

ageas.

PET INSURANCE THAT'S easy as.

Policy booklet



Keep this policy booklet in a safe place

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

PET INSURANCE

PET INSURANCE

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IMPORTANT CONTACT INFORMATION

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For pet insurance claims
0345 165 0928

**Ageas Pet Insurance, 2nd Floor, 5000 Lakeside,
North Harbour, Western Road, Portsmouth, PO6 3EN.**

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

Making Changes

Please contact us as soon as you are aware of any changes that need to be made to the policy, such as your postal address, phone number or email address. 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.

You can call us:

0345 165 0928

8am to 6pm 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

Claim notification

You must submit your claim within 12 months of the treatment taking place. Any claims received after this time will not be covered by the policy.

How to make a claim - online

You can register any type of claim on our website: <https://www.ageas.co.uk/pet-insurance/>.

For veterinary fee claims, either you or your vet can submit your claim. If your veterinary practice uses "Vet Envoy" (a piece of software that provides vets with the ability to log claims digitally), we can accept claims from your vet this way.

Our online process is paperless and easy to use, it will only take a few minutes to notify us of your claim.

We will ask you some basic questions about the circumstances of your claim and tell you what documentation we need you to send to us to support your claim and enable us to process it as quickly as possible. You or your vet can simply scan or take a clear photograph of the information we need and upload it whilst you are completing your online claim, however if you do not have it to hand you will be able to upload it later, using a secure link. You can also send the information in via email or post. Our contact details can be found on page 3.

If we need any additional information, we will contact either you or your vet to obtain it.

You will be regularly updated on the progress of your claim via email and/or SMS.

Once your claim has been processed, we will send an email to explain the outcome and any settlement details. If we are unable to pay for some or any of your claim, we will explain why.

How to make a claim - over the phone

You can also register your claim over the phone by contacting us on 0345 165 0928 (lines open from 8am to 6pm Monday to Friday and 9am to 2pm Saturdays).

We will never guarantee any payment of a claim over the telephone until your claim is registered, has been reviewed and an outcome reached. Calls may be monitored or recorded to assist with training and for quality control purposes.

We will ask you some basic questions about the circumstances of your claim and tell you what information we need to process your claim. We will then send you or your vet a link, which will allow you to upload this information if you do not have it to hand. You can also send the information in via email or post. Our contact details can be found on page 3.

If you register your claim over the phone, you will still be updated regularly on its progress via email and/or SMS.

When your claim has been processed, we will send you an email to explain the outcome and settlement details. If we are unable to pay for some or any of your claim, we will explain why.

Other information

Following a claim, and if applicable, we may try to get back any money we have paid from the person(s) that injured your pet.

If we have made any overpayment regarding claim settlements, we will contact you to discuss the best way for that money to be paid back to us.

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

TABLE OF COVER

If you are unsure which level of cover you have purchased, please refer to your Policy Schedule.

	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 Months 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 (dogs only) up to:	£1M	£1M	£1M	£2M
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 Animal Health Certificate up to:	£250	£250	£250	£250
Emergency expenses cover abroad up to:	£250	£500	£750	£1,000

ABOUT YOUR PET INSURANCE POLICY

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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 cover 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.

For details of the underwriters of your policy, and the underwriters of the Third Party Liability (dogs only) section of your policy, please refer to the "About the products we offer" section of your Terms of Business Agreement document.

The law that applies to this policy

The law of England and Wales will apply to this policy unless you and we agree differently. As Ageas are based in England, we propose to apply to 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 European Union States and Territories for up to 30 days in each period of insurance for Essentials, Classic and Extra and up to 90 days for Ultra. Please visit the gov.uk website to follow the latest guidance on travel within the EU post-Brexit.

Renewal terms

If 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. We may limit or remove Third Party Legal Liability cover at your next renewal (or in some cases immediately, with 14 days notice) following any incident, Third Party Legal Liability claim, notification that your dog is showing signs of aggressive tendencies, or any other circumstances where this is deemed appropriate.

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 on-going 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

These product types provide 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 we offer renewal.

Dual insurance

You must tell us if you have another insurance policy which covers your pet for anything this policy covers. If there is any other insurance under which you are entitled to make a claim you must report the incident to that insurance company and tell us their name and address and your policy and claim number with them. We will not make any payment for any incident covered by any other insurance policy.

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 paid back 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 happened. This is known as a cooling off period. If you do not exercise your rights during the 14 day period, your policy will continue as normal.

