



Pet Insurance Policy Booklet



Adrian Flux Pet Insurance

we'll take care of you and your pet

Thank you for choosing Adrian Flux Pet Insurance. You can be sure of great protection and great service.

How to use this booklet

This booklet contains all the information you need to help you make a claim.

You'll find all aspects of your policy explained here, the things you can claim for, what's not covered and how to get help and advice if you need it. Words in Bold have a special meaning, which are defined under the definitions section of this booklet.

Useful Telephone Numbers:

Customer Services: 0800 085 9234

Open 9am to 5.30pm Mon-Fri and 9am to 1pm Sat

Claims Line: 0843 178 2850

Open 8am to 6pm Mon-Fri and 9am to 2pm Sat

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Policy Summary

This Summary does not contain full details and conditions of **your** insurance; these are located in your policy wording.

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

Type of insurance cover

This **pet** insurance policy provides cover for cats and dogs.

Conditions

Your pet must have received the required vaccinations listed on page 14 and receives an annual **dental** check up with a **vet**, failure to comply may jeopardise your claim or cover. Please refer to the general terms applicable to the whole policy in the Policy wording for full details. Special terms apply to each section of your policy. Please refer to the Policy Wording for full details.

Throughout any **period of insurance you** must look after and maintain **your pet's** health to avoid any **condition**, death, damage or destruction to third party property. In addition **you** must also arrange for any **treatment** recommended by **your vet** to be completed immediately to prevent or reduce the risk of **injury or illness**.

You must be a resident of the **United Kingdom**, the owner of the **pet** and the **pet** must be kept in the **United Kingdom** at the address you have provided.

Please refer to the general conditions applicable to the whole policy in the Policy Wording for full details.

Significant Features and Benefits

The following tables show the maximum benefits **you** can claim for.

Where a **fixed excess** amount applies to a specific section, **we** will not pay the amount of the excess under that section. Please refer to **your** schedule of insurance for full details of which sections have an excess and how these apply.

After the deduction of the **fixed excess** there is also a **variable excess** for **vet** fee claims.

	Standard	Standard Plus
Vet Fees Lifetime	£4,000 (limit per year)	£8,000 (limit per year)
Diet Food to dissolve Urinary Crystals	£100	£250
Euthanasia	£100	£100
Fixed & Variable Excess	Please refer to your policy schedule	Please refer to your policy schedule
Death from Illness	£500	£1,000
Death from accident	£500	£1,000
3rd party liability (dogs only)	£1m	£1m
Advertising and reward	£500	£1,000
Theft or Straying	£500	£1,000
Boarding Fees	£500	£1,000
Holiday cancellation	£1,000	£2,000
Overseas travel	90 DAYS	90 DAYS
Quarantine costs	£150	£150
Emergency expenses abroad	£250	£500
Loss of PETS passport	£250	£250
Bereavement	Yes	Yes
Pet Legal	Yes	Yes
Pet minders	Yes	Yes
Veterinary help	Yes	Yes
Vet paid direct	Yes	Yes

***Your pet** will be covered up to the policy limit for each year they need **treatment** so long as your policy is renewed each year, premiums paid up to date and the **insurer** invites renewal, there is no time limit on how long you can claim for each **illness** or **injury**.

Significant or unusual exclusions or limitations

- Cover does not apply to any **Pet** under 8 weeks of age.
- Please refer to the 'What is not covered' part of each section for full details.
- Both the **fixed excess** and **variable excess** shown within **your policy schedule**.

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

A valid claim arises for **Veterinary** fees totaling £400.

Amount Claimed		£400
Less Fixed Excess	£85	£315
Less Variable Excess	10% = £31.50	£283.50
Total Excess paid by you	£116.50	
Total paid by us		£283.50

General exclusions applicable to all sections of the policy

Your policy does not cover any of the following:

- Any **pet** less than 8 weeks of age.
- **Your** Dog being an American Pit Bull Terrier, Dogo Argentino, Fila Brasileiro, Japanese Tosa, Pit Bull, Pit Bull Terrier, Irish Staffordshire Bull Terrier, Sarloos wolfhound, Czechoslovakian Wolf Dog, Wolf or Wolf hybrid, or a dog Crossed with these, or any animal registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs (amendment) Act 1997.
- Any **notifiable diseases** as named in the Animal Health Act 1981 or an order made under that Act, such as Rabies.
- **Your pet** being used for **commercial breeding** purposes, **guarding**, track racing, coursing or used in connection with any business, trade, profession or occupation.
- Any **pet** which has aggressive tendencies or has been trained to attack.
- Any claim within the first 14 days of **your** policy starting.
- Repatriation of **your pet** following its death.
- War risks, **terrorism**, civil commotion and radioactive contamination

Veterinary fees illness

- Costs resulting from an **injury** or **illness** which shows **clinical signs** or became otherwise known to you before your **Pet's** cover started or within the first 14 days of the start of cover.
- Any costs resulting from preventative or elective **treatments** including, but not limited to, vaccinations, spaying, castration, pregnancy or giving birth.

Third party liability (Dogs Only)

- Compensation or legal costs arising directly or indirectly from liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
- Liability covered by any other insurance policy.
- Liability in respect of a cat.

Theft or Straying

- Any claim if **your pet** is recovered within 90 days of the theft or straying.
- Any claim made more than 6 months after the date on which **your pet** is stolen or goes missing.

Death from accident

- Death caused by an **illness**.
- Any claim if the death results from an **injury** first occurring or showing **clinical signs** before cover starts or occurring within the first 14 days of the start of cover.
- There is no benefit available to reimburse cremation or burial fees.

Death from illness

- Death caused by an **injury**.
- Any claim if the death results from **illness** first occurring or showing **clinical signs** before cover starts or occurring within the first 14 days of the start of cover.
- Any claim if at the time of death **your dog** is aged 9 years or over or **your cat** is aged 11 years or over.
- There is no benefit available to reimburse cremation or burial fees.

Boarding fees

- Any hospitalisation that is either known or foreseeable before cover for **your pet** starts.

Advertising and reward

- Any reward to a person living with **you**.
- Any reward to an immediate **family** member.

Holiday Cancellation

- Any costs that in your **vet's** opinion does not relate to immediate lifesaving surgery.
- Any costs arising from a **condition** that **you** were aware of prior to travelling.

Loss of PETS passport

- Any loss, theft or destruction of the **health certificate** that occurs prior to the start of **your trip**.

Quarantine Costs

- Any Cost if the microchip was checked and found not to be functioning properly within the 14 days prior to your departure on a **trip**.

Duration of the policy

This is an annually renewable policy.

Cancellation period

You may cancel this policy at any time.

If you wish to cancel within 14 days of receipt of the policy documents, **you** may do so in writing to Adrian Flux Pet Insurance for a full refund providing no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

If **you** cancel after the first 14 days of receipt of the documents and have not incurred eligible claims during the period **you** have been on cover **we** will keep an amount of premium in proportion to the time you have been on cover, any balance left over will be refunded to **you**.

If **you** incur eligible claims there will be no refund of premium. If **you** pay by installments **you** will either have to continue with the installment payments until the policy renewal date or **we** may, at our discretion, deduct the outstanding installments due from any claim payment made.

