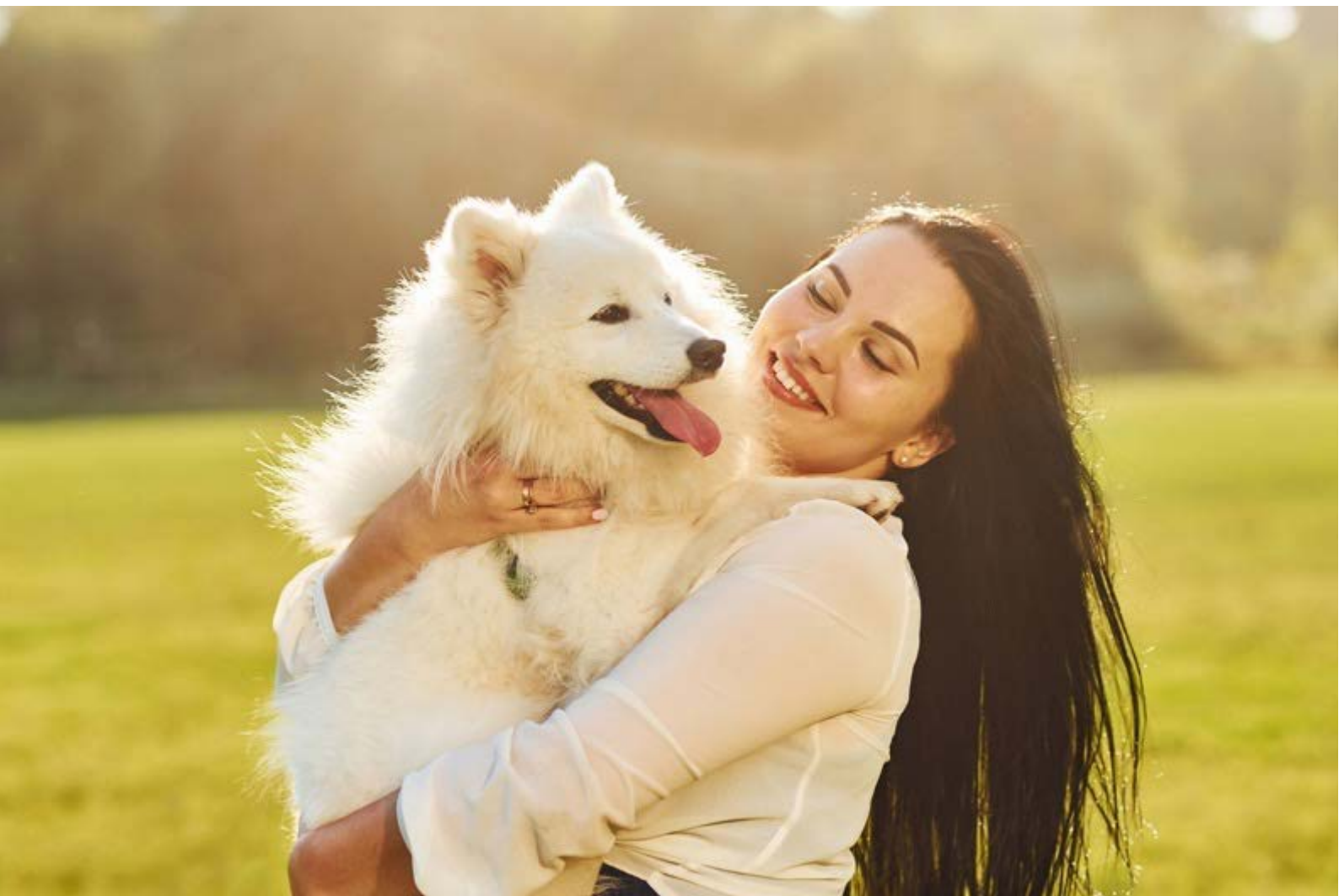


InsureYour
Paws.co.uk

PET INSURANCE

Policy Wording - Lifetime



WELCOME TO INSURE YOUR PAWS

We're delighted to welcome **you** and **your pet(s)** to Insure Your Paws. **We** know that **your pets** aren't just animals, they're part of the family.

Our lifetime pet insurance is an annual policy that meets the demands and needs of someone wishing to protect themselves against unexpected vet fees for **their pet**, as well as other expenses associated with protecting **their pet's** health and wellbeing.

Should **you** need **us**, please don't hesitate to get in touch. **You** can find all **our** contact information below:

Customer Care, Sales, and Renewals:

Email: info@insureyourpaws.co.uk

Telephone: 0344 273 2777

Opening Hours: Monday to Friday: 9am - 5pm
Saturday: 10am - 2pm
Sunday: Closed

Address: Cover-More Blue Insurance Services Limited, 82 Oxford Road, Uxbridge, UB8 1UX

Claims Team:

Email: pet.claims@davies-group.com

Telephone: 0345 646 2040

Opening Hours: Monday to Friday: 9am – 5pm
Saturday and Sunday: Closed

Address: Pet Claims Team, Davies Building, PO Box 1392, Preston, PR2 0XE

My Account information: www.insureyourpaws.co.uk/YourPolicy

Insure Your Paws can send **your** documents in several formats, such as braille, large print, or an MP3 audio file. If **you** require **your** documents to be in a different format, please get in touch with **our** Customer Care team using the contact details above.

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Summary Of Your Cover

This **policy wording** provides the key benefits and exclusions of **your pet's** cover. **You** can find **your** policy number on **your policy schedule**.

Your policy will start on **your** chosen **cover start date** and run for 12 months. **We'll** send **you** a reminder before **your** cover runs out, but to make sure there's no gap in cover **we'll** automatically renew **your** policy unless **you** tell **us** not to.

The table below provides the **cover limits** that **we'll** pay for valid claims received in a **policy year**.

Section of Cover	Lifetime Cover Limits
1: Vet Fees	Please refer to your policy schedule
The below inner limits form part of, and is not in addition to, the overall vet fee limit and will be covered up to the amounts shown.	
<ul style="list-style-type: none"> Complementary Treatment 	£1,000 (max 10 hydrotherapy sessions)
<ul style="list-style-type: none"> Cruciate Ligament 	£3,000
<ul style="list-style-type: none"> Dental Treatment (Accident only) 	£2,000
<ul style="list-style-type: none"> MRI/CT Scan 	£2,000
<ul style="list-style-type: none"> Prescription Food (Urinary Crystals) 	£250
<ul style="list-style-type: none"> Euthanasia 	£100
2: Death due to an Accident or Illness	£1,500
3: Lost, Stolen or Straying	£1,500
4: Advertising and Reward	£1,500
5: Third Party Liability (Dogs Only)	£2 million
6: Emergency Boarding Fees	£1,250
7. Holiday Cancellation	£1,750
8. Emergency Repatriation	£1,000
9. Quarantine Expenses and Loss of Documents	£1,250
10. Accidental Damage	£500

How to make a claim

You can submit a claim online by logging into '**Your Policy**' section of **our** website - www.insureyourpaws.co.uk/YourPolicy

Alternatively, if **you** prefer, **you** can contact **our** claims team who can email/post **you** a claim form for **you** to complete. The claim form will tell **you** what documentation is needed to process **your** claim.

Telephone: 0345 646 2040

Email: pet.claims@davies-group.com

Address: Pet Claims Team, Davies Building, PO Box 1392, Preston, PR2 0XE

Opening Hours: Monday to Friday: 9am – 5pm
Saturday and Sunday: Closed

For full details on how to make a claim, please see page 12.

How to make a complaint

If **we've** got something wrong and **you** have a complaint regarding how **your** policy has been handled or the cover provided, please contact **our** Customer Care Team on **0344 273 2777** or email complaints@insureyourpaws.co.uk

Alternatively, **you** can write to: **Complaints Team, Insure Your Paws, Parkview, 82 Uxbridge Road, Uxbridge, UB8 1UX**

If **your** complaint is about a claim, **you** can contact **our** complaints team on 0345 646 2040 or email customer.care@davies-group.com.

