



Pet Insurance for Cats and Dogs

**Lifetime Plus and Extra
Terms and Conditions**



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Introduction

To make **your** policy document easier to read, **we** have tried to use less jargon. Where **we** use any words or phrases with a certain meaning, **we** tell **you** what it means in the Words and Phrases With Special Meanings section.

This policy meets the demands and needs of a person who wants to make sure the veterinary costs of their **pet** are met now and in the future.

This policy tells **you** all about what **your pet** is covered for and what is not covered, and should be read along with **your schedule**. **Your schedule** is **your** personalised document which shows the type of policy **you** have chosen. The **maximum benefits, excess** and any special **conditions** and exclusions that apply to **your** cover are shown in **your schedule**. If any of the information is wrong, please contact **us** straight away so that **we** can update **your** policy record.

To contact **us**, **you** can call or write to **us**. **You** will find all of **our** contact details in the Contact Details section on page 4.

Contact Details



You can call **us** on 0345 602 4797

If **you** prefer, **you** can also speak to **us** on Live Chat through **our** website at www.petprotect.co.uk



To improve the quality of **our** service, **we** may monitor and record telephone calls. The cost of calls to 03 prefixed telephone numbers are charged at national call rates. Charges may vary for different network providers.

Send your email to the relevant department:

General enquiries or cancellations:

enquiries@petprotect.co.uk

Claims:

claims@petprotect.co.uk

Complaints:

complaints@petprotect.co.uk

Alternatively write to us at:



Pet Protect Limited
Betchworth House
57-65 Station Road
Redhill, Surrey
RH1 1DL



24/7 pet advice if your pet is unwell

Your Pet Protect Lifetime policy gives **you** access to **our** PetConnect Vet Assistance Helpline for any non-emergency **pet** health queries, behavioural and nutritional advice, and an opportunity to talk to someone should **you** sadly lose **your pet**.

Call **PetConnect** any time of the day or night on 0303 332 0339. Make sure that **you** have **your** policy number to hand when **you** call.

But remember, in an emergency:

You should always consult **your** vet immediately if **your pet** has collapsed, is unconscious or has been involved in a serious **accident**.

If **you** then need to make a claim, please visit **our** website www.petprotect.co.uk for more details on submitting a claim, livechat through **our** website or call us on 0345 602 4797.



Making a claim



How to make a claim using the different benefits of your policy

Please refer to **your schedule** which details the amount available to **you** for each **benefit**.

To make a claim, visit **our** website: www.petprotect.co.uk, where **you** will find all the information **you** need.

All claims must be submitted to **us** within 6 months of the date when any **treatment** started.

Which documents do you need to submit a claim

We will need the following documents (as a minimum) to process **your** claim. Please refer to the specific **benefit you** are claiming from for any additional requirements.

- Completed claim form;
- Bank details - payment can only be made to **you** or the treating veterinary provider.
- Original itemised and dated invoices for the **treatment** provided;
- Full clinical history;
- Any supporting documentation such as laboratory reports.

Providing the above documents to support **your** claim will help **us** to assess and pay **your** claim without delay. **We** may contact **your** veterinary provider or **you** if **we** require more information to support **your** claim.

If there is any other insurance under which **you** may be entitled to claim, **you** must provide **us** with contact details for the other insurance provider(s) and any **policy** number. In this case, **we** may pay only **our** share of **your** claim.

Pre-authorisation of claims

Although **we** can offer general advice in advance about whether a claim might be approved, **we** cannot authorise or guarantee that **your** claim will be paid until **we** have a fully completed claim form and we've finished assessing it.

We offer a pre-authorisation service for claims expected to exceed £500. This can only be accessed by the treating veterinary practice. They must visit www.petprotect.co.uk/pre-authorisation and complete the form.

How to make a claim under Veterinary fees

If **you** want to make a claim for **veterinary fees**, please follow the general process in Making a claim shown on the previous page and remember if, sadly, **you're** claiming for putting **your pet** to sleep (euthanasia) as well as for **treatment**, **you** can combine these things on the same form.

How to make a claim under Loss by Theft or Straying

If **you** want to make a claim for permanently losing **your pet**, please follow the general process in Making a claim, and remember these extra things:

- **You** must wait at least 30 days after **your pet** is initially lost before making a claim.
- Please include proof of the price **you** paid or donated for **your pet**. For pedigree dogs that's the pedigree certificate and purchase receipt. For non-pedigree **pets** it's the purchase receipt signed by the seller including their name and address. For rescue **pets**, send the paperwork **you** were given showing any price or donation that **you** paid.

