

## Vets MediCover

### Terms and Conditions

#### Your Pet Insurance

Written in plain English these policy terms and conditions are part of your insurance contract; the other part is your certificate of insurance. To understand exactly what your insurance contract covers, you need to read your certificate of insurance and these policy terms and conditions.

Policies are arranged by Business & Domestic Insurance Services a trading style of Motorway Direct Plc (who are authorised and regulated by the Financial Services Authority, registration number 311741, registered office Sheffield, South Yorkshire) in conjunction with Strategic Insurance Services Ltd who are authorised and regulated by the Financial Services Authority, registration number 307133

#### Insurer

This policy is underwritten by White Horse Insurance (Ireland) Limited through a facility operated and managed by Strategic Insurance Services Ltd (master policy number SISCRC 07-09-129/0026) an insurance intermediary authorised and regulated by the Financial Services Authority (firm reference number 307133). White Horse Insurance (Ireland) Limited, 14 Clyde Road, Ballsbridge, Dublin 4 Republic of Ireland are regulated in the Republic of Ireland by the Irish Financial Services Regulatory Authority.

#### Third party administrator

Jubilee Service Solutions Limited is appointed by Strategic Insurance Services Ltd and Business & Domestic Insurance Services as the claims administrator for this insurance and will handle any claim you need to make. Jubilee Service Solutions Limited is authorised and regulated by the Financial Services Regulatory Authority, and licensed by the UK Financial Services Authority, registration number 311493. For details of authorised firms visit the FSA website on [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/)

#### Cooling off period & cancellation rights

Adrian Flux Insurance Services will refund your premium in full, if, within 14 days of purchasing this insurance you decide that it does not meet your needs providing you have not reported or are intending to report a claim. At any other time during the period of insurance, we or you may cancel the policy by giving 30 days notice. If you cancel the policy during this time, you will be entitled to a refund of the money you have paid less an administrative fee. An administration fee of £25 will be charged if cancelled within 90 days from inception and £50 thereafter. If we cancel the policy during this time, we will refund any amount you have paid for the rest of the period of insurance, as long as you have not made a claim. You cannot make a claim for medical treatment which occurred after the date the policy was cancelled, but cancelling the policy will not affect your right to claim for an event which occurred before the date the policy was cancelled.

Every notice to cancel this policy must be given in writing by recorded delivery. If you give us notice to cancel the policy, you must send it to Adrian Flux Insurance Services at the address set out below. If we give you notice we will send it to your last known address.

#### Statement of demands and needs

This policy meets the demands and needs of the Vets' MediCover customer who requires cover for vet fees incurred due to the treatment of their cat or dog for injury or illness. Adrian Flux Insurance Services does not make personal recommendations as to the suitability of the policy to individual circumstances.

#### Definitions

If we explain what a word means, that word has the same meaning wherever it appears in these terms and conditions.

#### Accident

A sudden and unexpected event which happens during the policy year which results in bodily illness or injury to your pet.

#### Behavioural illness

Any changes to your pets' normal behaviour, resulting from a mental or emotional disorder.

#### Claims administrator

Jubilee Service Solutions Limited, 21 Perrymount Road, Haywards Heath, West Sussex, RH16 3TP.

#### Claims authorisation number

Confirmation from the claims administrator that the treatment required for your pet is covered under this policy.

#### Clinical signs

Changes in your pets normal healthy state, its bodily functions or behaviour.

#### Complementary therapist

A Certified Clinical Animal Behaviourist or a member of one of the following organisations: • Association of Chartered Physiotherapists in Animal Therapy • Association of Pet Behaviour Counsellors • Canine and Feline Behaviour Association • Canine Hydrotherapy Association • McTimoney Chiropractic Association • National Association of Veterinary Physiotherapists • The International Association of Animal Therapists (UK) Complementary treatment The cost of an examination, consultation, advice, tests and legally prescribed medication for the following procedures where the complementary therapist treats an illness or injury when the procedures have been recommended by your vet. This includes veterinary treatment specifically needed to carry out the procedure:

1. Acupuncture and homeopathy carried out by, and herbal medicine prescribed by, a vet.
2. Chiropractic manipulation carried out by a vet or a member of the McTimoney Chiropractic Association or the International Association of Animal Therapists (UK), providing the member is a qualified animal chiropractor.
3. Hydrotherapy carried out by a vet or a member of the Canine Hydrotherapy Association. 5624.8191 - XX/2010 - 3249
4. Osteopathy carried out by a vet or a member of the International Association of Animal Therapists (UK) providing the member is a qualified animal osteopath.
5. Physiotherapy carried out by a member of the Association of Chartered Physiotherapists in Animal Therapy, the International Association of Animal Therapists (UK) or the National Association of Veterinary Physiotherapists providing the member is a qualified animal physiotherapist.
6. Treatment of a behavioural illness carried out by a Certified Clinical Animal Behaviourist or a member of the Association of Pet Behaviour Counsellors or the Canine and Feline Behaviour Association.

