

Allianz does not provide advice or any personal recommendation about the insurance products offered.

Demands and Needs – Who is this product suitable for?

This product meets the demands and needs of a pet owner who wants cover for the cost of veterinary treatment for each injury and illness for 12 months only.

Your Pet Insurance Policy Terms and Conditions

Effective 1st June 2020

Written in Plain English

The details of **your pet's** cover are shown in these Terms and Conditions. Thirteen sections of cover are explained in this document but some sections may not be included in the cover **you** have chosen. A section is only included if it's shown as covered on **your Certificates of Insurance**.

It's important that **you** check **your pet's** cover and contact **us** as soon as possible if it is not as **you** expected.

These Terms and Conditions are part of **your** insurance contract. The other parts are **your Certificates of Insurance** and **your** insurance application. To understand exactly what **your** insurance contract covers **you** must read **your Certificates of Insurance** and Insurance Product Information Document, together with these policy Terms and Conditions.

Definitions

These definitions apply throughout the Terms and Conditions. Where **we** explain what a word means, that word appears in bold print and wherever used it has the meaning stated in this section.

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

Certificates of Insurance: The documents **we** provide which are titled Certificate of Insurance Policy Details and Certificate of Insurance Pet Details.

Clinical sign(s): Any change from a healthy state, bodily function or behaviour.

EU countries: All countries which are members of the European Union. This is Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.

Family:

- **Your** partner, who is **your** husband, wife, civil partner, girlfriend, boyfriend or other life partner,
- **Your**, or **your** partner's, child and/or step-child and,
- **Your**, or **your** partner's, parent, grandparent, grandson, granddaughter, brother and/or sister (including any step-sibling).

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

Illness, illnesses: Any change from a healthy state; sickness, disease, defects and abnormalities, including defects and abnormalities **your pet** was born with or were passed on by his/her parents.

Classic

Illness which starts in the first 14 days of cover:

- Any **illness** that showed **clinical signs** in the first 14 days of a) **your pet's** first policy year, or b) the section being added to **your** insurance.
- Any **illness** that has the same diagnosis or **clinical signs**, as an **illness** that showed **clinical signs**, in the first 14 days of a) **your pet's** first **policy year**, or b) the section being added to **your** insurance.
- Any **illness** that is caused by, relates to, or results from, a **clinical sign** that was noticed in the first 14 days of a) **your pet's** first **policy year**, or b) the section being added to **your** insurance.
- Any **illness** that is caused by, relates to, or results from an **illness** that showed **clinical signs**, in the first 14 days of a) **your pet's** first **policy year**, or b) the section being added to **your** insurance.

This applies in all cases regardless of whether the **clinical signs** present in the same or different parts of **your pet's** body.

Immediate family:

- **Your** partner, who is **your** husband, wife, civil partner, girlfriend, boyfriend or other life partner,
- **Your**, or **your** partner's child and/or step-child, and/or
- **Your**, or **your** partner's parent.

Injury, injured, injuries: Accidental physical damage or trauma caused immediately by an external force. Not any physical damage or trauma that happens over a period of time.

Journey: Travel within the **UK** and **EU** countries.

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 during the **policy year** as shown on **your Certificates of Insurance**.

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

Personal circumstances: Circumstances about **you**, **your family** or **your pet** which **you** have limited or no control over. Examples of personal circumstances are (but not limited to) a lack of transport, **your pet's** size or behaviour, **your home** environment, **your** or **your family's** working hours, **your** child-care arrangements, **your family's** other commitments etc.

Pet passport: The pet passport issued by a **vet** under the terms of the **Pet Travel Scheme (PETS)**.

Pet Travel Scheme (PETS): A government system which 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** provide cover as shown on **your Certificates of Insurances**. This is normally 12 months but can be less if **your pet** has been added to, or cancelled from, **your** insurance.

Pre-existing condition:

- Any **injury** or **illness** that happened or first showed **clinical signs** before a) **your pet's** cover started or b) the section was added to **your** insurance.
- Any **injury** or **illness** that has the same diagnosis as an **injury**, **illness** or **clinical sign** **your pet** had before a) **your pet's** cover started or b) the section was added to **your** insurance.
- Any **injury** or **illness** that has the same **clinical signs** as an **injury**, **illness** or **clinical sign** **your pet** had before a) **your pet's** cover started or b) the section was added to **your** insurance.
- Any **injury** or **illness** that is caused by, relates to, or results from, an **injury**, **illness** or **clinical sign** **your pet** had before a) **your pet's** cover started, or b) the section was added to **your** insurance.

This applies in all cases regardless of whether:

- The **injury** or **illness** presents in the same, or different parts of **your pet's** body.
- **You** knew, when starting cover for **your pet**, that you would need to make a claim for the **clinical sign/injury/illness**.
- **We** place an exclusion for the **clinical sign/injury/illness**.

Select breeds: Please refer to the 'select breed' section on **your Certificates of Insurance** to find out if **your pet** is a select breed.

UK: The United Kingdom, Isle of Man and the Channel Islands.

Classic

Vet: When **your pet** is in the **UK** - a Veterinary Surgeon who is registered with the RCVS (Royal College of Veterinary Surgeons). When **your pet** is in the **EU countries** - a fully qualified Veterinary Surgeon who is registered with the RCVS or the **EU** country where he/she practices.

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

- Any examination, consultation, advice, 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
- Any medication legally prescribed by a **vet**.

We, us, our: Allianz Insurance plc.

You, your: The person named on **your Certificates of Insurance**.

Your dog(s): The dog(s) named on **your Certificates of Insurance**.

Your pet(s): The dog(s) or cat(s) named on **your Certificates of Insurance**.

General Conditions that apply to all sections of your policy

You must keep to these 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** can refuse the claim.

1. Precautions

Throughout the **policy year you** must take all reasonable steps to:

- Maintain **your pet's** health.
- Provide a secure and safe environment for **your pet** to prevent **injury, illness** and theft or straying.
- Control **your pet** to prevent injury to a person or another animal and damage or destruction to any property.

If **we** state that **you** have not taken reasonable steps and **you** disagree, **we** can appoint an independent national welfare organisation or **vet**, mutually agreed upon for their opinion. If **you** ask for this to be done, **you** agree to accept the independent opinion and **we** will also do the same. **We** will pay any costs relating to this.

2. Providing routine care - what you need to do

You must make sure the following care is provided for **your pet**:

- **Dental care** - **your pet** must have a dental examination by a **vet** at least once every 12 months. Any treatment recommended as a result of this examination must be carried out within 3 months of the examination taking place.
- **Preventative actions** - **you** must take any actions normally recommended by a **vet** to prevent or reduce the risk of **injury/illness**. Examples of this are (but not limited to) regular worming and flea treatments and providing a healthy diet.
- **Vaccinations** - **your pet** must be kept vaccinated against:
For dogs: distemper, hepatitis, leptospirosis and parvovirus.
For cats: feline infectious enteritis, feline leukaemia and cat flu.

If not, **we** will not cover any amount for the **illness** which has not been vaccinated against.

3. Providing timely veterinary attention

If **your pet** is unwell and shows signs of an **injury/ illness** you must arrange for a **vet** to examine and treat **your pet** as soon as possible. **You** must follow any advice the **vet** gives; If **you** do not, any claim relating to that **injury/illness** will not be covered by the policy.

If there is a delay in arranging **veterinary treatment** and **we** believe this resulted in additional costs, **we** will not pay the additional costs. If **we** state the delay resulted in additional costs and **you** disagree, **we** can appoint an independent **vet**, mutually agreed upon for their opinion. If **you** ask for this to be done, **you** agree to accept the independent opinion and **we** will also do the same. **We** will pay any costs relating to this.

4. Ownership of your pet and your residence

- a) **You** must be the owner of **your pet**. **Your** cover will stop immediately if ownership is transferred to another person or organisation.
- b) **You** and **your pet** must live in the **UK** at the address shown on **your Certificates of Insurance**. If **your** address, or the address of **your pet**, changes **you** must tell **us** as soon as possible as this can affect the insurance cover **we** provide.

5. If your pet was unwell before your cover started

Your policy will never cover any **injury** that happened, or any **illness** that showed **clinical signs**, before **your** cover started. This is regardless of whether:

- **You** knew at the time of taking cover that **you** would need to make a claim for the **clinical sign, injury** or **illness**.
- **We** place an exclusion for the **injury/illness**.
- **We** remove any exclusion (*as in point 6 below*).

For further details please read the definition 'pre-existing condition'.

6. Extra exclusions that can apply to the cover for your pet

We can place exclusions on **your** policy at the start of **your** cover and at each renewal. **We** place exclusions based on **your pet's** veterinary history and **your** answers to **our** questions. **We** can also place exclusions during the **policy year** but **we** can only do this for the below reasons.

- As **your** policy covers an **illness** or **injury** for only **12 months**, when **we** find out **your pet** has been unwell, **we** can place exclusions on **your** policy which show the date **we** will stop covering the **injury/illness** and what **we** will no longer cover when **your 12 month** time limit has been reached.
- If **we** find out, that when **we** previously asked, **you** did not tell **us** about something or **you** provided **us** with inaccurate information (regardless of whether or not **you** thought it was accurate at the time) **we** can add exclusions to **your** policy from the date **we** would have added them had **we** known the information at the right time.

