

# At a glance

## Your Pet Insurance Policy - Policy Summary



This policy summary does not contain the full Terms and Conditions of your policy. You may have additional cover listed on your Certificate of Insurance Pet Details; full details of these benefits can be found in your Terms and Conditions.

### What type of insurance is this?

This policy covers the cost of Veterinary Fees if your pet is injured or becomes ill. Providing you continue to pay the premium, each injury and illness will be covered for 12 months starting from the date the injury happened or the date the illness was first noticed.

### Who is the insurer?

Allianz Insurance plc.

### How long does my policy run for?

This policy will remain in force for 12 months from the date it starts and for any period which you renew, as long as you continue to pay the premium.

### What are the significant features and benefits of my pet's policy?

#### Veterinary Fees:

This section covers veterinary treatment, carried out in the UK, which is needed to treat injury and illness. We will also cover physiotherapy and treatment of a behavioural illness which is carried out by a member of a veterinary practice. Each injury and illness is covered for a period of 12 months. The maximum benefit you can claim for each injury and illness is shown on your Certificate of Insurance Pet Details.

The benefits listed below are also significant, but please be aware that these are optional benefits and may not be included in cover for your pet. **The benefit is only included in the cover for your pet if it is shown on your Certificate of Insurance Pet Details.**

#### Third Party Liability (dogs only):

If your dog causes damage or injury in the UK and you are legally responsible, this section covers legal costs and expenses and the claimant's compensation. The maximum amount you can claim for each incident is shown on your Certificate of Insurance Pet Details.

#### Additional Benefits

**We will cover the price you paid for your pet (or the market value if you have no formal proof of how much you paid or you did not pay for your pet):**

<b>Death from Injury:</b>	If your pet dies in the UK due to an injury.	The maximum amount you can claim is shown on your Certificate of Insurance Pet Details.
<b>Death from Illness:</b>	If your pet dies in the UK due to an illness.	
<b>Theft or Straying:</b>	If your pet is stolen or goes missing in the UK and cannot be found.	

#### Pet Travel

#### Travel Veterinary Fees:

This section covers emergency veterinary treatment required to treat injury and illness during journeys in the agreed countries. The maximum amount you can claim in each policy year for all injuries and illnesses is shown on your Certificate of Insurance Pet Details.

## What are the significant exclusions and limitations of my pet's policy?

This section covers the significant exclusions and limitations of the policy. Please be aware that your policy may not include all of the benefits mentioned below. **Further information regarding the points below can be found in the Terms and Conditions in the sections indicated.**

- Your insurance does not cover any illness which starts in the first 14 days of the policy or any pre-existing conditions. If your pet was injured or ill at any time before your insurance started we will not cover any costs relating to that injury or illness. This is regardless of whether or not we place any exclusions for the injury/illness. **See 'What we will not pay - applying to Veterinary Fees' and 'What we will not pay - applying to Death from Injury and Death from Illness' - points 2 and 3.**
- This policy covers an injury or illness for 12 months only. The 12 months starts on the date the injury happened or the illness was first noticed and after this time we will not cover any further claims for that or any related injury or illness. **See 'What we will not pay - applying to Veterinary Fees' and 'What we will not pay - applying to Death from Illness and Death from Injury' - points 5 and 6.**
- The Veterinary Fees and Travel Veterinary Fees excesses are the amounts you have to pay towards the cost of your pet's treatment. The excesses that apply for your pet will be a) a fixed amount only b) a percentage amount or c) a fixed amount and a percentage amount. The excesses for your pet are shown on your Certificate of Insurance Pet Details.
  - a) A fixed amount only - this is the amount that you have to pay for each unrelated injury or illness and this amount will be deducted from the first claim(s) for that injury/illness.
  - b) A percentage amount only - you must pay a percentage of all treatment costs and this will be deducted from all claims submitted.
  - c) A fixed amount and a percentage amount - the fixed amount will be deducted as explained in
    - a) In addition, you must also pay a percentage of all treatment costs; this will be deducted from all claims and will be calculated on the amount left after the fixed amount has been deducted.

**See 'Definitions' - Excess, Veterinary Fees and Travel Veterinary Fees - 'What you pay'.**

- Alternative and complementary treatments are not covered by this policy, other than under Veterinary Fees where physiotherapy and treatment of a behavioural illness is covered providing it is carried out by a member of a veterinary practice. **See 'What we will not pay - applying to Veterinary Fees' - points 24 and 25 and 'What we will not pay - applying to Travel Veterinary Fees' - points 6 and 7.**
- You must send us your Veterinary Fees claim(s) within one year of the treatment start date. **See 'Claiming - When to claim under Veterinary Fees and Travel Veterinary Fees'.**
- Your policy covers the cost of treatment for a dental injury or illness providing your pet had a dental examination carried out by a vet in the 12 months before the injury happened or the illness was first noticed. **See 'What we will not pay - applying to Veterinary Fees' - point 28.**
- Cover for Death from Illness stops on your pet's 8th birthday or if your pet is a Select Breed, its 5th birthday. **See 'What we will not pay - applying to Death from Illness and Death from Injury' - point 8, and 'Definitions' - Select breeds.**

**Additional exclusions may have been placed on the policy for your pet. If applied these are shown on your Certificate of Insurance Pet Details.**

## Can I cancel my policy?

If, after receiving your Certificates of Insurance and policy Terms and Conditions, you are not happy you have 14 days during which you can cancel the policy. In this case we will cancel your policy and you will receive a full refund of any premiums paid. Full details of the cancellation rights can be found in your policy Terms and Conditions.

## How do I make a claim?

You can notify us of a claim and obtain a claim form by calling our Customer Centre. Alternatively, if you already have a claim form you can notify us by sending the completed form to:

Pet Insurance from Co-op Insurance,  
Great West House (GW2), Great West Road, Brentford,  
Middlesex, TW8 9DX United Kingdom.

## How do I make a complaint?

If you have a complaint please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager,  
Pet Insurance from Co-op Insurance,  
Great West House (GW2), Great West Road, Brentford,  
Middlesex TW8 9DX, United Kingdom.  
Phone 0330 1021670  
Email: [partnerships.csm@allianz.co.uk](mailto:partnerships.csm@allianz.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

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

Full details of our complaints procedure will be found in your policy documentation.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service. Visit [ec.europa.eu/odr](http://ec.europa.eu/odr) to access the Online Dispute Resolution Service. Please quote our e-mail address: [partnerships.csm@allianz.co.uk](mailto:partnerships.csm@allianz.co.uk). Alternatively, you can contact the Financial Ombudsman Service directly.

## Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the FSCS if we cannot meet our liabilities.

## Your Pet Insurance Policy Terms and Conditions

Effective 13th February 2017

Written in Plain English

Details of your pet's cover are outlined in these Terms and Conditions. There are 13 sections of cover but please be aware that some sections may not be included in the cover you have chosen for your pet. The section is only included if it is shown as covered on your Certificate of Insurance Pet Details. We recommend you check your pet's cover and contact us as soon as possible if this is not as expected.

These policy Terms and Conditions are part of **your** insurance contract. The other parts are **your** Certificate of Insurance Policy Details, Certificate of Insurance Pet Details and **your** written, internet or telephone application. To understand exactly what **your** insurance contract covers **you** must read **your** Certificates of Insurance, together with these policy Terms and Conditions.

### Definitions

If **we** explain what a word means, that word has the same meaning wherever it appears in these Terms and Conditions. For ease, you'll see that these words appear in bold throughout.

**12 months:** 365 days calculated from and including the date an **injury** happened or the first **clinical signs** of the **illness** were noticed.

**Agreed countries:** Any European Union member States and Territories which are included in the **Pet Travel Scheme (PETS)**.