**Excess**

The excess amount £80.00. This is the first part of each unrelated claim and the amount you have to pay.

**Home**

The place in the UK where you usually live.

**Illness**

Changes to a normal healthy state, sickness, disease, defects and abnormalities including defects and abnormalities your pet was born with or were passed on by its parents.

**Immediate family**

Your husband, wife, civil partner, life partner, parents, sons and daughters.

**Injury**

A physical injury caused immediately by an accident. It does not include injury that happens over a period of time.

**Maximum benefit**

The most we will pay during the policy period is £10,000

**Policy period**

The time during which we give cover as set out in your certificate of insurance.

**Pre-existing conditions**

Any injury that happened or an illness that existed in any form prior to the start of this policy.

**UK**

The United Kingdom.

**Vet**

Registered Veterinary Surgeon.

**Veterinary fees**

The amount vets in general or referral practice usually charge.

**Veterinary treatment**

Any examination, consultation, advice, tests, X-rays, legally prescribed medication, surgery and nursing required to treat an illness or injury, provided by a vet, a veterinary nurse or another member of the veterinary practice under the supervision of a vet. This includes physiotherapy and treatment of a behavioural illness provided it is carried out by a vet.

**We, us, our, insurer**

White Horse Insurance (Ireland) Limited

**You, your**

The person named on the certificate of insurance.

**Your pet**

Any dog or cat named on the certificate of insurance.

**General conditions**

1. Throughout the policy period you must take all reasonable steps to maintain your pet's health and to prevent accidents, injury, illness and loss.
2. You must keep your pets vaccinations and boosters up to date and in line with the vets / chemists guidelines.
3. If, when you claim, there is another insurance under which you are entitled to an indemnity; we will only pay our share of the claim. You must tell us the name and address of the other insurance company and your policy number.

4. If you have any legal rights against another person in relation to your claim, we may take legal action against them in your name at our expense. You must give us all the help you can and provide any documents we ask for.
5. If you have provided false information, or make a false or exaggerated claim, or any claim involves your dishonesty, this policy will end and our claims administrator will not make any further claim payments.
6. Your pet is only covered under this policy if you pay the premium. If you pay the yearly premium in instalments and you miss an instalment you must pay the outstanding amount within 10 days of the date the instalment is due to be paid. If we do not receive your payment within 10 days of the date the premium is due your insurance will automatically stop, and we will make no further claim payments.
7. You agree that any vet has your permission to release information we ask for about your pet. If the vet makes a charge for this, you must pay the charge.
8. Under normal circumstances the claims administrator will pay the claim to the vet. You will be required to pay the excess to the vet. If the vet, who has treated your pet or is about to treat your pet, asks for information about your insurance that relates to a claim, the claims administrator will tell the vet what the insurance covers, what they will not pay for, how the amount they pay is calculated and if the premiums are paid to date.
9. If the claims administrator receives a request to pay the claim payment direct to you, they reserve the right to decline this request.
10. If the claims administrator considers the veterinary treatment or complementary treatment your pet receives may not be required or may be excessive when compared with the treatment that is normally recommended to treat the same illness or injury by general or referral practices, they reserve the right to request a second opinion from a vet that they choose. If the vet they choose does not agree with the veterinary treatment or complementary treatment provided they may decide to pay only the cost of the veterinary treatment or complementary treatment that was necessary to treat the injury or illness, as advised by the vet from whom they have requested the second opinion.
11. When the claims administrator offers further periods of insurance they may change the premium, and the policy terms and conditions.
12. The claims administrator may not guarantee on the phone to pay a claim. You must send them a claim form that has been fully completed and they will then write to you with their decision.
13. When you claim you agree to give the claims administrator any information they may reasonably ask for.
14. You are free to choose the law to apply to this insurance contract. We are also free to choose the law to apply. Unless there is an agreement between you and us to use a particular law, English law will apply.
15. Unless we agree otherwise the language of the policy and all communications relating to it will be in English.
16. You must arrange for a vet to examine and treat your pet as soon as possible after it shows clinical signs of an injury or an illness. And, if the claims administrator decides, they will refer the case to a vet that they choose.
17. You agree to pay translation costs for any claim documentation not written in English.
18. If you pay your premium by direct debit instalments or monthly instalments, when your policy is due for renewal the claims administrator will renew it for you automatically to save you the worry of remembering to contact the claims administrator before the renewal date. The claims administrator will write to you before the policy expires with full details of your next year's premium and policy conditions.