See General Conditions applicable to the whole policy in the Policy Wording.

Claim notification

To make a claim contact Adrian Flux Pet Insurance on 0843 178 2850.

Complaints procedure

Any complaint **you** have should in the first instance be discussed with our Customer Services Department on 0800 085 9234 or **you** can write to The Complaints Manager at:

Adrian Flux
East Winch Hall
East Winch
King's Lynn
PE32 1HN

We hope that **we** will be able to resolve any complaint that **you** may have. If **your** complaint is still not resolved, you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman Service will not affect **your** right to take legal action. Full details of addresses and contact numbers can be found on pages 35 and 36 of the Policy Wording.

Financial Services Compensation Scheme (FSCS)

If **we** were unable to meet our obligations **you** might be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about the Scheme is available from the FSCS website at www.fscs.org.uk or by calling **us**.

Policy Document

Introduction

This is **your pet** insurance policy. It contains details of cover, conditions and exclusions relating to **your pet** and is the basis on which all claims will be settled. It is validated by the issue of the **policy Schedule** which should be read alongside the policy.

We will in the event of **injury, illness, bodily injury**, death, loss, theft, straying, damage or other specified events happening within the **period of insurance** provide insurance as described in the following pages and referred to in **your policy schedule**.

The **Schedule of Insurance** and any endorsements are all part of the policy. **Your** policy is evidence of the contract of insurance.

The Law applicable to this policy

Under European Law, the parties to a contract are free to choose the law applicable to the Insurance contract. Unless specifically agreed to the contrary prior to acceptance of the application, this insurance is subject to English Law under the jurisdiction of the courts of England and Wales.

Age eligibility of your pet

This policy is not available for any **pet** under 8 weeks of age at the start of the policy.

Fixed policy excess

Under certain sections of the policy, claims will be subject to a **fixed excess**. This means that **you** will be responsible for paying part of each claim under that section. **Your** policy excess¹ are shown on **your policy schedule**.

Variable Excess

A **variable excess** will be deducted from the settlement amount of each **veterinary** claim after the **fixed excess** has been deducted.

Your variable excess amount is shown on **your policy schedule**.

Policy information

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, please telephone our customer service team on 0800 085 9234.

How to contact us

- Customer Service: 0800 085 9234
- Claims: 0843 178 2850††
- Find a vet helpline: 0844 335 1203
- Find a pet minder helpline: 0844 335 1203
- Pet legal helpline: 0845 300 1214
- Bereavement counseling helpline: 0845 300 1214

†† Calls may be recorded and monitored, maximum call charge from a BT landline is 5p per minute. Calls from other networks may vary. Please check with your network provider.

Definitions

These definitions apply throughout **your policy**, where **we** explain what a word means that word will appear highlighted in bold print and have the same meaning wherever it is used in the **policy**.

We have listed the definitions alphabetically.

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

Alternative Medicine Means herbal or homeopathic medicine.

Bodily injury An identifiable physical **injury** caused by sudden, unexpected and visible means including **injury** as a result of unavoidable exposure to the elements.

Clinical sign/signs Changes in **your pet's** normal healthy state, or its bodily functions.

Commercial breeding Any **pet** that has had more than 2 litters in its lifetime will be considered commercially breeding and as such **we** will not insure the **pet**. In the event that a third or more litter occurs during a **period of insurance we** will not invite renewal of cover, but will continue to maintain cover previously agreed until the end of that **period of insurance**.

Complementary therapist A member of one of the following organisations:

- Association of Chartered Physiotherapists in Animal Therapy
- McTimoney Chiropractic Association
- National Association of **Veterinary** Physiotherapists incorporating the National Association of Animal Therapists (NAAT)
- The International Association of Animal Therapists (UK)
- Canine Hydrotherapy Association
- National Association of Registered Canine Hydro-therapists (NARCH)

Complementary treatment Any of the following:

- Acupuncture, homeopathy and herbal medicine **treatment** recommended by **your vet** and prescribed by a suitably qualified **vet**.
- Chiropractic manipulation carried out by a **veterinary** practice or a member of the McTimoney Chiropractic Association or the International Association of Animal Therapists (UK), providing the member is a qualified animal chiropractor.
- Osteopathy carried out by a **veterinary** practice or a member of the International Association of Animal Therapists (UK) providing the member is a qualified animal osteopath.

Complementary treatment	<ul style="list-style-type: none"> • Hydrotherapy carried out by a veterinary practice or a member of the relevant listed Hydrotherapy Association. • Physiotherapy carried out by a veterinary practice or 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 incorporating the National Association of Animal Therapists (NAAT) providing the member is a qualified animal physiotherapist.
Condition	<p>Any clinical sign of injury or illness in your pet. Recurring and/or ongoing conditions shall be considered as one loss. Such conditions being defined as:-</p> <ol style="list-style-type: none"> a) Clinical manifestations resulting in the same diagnosis (regardless of the number of incidents or areas of the body affected) to which your pet has an ongoing predisposition or susceptibility related in any way to the original claim; or, b) Conditions which are incurable and likely to continue for the remainder of your pet's life.
Dental	Any treatment of the teeth, gums or mouth.
EU Countries	The countries listed on the DEFRA website (Please see www.defra.gov.uk for details).
Family	Your husband, wife, civil partner, life partner, parents, grandparents, son, daughter, grandson, granddaughter, brother or sister.
Fixed Excess	The amount you are required to pay as part of certain claims made under the policy as shown in your policy schedule .
Guarding	This policy excludes all pets used for commercial security work or those which have been trained to attack. All cover is excluded if you hold a Security Industry Authority (SIA) license of any description whilst undertaking the designated activity that the SIA license allows.
Health Certificate	The official pet travel scheme certificate issued by a vet authorised by the United Kingdom government to do so.
Illness	Sickness or disease, or change in your pet's typical healthy state.
Injury/injured	An identifiable physical injury sustained by your pet caused by sudden, unexpected, external and visible means.
Notifiable Disease	A notifiable disease is any disease that is required by law to be reported to government authorities.

Period of insurance	The time for which we provide cover as set out in the policy schedule and for which we have accepted your premium.
Pet/Pet's	The Cat or Dog owned by you which is named in your policy schedule .
Pet travel scheme	The United Kingdom Government scheme, administered by the Department for Environment, Food and Rural Affairs (DEFRA) allowing you to take your pet overseas to certain specific countries and re-enter the United Kingdom without the need for your pet to go into quarantine provided certain criteria have been adhered to. The scheme is also known as PETS.
Policy Schedule	This is a document issued by us to you with your policy booklet. The schedule contains details about you, your pet , policy limits and excesses that apply to the specific cover that you have purchased.
Pre-existing medical condition	Any condition or complication directly resulting from that condition , that has been identified or investigated by a vet or is otherwise known to you prior to the start of the insurance.
Terrorism	An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
Treatment/Treatments	Any examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care provided by a veterinary practice or a member of a professional organisation acting under their direction.
Trip/Trips	A holiday or pleasure trip or journey made by you outside the United Kingdom , which starts and ends in the United Kingdom during any period of insurance . Policy benefits will only apply outside of the United Kingdom whilst your pet is travelling to or from or is in any of the countries listed on the DEFRA website under EU countries.
Unattended	Means any occasion when your pet is left alone or where you are not in position to control its behaviour.
United Kingdom	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
Variable Excess	The percentage amount you are required to pay, as shown in your policy schedule , towards the costs of the veterinary fees in addition to the fixed excess . This amount will be deducted from the claims

settlement.