Cancelling after 14 days

You may cancel the policy after the cooling off period. As long as there has been no claim or incident that is likely to lead to a claim being made during the period of insurance and you cancel your policy then we will give you some money back. This amount will be for the unused period of your policy. For example: If your premium was £365 and you cancel the policy after 300 days then we will give you back £65 for the 65 days of unused cover.

If a claim has been made or you know that a claim is likely to be made during the period of insurance then we will not give you any money back.

Cancelling following a claim

If any claim has been made during 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.

This will not apply in the event of the death or loss of your pet.

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
2nd Floor, 5000 Lakeside
North Harbour
Western Road
Portsmouth
PO6 3EN

Our right to cancel, void or not invite renewal of your policy

Ageas Retail Limited, Insurance Factory Limited or the underwriters of your policy 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 give your help or provide information when we are entitled to request your help in dealing with a claim or with the running of this policy; or
- Where you have had a previous insurance policy that has been declined, declared void or had special terms imposed, by the insurer.
- 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 suspect fraud; or
- Where your pet has been used for commercial breeding; 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; or

- Where we are unable to underwrite your policy moving forward.

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. Your last given address may include an email address given by you to accept mail. We will use the same method to calculate any refund or monies owed as if you cancelled the policy yourself.

If you're having financial difficulty

If you are paying for this insurance monthly and you think you may be unable to meet your regular policy payments, please contact us as soon as possible.

We have specialists on hand who can agree how best we can help with your financial situation.

There are several ways we may be able to help, including allowing you to delay or reduce payments.

Don't wait until you miss a payment as we can help you in advance. We ask that you don't cancel your payments or direct debits as this can result in your policy being cancelled and we don't want you to be left uninsured, please get in touch with us as soon as you can.

If you're paying annually, please review your cover and check that it meets your requirements, and again, please contact us to discuss how we can help you.

Additional financial help is available externally from Money Helper which is a free service provided by the Money and Pensions Service: www.moneyhelper.org.uk/debt-advice-locator.

WHAT WORDS MEAN

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

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

Ageas – Ageas is a trading name of Ageas Retail Limited. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 312468. 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.

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 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 – Your pet being used for commercial security work or if you or anyone living with you hold a Security Industry Authority (SIA) license of any description or is undertaking the designated activity that the SIA license allows.

Holiday – Means a pleasure trip outside of the UK to an EU member state or country which starts from and ends at your UK address as shown in your Policy Schedule.

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

Injury – Clinical signs or symptoms of changes in your pets health resulting from one individual accident.

Percentage excess – The percentage amount you are required to pay towards the costs of the veterinary fees in addition to the fixed excess. This applies on all treatment made on or after your dog's 6th birthday or your cat's 8th birthday, and this amount will be deducted from each claims settlement.

Period of insurance – The period 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 – Your dog or cat specified in your Policy Schedule.

Policy – Your Policy Wording and most recent Policy Schedule.

Policy Schedule – The Policy Schedule shows details about you, your pet, policy limits and excesses that apply to the specific cover that you have purchased.

Policy Wording – This document, which tells you what you can and cannot claim for under your policy.

Pre-existing condition(s) – Any illness or injury or complication directly resulting from a previous injury or illness, that was identified or investigated by a vet or was 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 and Northern Ireland.

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.

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 (treatment to your pet)

What is covered

We will pay you for 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.
- The fixed excess is on a per incident, per year basis. The percentage excess applies on all treatment made on or after your dog's 6th birthday or your cat's 8th birthday.

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

- 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.

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 stop your pet 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 whilst temporarily located in any member state of the EU but only for a maximum stay of 30 days during the policy period for Essentials, Classic and Extra and 90 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. If treatment of a claim involving a cruciate(s)

includes complementary therapy, those costs will be put under the main veterinary fees benefit limit rather than the cruciate ligament damage treatment limit.

What is not covered?

- Policy excess, which is payable by you and 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 also 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.
- 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 has been reached, 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 solution for any illness. In cases of false pregnancy or mammary tumours, we will cover the costs of treatment minus the cost of getting your pet spayed or neutered. In cases of Pyometra, we will cover the cost of treatment including the cost of getting your pet spayed if this is immediate treatment.
- 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 solution for any illness. In cases of testicular tumours, we will cover the cost of getting your pet neutered. In cases of prostatic hyperplasia, we will cover the costs of treatment minus the cost of castration.
- Any claim or treatment for cryptorchidism (retained testicle(s)) unless your pet was under 12 weeks of age at the start of the policy.
- The cost of bathing, grooming or de-matting your pet.
- 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 stop your pet suffering following an accident or illness.
- Any charges in respect of euthanasia in the event that this was caused by a pre-existing condition or condition not covered by the insurance.
- 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 submission 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.