### **Section 1A Veterinary fees**

Maximum benefit £10,000 cover under this section applies in the UK only (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man).

#### **What we will pay**

The cost of veterinary fees for veterinary treatment your pet has received during the policy period to treat an illness or injury.

#### What you pay

The £80.00 excess payable directly to the vet.

#### What we will not pay

1. More than the maximum benefit for the combined treatment cost of all illnesses and injuries in the policy period.
2. The cost of treatment for:
  - i) An injury that happened or an illness that first showed clinical signs before your pet's cover started; or,
  - ii) An injury or illness that your pet had before its cover started; or,
  - iii) An injury or illness that is caused by, relates to or results from an injury, illness or clinical sign your pet had before its cover started, no matter where the injury, illness or clinical signs are noticed or happen in, or on your pet's body. This is in addition to any exclusions stated on your certificate of insurance.
3. The cost of treatment for:
  - i) An illness within the first 14 days of your pet's first policy year,
  - ii) An illness caused by or relating to or a clinical sign that was noticed, or an illness that showed clinical signs, within the first 14 days of your pet's first policy period.
4. The cost of treatment to prevent injury or illness.
5. The cost of treatment or complications arising from treatment, you choose to have carried out is not directly related to an injury or illness, including but not limited to cosmetic dentistry.
6. The cost of killing and controlling fleas, general health improvers and any treatment in connection with pregnancy or giving birth.
7. The cost of any food (including food prescribed by a vet) unless used to dissolve existing bladder stones and crystals in urine, which is limited to a maximum of 40% of the cost of food for up to 6 months.
8. The cost of pheromone Vet Plan Product, including DAP diffusers and Feliway unless used as part of a structured behaviour modification programme, and then limited to a maximum period of 6 months.

9. The cost of vaccinations other than the cost of treating complications that arise from this procedure.
10. The cost of spaying and or castration unless:
  - i) The procedure is carried out to treat an illness or injury, or
  - ii) The costs claimed are for the treatment of complications arising from these procedures.
11. The cost of treating an injury or illness deliberately caused by you or anyone living with you, or whilst on your journey anyone travelling with you.
12. The costs of having your pet:
  - i) Put to sleep, including veterinary consultations, visits or prescribed medications specifically needed to carry out the procedure, or
  - ii) Cremated, buried or disposed of.
13. The cost of house calls unless the vet confirms that moving your pet would further damage its health, regardless of your personal circumstances.
14. Extra costs for treating your pet outside usual surgery hours, unless the vet confirms an emergency consultation is necessary.
15. The cost of hospitalisation and any associated veterinary treatment, unless the vet confirms it is essential that your pet is hospitalised, regardless of your personal circumstance.
16. Costs resulting from an injury or illness specified as excluded on your certificate of insurance or generally not covered within these terms and conditions.
17. The cost of surgical items that can be used more than once.
18. The cost of acupuncture, homeopathy, chiropractic manipulation, hydrotherapy, osteopathy or any other complementary or alternative treatment. This includes veterinary treatment specifically needed to carry out the particular complementary or alternative treatment. Please refer to the Section 1B Complementary Treatment where details of cover for these types of treatment can be found.
19. The cost of treatment for a behavioural illness if your pet's behaviour is caused by you failing to provide training.
20. The cost of any form of housing, including cages, whether hired or purchased.
21. The cost of bathing, grooming or de-matting your pet unless:
  - i) You have taken all reasonable steps to maintain your pet's health; and
  - ii) A vet confirms veterinary expertise is needed and therefore only a vet or a member of a veterinary practice can carry out these activities, regardless of your personal circumstances.
22. The cost of dental treatment unless your pet has had its teeth checked by a vet in the 12 months before the onset date of the claim. If any treatment was recommended as a result of the check this must have been carried out.
23. The cost of a post mortem examination.
24. The cost of cosmetic surgery, including any pre-operative and post-operative care.
25. The cost of any prosthesis, including any veterinary treatment needed to fit the prosthesis.
26. The cost of the treatment if the claim form has not been submitted within 30 days of your pet receiving authorisation from the claims administrator for the treatment to proceed.

#### **How to claim**

Before your pet is treated, you must make sure that the vet is prepared to fill in our claim form and provide invoices. You must ensure that your vet contacts our claims administrator prior to any treatment being carried out to obtain a claims authorisation number. If a claims authorisation number is not provided we may refuse to pay any claim. You must complete a claim form and ask your vet to fill in their part. We will not pay for the vet to do this. Please send the claim form to our claims administrator together with the invoices setting out the costs involved and including the claims authorisation number.