For full details on how to make a complaint, please see page 27.

About Your Lifetime Policy

It's important **you** understand what **we** mean by a Lifetime policy. **We** know this can be quite confusing, which is why **we** want to explain how **our** Lifetime policy works. This policy doesn't guarantee that **we'll** be able to cover **your pet** for their entire life, but it does mean that, if **you** choose to renew, any ongoing claims will be covered each year.

Our Lifetime policy is a 12-month annual contract, **your cover limit** will refresh each year **you** renew **your** policy, so **you** can claim up to the **cover limit** again in the next **policy year**. The annual **premium** can increase on a lifetime policy, especially when **your pet** gets older. If **your** policy is cancelled or stops for any reason (including when a **premium** payment isn't made), **your pet's** cover will end, and no further claims will be paid.

Each section of cover has an overall limit to the amount **we'll** pay under that section, called the **cover limit**. Some sections also include **inner limits**, which form part of and is not an addition to, the overall **cover limit**. **We'll** pay for certain items within that sections overall **cover limit**. The overall **cover limit** and the **inner limits** for each section are shown in the 'Summary of Cover' table on page 3. More than one level of vet fee cover is available and the amount **you've** chosen will be shown in **your policy schedule**.

You may insure more than one **pet** with **us**. All **cover limits**, **inner limits**, **fixed excesses**, and **percentage excesses** apply per **pet** in each **policy year** apart from Third Party Liability cover. The **cover limit** for Third Party Liability is the total limit **you** can claim for all **pets** insured under this policy.

You will have to pay a **fixed excess** in each **policy year** for each separate **condition** before **we** can make any payment to **you** or **your vet**. If the claim continues into a new **policy year**, then **you'll** need to pay another **fixed excess**. **You** can find **your fixed excess** amounts on.

If **your** dog is aged 8 years or over, or **your** cat is 10 years or over, **you'll** need to pay a 15% **percentage excess** towards each claim in addition to **your fixed excess** amount(s).

We want **you** to get the most from **your** policy, to do this **you** should:

- Read **your policy wording** carefully to make sure that the cover **you've** chosen meets both **yours** and **your pet's** needs.
- Make sure **you** understand the conditions and exclusions which apply to **your** policy. If **you** don't meet these conditions, **your** claim may be rejected, or **your** claim payment reduced.

Things which aren't covered by **your** policy are stated in:

- 'What **we** don't cover' in each section of cover; and
- The 'General exclusions' section.

Throughout **your** policy, certain words have special meanings, and will be highlighted in bold throughout this document. These are listed and explained in the section '**Words We Use**'.

Changes To Your Cover

We rely and will base **your** policy on all information **you've** given **us**, about **you** and **your pet**, being accurate and correct.

It's important to let **us** know as soon as possible if **your** circumstances change (for example, if **you** move house) so **we** can make the change to **your pet's** policy to ensure **you're** accurately covered. If **you** don't let **us** know about any changes to **your** circumstances **your pet's** policy may no longer be valid and claims may not be paid. Some changes made to **your** policy may affect **your** policy **premium**.

You can upgrade or downgrade **your** cover at renewal by choosing a different vet fee limit.

If **you** choose to upgrade **your** vet fee limit, a new **waiting period** will apply from the date of the upgrade. Any claims for ongoing **conditions** will remain at the lower **cover limit**. The new vet fee limit will apply to any **conditions**, that first occur or show **symptoms**, after the new **waiting period** has finished.

If **you** choose to downgrade **your** vet fee limit, all claims for any new and ongoing **conditions** will be on the new lower **cover limits**.

We'll let **you** know in good time before **we** make any changes to the policy terms and conditions, **fixed excess**, **percentage excess**, or benefits so that **you** can decide if **your** policy is still right for **you**.

Renewing Your Cover

To make sure there's no gap in cover **we'll** automatically renew **your** policy unless **you** tell **us** not to, or **you** no longer meet **our** eligibility criteria. **We'll** send **you** a renewal invitation at least 21 days before **your** renewal date, which will include what **you** paid for **your** cover this year and **your** payment for the next year.

If **you** do not want **us** to automatically renew **your** policy, please contact **us** by email customerservice@insureyourpaws.co.uk or call **us** on 0344 273 2777.

We'll let **you** know if **we've** made any changes to the policy terms and conditions, **fixed excess**, **percentage excess** or benefits.

The annual **premium** can increase on a lifetime policy, especially when **your pet** gets older as they're more likely to become unwell, so the cost of providing **your** insurance increases.

It's important to let **us** know as soon as possible if **you** need to make a change to **your pet's** policy so **we** can make sure **you're** accurately covered. Please let **us** know, before **your** renewal date, if **you'd** like to renew **your** policy using a different payment method. **You** can also update **your** or **your pets'** details or amend **your** cover level.

If **we're** no longer able to offer **you** cover, **we'll** write to **you** at least 21 days before **your** next renewal date explaining why.

Cancelling Your Policy

If you wish to cancel your policy

Please tell **us** if **your** policy no longer meets **your** needs. All **our** policies offer a 14 day cooling off period. If **you** cancel **your** policy within 14 days of receiving **your** documents, and **you've** not made or intend to make a claim, **we'll** give **you** a full refund.

You can still cancel **your** policy any time after the 14 day cooling off period. As long as **you've** not made or intend to make a claim, **we'll** cancel **your** policy and;

- a. if **you** pay by monthly instalments: **we'll** stop **your** monthly payments once any outstanding **premiums** have been paid (if applicable); or
- b. if **you** paid for **your** policy in full: **we'll** give **you** a refund of any **premiums you've** paid minus the **premium** for the cover **you've** received and any admin fees (if applicable). **We** won't refund any **premium** if **you've** made or intend to make a claim, unless the claim was due to the death, loss, theft or straying of **your pet**.

If more than one **pet** is insured under **your** policy, the cancellation terms above will only apply to the cover, **premium** and claims relating to the **pet** whose cover is to be cancelled.

If we cancel your policy

We have the right to cancel **your** policy by giving **you** 21 days' notice in writing, in the event:

- **you** fail to take reasonable care to send **us** the information **we've** requested that is directly relevant to the cover provided under **your** policy or any claims;
- **you** fail to co-operate or provide information and assistance in relation to any claim, or in the administration or operation of **your** policy;
- **you** or **your pet** no longer qualify for this policy;
- **we** have grounds to suspect fraud;
- **you** use threatening, abusive or nuisance behaviour towards any member of **our** staff or contractors.

Where possible, **we'll** contact **you** to resolve the matter with **you**. Once **your** policy has been cancelled **your** cover will end and **you** won't be able to make any claims.

Words We Use

Throughout **your** policy documents, certain words have special meanings, and will be highlighted in bold throughout this document. **We** have defined these words in this section, and they retain the same meaning across all the policy documentation, unless stated otherwise. Unless the context requires a different meaning, the singular includes the plural and the plural the singular.

Accident - A sudden and unexpected event which results in bodily **illness** or injury to **your pet**.

Area of Cover - The geographical area in which cover applies under this policy, the **United Kingdom**. If **you're** taking **your pet** abroad temporarily, **your** cover is extended to countries within the European Union, apart from Section 5: Third Party Liability and Section 10: Accidental Damage where cover is restricted to **incidents** that occur within the **UK** only.

Assistance/Therapy Dog - A trained **assistance dog** to help mitigate **your** disability or a temperament tested (and approved) **therapy dog** used by **you** for volunteer work with a charity.