An exclusion is a condition, group of conditions or event which is usually covered under the policy, but isn't for **your pet**. Exclusions are in addition to what is stated as not covered within these Terms and Conditions. Any specific exclusions on the cover for **your pet** are shown on **your Certificates of Insurance**. **Your** policy does not cover any claim that results from an **injury, illness** or incident which falls under any exclusion placed on **your** policy. *Please also read point 12b) in this section which explains when **we** can limit or remove Third Party Liability cover at renewal.*

7. If your pet shows signs of an illness within 14 days of your cover starting

Your policy does not cover any **illness** that shows **clinical signs** in the first 14 days of **your** cover starting. This only applies in **your first policy year** and does not apply when **you** renew **your** policy with **us**. *For further details please read the definition 'illness which starts in the first 14 days of cover'.*

Classic

8. **If your pet is missing when the policy is taken** If **your pet** is 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.
9. **Providing information** **You** agree:
- To give **us** information and documents **we** ask for to administer **your** policy and deal with **your** claim.
 - That any **vet** has **your** permission to give us any information **we** ask for about **your pet**.
- If a charge is made for this, **you** must pay the charge.
10. **Paying your premium**
- a) **Your pet** is only covered under this policy if **you** pay the premium. If **you** pay by Direct Debit instalments and **you** miss an instalment **you** must pay the outstanding amount within the timescales stated in the reminders **we** send **you**. If **you** do not, **we** will cancel **your** policy back to the last day **you** have paid for cover. All cover for **your pet** will stop from that date and no further claims will be paid.
 - b) When **we** settle **your** claim, if there are any premiums overdue, **we** will deduct the outstanding amount from the claim payment.
11. **Renewing your policy** **Your** policy is in force for 12 months providing **you** continue to pay **your** premium. Every 12 months, **you** need to renew this insurance contract to continue with **your** cover. **We** will contact **you** before **your** renewal date with full details of **your** premium, excesses, policy coverage and Terms and Conditions for the next **policy year**. If **you** pay **your** premium by Direct Debit instalment, when **your** policy is due for renewal **we** will renew it for **you** automatically. If **you** do not want to renew **your** policy **you** need to let **us** know before **your** renewal date. If **you** pay by any other means, **you** need to contact **us** to confirm **you** want to renew **your** policy and to pay **your** premium.
12. **The changes we can make at the renewal of your policy**
- a) At renewal of **your** policy **we** can change the:
 - Premium,
 - Excesses that **you** pay, and/or
 - Terms and Conditions of **your** policy.

We can also place exclusions because of **your pet's** claims and veterinary history (*please also read point 6 in this section which explains this in more detail*). **We** will always tell **you** before **your** renewal date of any changes so **you** can consider if **your** policy still meets **your** needs.
 - b) For dogs, at renewal **we** can limit or withdraw *Third Party Liability* cover based on a review of **your dog's** behaviour. For example (but not limited to), any aggressive tendencies shown, any incidents where **your dog** has caused injury to a person/another animal or any health conditions which can affect how **your dog** behaves. *Third Party Liability* cover is not provided for any cat.
 - c) When **your** policy is due for renewal, **we** have the right not to offer the renewal. If this happens **we** will give **you** 21 days' notice in writing to the address on **your Certificates of Insurance**.
13. **The changes we can make 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
- To understand when **we** may place exclusions during the **policy year**, **you** need to read point 6 in this section.*

14. **Keeping us informed of certain information** Throughout **your** policy **you** need to tell **us** about certain information. The things **you** need to tell **us** about are detailed in **your Certificates of Insurance** and it's important **you** check any new documents **we** send to understand the information **we** need. If **you** do not provide **us** with the full and accurate information it can result in a claim not being paid or affect the cover **we** provide.
15. **If you are a member of veterinary staff** If **you** are a **vet**, **you** can treat **your pet** but another **vet** must countersign the claim form. If **you** are a veterinary nurse **you** cannot complete the veterinary practice part of **your** own claim form.
16. **Claim decisions over the telephone** **We** will not guarantee on the phone if **we** will pay a claim. Once **we** have received a fully completed claim form and all of the supporting information, **we** will assess **your** claim and only then will **we** be able to let **you** know if **we** will pay the claim.
Information about making a claim can be found in the 'Claiming' section under 'How to make a claim'.
17. **Other insurances** **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.
18. **Legal rights against another person** If **you** have any legal rights against another person in relation to **your** claim, **we** can 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.
19. **Law and language**
a) The laws of England and Wales apply this insurance contract.
b) Unless **we** agree otherwise, the language of the policy and all communications relating to it will be in English.
20. **When you can cancel your policy** **You** can cancel **your** policy at any time by contacting **us** on the details found in the section titled '*How to contact us*' at the end of this booklet. If **you** cancel this policy in the first 14 days:
 - Of **your** first **policy year** - **we** will refund all of the premium **you** have paid.
 - After **your** renewal date - **we** will refund any premium **you** have paid for cover after that renewal date.If **you** cancel at any other time, **we** will refund any amount **you** have paid for cover after the cancellation date.
21. **When we can cancel your policy** **We** can cancel **your** policy at any time if:
 - **You** have been dishonest or fraudulent in any dealings with **us**, or
 - **Your vet** or a welfare organisation advises **us** that **you** have been negligent towards **your pet**.**We** will give **you** 7 days' notice in writing to the address on **your Certificates of Insurance** and **we** will refund any amount **you** have paid for the cover after the cancellation date.
*We can also cancel **your** policy if **you** do not pay **your** premiums. For details on this please read point 10 in this section - '*Paying your premium*'.*
22. **Cover following the cancellation of a policy or removal of a section**
a) If a section of cover is removed from **your** policy (by **you** or **us**) all cover in that sections stops on the date the section is removed.
b) 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

The type of cover you have

Your policy provides cover on a time limited basis. This means that each **injury** and **illness** is only covered for **12 months**, starting from the date the **injury** happened or the **clinical signs** of the **illness** were first noticed. After this time all cover for that **injury** or **illness** will stop. To continue to claim for the **12 month** period **you** must keep **your** policy in force and continue to pay **your** premiums.

Under the *Veterinary Fees* section in addition to the time limit, **we** also provide a maximum amount of money **you** can claim up to for each separate **injury** or **illness** - *please see this section for more information*. Each **injury** or **illness** is covered for **12 months** or up to the monetary amount, whichever is reached first.

Veterinary Fees

*Cover in this section applies when **your pet** is in the **UK** only*

What we will pay

The cost of the **veterinary treatment your pet** has received during the **policy year** to treat **injury** and **illness**.

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

- Treatment of a behavioural illness
- Physiotherapy needed to treat **injury** and **illness** (*for the purpose of this insurance, physiotherapy does not include any form of hydrotherapy*).

How long we will cover each injury and illness

Your cover has two limits:

- A *time limit* for how long **you** can claim for each **injury** or **illness**, and
- A *monetary limit* for how much **we** will pay for each **injury** or **illness** (this is called the **maximum benefit**).

We will keep paying for an **injury** or **illness** until one of these limits has been reached.

The time limit: **Your** policy covers each **illness** and **injury** for **12 months**. The **12 months** start when the **injury** happens or when the first **clinical signs** of the **illness** are noticed. After this time all cover for that **injury** or **illness** will stop.

The monetary limit: **Your** policy provides a maximum amount of money for **you** to claim for each separate **injury** and **illness**. This is called the **maximum benefit** and the amount **you** can claim for each **injury** and **illness** is shown on **your Certificates of Insurance**.

To fully understand how the time limit and monetary limit will be applied **you** need to read points 1 to 5 in '*Conditions for Veterinary Fees*'.

What you pay - your excess

The excesses are the amounts **you** pay when **you** claim and these are deducted from **your** claim settlement(s). The excesses **you** pay under this section are explained on **your Certificates of Insurance**.

What we will not pay under Veterinary Fees

1. The cost of any treatment for a **pre-existing condition**.
2. The cost of any treatment for an **illness which starts in the first 14 days of cover**.
3. The cost of any treatment to prevent **injury** or **illness**.
4. The cost of any treatment, diagnostic or procedure that **you** choose to have carried out, which:
 - The vet confirms is not necessary, or
 - Is not related to an **injury** or **illness**.

We will also not pay for any complications that arise from these treatments/procedures.
5. The cost of killing and controlling fleas and the cost of general health improvers. For example (but not limited to) multivitamin tablets.
6. The cost of any treatment in connection with breeding, pregnancy or giving birth.
7. The cost of treating any **injury** or **illness** deliberately caused by **you** or anyone living with **you**.

Classic

8. The cost of any charges made for the completion of claim forms or the cost of any supporting documentation needed as part of **your** claim.
9. The cost of surgical items that can be used more than once.
10. The cost of a post mortem-examination and/or report.
11. The cost of transplant surgery, including any pre- and post-operative care.
12. The cost of transporting **your pet**, including any costs to get **your pet** to, or from, any veterinary practice.

Conditions for Veterinary Fees

You must keep to these conditions to have the full protections under this section. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** can refuse the claim.

1. The way we work out the 12 month time limit and the maximum benefit

Please read 'How long we will cover each injury and illness' in this section before reading the wording below.

For injuries

The **12 months** cover and the **maximum benefit** start from the date the **injury** happened. If **your pet** has more than one **injury**, if:

- They are diagnosed as the same **injury**, or
- They happen at the same time, or
- They are caused by, or relate to, one another,

One period of **12 months** and one **maximum benefit** applies for all of the **injuries**. In this case the **12 months** of cover and the **maximum benefit** starts from the date the first **injury** happened.