#### **When to claim**

You should send our claims administrator your claim form at the end of treatment or the end of the policy period if the treatment has not finished by this time. The claim must be submitted within 31 days of your pet receiving treatment.

#### **Section 1B – Complementary treatment**

Maximum benefit £10,000 cover under this section applies in the UK only (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man).

#### **What we will pay**

If instructed by the vet, the cost of complementary treatment your pet has received during the policy period to treat an illness or injury.

#### **What you pay**

The £80.00 excess paid directly to the vet.

#### **What we will not pay**

1. More than the maximum benefit for the combined treatment cost of all illnesses and injuries in the policy period.
2. The cost of any treatment for:
  - i) An injury or an illness before your pet's cover started; or,
  - ii) An injury or illness that is the same as, or has the same diagnosis or clinical signs as an injury, illness or clinical sign your pet had before its cover started; or,
  - iii) An injury or illness caused by, relating to or results from an injury, illness or clinical sign your pet had before its cover started, no matter where the injury, illness or clinical signs are noticed or happen in, or on your pet's body. This is in addition to any excluded conditions stated on your certificate of insurance.
3. The cost of any treatment for:
  - i) An illness within the first 14 days of your pet's first policy period; or,
  - ii) An illness which is the same as, or has the same diagnosis or clinical signs as an illness that showed clinical signs in the first 14 days of your pet's first policy period; or,

- iii) An injury or illness caused by, relates to or results from a clinical sign that was first noticed, or an illness that first showed clinical signs, in the first 14 days of your pet's first policy period.
4. The cost of treatment to prevent injury or illness.
  5. The cost of treatment or complications arising from treatment, that you choose to have carried out that is not directly related to an injury or illness, including cosmetic dentistry.
  6. The cost of killing and controlling fleas, general health improvers and any treatment in connection with pregnancy or giving birth.
  7. The cost of food, including food prescribed by a vet unless used to dissolve existing bladder stones and crystals in urine, which is limited to a maximum of 40% of the cost of food for up to 6 months.
  8. The cost of pheromone Vet Plan Product, including DAP diffusers and Feliway unless used as part of a structured behaviour modification programme, and then limited to a maximum period of 6 months.
  9. The cost of vaccinations, except the cost of treating complications arising from these procedures.
  10. The cost of treating any injury or illness deliberately caused by you or anyone living with you.
  11. The costs of having your pet
    - i) put to sleep including any veterinary consultation visits or prescribed medications specifically needed to carry out the procedure or,
    - ii) cremated, buried or otherwise disposed of.
  12. The cost of house calls unless the vet or complementary therapist confirms that moving your pet would further damage its health, regardless of your personal circumstance.
  13. Extra costs for treating your pet outside usual surgery hours, unless the vet or complementary therapist confirms an emergency consultation is necessary.
  14. The cost of hospitalisation and any associated veterinary treatment, unless the vet or complementary therapist confirms it is essential that your pet is hospitalised, regardless of your personal circumstance.
  15. Costs resulting from an injury or illness specified as excluded on your certificate of insurance or generally not covered within these terms and conditions.
  16. The cost of any form of housing, including cages, whether hired or purchased.
  17. The cost of bathing, grooming or de-matting your pet unless:
    - You have taken all reasonable steps to maintain your pet's health; and
    - i) The vet or complementary therapist confirm veterinary expertise is needed and therefore only a vet, member of a veterinary practice or
    - ii) the complementary therapist can carry out these activities, regardless of your personal circumstances.
  18. The cost of treatment for a behavioural illness if your pet's behaviour is caused by you failing to provide training.
  19. The cost of emergency dental treatment unless your pet has had its teeth checked by a vet in the 12 months before the onset date of the claim. If any treatment was recommended as a result of the check this must have been carried out.
  20. The cost of the treatment if the claim form has not been submitted within 31 days of your pet receiving authorisation from the claims administrator for the treatment to proceed.

#### **How to claim**

Before your pet is treated, you must make sure that the vet and complementary therapist are prepared to fill in our claim form and provide invoices. You must ensure that your vet or your complementary therapist contacts our claims administrator prior to any treatment being carried out to obtain a claims authorisation number. If a claims authorisation number is not provided we may refuse to pay any claim. You must fill in a claim form and ask your vet and complementary therapist to fill in their part. We will not pay for the vet or complementary therapist to do this. Ask the vet to send the claim form to our claims administrator together with the invoices setting out the costs involved and including the claims authorisation number.