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

Example: A valid claim arises for **Veterinary** fees totaling £400.

Amount Claimed		£400
Less Fixed Excess	£85	£315
Less Variable Excess	10% = £31.50	£283.50
Total Excess paid by you	£116.50	
Total paid by us		£283.50

Veterinary/vet For **treatment** received in the **United Kingdom** a fully qualified **veterinary** practitioner holding a current registration with the Royal College of **Veterinary** Surgeons and who works in general **veterinary** practice. For **treatment** received outside the **United Kingdom** this must be a fully qualified **veterinary** practitioner registered in the country that the **treatment** was received in.

We/Us/Our/ Policies are arranged and administered by Adrian Flux (Registered No 3397223). Registered in England at East Winch Hall, East Winch, King's Lynn, Norfolk, PE32 1HN. Claims are administered by BDML Connect Limited (Registered No 2785540). Registered in England at the Connect Centre, Kingston Crescent, Portsmouth, Hampshire, PO2 8QL. Adrian Flux and BDML Connect Limited are acting on behalf of the **Insurers** and are authorised and regulated by the Financial Conduct Authority (Financial Services Register Numbers 307071 and 309140). These details can be checked on the Financial Services Register at www.fca.org.uk or by calling the Financial Conduct Authority on 0800 111 6768.

Insurers Zenith Insurance Plc., registered in Gibraltar No. 84085. Registered Office: 846-848, Europort, Gibraltar. Authorised by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (Financial Services Register Number 211787). **You** can check this by visiting the Financial Services Register at www.fca.org.uk or contact either the Financial Conduct Authority on 0800 111 6768 or the Prudential Regulation Authority on 020 7601 4444.

You/your The person named as the policyholder in the **policy schedule**.

Worrying livestock To chase or attack livestock (cattle, sheep, goats, pigs, horses or poultry) on agricultural land in contravention of the Dogs (Protection of Livestock) Act 1953.

General conditions applicable to the whole policy

You must comply with the following **conditions** to have the full protection of **your policy**. If **you** do not comply **we** may at **our** option cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

Precautions

Throughout any **period of insurance** **you** must look after **your pet's** health and maintain **your pet's** health to avoid **injury, illness** or death. In addition **you** must arrange and pay for **your pet** to have a yearly health check which will include **dental** examination and arrange for any **treatment** normally recommended by a **vet** to prevent or reduce the risk of **injury** or **illness**.

Under the control of Dogs order 1992, any dog in a public place must wear a collar with the name and address of the owner engraved on it, or engraved on a tag. **Your** telephone number is also advisable.

Consumer Insurance (Disclosure and Representations) Act 2012

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

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

If **you** are in any doubt about **your** duty to take reasonable care not to make a misrepresentation please contact **our** Customer Services Department on 0800 085 9234.

Vaccinations

You must ensure that **your pet** is vaccinated in accordance with the recommendation of **your vet** against Canine Distemper, Hepatitis, Leptospirosis and Parvovirus for dogs or Feline Infectious Enteritis, Feline Leukemia and Feline Influenza for cats. Any **conditions** arising from or exacerbated as a result of not vaccinating **your pet** will be excluded.

Ownership

You must be the owner of the **pet**. **Your** cover will cease immediately if **your pet** is sold.

Treatment details

You agree that any **vet** that has treated **your pet** has **your** permission to release any information that **we** might request concerning **your** insurance. Any charge for the release of this information will be **your** responsibility.

Residency

You must be a resident of the **United Kingdom**, the owner and keeper of the **pet** and the **pet** must be kept at the address **you** have provided.

Renewal terms

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

Mid Term policy changes

In the event of a change in **your pet** details or **your** details **we** will amend the premium for the remainder of the **period of insurance**.

Data consent

By accepting the **policy** terms **you** are giving **us** permission to obtain information from **your vet**, any previous **vet** or specialist to assist **us** with **your** claim. **You** agree to obtain any documents that **we** require to assess **your** claim from **your vet**, specialist or third party that **we** request at **your** own expense.

The information **you** have provided to **us** will be held and used by **us** and **our** agents to provide the insurance services **you** asked for and for statistical analysis. **We** may share information about **you** and **your** policy with other **insurers**, regulatory authorities or agents providing services on **our** behalf.

They may contact **you** by post, email, phone or SMS to keep **you** informed about other products and services provided by Adrian Flux for market research purposes, unless **you** have chosen not to receive such communications. If **you** would prefer them not to contact **you**, and have not previously told Adrian Flux **pet** insurance, please write to:-

The Data Protection Officer,
Adrian Flux Pet Insurance
East Winch Hall
East Winch
King's Lynn
PE32 1HN

Please make sure **you** include

Your full name, address and date of birth.

You have the right to ask **us** for a copy of the information **we** hold about **you** in **our** records.

You should write to The Data Protection Office at the address above. **You** will need to pay a small administration fee to cover the cost of providing this information. **You** have the right to ask **us** to correct any inaccuracies in **your** information.

Cancellation

Statutory cancellation rights

You may cancel this **policy** within 14 days of receipt of the **policy** documents (new business) or the renewal by writing to Adrian Flux **Pet** Insurance at the address given below during the statutory cancellation period. Any premium already paid will be refunded to **you** providing no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. There is no refund of premium in the event of a claim unless it is a claim for death.

Adrian Flux Pet Insurance
East Winch Hall
East Winch
King's Lynn
PE32 1HN
Tel: 0800 085 9234

If **you** pay by instalments **you** will either have to continue with the instalment payments until the **policy** renewal date or **we** may, at **our** discretion, deduct the outstanding instalments from any claim payment made

Cancellation outside the statutory period

You may cancel this **policy** at any time by providing prior written notice to Adrian Flux **Pet** Insurance at the address found above.

Providing **you** have not incurred eligible claims during the period **you** have been on cover **we** will retain an amount of premium in proportion to the time **you** have been on cover, any balance left over will be refunded to **you**. If **you** are paying by instalments **your** instalment payments will cease.

If **you** incur eligible claims there will be no refund of premium. If **you** pay by instalments **you** will either have to continue with the instalment payments until the policy renewal date or **we** may, at **our** discretion, deduct the outstanding instalments from any claim payment made.

Cancellation by Us

We can cancel this **policy** if there are serious grounds to do so, for example: Non-payment of the premium due; or **You** have deliberately or recklessly misrepresented the information provided in connection with this insurance; or **You** have failed to supply requested documentation (for example **veterinary** evidence or certificates).

You advise **us** of a change in **yours** or **your pet's** circumstance which means **you** no longer meets **our** risk criteria.

We will do this by giving **you** 7 days' notice in writing to **your** last address notified to **us**. Any premium refund will be calculated in accordance with the **conditions** above except in the event of fraud or any attempted fraud which will mean that all premiums are retained by **us**.