For illnesses

The **12 months** cover and the **maximum benefit** start from the date the **illness** or **clinical signs** were first noticed. If **your pet** has suffered from the same **clinical signs** or has been diagnosed with the same **illness** in the past, the **12 months** cover and the **maximum benefit** starts from the very first time the **clinical signs/illness** were seen. This applies in all cases regardless of whether:

- **Your vet** states the past and current **illnesses** are not linked, and/or
- The **clinical sign/illness** presents in the same or different part of **your pet's** body.

2. After your policy limits have been reached

Please read 'How long we will cover each injury and illness' in this section before reading the wording below.

If **we** have paid for either the cost of treatment for **12 months** or the **maximum benefit** **we** will not pay for any more treatment for that **injury** or **illness**. **We** will also not pay for any **injury** or **illness** which:

- Is caused by or related to it, or
- Has the same diagnosis.

This applies in all cases regardless of whether:

- **Your vet** states the past and current **illness** are, or are not, linked, and/or
- The **injury** or **illness** presents in the same or different part of **your pet's** body.

For example (but not limited to), if **your pet** ruptures a cruciate ligament (either due to an **injury** or an **illness**) in the left hind leg, after **we** have paid for treatment for either **12 months** or the **maximum benefit**, **we** will not cover any further ruptures to the cruciate ligaments in either the left or right hind legs.

3. An illness which was first noticed before your policy started or in the first 14 days of cover

If **your pet** suffers from an **illness**:

- Before **your** policy starts, or
- In the first 14 days of **your pet's** first **policy year**,

Any costs relating to that **illness** will never be covered by **your** policy. If, at a later time (days, weeks, months or years) an **illness** with the same diagnosis presents in the same or different parts of **your pet's** body, **we** will not cover any costs to treat that **illness**. This is regardless of whether **your vet** states the past and current **illnesses** are, or are not, linked. For example (but not limited to), if **your pet** develops a cataract in his/her left eye in the first 14 days of the first **policy year**, that cataract is not covered and the policy will also not cover any other cataracts which develop in either the left or right eye.

4. The maximum benefit that we will pay

Please read 'How long we will cover each injury and illness' in this section before reading the wording below.

The most **we** will pay for each **illness** and **injury** is the **maximum benefit** that applies on the date the **injury** happened or the date the **clinical signs** of the **illness** were first noticed.

5. The cost of medicines and materials

We will only cover the cost of any medicines or materials which have been prescribed or supplied to be used during the **12 month** time limit. This is **12 months** after the date the **injury** happened or the **illness** first showed **clinical signs**.

6. Timescales for making a claim

You must send **us your** claim no later than one year after **your pet** received treatment. Any claims **we** get after this time will not be covered by the policy.

7. The costs relating to putting your pet to sleep

Your policy does not cover the cost of putting **your pet** to sleep. **We** will not cover the cost of veterinary consultations/visits or prescribed medications needed to carry out the procedure or the cost of having **your pet** cremated, buried or disposed of.

8. Another vet reviewing your pet's details

We can 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**. **We** will pay any costs for this.

9. If you want a second opinion

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 them. If **you** do not, the costs relating to the second opinion will not be covered by **us**. 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.

10. The cost of house visits

We will cover a house visit if this is needed for the treatment of a behavioural illness. In all other cases, **we** will only cover a house visit, if this is by a **vet** and:

- **Your pet** was suffering from a life-threatening **injury** or **illness**, and
- That moving **your pet** was likely to have resulted in his/her death or significantly worsened the life-threatening **injury** or **illness**.

We will not cover any costs if the house visit was needed because of **your personal circumstances**. The attending **vet** needs to confirm all of the above when **you** claim.

11. The cost of out of hours treatment and hospitalisation

We will only cover the cost of **your pet** being:

- Treated outside of the veterinary practice usual opening hours, and/or
- Admitted into the care of a veterinary practice (also known as hospitalisation),

If there was no option but to take this action as any alternative would have seriously endangered **your pet's** life. **We** will not cover any costs if this action was needed because of **your personal circumstances**. The attending **vet** needs to confirm all of the above when **you** claim.

12. The cost of procedures you can carry out

There can be times when a **member of a veterinary practice** asks **you** to provide treatment for **your pet**. For example (but not limited to) giving tablets, applying ear drops, taking a urine sample, carrying out physiotherapy etc. If **you** are not able to carry out the treatment due to **your personal circumstances**, **we** will not cover the cost of any other person or professional carrying out the treatment.

13. The cost of dental treatment

We will cover the treatment of a dental **injury** or **illness** if:

- **Your pet** had a dental examination by a **vet** in the 12 months before the first **clinical signs** of the **injury** or **illness** were seen, and
- Any treatment recommended as a result of the last dental examination was carried out within 3 months of the examination taking place.

14. The cost of feeding your pet

We will only cover the cost of food for the below two reasons:

- If a diagnostic test shows **your pet** has stones and/or crystals in urine **we** will pay for the cost of food to dissolve these. **We** will cover 40% of the cost of the food for a) up to 6 consecutive months, or b) until a diagnostic test shows the stones/crystals have dissolved, whichever happens first. After this time, if the stones/crystals have not dissolved in full or they recur, the cost of any further food will not be covered by **your** policy.
- If **your pet** needs liquid food while hospitalised at a veterinary practice, **we** will cover the cost of this for 5 days providing the **vet** confirms it is essential to keep **your pet** alive.

We will not cover the cost of any other food and this is regardless of whether or not the food was prescribed by a **vet**.

15. The cost to neuter your pet

The only time **we** will cover the cost of neutering **your pet** is if it is carried out when **your pet** is suffering from an **injury** or **illness** and neutering is essential to treat that **injury** or **illness**. **We** will not cover the cost of spaying following a false pregnancy or neutering to treat a behavioural illness. Regardless of why **your pet** is neutered, if he/she suffers from complications during or after the procedure, **we** will cover the cost of treatment needed to deal with the complications.

16. The cost to vaccinate your pet

We will not cover the cost of any vaccinations; however, if **your pet** suffers complications during or after a vaccination, **we** will cover the cost of treatment needed to deal with the complications. *This does not apply if **your pet** must be vaccinated against an **illness** as part of a compulsory mass vaccination programme, for details of this please see please see point 2b) of the General Exclusions section.*

17. The cost of bathing and grooming your pet

We will only cover the cost of bathing **your pet** if it is done by a **member of a veterinary practice** and the substance being used, according to manufacturer's guidelines, can only be administered by a **member of a veterinary practice**. **We** will not cover bathing if this is needed because of **your personal circumstances**. **We** will never cover the cost of grooming and/or de-matting **your pet**.

18. The cost of physiotherapy

We will only cover the cost of physiotherapy when it is carried out by **member of a veterinary practice**. It is not covered if it is carried out anyone else.

19. The cost of treating a behavioural illness

We will only cover the cost of treating a behavioural illness when the treatment is carried out by a **member of a veterinary practice**. The treatment is not covered if it is carried out by anyone else. For the purpose of this insurance, a behavioural illness is a change to **your pet's** normal behaviour that is caused by a mental or emotional disorder. **We** will not cover any behavioural illness which could have been prevented by training and/or neutering.

20. Pheromone products and other products used to calm and de-stress your pet

Products can be used to try to calm and/or de-stress **your pet**. **We** will only cover products used for this purpose which are pheromone based. **We** will not cover any other products which do this. Pheromone products mimic natural pheromones, such as the pheromones a mother naturally emits to her young after birth. Examples of pheromone products are (but not limited to) Adaptil and Feliway.

The cost of pheromone products are then only covered when used as part of a structured behaviour modification programme which is in place treat a behavioural illness. For the purpose of this insurance, a behavioural modification programme is 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.

When this programme is in place, for each separate behavioural illness **you** can claim for the cost of pheromone products to be used for up to 6 consecutive months. After this time, if the behavioural illness is not fully resolved or it recurs, **we** will not cover the cost of any further pheromone products for that behavioural illness.

Classic

21. The cost of equipment or machinery

We will not cover the cost of buying or hiring any type of equipment, machinery, animal housing or cages. These costs are never covered by the policy and this is regardless of whether:

- A **vet** advises the item is required as part of treatment for an **illness** or **injury**, or
- The item is required due to **your personal circumstances**.

Examples of equipment and machinery are (but not limited to) home glucose monitors, sharps bins, paw protectors, heat pads etc.

22. The cost of treating a retained testicle(s)

We will cover the cost of treatment which is in connection with a retained testicle(s) if **your pet** was aged 12 weeks or under when his cover started. There is no cover for this if **your pet's** cover started when he was any older.

23. The cost of artificial body parts

We will cover the cost of hip, knee and elbow joint replacements. **We** will not cover the cost of any other prosthesis (also known as artificial body parts) or any costs which are related in any way to any other prosthesis.

24. Paying for treatment within required time frames

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 costs 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.

25. Complementary and alternative treatments

We will not pay for acupuncture, chiropractic manipulation, herbal medicine, homeopathy, hydrotherapy, osteopathy or any other complementary or alternative treatments. **We** will also not cover any **veterinary treatment** specifically needed to carry out these treatments.

Legal Helpline

Cover under this section applies in the UK only

Access to the Legal Helpline which provides advice, 24 hours a day, 365 days a year, on any personal legal matter. The advice **you** get from the legal Helpline will always be according to the laws of Great Britain and Northern Ireland. **We** may record the calls for **your** and **our** mutual protection and **our** training purposes.