- 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 issues 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 (<https://www.gov.uk/government/collections/notifiable-diseases-in-animals>).
 - An Endemic/Epidemic/Pandemic as defined by the UK Government and/or appropriate body.
 - Complications arising from any existing or new compulsory vaccination (as ordered by the UK Government and/or appropriate body).
- 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 for a maximum period as shown in your Policy Schedule. In the event that your pet requires veterinary treatment whilst temporarily outside the UK, payment of any treatment must be made by you to the vet whilst you are there and upon return home, you should telephone us immediately and report the claim on **0345 165 0928**.

The claim submission must be returned complete with all paid veterinary receipts. Settlement of eligible claims will be made to you, after any deductions have been made, in sterling at the rate of exchange applicable on the date the bills were settled.

Claims information

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

The invoices and a full clinical history must be returned to us within 12 months of the pet receiving the treatment or as soon as possible thereafter. Please make sure 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 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 submission for the initial costs. We will not be able to assess a claim 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.

Section 2 – Third Party Legal Liability (Claims against you or your dog) (UK and EU member states only)

This section does not apply for cats.

What is covered?

The cover will only apply to incidents within:

- The United Kingdom, or:
- Whilst temporarily in a member state of The European Union, Northern Ireland, Andorra, Faroe Islands, Gibraltar, Greenland, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the Vatican City State,

provided that your dog complies with all the relevant legislation relating to movement across international borders, but only for the maximum stay shown in your policy schedule.

Guidance on taking your pet abroad can be found on the gov.uk website: <https://www.gov.uk/taking-your-pet-abroad/travelling-to-an-eu-country-or-northern-ireland>?

We will pay up to the amount shown in your schedule for damages and costs ordered to be paid by any court in the countries listed under a) and b) above. We will make this payment if your pet (dogs only) is found to be at blame for any injury or damage that happened during the period of insurance, to the following:

1. Bodily injury or death to any person who is not in your employment or who is not a member of your family or living with you, or;
2. 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 anyone living with you.

The most we will pay under this section of the policy for all incidents occurring within the period of insurance will be the amount detailed in your policy schedule.

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 (or their family) or offer any thank you payment to look after your dog.
- The injury or damage was not to them or their property.

What is not covered?

1. We may not pay the claim or any claim for additional costs caused by your delays if you do not pay the £250 excess when asked by us.
2. Claims where your pet has not been found to be to blame by a court of law.
3. Claims for incidents that happened outside of those countries covered under "What is covered" item 2 above including the United States of America and Canada.
4. Claims for incidents that happen outside of the period of insurance.
5. Any payment 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.
6. Any payment 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.
7. Any payment if you or someone listed above is looking after the property or holding it in trust or any liability when your pet is under the control or custody of a professional dog sitter, walker, groomer, or other similar professional caring for your dog where payment is made.
8. Any claim resulting from a period when your pet was left unattended.
9. Cover is not in force at any place where you or members of your family are subject to a contract of employment, carry out self-employed or voluntary work.
10. Cover is not provided at any event of confirmation show, agility event, working trial or Schutzhund competition.
11. Cover is not provided at any organised or recreational shooting or sporting event.
12. 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.
13. Any claim for injury or damage to property which you or a family member could have stopped but deliberately chose not to.
14. Any claim resulting from your pet passing on any disease or virus.
15. Any claim where you have not followed advice given to you by previous owners of your dog or by any rehoming organisation about your dog's behavioural traits.
16. Any claim whilst your pet is being transported in a motorised vehicle.
17. Fines, penalties, or your breach of quarantine restrictions or import or export regulations.
18. Any damages, costs or expenses if you are insured under any other liability policy which covers any liability relating to your pet (including your household insurance) unless that cover has been used up.
19. Any claim costs over the policy limit under this section of your policy.
20. Any amount over the amount shown on your policy schedule in respect of all incidents occurring during the period of insurance.