**Behaviour modification programme:** A programme written by a **member of a veterinary practice** detailing specific techniques to be used and action to be taken with the aim of permanently changing **your pet's** behaviour.

**Clinical sign(s):** A change(s) in **your pet's** normal healthy state, its bodily functions or behaviour.

**Elective treatment, diagnostic or procedure:** Any treatment, diagnostic or procedure **you** request, which the **vet** confirms is not necessary.

**Excess:**

- The excess is the first part of each unrelated claim and the amount **you** have to pay.
- The excesses which apply to the cover for **your pet** are shown on **your** Certificate of Insurance Pet Details.
- For Veterinary Fees and Travel Veterinary Fees this will be a) a fixed amount only b) a percentage amount only or c) a fixed amount and a percentage amount.
  - a) **A fixed amount only** - the fixed amount is the amount that **you** have to pay towards each **injury** or **illness** that is not related to any other **injury** or **illness**. This amount will be deducted from the first claim(s) for that **injury/illness**.
  - b) **A percentage amount only** - **you** must pay a percentage of all treatment costs and this will be deducted from all claims submitted. The percentage **you** have to pay is shown on **your** Certificate of Insurance Pet Details.
  - c) **A fixed amount and a percentage amount** - the fixed amount will be deducted as explained in a) above. In addition, **you** must also pay a percentage of all treatment costs. The percentage **you** have to pay is shown on **your** Certificate of Insurance Pet Details and this will be deducted from all claims submitted and will be calculated on the amount left after the fixed amount has been deducted.

**Family:** **Your** husband, wife, civil partner, partner, parents, grandparents, brothers, sisters, sons, daughters, grandsons and granddaughters.

**Home:** The place in the **UK** where **you** usually live.

# Classic

**Illness:** Any change(s) to a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities **your pet** was born with or were passed on by its parents.

## **Illness which starts in the first 14 days of cover:**

An **illness** that:

- a) Showed **clinical signs**,
- b) Has the same diagnosis or **clinical signs** as an **illness** that showed **clinical signs**,
- c) Is caused by, relates to, or results from, a **clinical sign** that was noticed, or an **illness** that showed **clinical signs**,

In the first 14 days of:

- **Your pet's first policy year**, or
- The section being added to **your** insurance.

No matter where the **illness** or **clinical signs** are noticed or happen in, or on, **your pet's** body.

**Immediate family:** **Your** husband, wife, civil partner, partner, parents, sons and daughters.

**Injury:** Physical damage or trauma caused immediately by an accident. Not any physical damage or trauma that happens over a period of time.

**Journey:** Travel from **your home** to any of the **agreed countries** for a maximum of 90 days for all journeys in the **policy year**. This includes the duration of **your** holiday or business trip and any travel in and between **agreed countries** and return journeys to **your home**.

**Market value:** The price generally paid for an animal of the same age, breed, pedigree, sex and breeding ability at the time **you** took ownership of **your pet**.

**Maximum benefit:** The most **we** will pay as shown on **your** Certificate of Insurance Pet Details.

**Member of a veterinary practice:** Any person legally employed by a veterinary practice under a contract of employment.

**Pet Travel Scheme (PETS):** A system that allows people in the **UK** to take their pets to certain countries and bring them back again without the need for quarantine.

**Policy year:** The time during which **we** give cover as shown on **your** Certificate of Insurance Policy Details. This is normally 12 months but may be less if **your pet** has been added to, or cancelled from, **your** insurance.

## **Pre-existing condition:**

An **injury** or **illness** that:

- a) Happened or first showed **clinical signs**,
- b) Has the same diagnosis or **clinical signs** as an **injury**, **illness** or **clinical sign your pet** had,
- c) Is caused by, relates to, or results from, an **injury**, **illness** or **clinical sign your pet** had,
  - Before **your pet's** cover started, or
  - Before the section was added to **your** insurance.

No matter where the **injury**, **illness** or **clinical signs** are noticed or happen in, or on, **your pet's** body. This is regardless of whether or not **we** place any exclusion(s) for the **injury/illness**.

**Select breeds:** All Mastiff breeds, Beauceron, Bernese Mountain Dog, Bulldog, Deerhound, Dogue de Bordeaux, Estrela Mountain Dog, Great Dane, Irish Wolfhound, Leonberger, Newfoundland, Old English Sheep Dog, Pyrenean Mountain Dog, Rottweiler, Shar Pei and St Bernard.

**Travel documents:** The Pet Passport, PETS Certificate and/or Certificate for treatment against parasites issued for **your pet** under the terms of the **Pet Travel Scheme (PETS)**.

**Treatment of a behavioural illness:** The treatment of a change(s) to **your pet's** normal behaviour that is caused by a mental or emotional disorder which could not have been prevented by training and/or spaying/castration.

**UK:** England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

**Vet:** Registered Veterinary Surgeon.

**Veterinary fees:** The amount **vets** in general or referral practices usually charge.

# Classic

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

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

**We, us, our:** Allianz Insurance plc.

**You, your:** The person named on the Certificate of Insurance Policy Details.

**Your pet:** The dog or cat named on the Certificate of Insurance Pet Details.

## General Conditions

1. **Conditions of the policy:** **You** must keep to the General Conditions and Special Conditions to have the full protection of **your** policy. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** may refuse the claim
2. **Caring for your pet:**
  - a) Throughout the **policy year you** must take all reasonable steps to maintain **your pet's** health and to prevent **injury, illness** and loss. If there is a disagreement between **you** and **us** as to what reasonable steps are, the details will be referred to independent national welfare body or an independent **vet** mutually agreed upon.
  - b) **You** must arrange and pay for **your pet** to have a yearly dental examination and any treatment normally recommended by a **vet** to prevent **injury** or **illness**. Any treatment recommended as a result of the dental examination must be carried out as soon as possible. If **you** do not keep to this condition, any claims which relate to it will not be covered under the policy.
  - c) **You** must keep **your pet** vaccinated against the following:
    - Dogs: Distemper, hepatitis, leptospirosis and parvovirus.
    - Cats: Feline infectious enteritis, feline leukaemia and cat flu.If **you** do not keep **your pet** vaccinated, **we** will not pay any claims that result from any of the above **illnesses**.
  - d) **You** must arrange for a **vet** to examine and treat **your pet** as soon as possible after it shows **clinical signs** of an **injury** or **illness**, and follow any advice they give. If **you** do not follow the **vet's** advice **we** will not pay any claims relating to that **injury** or **illness**.
3. **Paying your premium:**
  - a) **Your pet** is only covered under this policy if **you** pay the premium. If **you** pay the yearly premium in Direct Debit instalments and **you** miss an instalment **you** must pay the outstanding amount within 10 days of the date the instalment was due to be paid. If **we** do not receive **your** payment within 10 days of the date the premium was due **your** insurance will automatically stop and **we** will make no further claim payments.
  - b) If **your** policy stops because **you** have not paid the premium **we** may agree to reinstate **your** policy. If **we** agree, **we** may require **you** to pay all premiums due until the end of the current **policy year**.
  - c) When **we** settle **your** claim, **we** will deduct from the claim, any amount due to **us**.
4. **Renewing your policy:** If **you** pay **your** premium by Direct Debit instalment, when **your** policy is due for renewal **we** will renew it for **you** automatically, to save **you** the worry of remembering to contact **us** before the renewal date. **We** will write to **you** before the policy expires with full details of **your** premium and policy conditions for the next **policy year**. If **you** do not want to renew this policy just let **us** know.