The contact telephone number for the Legal Helpline is 0370 241 4140. When **you** call the Legal Helpline, quote the policy reference 36105. **You** will then be asked for a brief summary of the problem and these details will be passed on to an advisor who will return **your** call.

Optional Third Party Liability cover

The *Third Party Liability* section is an optional benefit that is only available for dogs. This section is included in **your dog's** cover if it is shown on **your Certificates of Insurance**.

When you can add this benefit

If **you** don't have this section of cover, **you** can apply for it to be added at the renewal of **your** policy. **We** will let **you** know if it can be added once **we** have reviewed the relevant details.

When you can remove this section

If this section is included in **your** cover, **you** can only remove it at renewal.

Third Party Liability (this section only applies for dogs)

Cover in this section applies when **your dog** in the **UK** only

This section only applies if it is shown on **your Certificates of Insurance**.

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

Details of what you need to do if an incident happens can be found in the 'Conditions for Third Party Liability' section, point 2.

What we will pay

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

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

What you pay - your excess

The excess is the amount **you** pay when **you** claim. The excess **you** pay under this section is explained on **your Certificates of Insurance**.

What we will not pay under Third Party Liability

1. More than the **maximum benefit** shown on **your Certificates of Insurance** for each incident. If **you** have more than one dog insured under this policy please read 'Conditions for Third Party Liability' - point 5.
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 resulting from an incident that happens where **you** work.
6. Any compensation, costs and expenses for an incident which takes place when **your dog** 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 dog** is in the care of a dog minder, a dog sitter or at the grooming parlour.
7. Any compensation, costs and expenses if **you** are legally responsible only because of a contract **you** have entered into.
8. Any compensation, costs and expenses if **you** are the person who is killed, injured or falls ill.
9. 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**.
10. Any compensation, costs and expenses if the property damaged or belongs to **you**, any person who lives with **you**, a member of **your immediate family** or any person who is employed by **you**.
11. 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.
12. Any compensation, costs and expenses that result from an incident if **you** have not followed instructions or advice given to **you** by the re-homing organisation or a qualified behaviourist about the behaviour of **your dog**.
13. Any compensation, costs and expenses if the incident happens in an area or place where dogs are specifically prohibited, unless **your dog** escapes and enters the area outside of **your** control.
14. Any compensation, costs and expenses if **you** are deemed responsible under the laws of any country, other than the **EU countries**.
15. 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 caused by **your dog**.
16. Any compensation, costs and expenses if **your dog** lives at, or is kept on, premises which sell alcohol. There is no cover if an incident happens at, or way from, the premises. For the purpose of this insurance, **we** class a dog living at, or being kept on, premises which sell alcohol if the business premises can be accessed from the residential premises.

Conditions for Third Party Liability

You must keep to these conditions to have the full protection under this section. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** can refuse the claim.

1. You must not admit responsibility and/or negotiate

You, or anyone acting on **your** behalf, must not admit responsibility, agree to pay any amount or claim or negotiate with any other person following an incident.

2. Telling us about an incident

You must call **us** as soon as possible if:

- An incident happens which could lead to a claim under this section. **You** must notify **us** of an incident even if **you** don't believe that a claim is being made against **you** at this time.
- **You**, or any other person, are advised of any prosecution, inquest or enquiry which could lead to a claim under this section.

To tell **us** about an incident please call **our** specialist liability team on 01483 218 782 who are available Monday to Friday, 9am to 5pm, excluding Bank Holidays. Outside these times please call 0345 075 4582.

3. If you receive any legal documents

You must immediately send **us** any writ, summons or legal documents **you** receive. **You** or any other person must not respond to any of these documents.

4. Helping us with your claim

You agree to:

- Provide **us** with any information connected with the claim **we** ask for including details of **your dog's** history.
- 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.
- Allow **us** to take charge of **your** claim and to prosecute in **your** name for **our** benefit.

5. Where more than one dog is insured under the policy

If more than one of the dogs insured under the policy are involved in, or contribute towards, an incident only one **maximum benefit** will apply to the incident for all of the dogs.

6. When another party is being paid to care for your dog

If a business or a professional is being paid to care for **your dog** in any way (for example, but not limited to a dog minder, a dog walker or a groomer) it is **your** responsibility to:

- Make sure the business/person has the appropriate third party liability insurance cover, and
- Tell them if **your dog** has any behavioural problems or requires any special handling so they are able to handle **your dog** in an appropriate manner.

Optional Additional Benefits	
<p>The <i>Death from Illness</i>, <i>Death from Injury</i>, <i>Holiday Cancellation</i>, <i>Boarding Fees</i>, <i>Loss by Theft or Straying</i> and <i>Advertising and Reward</i> sections of cover make up the optional Additional Benefits and are included in your pet's cover if they're shown on your Certificates of insurance.</p> <p>When you can add these benefits If you don't have these sections of cover, you can apply for them to be added at the renewal of your policy. We will then let you know if these can be added once we have reviewed your pet's veterinary history. The sections come as a package and can only be added together.</p> <p>When you can remove these benefits If these sections are included in your cover, you can remove them at any time. The sections come as a package and all of them will be removed at the same time.</p>	
Death from Illness	Death from Injury
<p>Cover in this section applies when your pet is in the UK only</p> <p><i>The section only applies if it's shown on your Certificates of Insurance.</i></p> <p>What we will pay The price you paid for your pet if, during the policy year, he/she:</p> <ul style="list-style-type: none"> • Dies due to an illness, or • Has to be put to sleep by a vet due to an illness which the vet believes is not curable. 	<p>Cover in this section applies when your pet in the UK only</p> <p><i>The section only applies if it's shown on your Certificates of Insurance.</i></p> <p>What we will pay The price you paid for your pet if, during the policy year, he/she:</p> <ul style="list-style-type: none"> • Dies due to an injury, or • Has to be put to sleep by a vet due to an injury which the vet believes cannot be treated.
<p>If you can't provide a purchase receipt or rehoming document showing how much you paid or donated for your pet, we will pay the market value or the purchase price/donation amount, whichever is less. If you did not pay for your pet we will pay the market value.</p>	

What we will not pay under Death from Illness and Death from Injury

1. More than the **maximum benefit** shown on **your Certificates of Insurance**.
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 if **your pet's** death results from breeding, pregnancy or giving birth.
5. Any amount if **your pet** is put to sleep due to a behavioural illness or problem.
6. Any amount for having **your pet** put to sleep, cremated, buried or disposed of.

Conditions for Death from Illness and Death from Injury

You must keep to these conditions to have the full protection under these sections. If **you** do not, and the condition **you** have not kept to related to a claim, **we** can refuse the claim.

1. The way we work out the 12 month time limit

Your policy has a *time limit* for how long **you** can claim; **you** can claim for each **illness** and **injury** for **12 months** only. After this time all cover for that **injury** or **illness** will stop. This means that the *Death from Injury* and *Death from Illness* sections will only provide cover if **your pet** dies or is put to sleep within this **12 month** time limit.

For injuries

The **12 months** cover will start from the date the **injury** happened. If **your pet** has more than one **injury**, if:

- They are diagnosed as the same **injury**, or
- They happen at the same time, or
- They are caused by, or relate to, one another,

One period of **12 months** will apply for all of the **injuries**. In this case the **12 months** of cover will start from the date the first **injury** happened.

Classic

For illnesses

The **12 months** cover will start from the date the **illness** or **clinical signs** were first noticed. If **your pet** has suffered from the same **clinical signs** or has been diagnosed with the same **illness** in the past, the **12 months** cover will start from the very first time the **clinical signs/illness** were seen. This applies in all cases regardless of whether:

- **Your vet** states the past and current **illnesses** are, or are not, linked, and/or
- The **clinical sign/illness** presents in the same or different part of **your pet's** body.

2. Timescales for making a claim

You must send **us your** claim no later than one year after **your pet's** death. Any claims received after this time will not be covered by the policy.

3. Cover following a claim

If **you** pay a claim under this section, **we** will automatically cancel **your pet** from the policy from the day after his/her death.

4. When we will automatically remove the Death from Illness benefit

If **you** have chosen the *Additional Benefits* package, and the *Death from illness* section is shown on **your Certificates of Insurance**, **we** will automatically remove it at the renewal following **your pet's** 8th birthday (5th birthday if **your pet** is a **select breed**). At this time all cover in this section will stop.

Holiday Cancellation

*Cover in this section applies when **your pet** in the **UK** and **you** are in the **UK** or **EU** countries only*

*The section only applies if it's shown on **your Certificates of Insurance***

What we will pay

We will pay travel and accommodation expenses, for **you** and **your immediate family**, which **you** cannot recover if, during the **policy year**, **you** have to:

- a) Cancel **your journey** because, up to 7 days before **you** leave, **your pet** needs immediate life-saving **veterinary treatment** for:
 - An **injury**, or
 - A new **illness** (which he/she has never shown signs of before)
- b) Cut **your journey** short because **your pet**, who has not gone with **you** on the **journey**, goes missing or needs immediate life-saving **veterinary treatment** for:
 - An **injury**, or
 - A new **illness** (which he/she has never shown signs of before)

What we will not pay under Holiday Cancellation

1. More than the **maximum benefit** shown on **your Certificates of Insurance**, 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 for any person or pet.