Behavioural Treatment - Treatment or therapy recommended by a **vet** to treat **your pet** for, or aid their recovery from, a mental or emotional disorder which was not caused by lack of training or socialisation and which couldn't have been prevented by training or socialisation, and is provided by any of the following: a **vet**, a Certified Clinical Animal Behaviourist, a member of the Association of Pet Behaviour Counsellors (APBC), a Certified Animal Behaviourist from the International Companion Animal Network (ICAN), a member of the Canine and Feline Behaviour Association (CFBA), a member of the UK Dog Behaviour and Training Charter of Behaviourists (IMDTB), or a Qualified Animal Behaviourist from the Fellowship of Animal Behaviour Clinicians (FAB Clinicians).

Breeding - Three or more litters, or commercial **breeding**.

Complementary Treatment - Treatment or therapy recommended by a **vet** to treat **your pet** for, or aid their recovery from, a physical disorder including physiotherapy, hydrotherapy, osteopathy, massage, laser **treatment**, electrical muscle stimulation, acupuncture, chiropractic **treatment**, homeopathic **treatments**, or the use of complementary and herbal medicines of any kind administered by a **vet** or a qualified member of the Association of Chartered Physiotherapists in Animal Therapy/ National Association of Vet Physiotherapists, the Institute of Registered Veterinary and Animal Physiotherapists (IRVAP), the International Association of Animal Therapists, the Canine Hydrotherapy Association, the International Veterinary Acupuncture Society (IVAS), the Association of British Veterinary Acupuncturists (ABVA), or the National Association of Registered Canine Hydrotherapists (NARCH).

Condition(s) - Any **accident** or **illness**, including those arising from hereditary and congenital defects, regardless of whether it results in a diagnosis. Some **conditions** may fall into the following categories:

- a. **Bilateral Condition(s)** - A **condition** affecting either the right or left sides of **your pet's** body or one of a paired organ, such as, but not limited to: ears, eyes, cruciate ligaments, hips, or kneecaps, which might reasonably be expected to affect the other side or paired organ. Under the terms of this policy, any **bilateral condition** will be considered as one **condition**,

- regardless of when the **treatment** took place;
- b. **Recurring Condition(s)** - Any previous **accident** or **illness**, or any **symptoms** relating to that **accident** or **illness**, that may come back or that **your pet** is prone to, no matter how many times this comes back or how many areas of the body are affected;
 - c. **Related Condition(s)** - Any **illness**, **accident** or **symptom** which is:
 - diagnosed as one **illness** or **accident**; or
 - caused by, related to, or resulting from another **illness**, **accident**, or **symptom**.

Cover Limit - The most **we'll** pay for each section of cover, per **policy year**.

Cover Start Date - The date **your pet's** cover begins.

Family - **Your** spouse or domestic partner, and **your** or **your** spouse or domestic partner's child or children (including fostered, adopted or stepchildren, even if they do not live with **you**), and any other person permanently residing at **your** address, including any person employed by **you**.

Fixed Excess - The amount **you'll** need to pay towards the cost of a claim per **condition**, per **policy year**. **You** can find **your fixed excess** amounts on **your policy schedule**.

Illness - Any disease, sickness, abnormality, infection, or defect which isn't caused by an **accident**. This includes any **symptoms**, regardless of whether the **illness** is fully diagnosed.

Incident - an event resulting in a claim.

Inner Limit(s) - A lower **cover limit** within the total **cover limit** for each section.

Notifiable disease – These are diseases listed by the government. **You** need to tell the authorities straight away if **your pet** has one of these diseases. For a full list of **notifiable diseases**, go to the www.gov.uk website and search for '**notifiable diseases**'.

Percentage Excess - Also known as co-payment/co-insurance. If **your** dog is aged 8 years or over, or **your** cat is 10 years or over, **you** will need to pay a contribution of 15% towards each claim in addition to **your fixed excess** amount(s). The **percentage excess** will be calculated on the balance left after **your fixed excess** has been deducted. For example:

Valid claim amount (for one condition)		£1,150
Minus your fixed excess	£150	£1,000
Minus your percentage excess	15% = £150	£850
Total amount you will need to pay	£300	
Total amount we will pay	£850	

Pet - **Your** cat and/or dog insured under this policy.

Pet's Value - The lowest of:

- a. The amount that **you** declared that **you** paid or donated for **your pet**;
- b. The amount that **you** paid or donated for **your pet**, for which **you're** able to provide documentary evidence when making a claim;
- c. If **you're** unable to provide documentary evidence of what **you** paid for **your pet**, the estimated market value of **your pet** based on its age, breed, pedigree, and sex at the time **you** purchased them.

Pet Travel Documents - Any legal documents required to allow **your pet** to travel abroad. The documents **you** need will depend on the country **you're** going to. For the latest information please see www.gov.uk/taking-your-pet-abroad

Policy Schedule - The document which contains details about **you, your pet**, the **cover limits you** have chosen and a breakdown of **your premiums**.

Policy Wording - This document.

Policy Year - The 12 month period that begins from **your cover start date**.

Pre-booked trip - A leisure trip which includes a flight, or **UK** overnight accommodation away from **your** home booked more than 28 days before **your** intended date of departure. If the trip does not start and end in the same **policy year**, then the policy must be renewed before **you** travel for any claim to be accepted.

Pre-existing Condition - Any **condition** that first occurred or showed **symptoms** prior to the **cover start date** or within the **waiting period**.

Premium – The amount to be paid by **you** for **your** policy.

Prescription Food- Any food recommended by **your vet** to treat a **condition** other than obesity.

Symptom A change in **your pet's** normal healthy state, its bodily functions or behaviour.

Treatment – Any examination, consultation, advice, tests, X-rays, medication, surgery, nursing, and care provided by a **vet**, a **vet** nurse, or another member of the **vet** practice under the supervision of a **vet**. This includes **complementary treatment** and alternative **treatment** as recommended by a **vet**.

United Kingdom (UK) – The **United Kingdom** of Great Britain and Northern Ireland.

Vet –

- a. In the **UK**: a person who is a registered member of the Royal College of Veterinary Surgeons;
or
- b. Outside the **UK**: a veterinary surgeon who is registered by the appropriate authority in which they practice.

Waiting Period – **You're** unable to claim for any **illnesses** that first occurred or showed **symptoms** within the first 14 days, or any **accidents** which occurred within the first 2 days of the **cover start date**. Not applicable to renewals.

We/Our/Us – Cranbrook Underwriting Services, a division of Chesterfield Insurance Brokers Limited for and on behalf of SCOR UK COMPANY Limited and/or Direct Validation Services Limited, a Davies Group company, and/or Vetsdirect Ltd. trading as The Vet Connection.

You, Your, Yourself – The person named on this policy who is responsible for the **pet**.

Assist Your Paws

We know being a pet parent comes with its challenges, that's why **we** give all Insure Your Paws customers free, unlimited veterinary support. Whether **you're** dealing with the unexpected, or simply in need of reassurance, **our** Assist Your Paws careline is available any time, day or night, all year round.

One of **our** caring RCVS **vet** nurses will be on hand to help give **you** advice, simple treatment recommendations, support, or referral to a nearby veterinary clinic. Assist Your Paws isn't here to replace **your vet**, who is essential to **your pet's** health. But **we** can help **you** avoid unnecessary visits to **your vet**.

Simply pick up the phone and give **us** a call on **0333 332 7926**. If **we** need to see **your pet**, **we'll** send **you** a video call link.

If **you** need help in an emergency or out-of-hours, **our vet** nurses are ready to help, but **we** can also assist with non-emergency situations, where **you** might need some advice.

Some of the things Assist Your Paws can help you with:

- General health advice
- Feeding and nutrition
- Parasites (including fleas and worms)
- Behavioural and Training advice
- Vaccinations
- Pregnancy and birth

Important! If **your pet** is very ill or unconscious, or is badly injured, **you** must seek veterinary care immediately. If **you** don't know where the nearest **vet** practice is, Assist Your Paws can help **you** find one.

