a final response within eight weeks from you first raising the complaint. However, you must do so within six months of the date of the summary resolution or final response letter.

You can contact the Financial Ombudsman Service as follows:

-  Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR
-  0800 023 4567 or 0300 123 9123
-  complaint.info@financial-ombudsman.org.uk
-  www.financial-ombudsman.org.uk

Please note that if you do not refer your complaint within the six months, the Ombudsman will not have our/your insurer's permission to consider your complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

Following the above complaints procedure does not affect your right to take legal proceedings.

Financial Services Compensation Scheme (FSCS)

Ageas and your insurer are covered by the independent Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we or your insurer cannot meet our obligations to you. This depends on the type of insurance and circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS website (www.fscs.org.uk), by writing to the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by phone 0800 678 1100 or 020 7741 4100.

Fraud

It is unfortunate that with all types of insurance, fraud and attempted fraud can occur. We employ sophisticated fraud detection and prevention techniques to ensure we only pay out on genuine claims. By doing this, it protects the interest of all policyholders and we are able to offer a comprehensive policy with competitive premiums.

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.
- Make a statement in support of a claim knowing the statement to be false in any respect.
- Submit a document in support of a claim knowing the document to be forged or false in any respect.
- Make a claim in respect of any loss or damage caused by your wilful act or with your connivance.

Then:

- The claim will not be paid.

- No other claim which has been or will be made under the policy will be paid.
- The policy may be declared void.
- The amount of any claim already paid under the policy since inception shall be recovered from you.
- No refunds will be made back to you of any premiums already paid.
- We may inform the police of the circumstances.

Preventing fraud

We and/or our agents, along with other insurers pass information to fraud prevention and credit reference agencies. We may pass your details to Claims and/or Underwriting Exchanges which other insurers may have access to and are designed to identify fraud.

Consumer Insurance (Disclosure and Representations) Act 2012

In entering into this contract you are under a duty to take all care in answering all questions in relation to this insurance honestly and to the best of your knowledge.

This includes anything that appears within your Policy Schedule as well as any information relating to your pet's medical history. Your failure to take reasonable care to avoid misrepresentation in relation to the information provided could result in your policy being cancelled or your claim being rejected or not fully paid.

If you are in any doubt about your duty to take reasonable care not to make a misrepresentation please contact our Customer Services Department on 0345 165 0928.

Data Protection

Please be aware that all references to 'us', 'we' and 'our' in the following section ("Your Information and what we do with it") refer to Ageas Retail Limited.

This below section explains the role of Ageas Retail Limited as the data controller of your personal information for the purposes of marketing similar products and services and for analysis of the performance of the Ageas Pet Insurance product.

Ageas Retail Limited has appointed Insurance Factory Limited for the sale and administration of policies and to handle claims related to your Ageas Pet Insurance. As a result, Insurance Factory Limited will also be a data controller for your personal data. Please see the Insurance Factory Limited privacy policy at <https://pet.ageas.co.uk/Content/Documents/PrivacyPolicy.pdf> for details of how your personal information will be processed.

Your information and what we do with it – Putting your mind at rest

You trust us to look after your personal information when you buy our products and we know we have a responsibility to protect this information. The details provided here are a summary of how we collect, use, share, transfer and store your information.

For full details of our Privacy Notice, please go to www.ageas.co.uk/privacy-policies/pet-privacy-policy/ or contact our Data Protection Officer at:

 Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

 thedpo@ageas.co.uk

Please note that for further information about the use of your personal information relating to the sales, administration or claim handling of Ageas Pet Insurance you should contact the Insurance Factory Limited Data Protection Officer at:

 Markerstudy Group Data Protection Officer
45 Westerham Road
Bessels Green
Sevenoaks
TN13 2QB

 dataprotection@markerstudy.com

Collecting your information

You provide personal information to Insurance Factory Limited so they can sell and administer the policy and handle your Ageas Pet Insurance claim on behalf of Ageas Retail Limited. Insurance Factory Limited shares your personal information with us so that we can carry out the activities described in 'Using your information' of this notice.

The information we receive about you when you complete a quotation, or purchase an Ageas Pet Insurance policy, can include:

- General information about you such as your name, address, contact details and date of birth;
- Information about your pet(s) you want to insure;
- Your claims record related to your pet(s).
- Information about your use of our websites such as your IP address, which is a unique number identifying your computer.

Using your information

We use your personal information to provide you with our products and services and to better understand and predict your needs and preferences, so that we can continue to improve our products and services to give you insurance that is right for you. This may include analysis and modelling of your personal information.

The section below provides information about how we communicate our products and services

How we contact you about our products and services

We may contact you via post, email, SMS, telephone and/or digital methods like social media and online advertising (unless you have said you do not want us to) in order to let you know about our products and/or services which may relate to your general insurance needs. To assist us with this, we may also use and/or share your information with carefully selected third party databases which, when combined with the information you have given us, helps us to know what products and/or services may be of interest to you. Where products or services are not similar or where we have not contacted you for some time since you last obtained a quotation, product or service from us, then we will ask your permission to contact you about these.

We may also use our carefully selected business partners to supply our promotional offers to you and manage those offers on our behalf.

Should you no longer want us to contact you about our other products and services, just let us know by either:

 Writing to our Data Protection Officer at the address provided on the previous page

 Calling us – 0345 165 0570

Use of your personal information when using our websites and email communications

When you visit one of our websites we may collect information which includes your email and/or IP address. We may also use cookies and/or pixel tags on some pages of our website. Useful information about cookies, including how to remove them, can be found on our website.