5. **Changes at renewal:**
- If **we** offer further periods of insurance **we** may:
    - Change the premium, **excesses** and policy Terms and Conditions.
    - Place exclusions because of **your pet's** claims and veterinary history.
    - Limit or withdraw Third Party Liability cover based on a review of **your pet's** behaviour. For example, any aggressive tendencies shown or any incidents where **your pet** has caused **injury** to a person or another animal.
  - During the policy and at each renewal, **we** ask **you** to notify **us** of certain information. The information **we** require from **you** will be stated in **your** Certificates of Insurance. It is important that **you** provide **us** with full and accurate information as this could affect a future claim.
  - We** have the right not to invite renewal and **we** will notify **you** in writing of any such action.
6. **Changes during the policy year:**
- Changes will only be made to **your** policy at renewal, **we** will not change the cover **we** provide for **your pet** during the **policy year**, unless:
- You** decide to change **your pet's** cover.
  - You** did not tell **us** about something when **we** previously asked.
  - You** provided **us** with inaccurate information when previously asked, regardless of whether or not **you** thought it was accurate at the time
7. **Claiming:**
- We** will not guarantee on the phone if **we** will cover a claim. **You** must send **us** a claim form that has been fully completed and **we** will then write to **you** with **our** decision.
  - When **you** claim **you** agree to give **us** any information **we** may reasonably ask for.
  - We** will not make any payment for a claim that results from an incident which is covered by any other insurance. If there is any other insurance under which **you** are entitled to make a claim **you** must report the incident to that insurance company and tell **us** their name and address and **your** policy and claim number with them.
  - If **you** have any legal rights against another person in relation to **your** claim, **we** may take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents **we** ask for.
8. **Veterinary information:** **You** agree that any **vet** has **your** permission to release any information **we** ask for about **your pet**. If the **vet** makes a charge for this, **you** must pay the charge.
9. **Exclusions applicable to your pet:**
- Any **injury/illness** which occurred before **your pet's** cover started is a **pre-existing condition** and something which will never be covered by **your** insurance. This is regardless of whether **we** place an exclusion for the **injury/illness** or not.
  - In addition to these Terms and Conditions **your** policy does not cover any amount that results from an **injury, illness** or incident which is shown as excluded on **your** Certificate of Insurance Pet Details.
  - If, after **we** have offered a further period of insurance, **you** make a claim that relates to a period of insurance before the one **we** have offered, **we** may, based on the details of the claim, place exclusions backdated to the start of the further period of insurance.

## 10. Travel cover:

- a) **Your** policy only provides travel cover if **you** have taken the optional Pet Travel benefits and they are shown on **your** Certificate of Insurance Pet Details. The travel cover is then limited to the **agreed countries** for a maximum of 90 days in each **policy year**. While **your pet** is outside the **UK you** must follow the conditions of the **Pet Travel Scheme (PETS)**. Full details of the **Pet Travel Scheme (PETS)** can be found on the Defra website, [www.defra.gov.uk](http://www.defra.gov.uk), or **you** can call the Defra Pet Travel Scheme (PETS) Helpline on 0370 241 1710.
- b) **You** agree to pay translation costs for any claim documentation not written in English.

## 11. Jurisdiction:

- a) English law applies to this insurance contract.
- b) Unless **we** agree otherwise the language of the policy and all communications relating to it will be in English.

## 12. Your residence:

- a) **You** and **your pet** must live in the **UK**.
- b) If **your** address, or the address of **your pet**, changes **you** must advise **us** as soon as possible as this may affect the insurance cover provided.

## 13. Lost pets:

If **your pet** is lost or missing when **you** first take **your** policy, the cover under this policy will not start until **you** are reunited with **your pet** and any incident, **injury** or **illness** which occurred before **you** are reunited will not be covered by **your** policy.

## 14. Cancellation rights:

- a) If, after receiving **your** Certificates of Insurance and full policy Terms and Conditions, **you** are not happy **you** have 14 days during which **you** can cancel the policy. In this case **we** will cancel **your** policy and **you** will receive a full refund of any premiums paid. If **you** cancel outside the 14-day cancellation period and the premium becomes due **you** may not receive a refund of **your** premium.
- b) **You** may cancel **your** policy at any time by calling or writing to **us** and **we** may give **you** a refund of the money **you** have paid for the period of cover after the cancellation date. If **we** have paid a claim **you** may not receive a full return of **your** premium.
- c) **We** may cancel **your** policy at any time if you have been dishonest or fraudulent in any dealings with **us** or **your vet** has advised that **you** have been negligent towards **your pet**. **We** will give you 7 days' notice in writing to the last address **you** have given **us** and **we** will give **you** a refund of any money **you** have paid for the **policy year** after the cancellation date.
- d) If **your** policy is cancelled or comes to an end for any reason all cover for **your pet** will stop on the date the policy is cancelled/ends and no further claims will be paid.



# Classic

## Cover

In return for the correct premium, **we** will provide cover for the following sections if they are shown on **your** Certificate of Insurance Pet Details.

## Section 1 - Veterinary Fees

Cover under this section applies in the **UK** only

### What we will pay

The cost of **veterinary fees** for the **veterinary treatment your pet** has received to treat **injury** and **illness**.

This section also covers the following when carried out by a **member of a veterinary practice**:

- Physiotherapy to treat **injury** and **illness**, and
- **Treatment of a behavioural illness**.

Each **injury** and **illness** is covered for:

- **12 months** starting from the date during the **policy year** the **injury** happened or the **clinical signs** of an **illness** were first noticed, or
  - Until the **maximum benefit** is reached,
- Whichever happens first.

### What you pay

The **excess** shown on **your** Certificate of Insurance Pet Details.

### What we will not pay - applying to Veterinary Fees

1. More than the **maximum benefit** for each **injury** or **illness**.
2. The cost of any treatment for a **pre-existing condition**.
3. The cost of any treatment for an **illness which starts in the first 14 days of cover**.
4. The cost of any treatment **your pet** receives more than **12 months** after the date the **injury** happened or the **illness** first showed **clinical signs**.
5. The cost of any treatment resulting from an **injury** or **illness**, if the **clinical signs** are the same as the **clinical signs** of an **injury** which happened or an **illness** which showed **clinical signs** more than **12 months** before.
6. The cost of any medicines or materials prescribed or supplied to be used more than **12 months** after the date the **injury** happened or the **illness** first showed **clinical signs**.
7. The cost of any treatment to prevent **injury** or **illness**.
8. The cost of any **elective treatment, diagnostic or procedure** or any treatment that **you** choose to have carried out that is not directly related to an **injury** or **illness**, including any complications that arise.
9. The cost of killing and controlling fleas and the cost of general health improvers.
10. The cost of any treatment in connection with breeding, pregnancy or giving birth.
11. The cost of any food, including food prescribed by a **vet**, unless it is:
  - Used to dissolve existing bladder stones and crystals in urine, which is limited to a maximum of 40% of the cost of food for up to 6 months. A diagnostic test must be carried out to confirm the presence of the stones/crystals.
  - Liquid food, used for up to 5 days while **your pet** is hospitalised at a veterinary practice, providing the **vet** confirms the use of the liquid food is essential to keep **your pet** alive.
12. The cost of pheromone products, including DAP diffusers and Feliway, unless used as part of a structured **behaviour modification programme**, and then limited to a maximum period of 6 months.
13. The cost of any vaccination, other than the cost of treating any complications that arise from this procedure.
14. The cost of spaying and castration for the **treatment of a behavioural illness**.
15. The cost of spaying (including spaying following a false pregnancy) or castration, unless:
  - The procedure is carried out when **your pet** is suffering from an **injury** or **illness** and is essential to treat the **injury** or **illness**, or
  - The costs claimed are for the treatment of complications arising from this procedure.
16. The cost of any treatment in connection with a retained testicle(s) if **your pet** was over the age of 12 weeks when cover started.
17. The cost of treating any **injury** or **illness** deliberately caused by **you** or anyone living with **you**.