How to Make a Claim

You must notify **our** claims team as soon as possible when something happens that will or might result in a claim. Remember to check **your policy schedule** for the **fixed excess** amount **you'll** need to pay towards the cost of a claim. Please take this document with **you** to the **vets** in case they need to see it, or **you** need to get in touch with **us**.

For all claims

1. Check this **policy wording** document to see whether the loss is covered. Carefully read 'what **we** don't cover' and the additional conditions applying to the section(s) **you're** looking to claim for.
2. Submit a claim online - www.insureyourpaws.co.uk/YourPolicy

Alternatively, if **you** prefer, **you** can contact **our** claims team who can email/post **you** a claim form for **you** to complete. The claim form will tell **you** what documentation is needed to process **your** claim.

Telephone: 0345 646 2040

Email: pet.claims@davies-group.com

Address: Pet Claims Team, Davies Building, PO Box 1392, Preston, PR2 0XE

Opening Hours: Monday to Friday: 9am – 5pm,
Saturday and Sunday: Closed

Claims conditions

If **you** make a claim under **your** policy, the following conditions will apply. If **you** do not meet these conditions, we may not pay **your** claim, or **your** claim payment may be reduced. In some circumstances **your** policy may not be valid.

3. You agree that:
 - a. **we** can request relevant information or records from **your pet's** current or previous **vets**, specialist, breeder, or rescue centre for **us** to fully assess **your** claim.
 - b. any of the above organisations treating **your pet** can openly discuss and receive information about **your** claims with **our** policy administrator when needed. This also includes the transfer of **your** claim via an electronic service using a third party application.
 - c. **we** can deduct the **fixed excess** and **percentage excess** (if applicable) from any claim amounts. If **we're** settling **your** claim directly with a **vet** or other provider, **you'll** be responsible for paying them **your** share of the bill.
4. **We're** unable to pre-authorise any claims. **We'll** only ever ask for information that is necessary and relevant to process **your** claim. To make a claim **we** need:
 - a. the invoices from the **vet** practice or therapist which show what **you're** claiming for.
 - b. (when claiming for the first time) the clinical history from each **vet your pet** has visited, which is a record of all visits **your pet** has made to a **vet**.
 - c. (if claiming for a **pre-booked trip**) the booking invoice for **your pre-booked trip** or any other official documents which show the dates of **your pre-booked trip**.
 - d. all invoices, receipts or documents stating any unexpected costs **you've** incurred when travelling within the European Union with **your pet**.

- e. different information and documents depending on the section of cover **you're** claiming under.

Section 1: Vet Fees

This section provides cover for the cost of any necessary **treatment** of a **condition** by a **vet**. If **you're** taking **your pet** abroad temporarily, this section of cover is extended to countries within the European Union.

If **we're** dissatisfied with the **vet you've** chosen, **we** may ask **you** to find an alternative **vet** for future **treatments**. **We** can refer **your pet's** case history to a **vet** of **our** choice and if **we** require, **you** must arrange for **your pet** to be examined by this **vet**, **we'll** pay any costs for this.

If **you** decide to take **your pet** to a different **vet** for a second opinion because **you're** unhappy with the diagnosis or **treatment** provided by **your** own **vet**, **you** must tell **us** in advance. If **you** fail to do so, the costs relating to the second opinion will not be covered by **us**. If **we** decide the diagnosis or **treatment** currently being provided is correct, **we** won't cover any costs relating to the second opinion. Where there is a dispute, **we'll** only pay the vet fees that **our vet** advisor deems reasonable and essential.

What we cover

1. Up to the limit stated in **your policy schedule** for **treatment your pet** receives for a **condition**. **We'll** also cover these **inner limits** that form part of the vet fee limit:
2. Up to £1,000 for **complementary treatment**, recommended by a **vet** to treat **your pet** for, or aid their recovery from, a mental or emotional disorder or **condition**. This includes cover for up to 10 sessions per **condition** for hydrotherapy and the cost of pheromone products for a maximum of 6 months from the start of the recommended **treatment** of a behavioural **illness**.
3. Up to £100 to put **your pet** to sleep (euthanasia) if a **vet** confirms that it was not humane to keep them alive.
4. Up to £250 towards the cost of a **prescription food**, recommended by a **vet** to treat **your pet** for urinary crystals.
5. Up to £3,000, for **treatment your pet** needs for **conditions** relating to cruciate ligaments, which we consider to be **bilateral conditions**.
6. Up to £2,000 for MRI or CT scans.
7. Up to £2,000 for dental **treatment** for **your pet** following an **accident**.

What we don't cover

1. House calls, any additional costs for out of hours **treatment**, or ambulance fees, regardless of **your** personal circumstances, unless a **vet** deems it necessary to prevent further injury or distress for **your pet**.
2. Any costs for test or **treatment** not prescribed by a **vet** to diagnose or treat a **condition**.
3. Any routine or preventative **treatments**, for example: vaccinations, scale and polish/cosmetic dentistry, cosmetic surgery, spaying/neutering, removal of dew claws, parasite control, grooming, or nail clipping.

4. The cost of any postmortem examination
5. Any **treatment** for an **illness** that is preventable by vaccination, unless **your vet** has advised against vaccination of **your pet** due to a health concern.
6. The cost of any **treatment** for fleas except when recommended by a **vet** to treat a skin **condition**.
7. Any **treatment** related to pregnancy, giving birth or **breeding** and any related complications.
8. Any post-operative or convalescent **treatment** which a **vet** confirms **you** could have given at home by **yourself**.
9. Any organ or stem cell transplants, prostheses, and any associated **treatment**.
10. Travelling and mileage expenses.
11. Any claims for **treatment** not supported by a receipt, invoice or prescription stating the address and telephone number of the **vet** practice or pharmacy providing **treatment**.
12. Any claim where **you** have not taken precaution or followed advice, accepted **treatment**, or given medication recommended by a **vet**.
13. Any costs for a behavioural **condition** that is not directly related to an **accident** or **illness** covered under this policy.
14. Any pheromone products unless used as part of a structured behaviour modification programme and only for 6 months of pheromone **treatment**.
15. Any costs if **your pet** has a history of ingesting foreign bodies, and **you** have not taken the necessary steps to prevent further **incidents** from happening.
16. Any **treatment** resulting from of a dental **illness**.
17. The cost of more than 10 hydrotherapy sessions for a **condition**.
18. The costs of having **your pet** cremated or buried.
19. Euthanasia costs following an **accident** or **illness** unless the **vet** confirms that it would have been inhumane to keep **your pet** alive.
20. Euthanasia due to any act, legal or legislative authority for any reason whatsoever, including any order made in respect of a **notifiable disease**.
21. Anything mentioned in the 'General Exclusions'.

Section 2: Death due to an Accident or Illness

This section provides cover if **your pet** passes away due to an **accident** or **illness**. If **we** pay a claim under this section, **we'll** automatically cancel **your** policy from the day after **your pet's** death.

You must let **us** know as soon as possible of **your pets** passing. If **your pet** passes away due to an **accident**, death must occur within 12 months of the **accident**, and (if necessary) **you** must have renewed **your** policy.

What we cover

1. **Your pet's value** up to a limit of £1,500 if **your pet** passes away due to an **accident** or **illness**.

What we don't cover

1. Any claim if **your pet** passes away due to a **condition** that isn't covered anywhere else in this policy.
2. Any claim if **your pet** passes away from an **illness** and is aged 8 years or over.
3. Anything mentioned in the 'General Exclusions'.

Section 3: Lost, Stolen or Straying

This section provides cover if **your pet** is lost, stolen, or has strayed and isn't found within 30 days.

When finding out **your pet** is missing, **you** should contact, as soon as possible:

1. The Police (please make a note of **your** Crime Reference Number (CRN))
2. The appropriate local authority such as dog wardens
3. Local vet practices and rescue/welfare centres
4. **Your** microchip provider

Let **us** know as soon as possible if **your pet** is missing.

What we cover

1. **Your pet's value** up to a limit of £1,500 if **your pet** is not found within 30 days.