Non-Payment of Premiums

In the event of non-payment of premium when due **we** will write to **you** giving **you** 14 days' Notice. In the event that the premium still remains unpaid **we** will follow the above cancellation process.

Claims conditions

You must comply with the following **conditions** to have the full protection of **your** policy.

If **you** do not comply **we** may at **our** option cancel the **policy**, refuse to deal with **your** claim or reduce the amount of any claim payment.

Claims

You must contact the Claims Line by phone if **you** want to make a claim on 0843 178 2850 Lines are open Monday to Friday between 8am and 6pm and on Saturday between 9am and 2pm. Following the occurrence of any **injury, illness, bodily injury**, death or disease or the discovery of any loss, theft, straying, damage or destruction which may lead to a claim under this policy the incident must be reported to **us** as soon as possible.

A claim notification must also be completed as soon as **you** know if **your pet** is ill or **injured**. The claim notification must be made within 60 days or as soon as possible thereafter following any **injury, illness, bodily injury**, death, disease or the discovery of any loss which may lead to a claim under this policy.

You or **your** legal representatives must supply at **your** own expense all information, evidence, details of any other insurance **policy** involved (such as household insurance) and **veterinary** certificates as required by **us**. **You** should refer to the section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

We may request and will pay for a postmortem examination of **your pet**.

We may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts or bills. **You** must also tell **us** if **you** are aware of any writ, summons, and letter of claim or other documents as soon as **you** receive it. Every communication relating to a claim must be sent to **us** immediately.

You or anyone acting on **your** behalf must not negotiate, admit or repudiate (refuse) any claim without **our** permission in writing.

Claim form completion

We cannot guarantee payment of a claim over the telephone. If **you** want to make a claim **you** must complete **your** sections of the claim form and for **veterinary** fees, arrange for **your vet** to fill in their part and return to **us** within 60 days of the **pet** receiving the **treatment** or as soon as possible thereafter. **You** will be responsible for any costs charged for the completion of the form. If all or part of **your** claim cannot be paid **we** will tell **you** in writing.

We will also require fully itemised invoices and, when requested, clinical history for **your pet**. All claims documentation must be in English and any translation costs must be paid by **you**.

Signs of injury or illness

You must arrange for a **vet** to examine and treat **your pet** as soon as possible after it shows **clinical signs** of an **injury** or **illness**. If **we** can see evidence in **your pet's** clinical history that there has been any delay in arranging **veterinary treatment** **we** will refer the case to an independent **vet**. If it can be established that the delay in arranging **treatment** has or is likely to result in additional costs or expenses being incurred **we** reserve the right to either refuse to admit the claim or make a deduction from any settlement to reflect these increased costs or expenses.

Policyholders who are veterinary surgeons or staff

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

Subrogation (transferring of rights)

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

Fraud

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

You must not act in a fraudulent manner. If **you** or anyone acting for **you**:

- a) make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect; or,
- b) make a statement in support of a claim knowing the statement to be false in any respect; or,
- c) submit a document in support of a claim knowing the document to be forged or false in any respect; or,
- d) make a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance

Then:

- a) **we** shall not pay the claim
- b) **we** shall not pay any other claim which has been or will be made under the policy
- c) **we** may at **our** option declare the policy void
- d) **we** shall be entitled to recover from **you** the amount of any claim already paid under the policy
- e) **we** shall not make any return of premium
- f) **we** may inform the Police and other organisations of the circumstances.

Preventing fraud

We and/or **our** agents, along with other **insurers** pass information to fraud prevention and credit reference agencies. **We** may pass **your** details to the Claims and Underwriting Exchange Register run by the Insurance Database Services Ltd and Insurance Hunter, a central insurance anti-fraud system and other databases, to which other **insurers** may have access.

Payments in error

If a claim is paid in error **you** agree to return any monies paid to **you** back to **us**.

Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance policy covering **injury**, death, or loss, **we** will not pay more than **our** proportional share.

General exclusions applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

Age of your Pet

Your pet being under 8 weeks of age.

Pre-existing conditions

An **illness** or **injury** that first showed **clinical signs** prior to or within 14 days of **your pet's** cover starting, or;

- an **illness** or **injury** that is the same as, or has the same diagnosis or **clinical signs** as an **illness** or **injury** that first showed **clinical signs** prior to or within 14 days of **your pet's** cover starting, or;
- an **illness** or **injury** that is caused by, relates to or results from a **clinical sign** that was first noticed, or an **illness** or **injury** that first showed **clinical signs** prior to or within 14 days of **your pet's** cover starting;

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

War risks and civil commotion

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not), civil war, rebellion, **terrorism**, riot, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

Radioactive contamination

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.

Notifiable diseases

Any **notifiable disease** as named in the Animal Health Act 1981 or an Order made under that Act, such as rabies.

Breeding or other uses

Your pet being used for **commercial breeding** purposes, **guarding**, track racing, coursing or used in connection with any business, trade, profession or occupation.

Excluded breeds

Your dog being an American Pit Bull Terrier, Dogo Argentino, Fila Brasileiro, Japanese Tosa, Pit Bull, Pit bull Terrier, Irish Staffordshire Bull Terrier, Sarloos wolfhound, Czechoslovakian Wolf Dog, Wolf or Wolf hybrid, or a dog Crossed with these, or any animal registered under the Dangerous Dogs Act 1991, and the Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs (amendment) Act 1997.

Health or importation regulations

You breaking the **United Kingdom** or Republic of Ireland laws, or regulations, including those relating to animal health or importation.

Restrictions

The Department for Environment, Food and Rural Affairs (DEFRA) or the Department of Agriculture, Food and Rural Development in the Republic of Ireland putting any restrictions on **your pet**.

Illness contracted overseas

Any **illness** that **your pet** contracted while outside the **United Kingdom** that it would not normally have contracted in the **United Kingdom**.

Legal expenses, fines and penalties

Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament made in the **United Kingdom**.

Non payment of premiums

If **you** do not keep **your** premiums paid and up to date, **we** will not pay any claims and **your** policy will be cancelled.

Claims after the expiry or cancellation of the policy

Any loss or costs relating to **your pet** after **your pet** Insurance has either been cancelled or has expired.

Deliberate acts

Any loss damage or liability resulting from a deliberate act by **you** or any person looking after **your pet** with **your** permission or knowledge.

Pet travel scheme

Your non-compliance with any part of the **pet travel scheme** requirements, whether imposed by the **United Kingdom** Government, a carrier or other countries involved in the **pet travel scheme**.

Excluded Countries

Travel to:

- Any country which is not included in the **pet travel scheme**; or
- Any country which is included in the **pet travel scheme** but does not fall within the list of countries defined by DEFRA as the **EU Countries**

Trips

Trips of 90 days or more.

Customs regulations

Any delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or any Government Officials or Authorities of any country unless specifically covered by this **policy**.

Pet travel scheme costs

Any costs incurred in order to comply with the **pet travel scheme**. The **policy** only covers travel to the **EU Countries** covered under the DEFRA **pet travel scheme** unless specifically mentioned and agreed with **us**.

Repatriation

Repatriation of **your pet** following its death outside the **United Kingdom**.

Exchange rates

Any loss due to variations in exchange rates of any and every description.