Special conditions that apply to this policy section

No claims under this policy section will be paid for any pedigree dog that is not on our breed list when you purchased your policy (unless agreed by us), or a dog crossed with any pedigree breed not on our breed list. We specifically will not provide any cover if your dog is or has ever been crossed with an African Crested Dog, Akita, American Bandogge, American Bulldog, American Bully, American Indian Dog, American Mancon, American Pit Bull Terrier, American Staffordshire Bull Terrier, Argentinian Mastiff, Australian Dingo, Bandogge Mastiff, Bandogs, Boar Hounds, Boerboel, Bull Mastiff, Bulldog (American), Bullmastiff, Bully Kutta, Canadian Eskimo Dog, Canadian Inuit, Canary Dog, Canary Dog (Perro De Pressa Canarios), Cane Corso, Cane Corsos, Cao Fila, Chinese Shar Pei, Chow Chow, Cirneco Dell Etna, Cirneco Dell'Etna (Imp), Czechoslovakian Wolfdog, Danish Pointer, Dingo, Dogo Argentino, Dogue Brasileiros, Dogue de Bordeaux, English Bulldog, English Pointer, Eskimo Dog, Farm Collie, Fila Brasileiro, Fila Braziliero, French Mastiff, German Longhaired Pointer (Imp), German Pointer, German Shorthaired Pointer, German Wire Haired Pointer, Grand Bleu de Gascoigne, Inuit, Irish Staffordshire Bull Terrier, Italian Pointer, Japanese Akita, Japanese Tosa, Korean Jindo, Laika, Lybian Desert Dog, Mexican Hairless (Imp), Mexican Hairless (Miniature), Mexican Hairless (Standard), Mexican Hairless Intermediate, Northern Inuit, Perro De Pressa Canario, Pit Bull Mastiff, Pit Bull Terrier, Pocket Bully, Pointer, Pointer Longhaired, Pointer Shorthaired, Pointer Wirehaired, Portuguese Podengo, Pressa Canario, Racing Greyhound, Rottweiler, Rottweiler (American), Rottweiler (German), Saarloos Wolfhound, Segugios Italiano, Shar Pei, Slovakian Rough Haired Pointer (Imp), Spanish Pointer, Staffordshire Bull Terrier, Tamaskan, Thai Ridgeback, Tosa Inu, Utonagan, Wolf Dog, Wolf Hybrid, Working Sheepdog, XL Bully type or any dogs listed under the Dangerous Dogs Act

1991 and The Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs (amendment) Act 1997 or any subsequent amendments.

1. You must contact us as soon as there is an incident that could lead to a claim.
2. You must not admit to anyone that your pet was at fault, offer any payment, make a payment, or try to agree a payment.
3. You must forward on to us any letters, writs, summons, or other legal documents you receive, immediately, and you must not answer them. Details as to how you can contact us can be found on page 5 of this policy wording or on any mail you have received from us. Please remember to quote your claim or policy number.
4. You must tell us what happened or if you do not know, try to find out what happened following an incident. You must also give us a written statement as to what happened if we ask and go to court if required.
5. We may pay what we think is a fair amount to settle any claim made against your pet.
6. We will have complete control of any claim or the defence of any legal proceedings.
7. You must not give anybody information or anything that could help them claim against you other than giving them your policy number and our name and address. 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).

8. We may limit or remove Third Party Legal Liability cover at your next renewal date (or immediately with 14 days notice) following any incident, Third Party Legal Liability claim, notification that your dog is showing signs of aggressive tendencies, or any other circumstances where this is deemed appropriate, including but not limited to:

- Following the notification of an incident involving your dog, regardless of whether liability has been admitted/accepted.
- Following the receipt of a Third Party Legal Liability claim against your dog, regardless of outcome.
- Where we have noted that your dog has shown signs of aggressive tendencies.

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 stop the 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?

- Death caused by an accident.
- Death caused by 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.
- Any claim where 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.
- Any claim where 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 stop the 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?

- Death resulting from an illness.
- Death resulting from any injury that happens prior to or within 48 hours of your pet's insurance first starting.
- Any claim where 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.
- Any claim where 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 - (if your pet is lost or stolen)

What is covered

If your pet is lost or stolen, we will pay back what you spent for advertising in a local newspaper or other approved costs 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 - (if your pet is lost or stolen)

What is covered?

We will pay you up to the purchase price of your pet or the 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.
- For 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 living 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 living 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 for dates before you or your family member went to hospital, or dates following you or your family member's discharge from hospital.
- 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 of you leaving to go on holiday; or
- You come home early

Because your vet believes your pet needs lifesaving treatment or lifesaving surgery.

What is not covered?

- Claims that happen during 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 you had to pay due to your fault, e.g. if you fail to arrive on time at the airport/ferry port.
- If you can get these costs back from anywhere else, for example, from your travel insurance.
- Any additional cancellation charges you had to pay 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 showing 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 paid for 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 before your 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 Animal Health Certificate

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 schedule 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.

What we ask of you

Like all insurance policies there are some things that you are not allowed to do if you want us to pay for the claims you make. You must do as we ask below, if you do not then we may cancel your policy, not deal with your claim or reduce the amount we do pay.

If there is anything we ask that you do not understand then please contact us as soon as you can.