18. The costs of having **your pet**:
  - Put to sleep, including any veterinary consultation/visit or prescribed medication specifically needed to carry out the procedure, or
  - Cremated, buried or otherwise disposed of.
19. The cost of any additional veterinary attention required because **you** are unable to administer medication due to **your pet's** behaviour or **your** personal circumstances.
20. The cost of a house call unless the **vet** confirms that **your pet** is suffering from a serious **injury** or **illness** and that moving **your pet** would either endanger its life or significantly worsen the serious **injury/illness**.
21. Extra costs for treating **your pet** outside usual surgery hours, unless the **vet** confirms an emergency consultation is essential, regardless of **your** personal circumstances.
22. The cost of hospitalisation and any associated **veterinary treatment**, unless the **vet** confirms **your pet** must be hospitalised for essential **veterinary treatment**, regardless of **your** personal circumstances.
23. The cost of surgical items that can be used more than once.
24. The cost of physiotherapy or **treatment for a behavioural illness**, unless this is carried out by a **member of a veterinary practice**.
25. The cost of hydrotherapy, acupuncture, homeopathy, chiropractic manipulation, osteopathy or any other complementary or alternative treatment. This includes any **veterinary treatment** specifically needed to carry out the complementary or alternative treatment.
26. The cost of buying or hiring equipment or machinery or any form of housing, including cages.
27. The cost of grooming, de-matting or bathing **your pet**, other than bathing when a substance is being used which, according to manufacturer's guidelines, can only be administered by a **member of a veterinary practice**.
28. The cost of dental treatment unless **your pet** had a dental examination carried out by a **vet** in the 12 months before the **clinical signs** of the **injury** or **illness** were first noted.
29. The cost of a post mortem-examination.
30. The cost of transplant surgery, including any pre- and post-operative care.
31. The cost of any prosthesis, including any **veterinary treatment** needed to fit the prosthesis, other than hip, knee and/or elbow replacement(s).
32. The cost of any treatment if a claim has not been submitted within one year of **your pet** receiving treatment.

## Special Conditions - applying to Veterinary Fees

1. The maximum amount **we** will pay for the cost of treatment of each **injury** or **illness** is the **maximum benefit** that applied on the date the **injury** happened or the date the **clinical signs** of the **illness** were first noticed.
2. The period of **12 months** and the **maximum benefit** will always start or be calculated from the date in the **policy year**:
  - a) The **injury** first happened or the **clinical signs** of an **illness** were first noticed, or
  - b) An **illness** with the same diagnosis or **clinical signs** was first noticed.

No matter how many times the same **injury, illness** or **clinical signs** are noticed or happen in, or on, any part of **your pet's** body.

3. If a number of **injuries, illnesses** or **clinical signs** are:
  - a) Diagnosed as one **injury** or **illness**, or
  - b) They are caused by, relate to, or result from, another **injury, illness**, or **clinical sign**,

One period of **12 months** and one **maximum benefit** will apply to the treatment received for all the **injuries, illnesses** or **clinical signs**.

In this case the period of **12 months** and the **maximum benefit** will start or be calculated from the first date in the **policy year**:

- Any of the **clinical signs** or any of the **illnesses** were noticed, or
- Any of the **injuries** happened.

# Classic

4. After **we** have paid the cost of treatment for **12 months** or the **maximum benefit** for an **injury, illness** or **clinical sign(s)** **we** will not pay the cost of any more treatment for:
  - a) The same **injury** or **illness**,
  - b) The same **clinical sign(s)**,
  - c) An **injury** or **illness** with the same diagnosis or **clinical sign(s)** as the **illness** or **clinical sign(s)** **we** have paid the limit for, or
  - d) An **injury** or **illness** that is caused by, relates to, or results from, an **injury, illness** or **clinical sign** that **we** have paid the limit for.No matter where the **clinical sign(s)**, **illness** or **injury** are noticed or happen in, or on, **your pet's** body.
5. If **we** agree for a claim settlement to be paid direct to **your vet** and **you** allow this, then if the **vet**, who has treated **your pet** or is about to treat **your pet**, asks for information about **your** insurance that relates to a claim, **we** will tell the **vet** what the insurance covers, what **we** will not pay, how the amount **we** pay is calculated and if the premium is paid to date.
6. If **we** receive a request to pay the claim settlement direct to a veterinary practice, **we** reserve the right to decline this request.
7. **We** may refer **your pet's** case history to a **vet** that **we** choose and if **we** request, **you** must arrange for **your pet** to be examined by this **vet**.
8. If **you** decide to take **your pet** to a different **vet** for a second opinion because **you** are unhappy with the diagnosis or treatment provided, **you** must tell **us** before **you** arrange an appointment with the new **vet**. If **you** do not, **we** will not pay any costs relating to the second opinion. If **we** request, **you** must use a **vet** **we** choose. If **we** decide the diagnosis or treatment currently being provided is correct, **we** will not cover any costs relating to the second opinion.
9. It is **your** responsibility to ensure the veterinary practice is paid within the required time frame.
  - If an additional charge is added to the cost of treatment due to the late payment of fees, **we** will deduct this charge from the claim settlement.
  - If a discount is provided for paying the cost of treatment within a certain time frame, **you** must provide payment within this time frame. If **you** do not, **we** will deduct the discount, which would have been provided, from the claim settlement.

## Section 2 - Legal Helpline

Cover under this section applies in the **UK** only

**What we will provide** - Access to Lawphone, a helpline that gives **you** legal advice on any personal legal issues that affect **you**. It is available 24 hours a day 365 days a year.

**What we will not provide** - Legal advice for business issues.

**How to get advice** - Phone 0370 241 4140 and quote master policy number 36105. **You** will be asked about the problem and details will be passed to an advisor who will call **you** back.

## Section 3 - Third Party Liability (This section only applies to dogs)

This section only applies if you have requested the optional Third Party Liability Benefit and it is shown on your Certificate of Insurance Pet Details.

Cover under this section applies in the **UK** only

In this section, '**you**' and '**your**' mean **you** or any person looking after or handling **your pet** with **your** permission.

### What we will pay

If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving **your pet** during the **policy year** and **you** are legally responsible, **we** will pay:

1. Compensation and claimant's costs and expenses, and
2. Legal costs and expenses for defending a claim against **you**.

### What you pay

The first £250 of any compensation, costs and expenses where property has been damaged.

### What we will not pay - applying to Third Party Liability

1. More than the **maximum benefit** for each incident. If **you** have more than one dog insured under this policy please refer to 'Special Conditions - applying to Third Party Liability' - point 7.

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2. Any costs and expenses for defending **you** which we have not agreed beforehand.
3. Any compensation, costs and expenses resulting from an incident which involves **your** profession, occupation or business.
4. Any compensation, costs and expenses resulting from an incident which involves the profession, occupation or business of anyone who is employed by **you** or anyone who works for **you** in any way.
5. Any compensation, costs and expenses for an incident which takes place when **your pet** is in the care of a business or a professional and **you** are paying for their services. For example, but not limited to, when **your pet** is in the care of a dog minder, a dog sitter or at the grooming parlour.
6. Any compensation, costs and expenses if **you** are legally responsible only because of a contract **you** have entered into.
7. Any compensation, costs and expenses if the person who is killed, injured or falls ill lives with **you**, is a member of **your immediate family** or is employed by **you**.
8. Any compensation, costs and expenses if the property damaged is **your** responsibility or belongs to **you**, any person who lives with **you**, a member of **your immediate family** or any person who is employed by **you**.
9. Any compensation, costs and expenses if **you**, a member of **your immediate family** or any person who lives with **you** or is employed by **you** is responsible for, or looking after, the property that is damaged.
10. Any compensation, costs and expenses that result from an incident if **you** have not followed instructions or advice given to **you** by previous owners, the re-homing organisation or a qualified behaviourist about the behaviour of **your pet**.
11. Any compensation, costs and expenses if the incident happens in an area or place where dogs are specifically prohibited, unless **your pet** escapes and enters the area outside of **your** control.
12. Any compensation, costs and expenses if **you** are deemed responsible under the laws of any country, other than members of the European Union.
13. Any compensation, costs and expenses if **you** are responsible for air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an accident involving **your pet**.
14. Any compensation, costs and expenses resulting from an incident that happens where **you** work.
15. Any compensation, costs and expenses if **your pet** is kept or lives on premises which sell alcohol, unless there is no access from the residential premises to the business premises.