Health or importation regulations

You breaking the **United Kingdom** or Republic of Ireland laws, or regulations, including those relating to animal health or importation.

Confiscation or destruction

The confiscation or destruction of **your pet** by Government or Public Authorities, or under the Animals Act 1971 **United Kingdom** and the Control of Dogs Act 1986 and Control of Dogs (amendment) Act 1992 Republic of Ireland because it was worrying **livestock**.

Claims as a result of worrying livestock

Any loss or costs relating to **your pet** as a result of **worrying livestock** including but not limited to, Cattle, Sheep, Pigs and Horses.

Section 1 Veterinary fees

What is Covered

Section A

We will pay for all normal charges made for the **treatment your pet** receives in the **period of insurance**, for an **injury** or **illness**, carried out by a **vet**.

Vet fee cover is provided per **period of insurance** for **treatment** of all **injuries** and **illnesses**. Continuous **treatment** is subject to the policy remaining in force, being continuously renewed at each anniversary and premiums received on the due date. In that event **we** will reinstate the cover at renewal and ongoing **conditions** will continue to be covered up to the insured limit for the subsequent **period of insurance**. Policy limits are dependent on the cover level selected as specified on **your policy schedule**.

For any **treatment** outside normal surgery hours that a **vet** considers cannot wait until normal surgery hours. The maximum amount **we** will pay for the **veterinary** fixed out of hours charge is £100.

Section B

The following policy benefits have restricted monetary limits within the overall **vet** fee monetary limit. Amounts payable are shown on **your policy schedule**, cover levels are defined on the Table of Benefits on page 5.

Dental treatment is only covered in respect of accidental causes; there is no cover for **dental treatment** for **illness** or disease.

Fees for **alternative medicine** or **complementary medicine** which the **vet** recommends and as preapproved by **us**, including up to 5 session of Hydrotherapy.

What is not Covered

- 1 The **fixed excess** shown on the **policy schedule**.
- 2 The **variable excess** shown on the **policy schedule**.
- 3 Any **treatment** that exceeds the **vet** fee cover limit shown in the **policy schedule** in any **period of insurance**.
- 4 The cost of any **treatment** received by **your pet** after the policy has cancelled/expired.
- 5 The cost of any **treatment** for:
 - a an **injury** that happened or an **illness** that first showed **clinical signs** prior to or within the first 14 days of **your pet's** cover starting; or,
 - b 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 prior to or within the first 14 days of **your pet's** cover starting;
 - c an **injury** or **illness** that is caused by, relates to or results from an **injury**, **illness** or **clinical sign your pet** had prior to or within the first 14 days of **your pet's** cover starting, no matter where the **injury**, **illness** or **clinical signs** are noticed or happen in, or on **your pet's** body.
- 6 Any claim for **veterinary treatment** outside the **United Kingdom** unless resulting from permitted **trips to EU countries** not lasting more than 90 days.
- 7 Costs' resulting from **treatment your vet** recommends to prevent an **injury** or **illness**.
- 8 Any costs relating to the hospitalization of **your pet** unless **your vet** confirms that to discharge **your pet** from the care of the **vet** will seriously endanger its health irrespective of **your** personal circumstances.

- 9 Preventative and elective **treatments** including but not limited to, elective routine examinations vaccinations, grooming, spaying, castration, whelping, kitting and of the cost of any **treatment** that is caused by, relates to or results from any of these.
- 10 Any **treatment** relating to behavioral disorders.
- 11 Any claim or **treatment** for cryptorchidism (retained testicle(s)).
- 12 The cost of **dental treatment** unless the **treatment** relates to an **injury**.
- 13 Any pre-existing **dental conditions**, those having the same **clinical signs** or diagnosis as a **dental** problem previously treated or noted by **your vet**.
- 14 Costs resulting from killing or controlling fleas, general health enhancers and unconventional or unlicensed **treatment**.
- 15 Sex hormonal problems unless directly resulting from a valid claim.
- 16 Costs resulting from vaccinations, microchipping, spaying, castration, mating, pregnancy, giving birth or any secondary or related complications from these actions.
- 17 **Complementary treatments** that are not carried out under the direction of a **vet** and previously authorised by **us**.
- 18 Cost of house calls unless the **vet** confirms that moving **your pet** would endanger its life.
- 19 The cost of any **treatment** outside normal surgery hours except for **treatment** that a **vet** considers cannot wait until normal surgery hours (necessary **treatment**) because it would seriously endanger **your pet's** health. The **vet** that treated **your pet** must also confirm this in writing when, **your veterinary** claim is submitted.
- 20 For necessary **treatment** outside of normal surgery hours, any fixed out of hours **veterinary** charge greater than £100.
- 21 Costs that result from an **illness** or **injury** specifically excluded in the **policy schedule**.
- 22 The cost of treating any **injury** or **illness** deliberately caused by **you**, anyone living with **you** or anyone else looking after **your pet**.
- 23 The cost of surgical items that can be used more than once.
24. The cost of any form of housing, including cages, whether hired or purchased.
25. The cost of bathing, grooming or de-matting **your pet** unless a **vet** confirms only a **vet** or a member of a **veterinary** practice can carry out these activities, regardless of **your** personal circumstances.
- 26 The cost of a post mortem examination on **your pet** unless **we** require this and agree to pay.
- 27 The cost of transplant surgery or artificial limbs, including pre and post-operative care.
- 28 Ovariohysterectomy to prevent mammary tumors, or the reoccurrence of false pregnancies.
- 29 Removal of dew claws unless they are damaged or infected at the time the **treatment** is carried out.
- 30 The cost of any **treatment** or complications arising from **treatment** that **you** chose to have carried out that is not directly related to an **injury** or **illness**, including cosmetic dentistry or surgery.
- 31 Any claim as a result of a '**notifiable**' disease, e.g. Rabies.
- 32 Any claim for an **illness** that could have been prevented by vaccinating **your pet**.
- 33 Any claim for any form of special diet, housing, or bedding needed for the **treatment** or general wellbeing of **your pet**.
- 34 Any cost of **your pet's** daily feeding requirements, any claim for normal, special or medicated diet unless **your vet** has specifically prescribed a medicated diet food to dissolve urine crystals to a maximum of £100 or £250 depending on the cover level selected as shown on your schedule of insurance.
- 35 Any charges in excess of £100 in respect of euthanasia even in the case of humane destruction to alleviate incurable and inhumane suffering.
- 36 Any expenses to travel to or from **your pet's** usual **veterinary** practice or to, from or in between any practice or branch practice of a group of **veterinary** practices **your** usual **veterinary** practice belongs to.
- 37 Any ancillary administration fees including but not limited to dispensing fees, prescription fees, claims form completion, administration referral fees to specialist **vets** or referral **vets** and x-ray referral fees.
- 35 Anything mentioned in the General exclusions applicable to all sections of the **policy** on page 20.