What we don't cover

1. Any claim if:
 - a. **You**, or any person looking after **your pet** with **your** permission, voluntarily parted with or abandoned them, even if tricked into doing so; or
 - b. **You** fail to notify **us** within 90 days of the date **your pet** went missing; or
 - c. **Your pet** isn't microchipped in line with the Microchipping of Cats and Dogs (England) Regulations 2023, and any subsequent amendments, unless **your vet** confirms that **your pet** is exempted from the regulations for health reasons.
 - d. If **your** name and address listed on the register database aren't kept up to date.
 - e. **You** agree to pay a ransom for the recovery of **your pet**.
 - f. **Your** dog is left unattended in a public place at any time.
2. Anything mentioned in the 'General Exclusions'.

Additional conditions applying to this section

1. If **we** pay a claim under this section, **we** won't automatically cancel **your pet's** cover unless **you** ask **us** to. Cover can continue for **your pet** while they're missing if **you** continue to pay the **premium** and renew **your** policy.
2. If **we** pay a claim under this section and **your pet** is found alive, **you** must repay the claim amount back to **us**.

Section 4: Advertising and Reward

This section provides cover for the costs of advertising and a reward to aid in the recovery of **your pet** if **your pet** is lost, stolen, or has strayed.

When finding out **your pet** is missing, **you** should contact, as soon as possible:

1. The Police (please make a note of your Crime Reference Number (CRN))
2. The appropriate local authority such as dog wardens
3. Local vet practices and rescue/welfare centre
4. **Your** microchip provider

Let **us** know as soon as possible if **your pet** is missing.

What we cover

1. Up to £1,500 towards:
 - a. the cost of advertising materials (posters, flyers leaflets and similar) and advertising on social media; and
 - b. a reward amount (agreed by **us**) offered to recover **your** missing **pet**.

What we don't cover

1. Any claim if:
 - a. **you**, or the person looking after **your pet** with **your** permission, voluntarily parted with or abandoned it, even if tricked into doing so; or
 - b. **you** make a claim more than 30 days after the date **your pet** went missing; or
 - c. **Your pet** isn't microchipped in line with the Microchipping of Cats and Dogs (England) Regulations 2023, and any subsequent amendments, unless **your vet** confirms that **your pet** is exempted from the regulations for health reasons.
 - d. If **your** name and address listed on the register database aren't kept up to date.
 - e. **your** dog is left unattended in a public place at any time.
2. Payment of any reward:
 - f. to **you** or any other person known to **you** before **your pet** went missing; or
 - g. to the person who stole **your pet**, or anyone who's in collusion with the person who stole **your pet**; and
3. Any costs for the services of any person, company, organisation, or pet detective to search for **your pet**, either on foot or with search dogs or equipment
4. Any reward amount not agreed by **us** before advertising it.
5. Anything mentioned in the 'General Exclusions'.

Additional conditions applying to this section

1. If **your pet** is found, to claim for payment of a reward **you** should send **us** the contact details of the person who found **your pet**, include a description of where **your pet** was found, and **we'll** contact them directly to arrange their reward payment.

Section 5: Third Party Liability (dogs only)

This section provides up to £2,000,000 in total for the **policy year** if **you** are found legally liable for **your** dog causing:

1. Death or bodily injury to a person who is not **you** or **your family**.
2. Loss of or damage to the property of another person.

What we cover

1. Damages and compensation for which you're found to be legally liable if your pet causes injury to someone else or damage to their property; and
2. Legal costs and expenses incurred in defending an action against you or in negotiating the settlement of such an action; and
3. Your costs and expenses incurred if your attendance or participation is required by us in the defence of such an action.

What we don't cover

1. The **fixed excess** applicable to Third Party Liability cover, as shown in **your policy schedule**.
2. Any claim under this section of cover if **your** dog is crossed or mixed with any of the following breeds: American Bandogge Mastiff, American Bulldog, American Bully, American Bull Mastiff, American Mancon, American Pit Bull Terrier, American Staffordshire Terrier, Argentinian Mastiff, Australian Dingo, Bandog, Bandogge Mastiff, Boar Hounds, Boerboel, Bully Kutta, Canary Dog (Perro de Presa Canario), Cao Fila, Cirneco Dell Etna, Classic Bully, Coton de Tulear, Czechoslovakian Wolfdog/Czechoslovakian Vlack, Danish Mastiff, Dingo, Dogue Brasileiro, Dogue de Bordeaux, English Mastiff, Extreme Bully, French Mastiff, Grand Bleu de Gascogne, Irish Staffordshire Bull Terrier, Italian Mastiff (Cane Corso), Korean Jindo, Lapponian Herder, Leonberger, Mastiff, Majorcan Mastiff, Mastweiler, Mexican Hairless, Neapolitan Mastiff, Northern Inuit, Pit Bull Mastiff, Pocket Bully, Portuguese Mastiff, Portuguese Podengo, Pyrenean Mastiff, Saarloos Wolfdog, Segugios Italiano, Shar Pei, Shetland Sheepdog, Spanish Mastiff, Standard Bully, Tamaskan, Tibetan Mastiff, Timber Dog, Utonagan, Wolf Dog and Wolf Hybrid.
3. Any liability directly or indirectly arising from:
 - a. death or bodily injury to **you**, **your family** or any of **your** relatives (even if they don't live with **you**), any person staying with **you**, any person **you've** arranged to stay with, or any person looking after **your** dog with **your** permission.
 - b. loss of, or damage to material property, buildings or land owned by, or in the care, custody, or control of **you**, **your family** or any of **your** relatives (even if they don't live with **you**), any person staying with **you**, any person **you've** arranged to stay with, or any person looking after **your** dog with **your** permission.
 - c. **your** trade, profession, or business, or that of **your family** or any of **your** relatives (even if they don't live with **you**) or any person staying with **you**.
 - d. any **incident** occurring at **your** place of work **your family** or any of **your** relatives (even if they don't live with **you**), any person staying with **you**, any person **you've** arranged to stay with, or any person looking after **your** dog with **your** permission.

- e. any **incident** you're held to be legally responsible for because of an agreement or contract **you** have signed accepting legal responsibility.
 - f. **your** deliberate, unlawful, malicious, or wilful act or omission.
 - g. a matter which is subject to criminal proceedings against **you**.
 - h. any **incident** occurring when **your** dog is in the care of a business or a professional and **you're** paying for their services, including, but not limited to, when **your** dog is in the care of a dog walker/minder/sitter, a boarding kennel, a **vet**, or a pet groomer.
 - i. any **incident** if **you've** have failed to follow the instructions or advice given to **you** by a rehoming organisation or a qualified behaviourist about the behaviour of **your** dog.
 - j. any **incident** occurring in an area or place where dogs are specifically prohibited, unless **your** dog escapes and enters the area outside of **your** control.
 - k. **your** dog's interaction with other animals or **your** dog worrying livestock.
 - l. any person handling **your** dog without **your** permission or consent.
4. Any liability directly or indirectly arising where cover is provided under any other insurance or guarantee.
 5. Any claims if you're fined, charged, or prosecuted in a criminal court. **We** also won't cover civil claims heard by a Magistrates Court.
 6. Any claim if **you** failed to disclose to **us** that **your** dog had previously been involved in an **accident** involving a third party, or attacked, bitten or been aggressive towards a person or other animal or has shown aggressive tendencies when **you** bought or renewed **your** policy.
 7. Any fines, compensation, or prosecution costs if **you** break any laws or regulations.
 8. Any fines or penalties if you breach quarantine restrictions or import or export regulations.
 9. Any claim if you're responsible for air, water, or soil pollution, unless it can be proven that the pollution took place immediately after and because of an accident caused by your dog.
 10. Any claim where you've failed to notify us of the incident without delay and where this failure adversely affects our ability to defend the claim or to limit our liability.
 11. Anything mentioned in the 'General Exclusions'.