Conditions for Holiday Cancellation

You must keep to these conditions to have the full protection under this section. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** can refuse the claim.

1. Timescales for making a claim

You must send **us your** claim no later than one year after the **journey** is cancelled. Any claims received after this time will not be covered by the policy.

Boarding Fees

*Cover in this section applies when **your pet** is in the **UK** only*

*The section only applies if it's shown on **your Certificates of Insurance***

In this section, '**you**' means **you** or **your** partner who is **your** husband, wife, civil partner, girlfriend, boyfriend or other life partner.

What we will pay

The cost of boarding **your pet** at a licensed boarding establishment or £15 a day towards the cost of someone looking after **your pet** while **you** are hospitalised during the **policy year** for 4 or more consecutive days.

What we will not pay under Boarding Fees

1. More than the **maximum benefit** shown on **your Certificates of Insurance** for all hospitalisation during the **policy year**.
2. Any amount if the person looking after **your pet** lives with **you** or is a member of **your family**.
3. Any costs resulting from care in a nursing home or from convalescence care that **you** do not receive in a hospital.

Conditions for Boarding Fees

You must keep to these conditions to have the full protection under this section. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** can refuse the claim.

1. Timescales for making a claim

You must send **us your** claim no later than one year after the stay in hospital. Any claims received after this time will not be covered by the policy.

2. The reason you went into hospital

We will only provide cover in this section if **you** went into hospital because **you** were injured or ill and the injury happened or the illness first showed symptoms after **your pet's** cover started. **We** will not cover any costs if **your** stay in hospital was due to:

- Pregnancy or giving birth.
- Alcoholism, drug abuse or drug addiction.

Loss by Theft or Straying

*Cover in this section applies when **your pet** in the **UK** only*

*The section only applies if it's shown on **your Certificates of Insurance***

What we will pay

The price **you** paid for **your pet** if it he/she stolen or goes missing during the **policy year** and does not return within 30 days. If **you** can't provide a purchase receipt or rehoming document showing how much **you** paid or donated for **your pet**, **we** will pay the **market value** or the purchase price/donation amount, whichever is less. If **you** did not pay for **your pet**, **we** will pay the **market value**.

What we will not pay under Loss by Theft or Straying

1. More than the **maximum benefit** shown on **your Certificates of Insurance**.
2. Any amount if **you** or the person looking after **your pet** has freely parted with him/her.

It's Important that you also read '**Conditions for Loss by Theft or Straying and Advertising and Reward**'.

This section also explains limitations and areas the policy does not cover.

Advertising and Reward

Cover in this section applies when **your pet** in the **UK** only

The section only applies if it's shown on **your Certificates of Insurance**

What we will pay

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

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

What we will not pay under Advertising and Reward

1. More than the **maximum benefit** shown on **your Certificates of Insurance** for all incidents during the **policy year**.
2. Any reward paid to any person who:
 - Is a member of **your family**
 - Lives with **you**
 - Is employed by **you**
 - Was caring for **your pet** when he/she was lost or stolen
 - Stole **your pet**
 - Is in collusion with the person who stole **your pet**.

Conditions for Loss by Theft or Straying and Advertising and Reward

You must keep to these conditions to have the full protection under these sections. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** can refuse the claim.

1. Timescales for making a claim

You must send **us** your claim no later than one year after **your pet** went missing. Any claims received after this time will not be covered by the policy. For *Loss by Theft or Straying* **you** can send **us** your claim once **your pet** has been missing for more than 30 days.

2. Actions you must take when you find your pet is missing

You must take the following steps and when you claim **you** need to send **us** evidence of this:

- If **you** believe **your pet** has been stolen **you** must notify the police within 24 hours and get written confirmation of **your** report.
- For all dogs, you must notify your local dog warden or council within 2 days of finding out **your dog** is missing/stolen.
- Within 5 days of finding out **your pet** is missing/stolen:
 - a) If **your pet** is microchipped, **you** must notify **your** microchip provider.
 - b) If **your pet** is not microchipped, **you** must tell at least one veterinary practice in the area where he/she was last seen.

3. Advertising the loss of your pet

To submit a claim for *Loss by Theft or Straying* **you** must have advertised the loss of **your pet** and when **you** claim **you** must provide **us** with evidence showing the advertising took place.

4. Providing a reward

- a) **You** must have **our** approval before advertising a reward; if not, the cost of the reward will not be covered.
- b) **You** can provide a reward by giving the person who found **your pet**:
 - Money (for example, but not limited to, cash or a bank transfer). If **you** do this, the most **we** will pay is 50% of the **maximum benefit** shown on **your Certificates of Insurance**.
 - A gift (for example, but not limited to, a hamper, a bunch of flowers etc). If **you** do this, the most **we** will pay for the gift is £50.
- c) When **you** provide a reward (either by way of money or a gift) **you** must get a receipt giving the full name, address, telephone number, email address and the signature of, the person who found **your pet**. This must be submitted with **your** claim.

5. Making your own posters/advertising material

If **you** or **your family** make the posters and/or advertising material, **we** will pay up to £50 in each **policy year** for materials for this purpose. For example (but not limited to) paper, a printer cartridge, weatherproof folders, tape to display the posters etc. When **you** claim **you** need to provide a copy of the poster, tell **us** how many **you** made and submit receipts showing the costs **you** are claiming.

6. Using the services of another party to find your pet

We will cover the cost of another party producing missing posters/leaflets and advertising the loss of **your pet** on the internet and social media. **We** will not cover any costs for any other services provided by another party (such as a person, company, organisation or pet detective). For example (but not limited to) **we** will not cover any costs for another party to:

- Search for **your pet** (either on foot, with search dogs or equipment)
- To produce anything other than posters/leaflets
- To communicate with people about the loss or to report **your pet** missing to other people/organisations (other than to advertise on the internet and social media)
- To distribute/display advertising materials.

7. Your pet's pedigree certificate and purchase receipt

When **you** claim under *Loss by Theft or Straying*, **you** must send **us** the original purchase receipt from when **you** bought **your pet** and if **your pet** is a pedigree, the original pedigree certificate. If the claim is paid, these documents will not be returned to **you**.

8. Keeping your policy running while your pet is missing

You can keep **your** policy running for as long as **you** like after **your pet** goes missing to protect against **injuries, illnesses** or incidents which happen while he/she is away. **We** will continue with cover providing **you** pay **your** premiums and renew **your** policy (without a break in cover). **We** will not automatically cancel **your pet's** cover if **we** pay a claim under these sections. If **you** want to stop cover **you** need to let **us** know and **your** policy will be cancelled from the date **you** ask **us** to do this. **We** will refund any amount **you** have paid for cover after the cancellation date. **We** will not refund any premiums paid for cover before the date **you** tell **us** **you** want cover to stop.

9. If your pet returns

If **your pet** returns after **we** have paid a *Loss by Theft or Straying* claim **you** must repay the full amount **we** have paid **you** within the timescales **we** and **you** agree.

Optional Pet Travel Cover

The *Travel Emergency Veterinary Fees, Travel Advertising and reward, Emergency Repatriation and Quarantine Expenses and Loss of Documents* sections of cover make up the optional Pet Travel Cover and they are included in **your pet's** cover if they're shown on **your Certificates of Insurance**.

When you can add these benefits

If **you** don't have these sections of cover, **you** can apply for them to be added at any time prior to the departure date of **your** travels. **We** will then let **you** know if these can be added once **we** have reviewed the relevant details. The sections come as a package and can only be added together.

When you can remove these benefits

If these sections are included in **your** cover, **you** can only remove them at renewal. The sections come as a package and will all be removed at the same time.

Conditions that apply to all sections in the optional Pet Travel Cover

You must keep to these conditions to have the full protection under the *Travel Emergency Veterinary Fees, Travel Advertising and Reward, Emergency Repatriation and Quarantine Expenses and Loss of Documents* sections of cover. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** can refuse the claim.

1. Where you are covered

- **Your pet** is covered when he/she is outside the **UK** in the **EU countries**.
- If **your pet** moves out of the **UK** to live in another country **you** must tell **us** as soon as possible. **Your** cover will stop on the day **your pet** leaves the **UK**.

2. How long can your pet be out of the UK

Your pet is covered outside the **UK** for 90 days in each **policy year**. If **your pet** will be outside the **UK** for longer than this **you** must let **us** know as soon as possible as this can affect the cover **we** provide.

3. Following the conditions of the Pet Travel Scheme (PETS)

When **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 Department for Environment, Food & Rural Affairs (DEFRA) website www.defra.gov.uk or **you** can call the DEFRA Pet Travel Scheme (PETS) Helpline on 0370 241 1710.

4. Taking your pet out of the UK against vet advice

You must not take **your pet** outside of the **UK** if a **vet** has advised against it. If **you** do, **your pet** will not be covered when outside of the **UK**.

5. If restrictions are placed on your pet

When **your pet** is outside of the **UK** if any government or public authority puts restrictions on him/her, **we** will not pay any costs relating to this.

6. Claim documentation must be in English

All claim forms and supporting documentation must be written in English. It is **your** responsibility to provide this and to pay for any translation costs.

7. Claims will be paid in Pounds Sterling

Any claims costs will be paid in Pounds Sterling based on the mid-market exchange rates in use at the time the costs were incurred.