Sharing your information

We share your information with a number of different organisations such as:

- Insurance Factory Limited as part of overseeing their administration of Ageas Pet Insurance policies and claims.
- Other companies or brands within the Ageas group.
- Other insurers, business partners, agents or carefully selected third parties providing a service to us or on our behalf.
- Organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where we have a duty to or are permitted to disclose your personal information to them by law.
- Other companies when we are trialling their products and services which we consider may improve our services to you or our business processes.

Unless required to by law, we would never share your personal data without the appropriate and necessary care and safeguards being in place.

Keeping your information

We will keep your information only for as long as is reasonably necessary to provide our products and services to you

and to fulfil our legal, regulatory, tax and accounting obligations. We also keep your information for several years after the expiry of your policy in order to respond to any queries or concerns that may be raised at a later date. Please see our full Privacy Policy on our website for more details.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside the United Kingdom (UK). We or our service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store your information) to which foreign law enforcement agencies may have the power to access. However, we will not transfer your information outside the UK unless it is to a country which is considered to have sound data protection laws or we have taken all reasonable steps to ensure the firm has suitable standards in place to protect your information.

Your rights

You have a number of rights in relation to the information we hold about you, including:

- Asking for access to and a copy of your personal information.
- Asking us to correct, delete or restrict the use of your personal information.
- Asking us to move, copy or transfer your personal information to a third party (known as 'data portability').
- Objecting to the use of your personal information or to an automated decision including profiling.
- Withdrawing any previously provided permission for us to use your personal information.
- Complaining to the Information Commissioner's Office at any time if you object to the way we use your personal information.

Please note that there are times when we will not be able to delete your information, such as where we have to fulfil our legal and regulatory obligations or where there is a minimum statutory period of time for which we have to keep your information. If this is the case, then we will let you know our reasons.

Claims processing

As part of your policy, you agree to and accept the following conditions in order for the policy administrator (Insurance Factory Limited) to process any claims you submit:

1. Insurance Factory Limited will request relevant information or records from your current or previous veterinary practice, specialist, breeder or rescue centre at any time in order for Insurance Factory limited to be able to fully assess your claim.
2. Your veterinary practice, or any veterinary practice treating your pet, can openly discuss and receive information about your aims with your policy administrator (Insurance Factory Limited) where appropriate. This also includes the transfer of your claim via an electronic service using third party application.
3. Insurance Factory Limited will only ever ask for information which is relevant to the details and circumstances of the claim and previous medical history, which is necessary for claims processing purposes.

Helplines

24 Hour Vet Helpline

The Ageas Pet 24 hour vet helpline is an advice line for all Ageas pet customers and operates 24 hours a day, 365 days of the year, offering you an outlet for all queries regarding your pet's health.

The service is provided by The Vet Connection which has been trading since 2003 with over 100,000 pet owner interactions each year.

All communications are handled by a national and highly scalable network of RCVS (Royal College of Veterinary Surgeons) registered veterinary nurses who have a minimum of three years practical experience and most holding advanced qualifications.

How the 24 Hour Vet Helpline works:

If you have a question or concern about your insured pet you can call our helpline and speak to a qualified veterinary nurse.

The veterinary nurse can offer advice on whether you can treat your pet at home, if you'd need to take your pet to your veterinary practice or an out of hours veterinary surgery.

If the veterinary nurse deems it necessary, there is also a video calling service where the veterinary nurse can initiate a video call to assess your pet closely.

As well as offering a service to assist with any immediate injuries or illnesses that your pet is facing, we can also offer support on a whole range of topics including feeding and nutrition, buying a puppy or kitten, travelling tips, pregnancy care and post-operative advice.

Benefits to the 24 Hour Vet Helpline:

- Advice and support when your insured pet is injured or unwell giving you peace of mind at a difficult time.

- Potential to reduce costly trips to the vet which can be highly stressful for both you and your pet.
- Professional advice on hand 24hrs a day, 365 days a year, meaning that you always have someone on hand to talk to.

Simply call **0333 332 7928**

(lines are open 24 hours a day 365 days a year) or alternatively chat to The Vet Connection online at www.ageas.co.uk/pet-insurance.

Other Helplines

All policies include access to the following help lines (calls may be monitored or recorded):

Find a Vet

If you or your pet are away from home whilst in the United Kingdom, Northern Ireland, Isle of Man, and Channel Islands and your pet needs urgent veterinary care, Ageas gives you access to our helplines so we can identify the nearest vet for you. Simply call **0345 165 0928** (lines are open from 8am to 6pm Monday to Friday and 9am to 2pm Saturdays).

Bereavement Counselling

An understanding, confidential and professional service enabling you to talk for as long as you need about the death or illness of your pet. Help and advice to address the symptoms brought about by bereavement is available 24 hours a day, 365 days a year. Call **0333 003 2258** (lines are open 24 hours a day, 365 days a year)

Pet Legal

Lawyers are available to provide advice and explain legal issues in plain English and in a friendly and helpful way. Call **0333 003 2258** (lines are open 24 hours a day, 365 days a year).

Pet Minders

This enables you to locate a registered pet minder (on a national basis) for either a few minutes or indeed weeks, in order to look after your pet while you are away. Call **0345 165 0928** (lines are open from 8am to 6pm Monday to Friday and 9am to 2pm Saturdays).

**If you require this policy booklet in another format
please call 0345 165 0928.**

Your insurance is provided by Ageas. Ageas is a trading name of Ageas Retail Limited (Company Reg. No. 1324965). Registered in England and Wales. Registered office: Ageas House, Hampshire Corporate Park, Eastleigh, Hampshire, SO53 3YA. Ageas pet insurance is arranged and administered by Ageas Retail Limited. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 312468.

Ageas pet insurance is underwritten by West Bay Insurance Plc. Registered in Gibraltar No. 84085. Registered Office: 846-848, Europort, Gibraltar. Regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (Financial Services Register Number 211787).