Additional conditions applying to this section

1. If **you** see, or become aware of, any **incident** involving **your** dog which may result in a claim under this section of **your** policy, **you** must:
 - a. inform **us** without delay; and
 - b. send **us**, without delay, any correspondence and legal documents **you** receive unanswered; and
 - c. not discuss blame or responsibility with anyone.
2. **You** must make no admission of liability, or offer, promise, or make payment or indemnity without **our** prior written agreement.
3. **You** must send **us** the details of any other insurances **you** hold which may provide cover for the death, bodily injury or loss or damage in question.
4. **We** are entitled to take over the defence and settlement of any claim against **you** in **your** name and have full discretion in the conduct of any proceedings and the settlement of any claim.
5. **We** may, at **our** own expense, take over proceedings in **your** name with full discretion to recover compensation or indemnity from any third party in respect of any loss, damage, or expense.

6. If **your** attendance or participation is required by **us** in the defence or negotiation of an action against **you**, **we'll** pay **your** reasonable and necessary transport and accommodation costs and expenses, provided that these are agreed by **us** in advance, in writing.
7. If more than one dog is insured under this policy and are involved in, or contribute towards, an **incident**, the most **we'll** pay for the **incident** in total is the **cover limit**.
8. If a business or professional, including but not limited to a dog walker/ minder/sitter, a boarding kennel, a **vet**, or a pet groomer, is being paid to care for **your** dog in any way it is **your** responsibility to:
 - a. ensure that the business or professional has appropriate third party liability insurance of their own; and
 - b. tell them if **your** dog has any behavioural problems or requires any special handling so that they can handle **your** dog in an appropriate manner.

Section 6: Emergency Boarding Fees

This section provides cover if:

1. **You**, or a member of **your family**, are unexpectedly hospitalised for at least 2 days consecutively due to an injury or **illness**; or
2. **You** become incapacitated by injury or **illness** in **your** own home and no member of **your** household can care for **your pet**; or
3. **Your** home becomes uninhabitable.

What we cover

1. Up to £1,250 for the **policy year** towards the cost of:
 - a. kennel, cattery, or pet-minding fees; or
 - b. a professional dog-walker to walk **your** dog twice a day.

What we don't cover

1. Any claim if:
 - a. the person looking after **your pet** normally lives with **you**; or
 - b. **you** or a member of **your family** stay in a convalescent or nursing home.
2. Any claim if the hospitalisation arises directly or indirectly from:
 - a. pregnancy or childbirth, unless due to complications which occurred or first showed **symptoms** after the **cover start date** and **waiting period**; or
 - b. an elective cosmetic procedure or any other **treatment** not related to **illness** or injury or not on the advice of a doctor, specialist, or consultant; or
 - c. alcohol or solvent abuse, drug abuse, drug addiction, attempted suicide or self-inflicted injury or **illness**.
3. any kennel, cattery, pet minding or dog walking costs where the person isn't licensed under The Animal Welfare (Licensing of Activities Involving Animals) (England) Regulations 2018 and any subsequent amendments.
4. Anything mentioned in the 'General Exclusions'.

Additional conditions applying to this section

1. **You** must:
 - a. send **us** receipts from the boarding kennel, cattery, or person **your pet** stayed with, showing **your pet's** name, **your** name and address, the dates of the stay and the amounts charged; or
 - b. provide **us** with a medical certificate from **your** GP or the hospital **you** or **your family** member attended, showing **your** and their name and address, the dates of, and reason for hospitalisation; or
 - c. provide the relevant reports or documents detailing that **your** home has become uninhabitable.

Section 7: Holiday Cancellation

This section provides cover if **you** need to cancel **your pre-booked trip**, up to 7 days before **your** scheduled departure date, or cut short **your** trip because **your pet**:

1. is lost, stolen or strays; or
2. requires urgent lifesaving **treatment** due to an **accident** or **illness**.

What we cover

1. Up to £1,750 per trip if **you** need to cancel any unused and non-refundable proportion of the below, which **you've** paid or are contracted to pay:
 - a. pre-booked travel and accommodation,
 - b. pre-booked airport parking, car hire, airport lounge pass and excursions;
 - c. pre-booked kennel and/or cattery fees;
 - d. the cost of visa fees or fees for other relevant travel permissions; or
2. Up to £1,750 per trip for reasonable additional travel and accommodation expenses if **you** need to cut short **your pre-booked trip** and return home.

What we don't cover

1. Any claim because **your pet** is lost, stolen, or has strayed unless it would be covered under 'Section 3: Lost, Stolen or Straying' of this policy.
2. Any claim because **your pet** has passed away unless it would be covered under 'Section 2: Death due to an **Accident** or **Illness**' of this policy.
3. Any claim under this section unless **your vet** confirms the **treatment** or surgery **your pet** received was urgent and lifesaving.
4. Any additional expenses resulting from **you** not cancelling **your pre-booked trip** as soon as reasonably possible after **you** become aware of the need to cancel. **You** must notify the tour operator, travel agent or transport and accommodation provider as soon as **you** know that **you** need to cancel **your pre-booked trip**. **Our** liability will be restricted to the cancellation charges that would've applied had **you** not failed to do so.
5. Any claim for costs which are recoverable elsewhere, such as from a travel insurance policy or

payment provider for **your** trip.

6. Any loss in respect of Air Passenger Duty (this can be reclaimed by **you** through **your** travel agent or airline).
7. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
8. Any claim for promotional vouchers or reward points such as Air Miles or Avios points.
9. Any claim for anyone booked to travel with **you** who isn't a member of **your family**, or for costs paid by **you** on behalf of other persons not insured under this policy.
10. Anything mentioned in the 'General Exclusions'.

Additional conditions applying to this section

1. **You** must contact **our** claims team as soon as **you** know that there's a possibility **you'll** need to cancel or cut short **your pre-booked trip**.
2. If **you** have a multipet policy, the most **we'll** pay for in total is the **cover limit** of this section.
3. **You** must keep all documents and receipts showing the dates and costs **you** had to pay and send these to **us** to support **your** claim.

Section 8: Emergency Repatriation

This section provides cover to get **your pet** home due to an **accident** or **illness** and a **vet** has agreed that **your pet** is too ill to travel home by the scheduled means of transport.

What we cover

1. Up to £1,000 for the **policy year**, for additional costs:
 - a. to transport you and **your pet** home due to an **accident, illness** or **your pet** passing away; or
 - b. for accommodation for **you** and **your pet** to stay after **your** scheduled departure date back home, until **your pet** is well enough to travel and additional travel costs to get home if **you're** unable to use **your** original return ticket.

What we don't cover

1. Any exclusions under 'Section 1: Vet Fees - what **we** don't cover'.
2. Any costs or expenses that **you** would've had to pay in any case.
3. Any costs unless the treating **vet** confirms that **your pet** is too ill to travel home by the scheduled means of transport.
4. Any claim arising from an **accident** or **illness** of **your pet** occurring prior to departure from **your** home.
5. The cost of an urn, casket, or box for **your pet** has passed away.
6. Anything mentioned in the 'General Exclusions'.

Additional conditions applying to this section

1. You must support your claim with documents to show the amounts and dates of any expenses, and that these were proportionate, necessary, and covered by this policy.

Section 9: Quarantine Expenses and Loss of Documents

This section provides cover if, while travelling abroad with **you**, **your pet** is unexpectedly required to be quarantined, due to:

1. **your pet** suffering a new **illness** or **accident**.
2. **your pet's** microchip failing.
3. **your pet's** essential **pet travel documents** being lost, stolen, or destroyed during **your pre-booked trip**.

What we cover

1. Up to £1,000 per trip towards the costs for **your pet** to be quarantined.
2. Up to £250 towards the cost of:
 - a. additional travel and accommodation expenses (room only) for **you** to extend **your** stay beyond **your** scheduled return date, until **you** receive necessary replacement **pet travel documents** or new microchip certification for **your pet**, or **your pet** receives repeat parasite/ worming **treatment** and certification; or
 - b. additional costs to meet the requirements for **pet travel documents** so that **your pet** can return home.