#### **When to claim**

You should ask the vet to send our claims administrator your claim at the end of treatment or the end of the policy period if the treatment has not finished by this time. The claim must be submitted within 31 days of your pet receiving treatment.

#### **General exclusions**

The following exclusions apply to the policy:

1. Any animal less than 8 weeks old or over 8 years old at the date cover started as shown on your certificate of insurance.
2. Any claim for treatment not carried out within the UK (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man).
3. Dogs used for guarding, track racing or coursing.
4. Any dog that is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario (Dogo Canario), Japanese Tosa or a Fila Brasileiro.
5. Any amount if you break the United Kingdom laws or regulations, including those relating to animal health or importation.
6. 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.
7. Any costs caused because the Department for Environment, Food and Rural Affairs (DEFRA) have put restrictions on your pet.
8. Any loss as a result of an act of force or violence for political, religious or ideological reasons, war, riot, revolution or any similar event, including any chemical or biological terrorism.
9. Any dog that must be registered under the Dangerous Dogs Act 1991, Dangerous Dogs (amendment) Act 1997 or any further amendments to this Act.
10. Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
11. Any amount resulting from a disease transmitted from animals to humans.
12. Any amount if you or your pet live outside the UK (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man).
13. Any dog or cat that have not had their vaccinations and boosters kept up to date and in line with the vets guidelines.
14. Any journey you take your pet on against a vet's advice.
15. Any animal more than 8 years old at the date cover started as shown on your certificate of insurance.

## **Fraud**

Fraud increases your premium and the premiums of all policyholders. If you:

- i) Provide us or our claims administrator with false information or
- ii) Make a false or exaggerated claim with us or
- iii) Make any claim with our claims administrator which involves your dishonesty

We will not pay your claim, we will void your policy and we may inform the authorities. If we pay a claim and subsequently find the claim was fraudulent, you must repay us the full amount.

## **How we use your data**

Please be aware that telephone calls may be monitored and recorded.

- i) Your details will be stored on our claims administrator's computer system to administer your policy but will not be kept longer than is necessary.
- ii) Our claims administrator can only discuss your personal details with you. If you would like anyone else to act on your behalf please let Our claims administrator know.
- iii) Our claims administrator may use your details to support the development of our business by including them in customer surveys.
- iv) We may share your details with other insurance companies, directly or through a number of databases. This allows us to check information you give us and also help us prevent fraud.
- v) Your personal details may be transferred to countries outside the European Economic Area (EEA). They will at all times be held securely and handled with the utmost care in accordance with all principles of UK law.
- vi) We may pass your information to selected third party advisors or suppliers outside our group for the purpose of administering your claim.

## **Cancellation rights**

This contract gives you a cooling off period. If, after receiving your certificate of insurance and full policy terms and conditions you are not happy you have 14 days during which you can cancel the policy. In these cases Adrian Flux Insurance Services will cancel your policy from the date it started and you will receive a full refund of any premiums paid. Simply call the Adrian Flux Insurance Services on 0844 888 5544. You may cancel your policy at any time by calling or writing to Adrian Flux Insurance Services and we may give you a refund of the money you have paid for the period of cover after the cancellation date. If we have paid a claim during the policy period, you will not receive a full return of your premium. We reserve the right to cancel this policy on 7 days written notice if you do not abide by the terms of these conditions, this will include acting dishonestly or fraudulently.

## **Complaints procedure**

We do everything possible to make sure that you receive a high standard of service. If you are not satisfied with the service that you receive, please contact in the first instance, Adrian Flux Insurance Services, East Winch Hall, East Winch, Kings Lynn, Norfolk, PE32 1HN.

If you remain dissatisfied then you should write to or email:

The Quality Manager, Business & Domestic Insurance Services, Trinity Court, Wokingham Road, Bracknell, Berkshire, RG42 1PL  
info@businessanddomestic.co.uk

Please provide full details of your policy and in particular your policy number to help your enquiry to be dealt with speedily. If your complaint is one of the few that cannot be resolved by this stage, please write to:

Customer Services Manager, White Horse Insurance Limited, PO Box 5633, Walsall, WS56 9BB  
[claims@white-horse.ie](mailto:claims@white-horse.ie)

If we have given you our final response and you are still dissatisfied you may refer your case to the Irish Financial Ombudsman Service (Ombudsman):-  
Financial Service Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin

This complaints procedure does not affect your statutory rights.

## **Compensation scheme**

White Horse Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot complete Our obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit. Further information about the compensation scheme is available from [www.fscs.org.uk](http://www.fscs.org.uk) or by phoning 0207 892 7300.