## Special Conditions - applying to Third Party Liability

1. **You** must not admit responsibility, agree to pay any claim or negotiate with any other person following an incident.
2. **You** must notify **us** immediately:
  - a) If an incident occurs which could lead to a claim under this section.
  - b) Upon being advised of any prosecution, inquest or enquiry which could lead to a claim under this section. To notify an incident please call 01483 218 782 for incidents involving an injury to a person, injury to another animal or damage to property. **We** are available Monday to Friday, 9am to 5pm, excluding Bank Holidays. Outside these times please contact **us** on 0345 075 4582.
3. **You** must immediately send **us** any writ, summons or legal documents **you** receive and **you** or any other person must not respond to any of these documents
4. **You** agree to provide **us** with any information connected with the claim **we** reasonably ask for including details of **your pet's** history.
5. **You** agree to tell **us** or help **us** find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed.
6. **You** must allow **us** to take charge of **your** claim and allow **us** to prosecute in **your** name for **our** benefit.

7. If more than one of the dogs insured under this policy are involved in, or contribute towards, an incident only one **maximum benefit** will apply to the incident for all of the dogs. This means that if:
  - a) The dogs involved have the same **maximum benefits**; the most **we** will pay for the incident is that **maximum benefit**. For example, if all of the dogs insured each have a **maximum benefit** of £1million, **we** will pay no more than £1million for the incident.
  - b) The dogs involved have different **maximum benefits**, the most **we** will pay for the incident is the highest of the **maximum benefits**. For example, if one of the dogs has a **maximum benefit** of £1million, and another of £2million, **we** will pay no more than £2million for the incident.
8. If a business or a professional is being paid to care for **your pet** in any way (for example, but not limited to a dog minder, a dog walker or a groomer) it is **your** responsibility to:
  - a) Make sure the business/person has the appropriate third party liability insurance cover, and
  - b) Tell them if **your pet** has any behavioural problems or requires any special handling so they are able to handle **your pet** in an appropriate manner.

## Additional Benefits - Sections 4 to 9

These sections are only covered if you have requested the optional Additional Benefits and they are shown on your Certificate of Insurance Pet Details.

### Section 4 - Death from Illness

Cover under this section applies in the UK only

#### What we will pay

The price **you** paid for **your pet** if it either dies or has to be put to sleep by a **vet** during the **policy year** as a result of an **illness**.

If **you** have no formal proof of how much **you** paid, **we** will pay the **market value** or the purchase price, whichever is less. If **you** did not pay for **your pet** **we** will pay the **market value**.

### Section 5 - Death from Injury

Cover under this section applies in the UK only

#### What we will pay

The price **you** paid for **your pet** if it either dies or has to be put to sleep by a **vet** during the **policy year** as a result of an **injury**.

If **you** have no formal proof of how much **you** paid, **we** will pay the **market value** or the purchase price, whichever is less. If **you** did not pay for **your pet** **we** will pay the **market value**.

#### What we will not pay - applying to Death from Illness and Death from Injury

1. More than the **maximum benefit**.
2. Any amount if **your pet's** death results from a **pre-existing condition**.
3. Any amount if **your pet's** death results from an **illness which starts in the first 14 days of cover**.
4. Any amount unless **your vet** confirms it was not humane to keep **your pet** alive because it was suffering from an **injury** that could not be treated or an incurable **illness**.
5. Any amount if **your pet** dies or is put to sleep more than **12 months** after the date during the **policy year** the **injury** happens or the **illness** first showed **clinical signs**.
6. Any amount if the death results from an **injury** or **illness**, if the **clinical sign** are the same as the **clinical signs** of an **injury** which happened or an **illness** which first showed **clinical signs** more than **12 months** before **your pet's** death.
7. Any amount if the death results from breeding, pregnancy or giving birth.
8. Any amount if the death results from an **illness** in any **Select breed** aged 5 years or over or any other pet aged 8 years or over.
9. Any amount if a claim has not been submitted within one year of **your pet's** death.

## Special conditions - applying to Death from Illness and Death from Injury

1. The period of **12 months** will always start from the date in the **policy year**:
  - a) The **injury** first happened or the first **clinical signs** of the **illness** were noticed, or
  - b) An **illness** with the same diagnosis or **clinical signs** as the **illness** or **clinical signs** that caused **your pet** to be put to sleep or its death, was first noticed.No matter how many times the same **injury, illness** or **clinical signs** are noticed or happen in, or on, any part of **your pet's** body.
2. If a number of **injuries, illnesses** or **clinical signs** are:
  - a) Diagnosed as one **injury** or **illness**, or
  - b) Caused by, relate to, or result from, another **injury, illness**, or **clinical sign**,The period of **12 months** will start from the first date in the **policy year**:
  - Any of the **clinical signs** or any of the **illnesses** were noticed, or
  - Any of the **injuries** happened.

## Section 6 - Holiday Cancellation

Cover under this section applies in the **UK** and **agreed countries** only

### What we will pay

1. Travel and accommodation expenses for **you** and **your immediate family**, that **you** cannot recover if **you** have to cancel **your journey** during the **policy year** because **your pet**:
  - a) Is injured, or
  - b) Shows the first **clinical signs** of an **illness**,  
Up to 7 days before **you** leave and needs immediate life-saving **veterinary treatment**.
2. If **your pet** is staying in the **UK** during **your journey**, travel and accommodation expenses for **you** and **your immediate family**, that **you** cannot recover if **you** have to cut short **your journey** during the **policy year** because **your pet**:
  - a) Goes missing, or
  - b) Is injured or shows the first **clinical signs** of an **illness** while **you** are away and needs immediate life-saving **veterinary treatment**.

### What we will not pay - applying to Holiday Cancellation

1. More than the **maximum benefit** for all **journeys** during the **policy year**.
2. Any amount or expense resulting from a **pre-existing condition**.
3. Any amount or expense resulting from an **illness which starts in the first 14 days of cover**.
4. Any amount **you** can claim back from anywhere else.
5. The cost of food.
6. Any amount if a claim has not been submitted within one year of **your journey** being cancelled or cut short.

## Section 7 - Boarding Fees

Cover under this section applies in the **UK** only

In this section, '**you**' means **you** or **your** husband, wife, civil partner or partner.

### What we will pay

The cost of boarding **your pet** at a licensed boarding establishment or £5 a day towards the cost of someone looking after **your pet** while **you** are in hospital during the **policy year**.

### What we will not pay - applying to Boarding Fees

1. More than the **maximum benefit** for all hospitalisation during the **policy year**.
2. Any amount if **you** are in hospital for less than 4 consecutive days during each hospital stay.
3. Any amount if the person looking after **your pet** lives with **you** or is a member of **your family**.
4. Any costs resulting from **you** going into a hospital because of an injury or illness first occurring or showing symptoms before **your pet** was covered or before this section was added to **your** insurance.
5. Any costs resulting from **you** being pregnant, giving birth or any treatment that is not related to an **injury** or **illness**.
6. Any costs resulting from **you** going into a hospital for the treatment of alcoholism, drug abuse, drug addiction, attempted suicide or a self-inflicted injury.

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7. Any costs resulting from care in a nursing home or from convalescence care that **you** do not receive in a hospital.
8. Any costs if a claim has not been submitted within one year of the stay in hospital.