Special conditions relating to claims

- 1 Before **your pet** is treated please check that **your vet** is willing to complete the claim form and supply **us** with the supporting invoices. **We** will not pay for the **vet** to do this.
- 2 The claim form and invoices must be returned to **us** within 60 days of the **pet** receiving the **treatment** or as soon as possible thereafter. Please make sure that the form is signed by both **you** and **your vet** and that it is indicated to whom **we** should make the payment.
- 3 If **you** have asked **us** to pay **your vet** **we** will send payment directly to the practice and if there is any amount other than the **fixed excess** and **variable excess** that **we** cannot pay because the costs are not covered **we** will tell **you** in writing. **You** must settle with **your vet** any amount not covered by the policy.
- 4 If **your** claim involves **complementary treatment** the claim form and invoices must be countersigned by **your vet**.
- 5 If **you** are submitting a claim for an ongoing **condition** **your vet** must still complete a claim form and supply **us** with the supporting invoices on each occasion that **treatment** is provided.
- 6 If **your pet** is referred to a specialist please make sure **your own vet**, that normally treats **your pet** has completed a separate claim form for the initial costs. **We** will not be able to assess the claim form and supporting invoices from the referral practice until **we** have processed the initial **treatment** from **your own vet**.

Section 2 Third Party Legal Liability (Dogs Only)

What is Covered

All Cover levels

We will pay up to the Third Party Liability limit of indemnity in respect of all claims occurring during the **period of insurance**, dependent on the cover level

shown on **your policy schedule** which **you** become legally liable to pay as damages (including costs) during the **period of insurance** for any claim or series of claims arising from any one event or original cause in respect of an incident occurring during the period of insurance involving **your** dog causing:

- 1 **Bodily injury**, death, sickness or disease to any person who is not in **your** employment or who is not a member of **your family** or household.
- 2 Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, anyone in **your** employment or any member of **your family** or household within:
 - a the **United Kingdom**
 - or
 - b Whilst temporarily in a member state of the European Union provided that **your** dog complies with all the relevant legislation relating to movement across international borders.

What is not Covered

- 1 The **fixed excess** shown in **your policy schedule**.
- 2 Any liability claims occurring within the first 14 days following the start of **your** insurance policy.
- 3 Any Claim where legal liability has not been established.
- 4 Compensation or legal costs arising directly or indirectly from liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
- 5 Loss or damage to property in the ownership, custody or control of **you** or **your family**, or any person employed by members of **your** household or any person looking after **your** dog with **your** permission.
- 6 Accidental **bodily injury** to or disease contracted by **you** or a member of **your family** or persons permanently residing with **you** or any person looking after **your** dog with **your** permission.
- 7 Accidental **bodily injury** or disease contracted by any person who is under a contract of service or apprenticeship with **you** when such **injury** or disease arises out of and in the course of employment by **you**.
- 8 Fines, penalties or **your** breach of quarantine restrictions or import or export regulations.
- 9 Any liability when **your pet** is under the control or custody of a professional dogsitter, walker, groomer or other similar professional caring for **your** dog where payment is made.
- 10 Any liability insured under any other insurance policy (including **your** household insurance) unless that cover has been exhausted.
- 11 Liability in respect of pollution or contamination of buildings or other structures or of water or land or the atmosphere unless directly caused by a sudden identifiable, unintended and unexpected occurrence which takes place in its entirety at a specific moment in time and place during the **period of insurance** provided that:
all pollution or contamination which arises out of one occurrence will be deemed to have occurred at the time such occurrence takes place;

- 12 **Our** liability for all damages and claimants costs and expenses payable in respect of all pollution or contamination which is deemed to have occurred during the **period of insurance** shall not exceed £1,000,000 in the aggregate.
- 13 Anything mentioned in the 'General Exclusions applicable to all sections of the policy' section of this policy on page 20.
- 14 Any amount in excess of the Third Party Liability limit of indemnity in respect of all claims occurring under this section of the policy during the **period of insurance**.

Special conditions relating to claims

- 1 **You** should immediately call **our** claims helpline to give **us** full details of any incident, which may give rise to a claim.
- 2 **You** must send **us** every writ, summons, letter of claim or other document as soon as **you** receive it.
- 3 **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
- 4 **We** will be entitled to take over and carry out in **your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall give **us** all necessary information and assistance which **we** may require.
- 5 If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and **conditions**.

Section 3 Death caused by Accident

What is Covered

All Cover levels

We will reimburse **you** the purchase price as declared on **your policy schedule** up to the maximum amount payable shown on **your policy schedule** in the event **your pet** dies from an **injury** or is put to sleep, if certified by a **vet** as necessary to alleviate incurable and inhumane suffering of **your pet**, due to **injury**.

What is not Covered

- 1 Death caused by an **illness**
- 2 Any claim if the death occurs in relation to a **condition** that happened prior to or within the first 14 days of the policy starting.
- 3 Any claim if a **vet** believes it is more humane to keep **your pet** alive rather than put it to sleep, but despite this **you** still have **your pet** put to sleep.
- 4 Any monetary amount higher than the cost that **you** paid to purchase **your pet**.
- 5 Any amount above the limit shown in the summary for the level of cover selected.
- 6 Cremation or burial fees.
- 7 Any claim not supported by evidence of purchase price or receipt.
- 8 Anything mentioned in the 'General exclusions applicable to all sections of the policy' section of this policy on page 20.

Special conditions relating to claims

You must send **us** the claim form, a death certificate from **your vet** (at **your** expense) or if not available a statement from an independent witness confirming **your pet's** death, together with any pedigree certificate (where applicable) and receipt for the original purchase of **your pet**.

Section 4 Death caused by illness

What is Covered

We will reimburse **you** the purchase price as declared on **your policy schedule**, up to the cover level shown on **your policy schedule**, in the event **your pet** dies from **illness** or is put to sleep, if certified by a **vet** as necessary to alleviate incurable and inhumane suffering of **your pet**, due to **illness** or disease.

Cover is only provided under this section of the policy for dogs under the age of 9 years and cats under the age of 11 years.

What is not Covered

- 1 Death caused by an **injury**.
- 2 Any claim where **your pet** dies or has to be put to sleep due to:
an **illness** that first showed **clinical signs** prior to or within 14 days of **your pet's** cover starting; or,
an **illness** that is the same as, or has the same diagnosis or **clinical signs** as an **illness** that first showed **clinical signs** prior to or within 14 days of **your pet's** cover starting; or,
An **illness** that is caused by, relates to or results from a **clinical sign** that was first noticed, or an **illness** that first showed **clinical signs**, prior to or within 14 days of **your pet's** cover starting, no matter where the **illness** or **clinical signs** are noticed or happen in, or on **your pet's** body.
- 3 Any claim if **your pet** is aged 9 years or over at the time of death for a dog or 11 years or over if a cat.
- 4 Any claim if a **vet** believes it is more humane to keep **your pet** alive rather than put it to sleep, but despite this **you** still have **your pet** put to sleep.
- 5 Any monetary amount higher than the cost that **you** paid to purchase **your pet**.
- 6 Any amount above the limit shown in the summary for the level of cover selected.
- 7 Cremation or burial fees.
- 8 Any claim not supported by evidence of purchase price or receipt.
- 9 Anything mentioned in the 'General exclusions applicable to all sections of the policy' section of this policy on page 20.

Special conditions relating to claims

You must send **us** a death certificate from **your vet** (at **your** expense) or if not available a statement from an independent witness confirming **your pet's** death, together with any pedigree certificate (where applicable) and receipt for the original purchase of **your pet**.