Travel Emergency Veterinary Fees

Cover in this section applies when **your pet** is outside the **UK** in the **EU countries**

The section only applies if it's shown on **your Certificates of Insurance**

What we will pay

The cost of emergency **veterinary treatment** **your pet** has received to treat **injury** and **illness**, during the **policy year** while he/she was outside the **UK** in the **EU countries**.

What you pay - your excess

The excesses are the amounts **you** pay when **you** claim and these are deducted from **your** claim settlement(s). The excesses **you** pay under this section are explained on **your Certificates of Insurance**.

What we will not pay under Travel Veterinary Fees

All points stated in '**What we will not pay under Veterinary Fees**' in the **Veterinary Fees** section, also apply to this section.

1. More than the **maximum benefit** shown on **your Certificates of Insurance** for all treatment received during the 90 days of cover in the **policy year**.
2. The cost of treatment for an **injury** or **illness** which is not covered under the *Veterinary Fees* section of **your policy**.
3. The cost of any treatment which a **vet** believes can wait until **your pet** returns **home**.
4. The cost of any food, including any food prescribed by a **vet**.

Classic

5. The cost of any pheromone products. These can be used to try calm and/or de-stress **your pet** and they mimic natural pheromones, such as the pheromones a mother naturally emits to her young after birth. Examples of pheromone products are (but not limited to) Adaptil and Feliway.
6. The cost of treating any **injury** or **illness** deliberately caused by **you** or anyone travelling with **you**.
7. The cost of any treatment for a behavioural illness.
8. The cost of any physiotherapy.
9. The costs of any prosthesis (also known as artificial body parts) or joint replacements. **We** will also not cover any costs which are related in any way to the prosthesis/joint replacement.
10. Any costs if **your journey** was made to get treatment abroad.

Conditions for Travel Emergency Veterinary Fees

Points 6 to 13, 15 to 17, 21, 22, 24 and 26 listed under '**Conditions for Veterinary Fees**' in the **Veterinary Fees** section, also apply to this section. **You** must keep to these and the conditions below to have the full protection under this section. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** can refuse the claim.

1. Timescales for making a claim

You must send **us** your claim no later than one year after **your pet** received treatment. Any claims **we** get after this time will not be covered by the policy.

2. The cost of house visits

We will only cover a house visit, if this is by a **vet** and:

- **Your pet** was suffering from a life-threatening **injury** or **illness**, and
- That moving **your pet** was likely to have resulted in his/her death or significantly worsened the life-threatening **injury** or **illness**.

We will not cover any costs if the house visit was needed because of **your personal circumstances**. The attending **vet** needs to confirm all of the above when **you** claim.

Travel Advertising and Reward

*Cover in this section applies when **your pet** is outside the **UK** in the **EU countries***

*The section only applies if it's shown on **your Certificates of Insurance***

What we will pay

If **your pet** is stolen or goes missing during the **policy year** while he/she is outside of the **UK** in the **EU countries**, **we** will pay:

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

What we will not pay under Travel Advertising and Reward

1. More than the **maximum benefit** shown on **your Certificates of Insurance** for all incidents during the **policy year**.
2. Any reward paid to any person who:
 - Is a member of **your family**
 - Lives with **you**
 - Is employed by **you**
 - Was caring for **your pet** when he/she was lost or stolen
 - Stole **your pet**
 - Is in collusion with the person who stole **your pet**
 - Is travelling with **you**.

Conditions for Travel Advertising and Reward

You must keep to these conditions to have the full protection under this section. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** can refuse the claim.

1. Timescales for making a claim

You must send **us** your claim no later than one year after **your pet** went missing. Any claims received after this time will not be covered by the policy.

2. Reporting the loss

Within 24 hours of finding **your pet** missing, **you** must report the loss to the police or if the loss happens on a ship, aircraft, train or coach, to the operator. **You** need to get written confirmation of **your** report and this must be sent to **us** with **your** claim.

3. Providing a reward

- a) **You** must have **our** approval before advertising a reward; if not, the cost of the reward will not be covered.
- b) The most **we** will pay for the reward is £50. **You** can provide this by giving the person who found **your pet**:
 - Money (for example, but not limited to, cash or a bank transfer) or,
 - A gift (for example, but not limited to, a hamper, a bunch of flowers etc).
- c) When **you** provide a reward (either by way of money or a gift) **you** must get a receipt giving the full name, address, telephone number, email address and the signature of, the person who found **your pet**. This must be submitted with **your** claim.

4. Posters/advertising material

If **you** or **your family** make the posters and/or advertising material, **we** will pay up to £50 in each **policy year** for materials for this purpose. For example (but not limited to) paper, a printer cartridge, weatherproof folders, tape to display the posters etc. When **you** claim **you** need to provide a copy of the poster, tell **us** how many **you** made and submit receipts showing the costs **you** are claiming.

5. Using the services of another party to find your pet

We will cover the cost of another party producing missing posters/leaflets and advertising the loss of **your pet** on the internet and social media. **We** will not cover any costs for any other services provided by another party (such as a person, company, organisation or pet detective). For example (but not limited to) **we** will not cover any costs for another party to:

- Search for **your pet** (either on foot, with search dogs or equipment)
- To produce anything other than posters/leaflets
- To communicate with people about the loss or to report **your pet** missing to other people/organisations (other than to advertise on the internet and social media)
- To distribute/display advertising materials.

6. Accommodation costs

If **you** extend **your journey** to search for **your pet**, **we** will contribute £50 each day towards the cost of up to 7 days' accommodation. If **you** stay at a property owned by **you** or **your family**, **we** will not cover any accommodation cost.

Emergency Repatriation

Cover in this section applies when **your pet** is outside the **UK** in the **EU countries**

The section only applies if it's shown on **your Certificates of Insurance**

What we will pay

If, during the **policy year**, **your pet** is **injured** or suffers from a new **illness** (which he/she has never shown signs of before) while on a **journey** and cannot travel **home** the same way he/she travelled abroad **we** will pay:

- Extra costs to get **your pet home**,
- The cost of accommodation for **you** to stay after **your** scheduled date of travel **home** until **your pet** is well enough to travel, and
- If **your pet** dies, the cost of returning **your pet's** body **home** or the cost of disposal overseas.

What you pay - your excess

The excess is amount **you** pay when **you** claim. The excess **you** pay under this section is explained on **your Certificates of Insurance**.

It's important that you read '**What we will not pay**' and '**Conditions**' under the **Emergency Repatriation and Quarantine Expenses and Loss of Documents** section.

Quarantine Expenses and Loss of Documents

Cover in this section applies when **your pet** is outside the **UK** in the **EU countries**

The section only applies if it's shown on **your Certificates of Insurance**

What we will pay

If, during the **policy year**, **your pet** is either unable to return to the **UK** or must be quarantined on return to the **UK** because of:

1. A new **illness** (which **your pet** has never shown signs of before),
2. The failure of the microchip, or
3. The **pet passport** being lost or stolen,

We will pay:

- The cost to keep **your pet** in quarantine,
- The cost of getting a duplicate **pet passport**. **We** will also cover the cost of temporary accommodation while getting this and extra costs to travel **home** if **you** missed **your** scheduled travel arrangements back **home** while **you** were waiting for the duplicate.

What you pay - your excess

The excess is the amount **you** pay when **you** claim. The excess **you** pay under this section is explained on **your Certificates of Insurance**.

What we will not pay under Emergency Repatriation and Quarantine Expenses and Loss of Documents

1. More than the **maximum benefit** for the section, shown on **your Certificates of Insurance**, for all **journeys** during the **policy year**.
2. Any amount resulting from a **pre-existing condition**.
3. Any amount resulting from an **illness which starts in the first 14 days of cover**.
4. Any amount that can be claimed back from anywhere else.
5. The cost of food for any person or pet.
6. More than £50 for the cost of a coffin, casket or other container for **your pet's** remains.
7. Any amount that results from a microchip reader failing to read a microchip.
8. Any amount that results from an **injury** that happens or an **illness** first showing **clinical signs** before the start of **your journey**.

Conditions for Emergency Repatriation and Quarantine Expenses and Loss of Documents

You must keep to these conditions to have the full protection under these sections. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** can refuse the claim.

1. Timescales for making a claim

You must send **us** your claim no later than one year after the **journey** is cancelled or **your pet** returns **home**. Any claims received after this time will not be covered by the policy.

2. The cost of accommodation

For *Emergency Repatriation* **we** will provide 14 days' accommodation costs, and for *Quarantine Expenses and Loss of Documents*, 7 days accommodation costs. For both sections **we** will cover up to £50 for each day's accommodation.

3. Going overseas for veterinary treatment

We will not provide any cover if **your pet** left the **UK** to get treatment in another country.

4. Veterinary confirmation

For *Emergency Repatriation*, **you** will only be able to claim for travel and accommodation costs if a **vet** confirms **your pet** was too sick to travel **home** the same way he/she travelled abroad. When **you** claim **you** need to provide evidence of this.

5. Your pets travel documents and microchip

- a) When **your pet passport** is left unattended it must be kept in **your** locked accommodation or in the locked boot, covered luggage area or glove compartment of a locked vehicle.
- b) If **your pet passport** is lost or stolen, within 24 hours of discovering it missing, **you** must report the incident to the police and get 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 get a report.
- c) **Your pet's** microchip must meet the standards ISO 11784 or ISO 11785.