## Section 8 - Loss by Theft or Straying

Cover under this section applies in the **UK** only

### What we will pay

The price **you** paid for **your pet** if it is stolen or goes missing during the **policy year** and is not recovered or does not return. If **you** have no formal proof of how much **you** paid, **we** will pay the **market value** or the purchase price, whichever is less. If **you** did not pay for **your pet**, **we** will pay the **market value**.

### What we will not pay - applying to Loss by Theft or Straying

1. More than the maximum benefit.
2. Any amount if you or the person looking after your pet has freely parted with it, even if tricked into doing so.
3. Any amount if a claim has not been submitted within one year of your pet going missing.

Please also read 'Special Conditions - applying to Loss by Theft or Straying and Advertising and Reward'.

## Section 9 - Advertising and Reward

Cover under this section applies in the **UK** only

### What we will pay

If **your pet** is stolen or goes missing during the **policy year**, **we** will pay:

1. The cost of advertising, and
2. The reward **you** have offered and paid to get **your pet** back.

### What we will not pay - applying to Advertising and Reward

1. More than the **maximum** benefit for all incidents during the **policy year**.
2. More than £50 towards sundries to make **your** own posters and advertising materials.
3. Any reward that **we** have not agreed before **you** advertised it.
4. Any reward not supported by a signed receipt giving the full name, address and telephone number of the person who found **your pet**.
5. Any reward paid to:
  - A member of **your family** or any person living with **you** or employed by **you**.
  - The person who was caring for **your pet** when it was lost or stolen.
  - The person who stole **your pet** or any person who is in collusion with the person who stole **your pet**.
6. Any amount if a claim has not been submitted within one year of **your pet** going missing or being stolen.

## Special Conditions - applying to Loss by Theft or Straying and Advertising and Reward

1. **You** must take the following steps:
  - a) As soon as **you** discover **your** dog is stolen/missing, or that **your** cat may have been stolen, **you** must tell the appropriate authority and obtain written confirmation of **your** report. Depending on where **you** live the appropriate authority may be **your** local authority or the police.
  - b) If **your pet** was lost or stolen on a ship, aircraft, train or coach **you** must immediately report the loss to the operator and obtain written confirmation of **your** report.
  - c) For all missing pets, within 5 days of discovering **your pet** is missing **you** must tell at least one veterinary practice in the area where he/she was last seen.

There are other actions **you** can take, which although are not requirements of this insurance, may help to improve the chances of **your pet** returning **home**. This includes notifying local rescue centres, distributing flyers and searching the local area; **we** are happy to share useful tips with **you** if **you** contact **us**.

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2. For Advertising and Reward only:
  - a) The **maximum benefit** covers the cost of both advertising and reward. The full **maximum benefit** is available for **you** to use for advertising but the amount **you** can use for a reward is limited to 50% of the **maximum benefit**.
  - b) **You** must obtain **our** approval before advertising a reward; if not, the cost of the reward will not be covered by this insurance.
  - c) **You** must provide **us** with a receipt(s) for any amount which **you** are claiming for. Any costs not supported by a receipt will not be covered by this insurance.
3. For Theft or Straying only:
  - a) To submit a claim **you** must have advertised the loss of **your pet** and when **you** claim **you** must provide **us** with evidence showing the advertising took place.
  - b) If **your pet** has not been found within 30 days, please fill in a claim form and return it to **us** as soon as possible.
  - c) If the claim is paid the original pedigree certificate and purchase receipt will not be returned to **you**.
  - d) If **your pet** is found or returns, **you** must repay the full amount **we** have paid **you**.

## Pet Travel - Sections 10 to 13

These sections are only covered if you have requested the optional Pet Travel Benefits and they are shown on your Certificate of Insurance Pet Details

### Section 10 - Travel Veterinary Fees

Cover under this section applies in the **agreed countries** only

#### What we will pay

The cost of **veterinary fees** for the emergency **veterinary treatment your pet** has received, in an **agreed country** during **your journey**, to treat **injury** and **illness**.

#### What you pay

The **excess** shown on **your** Certificate of Insurance Pet Details.

#### What we will not pay - applying to Travel Veterinary Fees

1. More than the **maximum benefit** for all treatment received during the **policy year**.
2. The cost of any treatment a **vet** believes can be delayed until **your pet** returns **home**.
3. The cost of any food, including food prescribed by a **vet**.
4. The cost of pheromone products, including DAP diffusers and Feliway.
5. The cost of treating any **injury** or **illness** deliberately caused by **you** or anyone travelling with **you**
6. The cost of hydrotherapy, acupuncture, homeopathy, chiropractic manipulation, osteopathy, physiotherapy or any other complementary or alternative treatment. This includes any **veterinary treatment** specifically needed to carry out the complementary or alternative treatment.
7. The cost of any treatment for a **behavioural illness**.
8. Any costs if **your journey** was made to get treatment abroad.
9. The cost of any treatment carried out when **your pet** has been out of the **UK** for more than 90 days during the **policy year**.

Points 2, 3, 4, 5, 6, 7, 8, 9, 10, 13, 15, 16, 18, 19, 20, 21, 22, 23, 25, 26, 27, 28, 29, 30, 31 and 32 in 'What we will not pay - applying to Veterinary Fees' also apply to this section.

### Section 11 - Emergency Repatriation

Cover under this section applies in the **agreed countries** only

#### What we will pay

If **your pet** is injured or shows the first **clinical signs** of an **illness** during **your journey** and cannot travel **home** the same way it travelled abroad **we** will pay:

1. Extra costs to get **your pet home**,
2. The cost of accommodation for **you** to stay after **your** scheduled date of travel **home** until **your pet** is well enough to travel, and
3. If **your pet** dies, the cost of returning **your pet's** body **home** or the cost of disposal in an **agreed country**.



## What you pay

The **excess** shown on **your** Certificate of Insurance Pet Details.

## What we will not pay - applying to Emergency Repatriation

1. More than the **maximum benefit** for all **journeys** during the **policy year**.
2. Any costs resulting from a **pre-existing condition**.
3. Any costs resulting from an **illness which starts in the first 14 days of cover**.
4. Any costs that result from an injury that happens or an **illness** first showing **clinical signs** before the start of **your journey**.
5. Any costs unless a **vet** has certified **your pet** is too ill to travel **home** the same way it travelled abroad.
6. Any costs if the **journey** was made to get treatment abroad.
7. Any costs that can be reclaimed from anywhere else.
8. More than 14 days' accommodation costs and more than £30 for each day's accommodation.
9. Any amount if the cost of accommodation is at a property owned by **you** or **your family**.
10. The cost of a coffin, casket or any other container for **your pet's** remains.
11. The cost of food.
12. Any amount if a claim has been submitted within one year of the date **your pet** returns **home**.

## Section 12 - Travel Advertising and Reward

Cover under this section applies in the **agreed countries** only

## What we will pay

If **your pet** is stolen or goes missing during **your journey**, we will pay:

1. The cost of advertising,
2. The reward **you** have offered and paid to get **your pet** back, and
3. The cost of accommodation to stay and look for **your pet** if it has not been found or returned by the scheduled last date of **your journey**.

## What we will not pay - applying to Travel Advertising and Reward

1. More than the **maximum benefit** for the cost of all advertising and the reward during the **policy year**.
2. More than £50 for reward.
3. More than £50 towards sundries to make **your** own posters and advertising materials.
4. Any reward not supported by a signed receipt giving the full name, address and telephone number of the person who found **your pet**.
5. Any reward paid:
  - To a member of **your family**, any person who is travelling with **you** on the same **journey** or who is employed by **you**.
  - The person who was caring for **your pet** when it was lost or stolen.
  - The person who stole **your pet** or any person who is in collusion with the person who stole **your pet**.
6. More than 7 days' accommodation costs and more than £30 for each day's accommodation.
7. Any amount if the cost of accommodation is at a property owned by **you** or **your family**.
8. Any amount unless there is some official documentation to certify the theft or loss was reported to the police, or the ship, aircraft, train or coach operator if the loss or theft happened while you were travelling with them.
9. More than one claim under this section during the **policy year**.
10. Any amount if a claim has not been submitted within one year of **your pet** going missing or being stolen.