Section 5 Advertising and Reward

What is Covered

If **your pet** is lost or stolen, **we** will reimburse **you** for advertising in a local newspaper and for a suitable reward to be offered for recovery of **your pet** (previously agreed with **us**) up to the cover level shown on **your policy schedule**.

What is not Covered

- 1 Any reward to a person living with **you**.
- 2 Any reward to an immediate **family** member.
- 3 Any reward that **we** have not agreed to before **you** advertised it.
- 4 Any reward paid to the person who was caring for **your pet** when it was lost or stolen.
- 5 Anything mentioned in the 'General exclusions applicable to all sections of the policy' section of this policy on page 20.
- 6 Any amount in excess of the cover level shown on **your policy schedule** in respect of all claims occurring within the **period of insurance**.

Special conditions relating to claims

You must telephone the claims helpline immediately and secure **our** approval prior to incurring any expense or any offer of reward.

In the case of a reward **you** must not pay the finder yourself. Please provide **us** with the details of the finder and **we** will arrange for the payment to be made directly to them.

Section 6 Theft and Straying

What is Covered

We will reimburse **you** the purchase price as declared on **your policy schedule**, up to the cover level shown on **your policy schedule**, due to **your pet** being lost or stolen and not recovered for a period in excess of 45 days, despite advertising and a reward being offered.

What is not Covered

- 1 Any monetary amount higher than the cost that **you** paid to purchase **your pet**.
- 2 Any amount above the limit shown in the summary for the level of cover selected.
- 3 Any claim not supported by evidence of purchase price or receipt.
- 4 Anything mentioned in the 'General exclusions applicable to all sections of the policy' section of this policy on page 20

Special conditions relating to claims

- 1 If **your pet** has been stolen **you** must report this to the Police within 24 hours of becoming aware that the **pet** is missing.
In the case of the loss of **your pet you** must make enquiries with the local authority dog warden and local rescue centres.
- 2 Any claim notification must be made within 121 days of the date on which **your pet** is stolen or goes missing. The notification may be made at any time during this period but **we** will not make any payment to **you** within the first 45 days of the theft or straying.
- 3 **You** must send **us** any pedigree certificate (where applicable) and receipt for the original purchase of **your pet**.
- 4 If **your pet** is eventually found or returns **you** must notify **us** and repay the full amount that **we** have paid under this section of **your** policy.

Section 7 Emergency boarding fees

What is Covered

We will reimburse **you** for boarding or daily minding fees paid by **you** to a licenced animal boarding establishment up to the cover level shown on **your policy schedule** (in any one **period of insurance**) in the event:

- 1 **You** or any member of **your family** permanently residing with **you** suffer any **bodily injury, illness** or disease which necessitates **you** or their emergency hospitalisation as an in-patient for a period exceeding 4 consecutive days and no other member of **your family** permanently residing with **you** is able to look after **your pet**.
- 2 **Your** main UK residence is deemed to be uninhabitable as a result of circumstances beyond **your** control, including but not limited to: Flood, Fire, Hurricane and/or enforced evacuation on the order of the emergency services.

What is not Covered

- 1 Any claim where the hospitalization period does not exceed 4 consecutive days
- 2 Any hospitalisation that is either known or foreseeable prior to this policy commencing.
- 3 Any costs resulting from **treatment** that is not related to a **bodily injury, illness** or disease.
- 4 Any costs resulting from **you** going into a hospital for the **treatment** for alcohol or solvent abuse, drug abuse, drug addiction, attempted suicide or self-inflicted **injury** or **illness**.
- 5 Any additional period of hospitalisation relating to **treatment** or services provided by a convalescent or nursing home or any rehabilitation centre.
- 6 Any period of hospitalisation of **you** or any member of **your family** permanently residing with **you** as a result of pregnancy.
- 7 Anything mentioned in the 'General exclusions applicable to all sections of the policy' section of this policy on page 20.

Special conditions relating to claims

- 1 **You** must send **us** written confirmation from the appropriate boarding home or from the person responsible for looking after **your pet** showing the dates and daily cost of boarding.
- 2 **You** must send **us** a medical certificate or written confirmation from the treating doctor or the hospital that confirms the dates of **you** or **your family** member's admission and subsequent discharge from hospital.

Section 8 Holiday cancellation

What is Covered

We will reimburse **you** for any non-recoverable cancellation costs up to the cover level shown on **your policy schedule**, (in any one **period of insurance**), in the event that **your pet** is **injured** or shows the first **clinical signs** of any **illness** while **you** are away or up to 7 days before **you** leave and in **your vet's** opinion needs immediate lifesaving surgery.

What is not Covered

- 1 The **fixed excess** shown in **your policy schedule**.
- 2 The cost of anyone else that is on holiday with **you**.
- 3 Non life-saving operations.
- 4 Costs arising from a **condition** that **you** first became aware of more than 7 days prior to the date of travel.
- 5 Any costs or expenditure for any holiday booked less than 28 days prior to departure.
- 6 Any additional cancellation charges incurred because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel **your** holiday.
- 7 Anything mentioned in the 'General exclusions applicable to all sections of the policy' section of this policy on page 20.

Special conditions relating to claims

- 1 **You** must send **us** confirmation of the **treatment** signed by **your vet**.
- 2 **You** must send **us** cancellation invoices from **your** holiday travel agent, tour operator or other holiday sales organisation. The invoices must show the dates and total cost of **your** holiday and any expenses that **you** cannot recover.

Section 9/10

Quarantine Costs and loss of PETS passport

What is Covered

We will pay up to the maximum amount payable, dependent on the cover level shown on **your policy schedule** per **trip** for:

- 1 Quarantine kennelling costs and other costs incurred in getting a new **health certificate** for **your pet**, should **your pet**'s microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fail.
- 2 Quarantine kennelling costs should **your pet** have to go into quarantine due to **illness** despite **your** compliance with all the required regulations of the **pet travel scheme**.

We will pay **you** up to the maximum amount payable dependent on the cover level shown on **your policy schedule** per **trip** for the cost of a replacement **health certificate** should the original become lost, stolen or destroyed during the **trip**. This includes any quarantine costs incurred as a direct result of such a loss.

What is not Covered

- 1 Any costs if the microchip was checked and found not to be working properly within the 14 days prior to **your** departure on any **trip**.
- 2 Any cost arising from any **condition** of which **you** were aware before the start of any **trip**.
- 3 Any costs resulting in **your** noncompliance with all or any relevant regulations of the **PET travel scheme**.
- 4 Any loss, theft or destruction of the **health certificate** prior to the start of **your trip**.
- 5 Any Claim where the loss, theft or destruction of the **Health Certificate** is not reported to the issuing **vet** within 24 hours of discovery.
- 6 Any claim if the **health certificate** is lost or stolen while it was left **unattended**, unless the **health certificate** was secured in **your** holiday accommodation safe or the boot, covered luggage compartment or glove box of a locked vehicle.
- 7 Anything mentioned in the 'General exclusions applicable to all sections of the policy' section of this policy on page 21.