What we don't cover

1. Any costs or expenses that **you** would've had to pay in any case.
2. Any claim arising from:
 - a. **your pet** becoming ill or suffering an injury prior to **your** departure from **your** home.
 - b. **your** failure to provide any **pet travel documents** whether required by the regulations of the **UK** or a foreign Government, a transport provider or their agent or other authorities, unless specifically covered by this policy.
 - c. any **pet travel documents** lost, destroyed, or stolen prior to departure from **your** home.
 - d. microchip failure if **your pet's** microchip was not tested and found to be working prior to departure from **your** home.
 - e. confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or any government officials or authorities of any country.
3. Any costs or expenses incurred after such a time as **you** and **your pet** could've returned home if **you** chose not to do so.
4. Anything mentioned in the 'General Exclusions'.

Additional conditions applying to this section

1. **You** must keep all documents and receipts showing the dates and costs **you** had to pay and send these to **us** to support **your** claim.

Section 10: Accidental Damage (dogs only)

This section provides cover if **your** dog causes accidental damage to another person's belongings while **you** and **your** dog are visiting their property.

What we cover

1. Up to £500 for the **policy year**, if **your** dog causes accidental damage to another person's belongings while **you** and **your** dog are visiting their residence.

What we don't cover

1. Damage to:
 - a. any property belonging to, or in the care, custody, or control of **you**, **your family** or any of **your** relatives (even if they don't live with **you**), any person staying with **you**, or any person looking after **your** dog with **your** permission.
 - b. any property damage caused by **your** dog vomiting, urinating, or fouling.
 - c. any damage to a motor vehicle or its contents.
 - d. any damage to property where **your** dog has been left unattended or where no one aged 18 or over is present.
 - e. any loss covered by any other insurance policy, such as **your** household insurance policy.
2. Anything mentioned in the 'General Exclusions'.

Additional conditions applying to this section

1. If **your** dog causes damage to another person's property, even if **you** do not think a claim will be made, **you** should call **us** immediately.
2. **You** should not admit any responsibility for the damage until the claim has been reported and considered by **us**. If **you** accept liability for any damage without our permission, **we** will not pay any claim arising from the event.

General Exclusions

These exclusions apply to all sections of cover under **your** policy and are in addition to the exclusions highlighted under 'what **we** don't cover' in each individual section of cover.

This policy does not provide cover for any:

1. **pet** not owned by **you**, or that doesn't live with **you**.
2. non-UK residents.
3. **pet** under 8 weeks old.
4. **pet** that hasn't had a health check-up with a **vet** in the last 12 months, including a dental check.
5. amount above the overall **cover limit**, or, if applicable, the **inner limit** stated on **your policy schedule** for each section of cover.
6. **fixed** or **percentage excesses** in each **policy year**.
7. fees charged by a **vet** to complete claim forms or for referral to another **vet**.
8. losses unless both the **incident** causing the claim and the resulting losses occur within the geographical **area of cover**.
9. losses that aren't directly associated with the **incident** causing the claim, for example loss of earnings if **you're** forced to take time off work or the cost of repairing or cleaning **your** furniture or carpets soiled or damaged by **your pet**.
10. losses recoverable from any other source. If another insurance policy covers the same risk, **we'll** only pay **our** proportionate share of a valid claim.
11. loss, damage, cost, or expense directly or indirectly caused by or arising from:
 - a. government, civil authority, or court ordering that **your pet** be:
 - Vaccinated against an **illness** as part of a compulsory mass vaccination programme. **We** won't pay any costs relating to the vaccination itself.
 - Confiscated or destroyed, including under the Animals Act 1971 UK and any amendments to it or replacement legislation, because it was worrying livestock.
 - b. any disease or virus transmitted from animals to humans or vice versa.
 - c. any claim relating to the negligence, error, or omission of:
 - **You** or **your** relative; or
 - A **vet** or any other employee or agent of a **vet** practice; or
 - Any provider of pet-related services; or
 - Any provider of transport or accommodation, or agent or online booking service through which travel arrangements were made.
 - Any epidemic or pandemic as declared by the World Health Organisation (WHO).
 - d. any cats used for commercial or work purposes or **breeding**.
 - e. any dog:
 - used for security, racing, **your** occupation or working purposes; or
 - That has ever been involved in an accident involving a third party or attacked, bitten, or shown aggressive tendencies towards a person or other animal or has shown aggressive tendencies; or
 - Used for hunting, pointing, field work or **breeding** except **assistance/therapy dogs**; or
 - Which is one of the following breeds (including if they are mixed or crossed with): Dogo Argentino, Fila Brasileiro, Japanese Tosa, Pit Bull Terrier, or XL Bully, as well as

- any other dog listed under the Dangerous Dogs Act 1991 or subsequent amendments;
- or
- That lives at or kept on a premises which sells alcohol. For the purposes of this policy, **we** consider a dog to be living at, or being kept on, premises which sell alcohol if the business premises can be accessed from the residential premises at which **you** keep **your pet**.
- f. any circumstances that were known or could reasonably have been anticipated at the time the policy or cover was purchased.
- g. any claims or liabilities directly or indirectly caused by or contributed to, by or arising from:
 - Ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any nuclear machinery or parts; or
 - The use of nuclear, biological, or chemical weapons, or contamination, poisoning, or prevention and/or limitation of the use of objects because of nuclear, chemical, biological and/or radioactive substances.
- h. any claims arising from air, soil, or water pollution.
- i. any **pre-existing condition(s)**.
- j. claims relating to pressure waves caused by an aircraft and other aerial devices travelling at sonic or supersonic speeds.
- k. **your** failure, in the opinion of **your vet**, to take reasonable care of **your pet**.
- l. **you** wilfully or negligently inflicting injury or **illness** on **your pet**, exposing **your pet** to needless peril or using any drug or **treatment** on **your pet** not prescribed and directed by a **vet**.
- m. The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system or network, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following apply:
 - The apparent intent or effect is to intimidate or coerce a government or business or to disrupt any segment of the economy; or
 - The apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments; or
 - The reasonably apparent intent or effect is to further political, ideological, religious, or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion, or culture.
- n. Any unlawful act deliberately or intentionally committed by:
 - **You** or a person acting on **your** behalf, including those relating to animal health or importation; or
 - The operation of law or the order of any court; or
 - Civil or criminal proceedings against **you**.
- o. Any consequence of war (whether declared or not), hostility, invasion, revolution, act of foreign enemy, civil war or unrest, rebellion, insurrection, mutiny, uprising or military

usurped power, martial law, state of siege or United Nations or NATO enforcement action;
or

- The explosion of war weapon(s), utilisation of nuclear, chemical, or biological weapons or the hostile act of an enemy foreign to the **UK** or to the country in which the act occurs.

General Conditions

These general conditions apply to **your** whole policy. Certain sections of cover have additional conditions specific to that section of cover. If **you** do not meet these conditions, **we** may not pay **your** claim, or **your** claim payment may be reduced. In some circumstances **your** policy may not be valid.