## Special Conditions - applying to Travel Advertising and Reward

1. **You** must report the loss or theft of **your pet** within 24 hours of discovering it missing to the police and obtain a police report. If **your pet** was lost or stolen on a ship, aircraft, train or coach **you** must report the loss or theft to the operator and obtain a report.

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## Section 13 - Quarantine Expenses and Loss of Documents

Cover under this section applies in the **agreed countries** only

### What we will pay

If your pet is either unable to return to the UK or must be quarantined on return to the UK because of:

1. An illness first showing clinical signs during the journey,
2. The failure of the microchip, or
3. The travel documents being lost or stolen,

We will pay:

- The cost to keep your pet in quarantine,
- The cost of getting a duplicate travel documents,
- The cost of temporary accommodation while getting the duplicate travel documents, and
- Extra costs to travel home if the time in getting a duplicate travel documents has caused you to miss your scheduled travel arrangements back to your home.

### What you pay

The **excess** stated on **your** Certificate of Insurance Pet Details.

### What we will not pay - applying to Quarantine Expenses and Loss of Documents

1. More than the **maximum benefit** for all **journeys** during the **policy year**.
2. Any costs resulting from a **pre-existing condition**.
3. Any costs resulting from an **illness which starts in the first 14 days of cover**.
4. Any costs that result from an **injury** that happens or an **illness** first showing **clinical signs** before the start of **your journey**.
5. Any costs that can be reclaimed from anywhere else.
6. Any costs that result from the failure of any microchip that does not meet the standards ISO 11784 or ISO 11785.
7. Any costs that result from a microchip reader failing to read a microchip.
8. Any amount if the cost of accommodation is at a property owned by **you** or **your family**.
9. More than 7 days' temporary accommodation costs and more than £30 for each day's accommodation.
10. Any costs if a claim has not been submitted within one year of the date **your pet** returns **home**

### Special Conditions - applying to Quarantine Expenses and Loss of Documents

1. When the **travel documents** are left unattended they must be kept in **your** locked accommodation or in the locked boot, covered luggage area or glove compartment of a locked vehicle.
2. If the **travel documents** are lost or stolen, within 24 hours of discovering them missing, **you** must report the incident to the police and obtain a police report. If the loss or theft occurred on a ship, aircraft, train or coach **you** must report the loss to the operator and obtain a report.

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## General Exclusions

The following exclusions apply to all sections of the policy. This means **your** policy does not cover:

1. **Your pet's age:** Any animal less than 6 weeks old or less than 8 weeks old if sold by a licensed breeder.
2. **Your pet's use:** Dogs used for security, guarding, track racing or coursing.
3. **Your pet's breed:** Any dog that is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario, Dogo Canario, Japanese Tosa, Fila Brasileiro Czechoslovakian Wolfdog, Saarloos Wolfhound/Wolfdog or any wolf hybrid.
4. **Laws and regulations:**
  - a) Any dog that must be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997 or any further amendments to this Act.
  - b) Any amount if **you** break the United Kingdom laws, or regulations, including those relating to animal health or importation.
  - c) Any amount if **your pet** is confiscated or destroyed by government or public authorities or under the Animals Act 1971 United Kingdom because it was worrying livestock. This includes any further amendments to this Act.
  - d) Any costs caused because the Department for Environment, Food and Rural Affairs (DEFRA) has put restrictions on **your pet**.
  - e) Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
5. **Miscellaneous:**
  - a) Any loss as a result of an act of force or violence for political, religious or ideological reasons, war, riot, revolution or any similar event, including any chemical or biological terrorism.
  - b) Any amount caused by radiation, nuclear explosion, nuclear fall out or contamination by radioactivity.
  - c) Any amount resulting from a disease transmitted from animals to humans
6. **Applying to the Pet Travel - Sections 10 to 13:**
  - a) Any amount if **you** do not follow the conditions of the **Pet Travel Scheme (PETS)**.
  - b) Any **journey you** take **your pet** on against a **vet's** advice.
  - c) Any animal less than 12 weeks old.
  - d) Any costs caused because any foreign government or public authority has put restrictions on **your pet**.

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## Claiming

This section tells **you** what **you** will need to send **us** if **you** need to make a claim. Don't forget if **you** have a valid claim for Veterinary Fees **we** can usually pay the veterinary practice direct which means the only amount **you** will need to pay them is the **excess** which applies for **your pet**.

<b>Notifying us of a potential claim:</b>	In all cases, other than Veterinary Fees claims, <b>you</b> must let us know of any circumstances which are likely to lead to a claim. For Third Party Liability <b>you</b> must let <b>us</b> know of any incident that happens even if <b>you</b> don't believe a claim will be made against <b>you</b> at this time. Details of what <b>you</b> need to do if an incident happens can be found in 'Special Conditions - applying to Third Party Liability - point 2.
<b>Requesting a claim form:</b>	If <b>you</b> would like <b>us</b> to send <b>you</b> a claim form please contact <b>us</b> .
<b>When to claim under Veterinary Fees and Travel Veterinary Fees:</b>	Claims must be sent to <b>us</b> no later than one year after the treatment start date.
<b>Fraud:</b>	Fraud increases <b>your</b> premium and the premiums of all policyholders. If <b>you</b> : <ul style="list-style-type: none"><li>● Provide <b>us</b> with false information,</li><li>● Make a false or exaggerated claim with <b>us</b>, or</li><li>● Make any claim with <b>us</b> which involves <b>your</b> dishonesty,</li></ul> <b>We</b> will not pay <b>your</b> claim and <b>we</b> may void <b>your</b> policy and inform the relevant authorities. If <b>we</b> pay a claim and subsequently find the claim was fraudulent, <b>you</b> must repay <b>us</b> the full amount. 'Void <b>your</b> policy' means <b>we</b> will cancel <b>your</b> policy from the date the fraud occurred. If <b>we</b> take this action <b>you</b> must tell any other insurer that <b>we</b> have voided <b>your</b> policy and failure to do this could invalidate any future insurance policy.

## HOW TO CLAIM

Simply send us **your** completed claim form along with the supporting documentation listed below. Please make sure **your** claim form is completed fully by both **you** and if applicable **your vet**, as **we** need this information in order to process **your** claim. If any information is missing, **we** will return the claim form to **you** which will unfortunately delay **your** claim. It is important to be aware that **your** insurance does not cover any charges made for the completion of claim forms or the cost of any supporting documentation.