Special conditions relating to claims

- 1 **You** must send **us** documentary evidence that **your pet** was micro chipped prior to **your** journey with a microchip of ISO standard 11784 or annex A to ISO standard 11785.
- 2 **You** must send **us** receipts or bills for quarantine kenneling and other costs incurred as these will help **you** substantiate **your** claim.
- 3 **You** must report the loss or theft of **your health certificate** within 24hours of it going missing to the **vet** who issued it, the police or if **you** are on a ship, train, plane or coach, the tour or transport operator.

Section 11 Emergency expenses overseas

What is Covered

We will pay up to the maximum amount shown on **your policy schedule**, per **trip**, in reimbursement for emergency expenses for any of the following incurred by **you** outside the **United Kingdom** during a **trip**:

- 1 Additional accommodation and repatriation costs and expenses of **you** and **your pet**:
 - a if **your pet** needs emergency **veterinary treatment** and as a result of this **you** miss **your** scheduled departure to the **United Kingdom**, provided such emergency **veterinary treatment** is covered under Section 1 – **Veterinary** fees.
 - b if **your** scheduled departure to the **United Kingdom** is missed as a direct result of the loss of **your pet's health certificate**, provided that such loss is covered under Section 10 – Loss of **Pets** Passport.
- 2 Additional travel and accommodation costs and expenses up to the maximum amount shown in **your policy schedule** if **your pet** becomes lost during a **trip**, whilst **you** try to find **your pet** before **your** scheduled return date to the **United Kingdom**.

What is not Covered

- 1 Any Costs more specifically insured under any other insurance policy.
- 2 The cost of any food or drink for **you**, **your pet** or any other persons on the **trip** with **you**.
- 3 Any costs in relation to **your pet** receiving **treatment** that it is not certified by a **vet** that treated **your pet**.
- 4 Any costs if the **trip** was made to get **veterinary treatment** carried out on **your pet** abroad.
- 5 Anything mentioned in the 'General Exclusions applicable to all sections of the policy' section of this policy on page 20.

Special conditions relating to claims

- 1 **You** must send **us** receipts or bills for all costs and expenses **you** have incurred as these will help **you** substantiate **your** claim.
- 2 **You** must supply evidence of the **veterinary treatment** that **your pet** received whilst on **your trip** by supplying the clinical history, claim form, invoices and receipts for the **treatment** received.
- 3 **You** must provide documentary evidence that the initial tick and worming **treatment** was obtained and that this was done in the time scale required by the **pet travel scheme**.
- 4 **You** must supply all documentation to **us** from the transport agencies and or booking agents to show **us** the delayed travel and rescheduled dates of travel and return home.
- 5 **You** must provide evidence that the repeat tick and worming **treatment** was necessary in order to comply with the **pet travel scheme**.
- 6 **You** must notify the police or relevant transport operator within 24 hours of discovery of the incident and obtain at **your** own expense a written report should **you** wish to claim following the loss or theft of **your pet**.

Section 12 Help lines

<p>Healthcare away from home 0844 335 1203†</p>	<p>If you and your pet are away from home whilst in the United Kingdom and your pet needs urgent veterinary care, the policy gives you access to our help lines so we can identify the nearest vet for you – lines are open from 8am to 6pm weekdays and 9am to 2pm on Saturdays.</p>
<p>Bereavement counselling 0845 300 1214†</p>	<p>An understanding, confidential and professional service enabling you to talk for as long as you need about the death or illness of your pet. Help and advice to address the symptoms brought about by bereavement - available 24 hours a day, 365 days a year.</p>
<p>Pet legal 0845 300 1214†</p>	<p>Lawyers are available to provide advice and explain legal issues in plain English and in a friendly and helpful way – available 24 hours a day, 365 days a year.</p>
<p>Pet minders 0844 335 1203†</p>	<p>This enables You to locate a registered pet Minder (on a National basis) for either a few minutes or indeed weeks, in order to look after your pet while you are away. Lines are open from 8am to 6pm weekdays and 9am to 2pm on Saturdays.</p>
<p>PETS travel scheme (DEFRA helpline) 0845 933 5577†</p>	<p>For information on how to obtain a PETS Travel Scheme Certificate.</p>

†Calls may be recorded and monitored. Maximum call charge from a BT landline is 13p per minute. Calls from other networks may vary. Please check with your network operator.

Complaints procedure

Making yourself heard

We are committed to providing **you** with an exceptional level of service and customer care.

We realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Who to contact

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- a** to be sure **you** are talking to the right person; and,
- b** that **you** are giving them the right information.

When you contact us:

Please give **us your** name and contact telephone number.

Please quote **your** policy and/or claim number, and the type of policy **you** hold.

Please explain clearly and concisely the reason for **your** complaint. So **we** begin by establishing **your** first point of contact:

Step One – Initiating your complaint:

Does **your** complaint relate to:

A: **your** policy?

B: a claim on **your** policy?

If A, **you** need to contact **our** customer service team on 0800 085 9234 and state **your** complaint.

If B, **you** need to contact whoever is currently dealing with **your** claim by calling **our** claims team on 0843 178 2850 and state **your** complaint.

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

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

The letter should be sent to the person dealing with **your** complaint along with any other material required to the following address:

If A:

Adrian Flux Pet Insurance
East Winch Hall
East Winch
King's Lynn
PE32 1HN

If B:

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

We will acknowledge **you** complaint promptly, normally within five days unless exceptional circumstances apply.

Our complaints department will investigate **your** complaint impartially taking into account all relevant factors and will provide **you** with a written response to **your** complaint within eight weeks.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied, **you** can take the issue further:

Step Two - The Financial Ombudsman Service -

If **we** have given **you our** final response and **you** are still not satisfied, or if **you** have not heard from **us** within 8 weeks, **you** may refer **your** case to the Financial Ombudsman Service (FOS).

The Ombudsman is an independent body that arbitrates on complaints about general insurance products and other financial services. It will only consider complaints after **we** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted.

Insurance Division
Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Tel: 0300 123 9123
Fax: 020 7964 1001

Please note that **you** have six months from the date of **our** final response in which to refer **your** complaint to the Ombudsman. Referral to the Ombudsman will not affect **your** right to take legal action.

Our promise to you:

We will acknowledge all complaints promptly.

We will investigate quickly and thoroughly.

We will keep **you** informed of progress.

We will do everything possible to resolve **your** complaint.

We will learn from **our** mistakes. **We** will use the information from complaints to continuously improve **our** service.

To help **us** improve **our** service, **we** may record or monitor telephone calls.

Financial Services Compensation Scheme (FSCS)

If **we** were unable to meet **our** obligations **you** might be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about the Scheme is available from the FSCS website at www.fscs.org.uk or by calling **us**. Full details are available at www.fscs.org.uk

Adrian Flux Insurance arrange and administer policies and is authorised and regulated by the Financial Conduct Authority (Financial Services Register Number 307071). BDML Connect Limited administer claims and is authorised and regulated by the Financial Conduct Authority (Financial Services Register Number 309410). Pet insurance will be underwritten by Zenith Insurance Plc., registered in Gibraltar No. 84085. Registered Office: 846-848, Eurport, Gibraltar. Authorised by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (Financial Services Register Number 211787). You can check this by visiting the Financial Services Register at www.fca.org.uk or contact either the Financial Conduct Authority on 0800 111 6768 or the Prudential Regulation Authority on 020 7601 4444.