1. **We** may not pay **your** claim if **you** don't:
 - a. Take all possible care to safeguard **your pet** against **accident**, injury, **illness**, loss, damage, or theft; and
 - b. Avoid any action or inaction which may increase the loss or liability that might arise from such a claim, or which may result in any unreasonable or unnecessary expense; and
 - c. Give **us** full details of any **incident** which may result in a claim as soon as reasonably possible; and
 - d. Pass on to **us** every claim form, summons, legal process, legal document, or other communication in connection with the potential claim; and
 - e. Provide all information and assistance that **we** may reasonably require at **your** expense (including, where necessary, **vet** certification and details of **your** household and travel insurance).
2. **You** must not admit liability for any event, or make any offer of payment, without **our** written consent.
3. The terms of **your** policy can only be changed if **we** agree. **We** may require **you** to pay an additional **premium** before making a change to **your** policy.
4. **You** agree that **we** can:
 - a. Make **your** policy void if **you** have acted in a fraudulent manner; and
 - b. Share information with other insurers to prevent fraudulent claims. A list of participants is available on request. Any information **you** supply on a claim, together with information **you** supplied when **you** bought **your** policy and other information relating to a claim, may be provided to the register participants; and
 - c. Take over and act in **your** name in the defence or settlement of any claim made against **your** policy; and
 - d. Take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy; and
 - e. Receive information about **your pet** from any **vet** who has treated **your pet** for the purpose of dealing with any claims. No personal information will be disclosed to any third party without **your** prior approval.
5. **We'll** consider and treat **you** (the named policyholder) as if **you're** the sole legal owner of **your pet**. If a **pet** has more than one owner, that will not entitle **you** to any additional cover or benefit under

this policy.

6. **You** agree that **we** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **us** details of such other insurance.
7. **We** shall not be liable to pay damages to **you** for the late payment of a claim under this insurance contract unless **we** fail deliberately or recklessly to pay the claim within a reasonable time.
8. A person or company who isn't a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy, but this does not affect any right or remedy of a third party which exists or is available from that Act.
9. **You** cannot transfer **your** interest in this policy to anyone else.
10. If **you** make a claim under this policy for something that is also covered by another insurance policy, such as travel or household insurance, **you** must send **us** full details of the other insurance policy. **We'll** only pay **our** proportionate share of any claim.
11. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to **you** or other party to the extent that such cover, payment, service, benefit and/or business or activity of **you** would violate any applicable trade or economic sanctions law or regulation.

How to make a complaint

We aim to provide excellent service in everything **we** do, but **we** realise that **we** may not always get things right.

We'll always try to resolve the issue within 5 working days. If **we're** not able to do this, **we'll** undertake a full investigation and keep **you** regularly informed of **our** progress towards resolution. **You'll** receive a final response within 8 weeks from the date of **your** complaint.

If **we've** got something wrong and **you** have a complaint regarding how **your** policy has been handled or the cover provided, please contact **our** Customer Care Team on **0344 273 2777** or email complaints@insureyourpaws.co.uk

Alternatively, **you** can write to: **Complaints Team, Insure Your Paws, Parkview, 82 Uxbridge Road, Uxbridge, UB8 1UX**

If **your** complaint is about a claim, **you** can contact **our** complaints team on **0345 646 2040** or email customer.care@davies-group.com.

Alternatively, **you** can write to: **Davies Customer Care, PO Box 2801, Stroke-on-Trent, ST4 9DN**

If **we're** not able to resolve **your** complaint within 8 weeks or **you're** not satisfied with **our** final response, **you** may be eligible to refer **your** complaint to the Financial Ombudsman Service (FOS). The FOS are a free and independent complaints resolution service. **You** must refer **your** complaint to the FOS within 6 months from the date of **our** final response letter. Their details are:

The Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR
Phone: 0300 1239 123 or 0800 0234 567

Email: complaint.info@financial-ombudsman.org.uk

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

Important Information

Your policy is a contract of insurance between **you** and **us**. This **policy wording** document and **your policy schedule**, together, form the contract of insurance.

Who underwrites our policy?

Cranbrook Underwriting Services (a division of Chesterfield Insurance Brokers Ltd) for and on behalf of SCOR UK Company Limited, 1 Minster Court, 5th Floor F, Mincing Lane, London EC3R 7AA. Company number 03013489 and FCA Reference number: 309345.

Law and Language

All **our** communications with **you** will always be in English. A copy of **your** policy is available on request. If **you** need **your** policy document in another format, for example, braille, larger print, or an MP3 audio file, please get in touch with Insure Your Paws Customer Care Team. They'll be more than happy to sort these for **you**. The law of England and Wales applies to this contract.

Rights and responsibilities

We have the right, at **our** expense, to take over and conduct in **your** name for the defence or settlement of any claim or to prosecute in **your** name, to **our** own benefit, in respect of any claim for indemnity or damage or otherwise, and will have full discretion in the conduct of any proceedings or in settlement of any claim and **you'll** give all such information and reasonable assistance as **we** require. This will include legal action to get compensation from anyone else and/ or legal action to get back from anyone else any payments that have already been made. **You** may not settle, reject, or negotiate any claim without written permission to do so from **us**.

Financial Services Compensation Scheme

If **you're** a resident of England, Scotland, Wales, or Northern Ireland, **you're** protected under the Financial Services Compensation Scheme (FSCS). In the unlikely event the Insurer fails or is likely to fail, **you** could be entitled to compensation. **You** can find more information about the scheme at www.fscs.org.uk.

Fraud

We'll investigate if **we** suspect any fraudulent activity. **We** won't pay any claims and **we'll** cancel any policies **you** have, and won't refund any **premiums** paid, if **you** or anyone acting on **your** behalf:

- Provide false information or withhold important information to set up or renew cover under **your** policy that **you** don't qualify for or at reduced **premium**,

- Make a claim knowing that it's false, fraudulently exaggerated in any way,
- Make a statement or provide documents in support of a claim knowing it is false in anyway,
- Make a claim for anything done deliberately or allowed it to happen,
- Gives **us** reasonable grounds to suspect **you** have acted fraudulently or dishonestly.

We have the right to inform the police and recover the amount of any claims already paid under **your** policy.

Data Protection Notice

At Insure Your Paws, **we** collect and process **your** personal information to arrange, and administer insurance policies and to process claims. Further details about this and how **your** data is processed can be found in **our** [privacy policy](#).

We collect and process **your** personal data in line with the Data Protection Act 2018. The Data Controllers are Insure Your Paws and Cranbrook Underwriting Services. The Data Processor is Insure Your Paws.

If **you** have any queries relating to how **we** process **your** personal data or if **you'd** like to request a copy of **your** personal data, **you** can email **us** on: dataprotection.blue@covermore.com

Alternatively, **you** can write to: **Data Protection Officer, Insure Your Paws, Parkview, 82 Uxbridge Road, Uxbridge, UB8 1UX**

For queries about how the data held by Cranbrook Underwriting Services is used should be sent to: Data Protection Officer 1 Minster Court, 5th Floor F, Mincing Lane, London EC3R 7AA.

Email: dataprotection@cranbrookuw.com

Phone: 0207 481 1683



Should you need us

My Account: www.insureyourpaws.co.uk/YourPolicy

Customer Care, Sales, and Renewals:

Email: info@insureyourpaws.co.uk

Telephone: 0344 273 2777

Opening Hours: Monday to Friday: 9am - 5pm

Saturday: 10am - 2pm

Sunday: Closed

Address: Cover-More Blue Insurance Services Limited, 82 Oxford Road, Uxbridge, UB8 1UX

Assist Your Paws

- Available 24/7, 365 days a year.
- Simply pick up the phone and give us a call on 0333 332 7926.

Claims Team:

Email: pet.claims@davies-group.com

Telephone: 0345 646 2040

Opening Hours: Monday to Friday: 9am – 5pm

Saturday and Sunday: Closed

Address: Pet Claims Team, Davies Building, PO Box 1392, Preston, PR2 0XE

Cover-More Blue Insurance Services Limited trading as InsureYourPaws.co.uk is regulated by the Central Bank of Ireland, Firm Reference Number C29373 and is a company registered in the Republic of Ireland with company number 345681, its registered address is Plaza 255, Blanchardstown Corporate Park, Dublin 15. Cover-More Blue Insurance Services Limited's UK Branch is authorised and regulated by the Financial Conduct Authority in the United Kingdom, Firm Reference Number 984290 and its registered address is Parkview, 82 Oxford Road, Uxbridge UB8 1UX.