How to make a claim under Recovery – Advertising and Reward

If **you** want to make a claim for advertising **your** lost **pet** and/or paying a reward for their successful recovery, please follow the general process in Making a claim above and remember these extra things:

- Please provide receipts for any advertising costs **you** incurred or any reward paid.

How to make a claim under If your pets dies due to an accident

If **you** want to make a claim for compensation because **your pet** has died because of an **accident**, please follow the general process in Making a claim above, and remember these extra things:

- Please include proof of the price **you** paid or donated for **your pet**. For pedigree **pets** that's the pedigree certificate and purchase receipt. For non-pedigree **pets** it's the purchase receipt signed by the seller including their name and address. For rescue **pets**, send the paperwork **you** were given showing any price or donation that **you** paid.

How to make a claim under Kennel and Cattery Fees

If **you** want to make a claim for the cost of putting **your pet** into kennels or cattery while **you** or a family have been in hospital, please follow the general process in Making a claim above, and remember these extra things:

- **You** must get a medical certificate when **you** or the family member leaves hospital and include it with **your** claim.
- **You** must get a receipt from the kennels or cattery with the dates of lodging and include it with **your** claim.

How to make a claim under Third Party Liability

If **you** want to make a claim for **your** liability to a third party, please follow the general process in Making a claim above, and remember these extra things:

- **You** must tell **us** immediately about any incident involving **your** dog.
- Download a third-party liability claim form from **our** website, complete the form in full and return it to claims@petprotect.co.uk or by post.

- **You** must immediately forward original copies of any court documents or any other legal document **you** receive.
- Never send a reply to any letters, court documents or other legal documents **you** receive. Instead, forward them immediately to **us**.

How to make a claim under Holiday Cancellation

If **you** want to make a claim for the cost of cancelling **your** holiday because **your pet** is ill, please follow the general process in Making a claim above, and remember these extra things:

- We'll need proof that a vet recommended or told **you** that **you** must cancel **your** holiday.
- Please send **us** evidence of the cancellation from **your** travel agent, **tour** operator, hotel, airline and/or other travel organisation. This must show the dates and total cost of **your** holiday, the date **you** decided to return home, and any unexpected extra fees **you** incurred as a result of the cancellation.
- **You**'ll need to include receipts for any extra travel expenses **you** incurred and provide an explanation for why **you** had to pay each expense.
- If **you** have travel insurance, **we**'ll need to see a copy of the certificate including a description of what's covered.

How to make a claim under Travel Cover

If **you** want to make a claim relating to emergency **treatment** whilst travelling with **your** dog, please follow the general process in Making a claim above, the specific process(es) in the other relevant sections of this document, and remember these extra things:

- **You** must submit **your** claim to **us**, along with all relevant documentation, receipts, etc, within 6 weeks of returning to the UK. Please submit **your** claim as soon as possible within that time.
- Claims under this **benefit** only apply to **treatment** received during the journey.
- **We** cannot settle any claims with **vets** abroad. All claims will be settled in British Pounds (£GBP) using the exchange rate of the day **your** claim is processed.
- **We** require any clinical notes to be translated into English and **we** will not pay for any fees incurred for this process.
- For Quarantine expenses and loss of documents, **we** require documentary evidence that **your pet** was microchipped prior to **your** journey with a microchip of ISO standards of 11784 or 11785.

1 Words and phrases with special meanings

Accidental Injury means a sudden and unforeseen injury which is the result of an identifiable and known cause or event. This includes any **symptoms**, whether or not diagnosed.

Assistance dogs means a dog that has been specifically trained (evidenced by certification) to support disabled people and people with medical **conditions** that have been diagnosed by a recognised healthcare professional.

Complementary Treatment means hydrotherapy, osteopathy, laser **treatment**, electrical muscle stimulation, acupuncture, herbal or homeopathic medicine, physiotherapy, or chiropractic **treatment**.

Condition(s) means any **illness** or **accidental injury** whether or not it results in a diagnosis. There will be **conditions** that will fall in the following categories:

1. Bilateral means any condition affecting the right and left sides of **your pet** where there is an underlying cause. For example, hip dysplasia for hips, ear inflammation (otitis) for ears, cruciate ligament disease, or luxation of the kneecaps (patellae).

2. Related means if a number of **symptoms** are:

- Subsequently diagnosed as one condition; or
- Caused by, related to, or result of another condition or **symptom**.

For example, a **related condition** could be **excessive** drinking as a **symptom** of diabetes. **We** would consider this as one condition not two.