- 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.
- 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 not have had a previous insurance policy that has been declined, declared void or had special terms imposed on it by the insurer.
- You must pay any premium when it becomes due.
- 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 make sure that your dog is muzzled where this is recommended when in public or on walks.
- 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 in relation to your claim; 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.
- 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 read and follow 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.

What we will not cover

This policy will not cover:

- 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 pet that has previously shown signs of aggressive behaviour, been trained to attack or is used for guarding.
- Claims where any injury or illness is 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 where any injury or illness is due to ionising radiations or contamination by radioactivity from any fuel or from any nuclear waste from the combustion of nuclear fuel.
- The taking of your pet or it being put to sleep 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.
- Any claims if your pet is put to sleep due to 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 stop it's suffering.
- Any claims (including but not limited to the destruction of your pet [euthanasia]) due to:
 - A court order from a justice of the peace in respect of the Public Health (Control of Disease) Act 1994
 - A "Notifiable Disease" as defined by DEFRA (<https://www.gov.uk/government/collections/notifiable-diseases-in-animals>).
- An Endemic/Epidemic/Pandemic as defined by the UK Government and/or appropriate body.
- Complications arising from any existing or new compulsory vaccination (as ordered by the UK Government and/or appropriate body).
- Any claim which is due to you breaking the United Kingdom or Republic of Ireland laws, or regulations, including those relating to animal health or importation.
- Any claim for deliberate injury to your pet or where it has not been cared for properly by you, your agents, employees or members of your family. This includes your pet not being fed properly, not giving it proper shelter or medical attention when required.
- Any medication or treatment not recommended by a vet.
- Any pet that is a African Crested Dog, Akita, American Bandogge, American Bulldog, American Bully, American Indian Dog, American Pit Bull Terrier, American Staffordshire Bull Terrier, Argentinian Mastiff, Australian Dingo, Bandogge Mastiff, Bandogs, Boar Hounds, Boerboel, Bully Kutta, Canadian Inuit, Canary Dog, Cane Corso, Cao Fila, Chinese Shar Pei, Cirneco Dell Etna, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiros, Dogue de Bordeaux, English Bulldog, Farm Collie, Fila Brasileiro, Grand Bleu de Gascoigne, Inuit, Irish Staffordshire Bull Terrier, Japanese Tosa, Korean Jindo, Laika, Lybian Desert Dog, Mexican Hairless (Miniature), Mexican Hairless (Standard), Mexican Hairless Intermediate, Northern Inuit Dog, Perro De Presa Canario, Pit Bull Mastiff, Pit Bull Terrier, Pocket Bully, Portuguese Podengo, Racing Greyhound, Saarloos Wolfhound, Segugios Italiano, Shar Pei, Tamaskan, Thai Ridgeback, Tosa Inu, Utonagan, Wolf Dog, Wolf Hybrid,

Working Sheepdog, Asian Leopard, Feral, Munchkin, Weiner Cat, XL Bully Type, any pet crossed with these, or any animal listed 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.

- 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.
- Any illnesses which your pet previously suffered arising prior to or within 14 days of the start of this insurance.
- Any injuries 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.
- If your pet has treatment when abroad and you pay the vet bill then we will not be responsible for any money you lose because of the exchange rates.
- Where fraud has been committed against us or where false information has been provided to us.
- Any claim where you have cover under any other insurance.
- 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.

- Any incident 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 6pm 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
2nd Floor, 5000 Lakeside
North Harbour
Western Road
Portsmouth
PO6 3EN

 service@pet.ageas.co.uk

 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 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 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 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 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 the underwriters of your policy 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 the underwriters of your policy 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 you on purpose or you knew it was caused on purpose.

Then:

- The claim will not be paid.
- No other claim which has been or will be made under the policy will be paid.
- We will immediately cancel this and all other policies you have with us.
- The amount of any claim already paid under the policy since inception shall be recovered from you.
- We will not give back 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 the Claims and Underwriting Exchange Register and/or onto industry fraud databases, such as the Insurance Fraud Register and other databases, to which other insurers may have access.

CONSUMER INSURANCE (DISCLOSURE AND REPRESENTATIONS) ACT 2012

When taking out your policy, you must take all care in answering all questions asked 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 supply truthful answers could mean your policy is cancelled or your claim not paid, or fully paid.

If you are not sure about any questions asked, or the answers you have given, then 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.

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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 claims 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 for 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**

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.

For details of the underwriters of your policy, and the underwriters of the Third Party Liability (dogs only) section of your policy, please refer to the "About the products we offer" section of your Terms of Business Agreement document.