Classic

General exclusions that apply to all sections of your policy

1. **There is no cover under this policy if:**
 - a) **Your pet** is less than 6 weeks old (or less than 8 weeks old if sold by a licensed breeder).
 - b) **Your dog** is used for security, guarding, track racing or coursing.
 - c) **Your dog** is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound/Wolfdog or any wolf hybrid.
 - d) **Your dog** is required to be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997 or any further amendments to this Act.

2. **Laws and regulations – all sections of your policy do not cover:**
 - a) Any amount if **you** break the **UK** laws or regulations, including those relating to animal health or importation.
 - b) Any amount if a government or another official body orders that **your pet** must be vaccinated against an **illness** as part of a compulsory mass vaccination programme. **We** will not pay any costs relating to the vaccination itself or any complications that happen due to the procedure taking place. For the purpose of this insurance, '*a mass vaccination programme*' means a programme of the compulsory vaccination of a species, or a selected group within a species, with the aim of protecting that group, people or other animals from an **illness** or another risk.
 - 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) Any amount connected with, or resulting from, a Criminal Court Case or an Act of Parliament.

3. **War, terrorism, civil commotion and radioactive contamination – all sections of your policy do not cover:**
 - a) Any loss or damage caused by, or resulting from, war of any nature, including but not limited to war, invasion, acts of foreign enemies, hostilities and warlike actions (whether war be declared or not) and civil war.
 - b) Any loss or damage caused by, or resulting from, rebellion, riot, revolution, nationalization, confiscation, expropriation, deprivation, requisition, insurrection, civil commotion assuming to proportion of or amounting to an uprising and military or usurped power.
 - c) Any loss or damage caused by, or resulting from, any act of terrorism. An act of terrorism is any act of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government de jure or de facto.
 - d) Any loss or damage caused by, or resulting from, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

4. All sections of **your** policy do not cover any amount that results from a disease transmitted from animals to humans.

Classic

Fraud

Fraud increases **your** premium and the premiums of all policyholders.

If **you**:

- Provide **us** with false information,
- Make a false or exaggerated claim with **us**, or
- Make any claim with **us** which involves **your** dishonesty,

We will not pay **your** claim and **we** can void **your** policy, inform the relevant authorities/other organisations and record the details on anti-fraud databases. If **we** pay a claim and subsequently find the claim was fraudulent, **you** must repay **us** the full amount.

'Void **your** policy' means **we** will cancel **your** policy from the date the fraud occurred. If **we** take this action **you** must repay **us** any claim payments that **we** have made from the date the fraud occurred; this is regardless of whether or not all of the claims were fraudulent. If any other insurer asks if **you** have had a policy void, **you** need to tell them that **your** policy with **us** was void. If **you** do not, this can invalidate any insurance policy **you** hold with any insurer who asks.

Claiming

This section tells **you** what **you** need to send **us** if **you** need to make a claim. Don't forget if **you** have a valid claim under the *Veterinary Fees* section **we** can usually pay the veterinary practice direct.

Getting a claim form:	If you would like us to send you a claim form please contact us .
When you need to send us your Veterinary Fees claims:	You must send us your <i>Veterinary Fees</i> claim(s) no later than one year after your pet received treatment. Any claims received after this time will not be covered by the policy. For all other sections of cover, you can find out when you need to submit a claim by reading the ' <i>Conditions</i> ' part of that section.
You need to tell us about any incidents that could lead to a Third Party Liability claim:	If this section is shown on your Certificates of Insurance and an incident happens which could lead to a <i>Third Party Liability claim</i> , you must call to tell us as soon as possible. You must do this even if you don't believe that a claim will be made against you at the time. Details of what you need to do if an incident happens can be found in ' <i>Conditions for Third Party Liability</i> ' section, point 2.

How to make a claim

Simply send **us** **your** completed claim form along with the supporting documentation listed below. The details of where **you** need to send these can be found in the section titled 'How to contact us' at the end of this booklet. 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. **Your** insurance does not cover any charges made for the completion of claim forms or the cost of any supporting documentation needed as part of **your** claim.

Classic

The supporting documentation you need to send with your claim form

Veterinary Fees and/or Travel Veterinary Fees	<p>For these sections of cover, the veterinary practice must complete the relevant section of the claim form.</p> <p>Please send us:</p> <ul style="list-style-type: none">• The invoices from the veterinary practice which show what you are claiming for.• <i>If it's the first claim you are making for your pet</i> - his/her full clinical history. This is a record of all consultations your pet has had with a vet or veterinary nurse and can be obtained from each vet or veterinary practice that you have consulted with about your pet. We can also require this when you submit claims for certain conditions but will let you know if this is needed once we have received your claim form.• <i>If it's a claim for a new condition</i> - the clinical history for the treatment you are claiming for.• <i>For Travel Veterinary Fees</i> - the booking invoice for your journey or any other official documents which show the dates of your journey.
Third Party Liability	<ul style="list-style-type: none">• If an incident happens that could lead to a <i>Third Party Liability</i> claim you must call us to tell us about the incident as soon as possible, even if you don't believe a claim will be made against you at the time. Our specialist liability team are available on 01483 218 782 Monday to Friday, 9am to 5pm, excluding Bank Holidays (outside these times please contact us on 0345 075 4582).• You need to send us all correspondence, writ, summons or other legal documents as soon as you receive them. You or any other person must not respond to any of these documents.• If you or any other person are advised of any prosecution, inquest or enquiry which could lead to a claim under this section, you must tell us as soon as possible.
Death from Illness or Death from Injury	<p>Please send us:</p> <ul style="list-style-type: none">• The purchase receipt from when you bought your pet.• The death certificate from your vet- this isn't needed if you are submitting a <i>Veterinary Fees</i> claim for the illness/injury that caused your pet's death.
Holiday Cancellation	<p>Please send us:</p> <ul style="list-style-type: none">• The booking invoice and cancellation invoice from the holiday sales organisation. The invoices must show the date of the booking, the dates of the journey, the total cost of the holiday, the date you decided to cancel or return home and any expenses you cannot recover.• <i>If your pet goes with you on the journey and has to return home for treatment</i> - confirmation from a vet that your pet had to return home for treatment.• <i>If you are claiming for extra travel costs</i> - the receipts for your expenses
Boarding Fees	<p>Your doctor/consultant and the owner of the boarding establishment (if one has been used) must complete the relevant section of the claim form.</p> <p>Please send us:</p> <ul style="list-style-type: none">• The invoice from the boarding establishment or written confirmation from the person looking after your pet showing the dates and daily cost of boarding.

<p>Loss by Theft or Straying and/or Advertising and Reward</p>	<p>You must phone us on 0345 075 4582 for the approval of any reward before you advertise it.</p> <p>Please send us evidence showing:</p> <p><i>If you believe your pet has been stolen:</i></p> <ul style="list-style-type: none"> ● The police being notified within 24hrs of your pet going missing. <p><i>For all missing/stolen pets:</i></p> <ul style="list-style-type: none"> ● The advertising carried out to try and find your pet. ● The relevant party(s) being notified, this is: <ol style="list-style-type: none"> a) For all dogs, your local dog warden or council being notified within two days of finding your dog missing. b) If your pet is microchipped, the microchip provider being notified within five days. c) If your pet is not microchipped, at least one veterinary practice in the area where he/she went missing being notified within five days of finding your pet missing. <p>For Loss by Theft or Straying please also send us:</p> <ul style="list-style-type: none"> ● The purchase receipt from when you bought your pet and if your pet is a pedigree, the original pedigree certificate. These must be the originals (copies will not be accepted) and if the claim is paid, these documents will not be returned to you. ● If you do not have a purchase receipt OR we have not paid a <i>Veterinary Fees</i> claim under the policy - your pet's full clinical history and a recent photograph of you and your pet. <p>For Advertising and Reward please also send us:</p> <ul style="list-style-type: none"> ● The invoices and receipts to show the costs you are claiming for. ● <i>If a reward has been given</i> - a receipt giving the full name, address, telephone number, email address and the signature of, the person who found your pet.
<p>Travel Advertising and Reward</p>	<p>You must phone us on 0345 075 4582 for the approval of any reward before you advertise it.</p> <p>Please send us evidence showing:</p> <ul style="list-style-type: none"> ● The advertising carried out to try and find your pet. ● The relevant party being notified - this is the police or if the loss happens on a ship, aircraft, train or coach, to the operator. ● The invoices and receipts to show the costs you are claiming for. ● <i>If a reward has been given</i> - a receipt giving the full name, address, telephone number, email address and the signature of, the person who found your pet.
<p>Emergency Repatriation and/or Quarantine Expenses and Loss of Documents</p>	<p>Please send us:</p> <ul style="list-style-type: none"> ● The booking invoice or another official document showing the dates of your journey. ● The invoices and receipts to show the costs you are claiming. ● <i>If you are claiming for travel and accommodation costs</i> - confirmation from a vet that your pet is too ill to travel home the same way it travelled abroad. ● <i>If you are claiming due the loss/theft of your pet passport</i> - evidence showing the loss was reported to the police or operator within 24 hours of discovering it missing.

Classic

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 schemescsm@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

Telephone: 0800 0234567 or 0300 1239123

Email: 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 to access the Online Dispute Resolution Service. Please quote **our** e-mail address: schemescsm@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, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

How to contact us

BY TELEPHONE	0345 075 4582
BY EMAIL	co-op@allianz.co.uk
IN WRITING	Pet Insurance from Co-op Insurance Services 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

Co-op Insurance Services is a trading name of Co-op Insurance Services Limited; registered in England and Wales with registration number 4390. Registered office; CIS Building, Miller Street, Manchester, M60 0AL. Co-op Insurance Services Limited is authorised and regulated by the Financial Conduct Authority under number 779364.