## SUPPORTING DOCUMENTATION

<p><b>Veterinary Fees</b> <b>Travel Veterinary Fees</b></p>	<p>Please send us:</p> <ul style="list-style-type: none"> <li>• The invoices from the veterinary practice which show what <b>you</b> are claiming for.</li> <li>• The first claim submitted for <b>your pet</b> must include his/her full clinical history. The full clinical history is a record of all visits <b>your pet</b> has made to a <b>vet</b> and this information can be obtained from each veterinary practice <b>your pet</b> has attended. In addition, <b>we</b> may require the full clinical history when <b>you</b> submit claims for certain conditions but will let <b>you</b> know if this is needed once <b>we</b> have received <b>your</b> claim form.</li> <li>• For Travel Veterinary Fees, <b>you</b> also need to send us the booking invoice for <b>your journey</b> or any other official documents which show the dates of <b>your journey</b>.</li> </ul>
<p><b>Third Party Liability</b></p>	<ul style="list-style-type: none"> <li>• <b>You</b> must let <b>us</b> know of any incident that happens even if <b>you</b> don't believe a claim will be made against <b>you</b> at this time. Call <b>us</b> on 01483 218 782 for incidents involving an injury to a person, injury to another animal or damage to property. <b>We</b> are available Monday to Friday, 9am to 5pm, excluding Bank Holidays. Outside these times please contact <b>us</b> on 0345 075 4582.</li> <li>• Please send <b>us</b> all correspondence, writ, summons or other legal documents. <b>You</b> or any other person must not respond to any of these documents.</li> </ul>
<p><b>Death from Illness</b> <b>Death from Injury</b></p>	<p>Please send us:</p> <ul style="list-style-type: none"> <li>• The death certificate from <b>your vet</b>,</li> <li>• The purchase receipt from when <b>you</b> bought <b>your pet</b>, and</li> <li>• If <b>your pet</b> is a pedigree, a copy of the pedigree certificate.</li> </ul>
<p><b>Holiday Cancellation</b></p>	<p>Please send us:</p> <ul style="list-style-type: none"> <li>• The booking invoice and cancellation invoice from the holiday sales organisation. The invoices must show the date of the booking, the dates of the <b>journey</b>, the total cost of the holiday, the date <b>you</b> decided to cancel or return <b>home</b> and any expenses <b>you</b> cannot recover.</li> <li>• If <b>you</b> are claiming for extra travel costs, the receipts for <b>your</b> expenses.</li> </ul>
<p><b>Boarding Fees</b></p>	<ul style="list-style-type: none"> <li>• <b>Your</b> doctor/consultant and the owner of the boarding establishment (if one has been used) must complete the relevant section of the claim form.</li> <li>• Please send <b>us</b> the invoice from the boarding establishment or written confirmation from the person looking after <b>your pet</b>.</li> </ul>
<p><b>Loss by Theft or Straying</b></p>	<p>Please send us:</p> <ul style="list-style-type: none"> <li>• Evidence of the advertising carried out to try and find <b>your pet</b>,</li> <li>• The purchase receipt from when <b>you</b> bought <b>your pet</b>, and</li> <li>• If <b>your pet</b> is a pedigree, the original pedigree certificate.</li> </ul>
<p><b>Advertising and Reward</b> <b>Travel Advertising and Reward</b></p>	<p><b>You</b> must phone <b>our</b> customer services team for the approval of any reward before <b>you</b> advertise it.</p> <p>Please send us:</p> <ul style="list-style-type: none"> <li>• The invoices and receipts to show the costs involved, including a receipt for any reward paid.</li> <li>• For Travel Advertising and Reward, <b>you</b> also need to send us the booking invoice or another official document to show the dates of <b>your journey</b>.</li> </ul>
<p><b>Emergency Repatriation</b> <b>Quarantine Expenses and Loss of Documents</b></p>	<p>Please send us:</p> <ul style="list-style-type: none"> <li>• The booking invoice or another official document showing the dates of <b>your journey</b>,</li> <li>• The invoices and receipts to show the costs involved, and</li> <li>• If applicable, the police or operators report.</li> </ul>

## How Allianz Insurance use your data

- Please be aware that telephone calls may be recorded for **your** and **our** protection, and for monitoring and training purposes.
- **Your** details will be stored on **our** computer system to administer **your** policy but will not be kept longer than necessary.
- **You** have the right to request a copy of the personal data **we** hold about **you**. A small charge may apply.
- **We** can only discuss **your** personal details with **you**. If **you** would like anyone else to act on **your** behalf please let **us** know.
- Unless **you** advise otherwise, **we** may use **your** details to support the development of **our** business by including them in customer surveys. If **you** do not want this to happen just let **us** know.
- **We** may share **your** details with other insurance companies, directly or through a number of databases. This allows **us** to check information **you** give **us** and also helps **us** prevent fraud.
- **Your** personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of UK law.
- **We** may pass **your** information to **our** veterinary advisors and/or to loss adjusters outside the Allianz Group for the purpose of administering **your** claim and/or underwriting of **your** policy.

## How Co-op Insurance use your data

Please take a few minutes to read this section carefully as it contains important information relating to the personal information that you have given us. You should show this notice to any other person who is covered by this insurance.

We have to send you this information to comply with current laws on protecting personal information (data protection). It explains how we may use your personal information and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

Any information you provide is collected on behalf of CIS General Insurance Limited, part of the Co-op Group, and will be used to deal with your policy and in relation to any other business you may have with us at any time. To manage your policy, including deciding on the insurance risk and to handle claims, we may reveal this information to other insurance companies or other people acting on our behalf or their behalf, or who we are working in partnership with.

There may be other circumstances where, by law, we have to reveal personal information, for example to our regulators, the Financial Conduct Authority, the Prudential Regulation Authority or the Information Commissioner's Office; or judicial, law enforcement or taxation authorities.

We will use the information to make sure that our records are accurate and it may be analysed by us or the Co-op Group to improve our service to you.

If you have been introduced to us through an organisation with which we have an association, we may give them certain information about you and the product you have taken out.

If we transfer your information to an agent or subcontractor who provides a service to us in another country outside the European Economic Area, we will make sure they agree to treat your personal information with the same level of protection as we do.

If you give us information about any other person, we will assume you are acting on their behalf and, if they are aged 18 or over, you have their permission to give us their information.

For a fee of £10, you are entitled to receive a copy of the personal information we hold about you. If any of it is inaccurate, you may ask us to correct it. If you have any questions or you'd like to find out more about this notice, you can write to our Data Protection and Privacy Manager, Co-op Insurance, Miller Street, Manchester M60 0AL. If however, you would like a copy of the information that Allianz Insurance plc hold about you then please write to Allianz Insurance plc, Great West House (GW2), Great West Road, Brentford, Middlesex TW8 9DX.

## Information on Products and Services

We may also use the information you provide for research and marketing purposes. As a result, from time to time, you may receive information about special offers, products or services that we feel may interest you. Your preferences about how you would like to be contacted are applied when you take out a quote with us. If you would like to update your preferences please phone us on **03457 46 46 46** (we may record and monitor calls for security and training purposes) or write to our Data Protection and Privacy Manager at the address above. We won't make your personal details available to any company outside the Co-op Group to use for their own marketing purposes.

## Making a complaint

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

If **you** have a complaint, please contact **our** Customer Satisfaction Manager at:

Allianz Insurance plc (GW2), Great West Road, Brentford, Middlesex TW8 9DX, United Kingdom.

Phone 0330 102 1670

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

**You have the right to refer your complaint to the Financial Ombudsman, free of charge - but you must do so within six months of the date of the final response letter.** If **you** do not refer your complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Telephone: 0800 0234567 or 0300 1239123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Using **our** complaints procedure or contacting the FOS does not affect **your** legal rights.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If **you** choose to submit **your** complaint this way it will be forwarded to the Financial Ombudsman Service. Visit [ec.europa.eu/odr](http://ec.europa.eu/odr) to access the Online Dispute Resolution Service. Please quote **our** e-mail address: [partnerships.csm@allianz.co.uk](mailto:partnerships.csm@allianz.co.uk). Alternatively, **you** can contact the Financial Ombudsman Service directly.

## Financial Services Compensation Scheme

If **we** are unable to meet **our** liabilities **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 110 or 0207 741 4100.

## How to contact us

BY TELEPHONE	0345 0754582
BY EMAIL	<a href="mailto:partnerships@allianz.co.uk">partnerships@allianz.co.uk</a>
IN WRITING	Pet Insurance from Co-op Insurance, Great West House (GW2) Great West Road Brentford Middlesex TW8 9DX United Kingdom

Please contact us if you require a copy of these Terms and Conditions in large print or Braille