Pet Insurance from Co-op Insurance Services is provided, underwritten and administered by Allianz Insurance plc. Registered in England No. 84638. Registered Office: 57 Ladymead, Guildford, Surrey. GU1 1DB. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be found on the Financial Services Register No. 121849. Co-op Insurance Services Limited is not part of the Allianz (UK) Group.

Allianz Fair Processing Notice

How we use personal information

How we use personal information

We use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims to fulfil **our** contract
- to administer third party claims, deal with complaints and prevent financial crime to meet **our** legal obligations
- to manage **our** business and conduct market research to meet the legitimate needs of **our** business

You are not obliged to provide **us** with personal information, but **we** cannot provide **our** products and services without it.

Know your rights

You have the right to:

- ask for a copy of the personal information **we** hold about **you**, subject to certain exemptions (data subject access request)

Sharing personal information

We may share **your** personal information with:

- other companies within the global Allianz Group www.allianz.com
- credit reference, fraud prevention and other agencies that carry out certain activities on **our** behalf, for example the Insurance Fraud Bureau (IFB) and marketing agencies if agreed
- **our** approved suppliers to help deal with claims or provide **our** benefit services, for example veterinary advisors, legal advisors and loss adjusters
- other insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS) and other companies that provide services to **us** or **you**, for example the Claims and Underwriting Exchange (CUE)

Transferring personal information outside the UK

We use servers located in the European Union (EU) to store **your** personal information where it is protected by laws equivalent to those in the UK. **We** may transfer **your** personal information to other members of the global Allianz Group to manage **your** insurance policy or claim; this could be inside or outside the EU. **We** have Binding Corporate Rules (BCRs) which are **our** commitment to the same high level of protection for personal information regardless of where it is processed. These rules align with those required by the European Information Protection authorities. If **you** would like more information about the BCRs please contact **our** Data Protection Officer.

Some of **our** suppliers have servers outside the EU. **Our** contracts with these suppliers require them to provide equivalent levels of protection for **your** personal information.

For more information about how Allianz Insurance plc use your personal data, you can find a copy of the Fair Processing Notice at www.allianz.co.uk. Alternatively, you can request a printed version by calling 0330 102 1837, by email dataprotectionofficer@allianz.co.uk or by writing to the Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB.

Co-op Insurance Services Fair Processing Notice - how we use personal information

What is this section?

Please take a few minutes to read this section carefully as it contains important information about how Co-op Insurance Services will use your personal information. In this section, references to **you** or **your** shall mean you as a customer of the pet insurance product (**Pet Insurance**) which is arranged, administered and underwritten by Allianz Insurance plc.

Who are Co-op Insurance Services?

Co-op Insurance Services Limited trading as Co-op Insurance Services (which is part of the Co-op Group) and referred to in this section only as "Co-op" is classed as a "data controller" of your personal information. Co-op's registered office address is at CIS Building, Miller Street, Manchester M60 0AL.

Co-op's Data Protection Officer (**DPO**) can be contacted by emailing dataprotectionqueries@cfs.coop or by letter to Data Protection Officer, Co-op Insurance Services Limited, CIS Building, Miller Street, Manchester M60 0AL.

Co-op are introducing you to Allianz Insurance plc (**Allianz**) who are also a data controller of your personal information. Allianz will collect your personal information in order to provide you with your Pet Insurance and will share it with Co-op for marketing and product management purposes. For further information about how Allianz uses your personal information, please see the relevant section of this policy booklet. It is important that you read Allianz's privacy information because it sets out your rights when it comes to their handling of your personal information, and also explains their privacy and data protection obligations.

How do Co-op use your personal information?

Co-op may use your personal information:

- (a) where applicable, to fulfil Co-op Group membership requirements in relation to Co-op's Group membership scheme;
- (b) to send to you Co-op Group membership offers where appropriate;
- (c) to manage the overall performance of the Pet Insurance account;
- (d) to monitor the performance of Allianz;
- (e) to offer you incentives from time to time;
- (f) to ask for your feedback, assess customer satisfaction and to improve overall operations;
- (g) to develop new services and products for you;
- (h) to communicate with you, where you have consented to receive communications or by sending you information about similar Co-op Group products or services which Co-op think may be of interest to you. Co-op will not send you marketing communications if you have opted out to receive marketing. You will be able to opt-out of such communications at any time by contacting Co-op using the details below;
- (i) to comply with Co-op's legal obligations; and
- (j) to help improve Co-op's service and communications to you, so that you can be contacted at the most appropriate time with relevant offers.

What is Co-op's legal basis for using your personal information?

Co-op will only use your personal information where it is permitted by law and where:

- (a) Co-op need to use your personal information to comply with legal or regulatory obligations;
- (b) you have given consent for Co-op to use your personal information (if consent is needed); and
- (c) it is in Co-op's interests or the interests of Allianz to fulfil contractual obligations and where there is no disadvantage to you.

Who do Co-op share your personal information with?

Co-op will share your personal information with:

- (a) service providers and third party partners who process and store data on Co-op's behalf;
- (b) professional advisors;
- (c) law enforcement, taxation and legal authorities; and
- (d) any member of the Co-op Group, which means Co-operative Group Limited and other companies which may be added to the Co-op Group from time to time.

Co-op may also share your personal information with third parties in the event that the Co-op business or substantially all of its assets are acquired by a third party and if Co-op are under a duty to disclose or share your personal information in order to comply with any legal obligation, or to protect Co-op's rights, property, or the safety of Co-op employees, customers, members or others.

Will Co-op transfer your personal information outside of the UK?

Co-op may need to transfer your personal information outside of the UK to countries where data protection laws may not provide the same level of protection as those in the European Economic Area. Co-op shall ensure that any such transfers are lawful and that your personal information is kept secure.

How long will Co-op keep your personal information for?

Co-op keep personal information for as long as needed for the purposes set out above. Usually, Co-op will retain your information for up to seven years, unless there is an exceptional business purpose in which this time period needs to be extended. If you would like further information about Co-op's retention procedures please contact Co-op using the details below.

What are your rights?

Data protection laws give you a number of rights as set out below. If you would like to exercise any of your rights in relation to the personal information Co-op hold about you, please contact Co-op using the details below.

Please note that Co-op can only assist you with exercising your rights in relation to the personal information that Co-op hold about you. If you would like to exercise your rights in respect of the personal information that Allianz collected from you and holds about you, please contact Allianz directly using the Allianz contact details below.

Right to access your personal information: you may request access to a copy of your personal information held by Co-op. Please send all requests for access to Co-op in writing.

Right to withdraw consent: if you have given Co-op consent to use your personal information to send you marketing, you can withdraw your consent at any time.

Right to rectification: you may ask Co-op to rectify any inaccurate information Co-op hold about you. If you would like to update the personal information held about you, please contact Co-op using the details below.

Right to erasure: you may ask Co-op to delete your personal information. If you would like the information Co-op holds about you to be deleted, please contact Co-op, specifying why you would like your personal information to be deleted.

Right to portability: you may ask Co-op to provide you with the personal information Co-op holds about you in a structured, commonly used, machine readable format, or ask for Co-op to send such personal information to another data controller.

Right to restriction: you can ask Co-op to restrict the personal information used about you where you have asked for it to be erased or where you have objected to Co-op's use of it.

Right to object: you may object to Co-op's processing of your personal information. Please contact Co-op, providing details of your objection.

Right to make a complaint: you may make a complaint about Co-op's data processing activities by contacting Co-op using the details below. Alternatively, you may make a complaint to the UK supervisory authority, which is the Information Commissioner's Office, by visiting their website at www.ico.org.uk, by phoning 0303 123 1113 (local rate) / 01625 545 745 (national rate), or by writing to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF.

How will Co-op keep your personal information secure?

Co-op will treat all of your personal information in strict confidence and will take all reasonable steps to keep your personal information secure once it has been transferred to Co-op systems. Co-op adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorised access, alteration, disclosure or destruction of your personal information. Please note that Co-op cannot guarantee the security of any data you disclose to Co-op online. You accept the inherent security risks of providing information and dealing online and will not hold Co-op responsible for any loss or damage that you incur.

What kinds of personal information does Allianz provide to Co-op?

When you apply for a quotation, purchase Pet Insurance, renew your policy or make a claim and/or complaint, Allianz collect certain information from you such as your name, gender, marital status, address, email address, and contact telephone number. Allianz share this personal information with Co-op for the purposes set out above.

Changes to this section

Co-op may modify this section from time to time, so please review it regularly. Co-op will let you know when Co-op make any material changes to this section by means of notice on <https://www.co-opinsurance.co.uk/petinsurance>. This Notice was last amended on 8 May 2018.

How can Co-op be contacted?

If you have any queries relating to this section or Co-op's use of your personal information or wish to exercise any of your rights, please contact Co-op's Data Protection Officer by email at dataprotectionqueries@cfs.coop or by letter to Data Protection Officer, Co-op Insurance Services Limited, CIS Building, Miller Street, Manchester M60 0AL.

How can Allianz be contacted?

If you have any queries about how Allianz uses your personal information please contact Allianz directly by emailing dataprotectionofficer@allianz.co.uk, by letter to Data Protection Officer, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey GU1 1DB or by calling 0330 102 1837.