When applying a **maximum benefit** or exclusion, **we** will consider bilateral, or **related conditions** as one condition. An **excess** (for example £95) is a fixed amount of money that **you** are required to pay towards each successful claim. **You** have to pay the **excess** only in respect of **your** first successful claim under each condition during any **period of insurance**. **Your excess** is shown on **your schedule**.

A **co-insurance** amount which is a fixed percentage (for example 5%) of each successful claim. Where a **co-insurance** percentage is shown in **schedule**, it will apply to every successful claim **you** make under that **benefit**.

Emergency treatment means **treatment** that is of immediate need in order to save **your pets** life. This does not cover any **treatment** which the vet believe can be delayed until the **pet** returns to the United Kingdom.

Equipment means any behavioural training aids, surgical collars, cages, protective boot, surgical supports and braces, harness, surgical t-shirts, sharp bins and containers and uripet collection devices.

Family means **your** spouse, civil partner, partner or children who **you** currently live with.

Illness means disease, sickness, abnormality, infection or failure which is not caused by an **accidental injury**. This includes any **symptoms**, whether or not diagnosed.

Words and phrases with special meanings/cont...

Maximum Benefit means the most **we** will pay for any part of the cover. The **maximum benefits** are shown in **your schedule**.

Pet means the cat or dog named and described on **your schedule**.

Pet Protect Limited means the administrator of this policy. Pet Protect Limited is registered in England and Wales with registered number 1774371. Registered office: Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire, United Kingdom, WD6 2XX. Pet Protect Limited is authorised and regulated by the Financial Conduct Authority (Firm reference number 311794).

PETS means the Pet Travel Scheme. This allows **you** to take **your pet** abroad to certain countries and return to the United Kingdom without the need for **your pet** to go into quarantine.

Policy Year means the 12 month period shown on **your schedule** during which **your premium** and **benefit** levels are guaranteed. **However**, if there is a change to **your** circumstances or correction to **your pet's** details, **we** may need to alter **your premium** during that 12 month period.

Premium(s) means the **premium** payable either monthly or yearly by **you**. **You** must pay **your premium** in full and on time to be covered.

Pet Connect means the helpline managed by Vetsdirect Limited.

Pre-existing condition means any condition or complication directly resulting from a condition that has been identified or investigated by a vet, if known to **you** or otherwise reasonable for **you** to have known about prior to the start of the insurance.

Purchase Price is the price **you** paid for **your pet**, up to the policy limit.

Schedule means the personalised document which tells **you** the details of **your** cover.

Specified Breeds means any of the following - Akbash, Alano Español, Alapaha Blue Blood Bulldog, Alpine Dachsbracke, American Bandogge Mastiff, American Blue Gascon Hound, American White Shepherd, Appenzeller Sennenhunde, Azawakh, Azores Cattle Dog, Banter Bulldogge, Basenji, Basset Hound, Belgian Shepherd Dog, Belgian Shepherd Dog (Groenendael), Belgian Shepherd Dog (Laekenois), Belgian Shepherd Dog (Malinois), Belgian Shepherd Dog (Tervuren), Bernese Mountain Dog, Boxer, Braque Francais Pyrenees, Bulldog, English Bulldog, French Bulldog, Toy Bulldog, Bullmastiff, Caucasian Mountain Dog, Central Asian Outcharka Shepherd, American English Coonhound, Coonhound, Black and Tan Coonhound, Bluetick Coonhound, Redbone Coonhound, Treeing Walker Coonhound, Dalmatian, Danish Broholmer, Deerhound, Scottish Deerhound, Doberman Pinscher, Dutch Sheepdog, English Mastiff, Entlebucher Mountain Dog, Estrela Mountain Dog, German Shepherd Dog, King German Shepherd, Great Dane, Great Pyrenees, Greater Swiss Mountain Dog, Greyhound, Grand Basset Griffon Vendéen, Himalayan Sheepdog, Icelandic Sheepdog, Irish Wolfhound, Italian Greyhound, Landseer, Mastiff, Mee Kyun Dosa, Neapolitan Mastiff, Newfoundland, Old English Mastiff, Old English Sheepdog, Olde English Bulldogge, Peruvian Inca Orchid, Pharaoh Hound. Continued on next page.

Words and phrases with special meanings/cont...

Pyrenean Mountain Dog, Pyrenean Shepherd, Rafeiro do Alentejo, Giant Schnauzer, Shiloh Shepherd, Sloughi, Bull Terrier, English Staffordshire Terrier, Miniature Bull Terrier, Miniature English Bull Terrier, Soft Coated Wheaten Terrier, Staffordshire Bull Terrier, Tibetan Mastiff.

Start Date means the date when **your pet** first becomes covered under this policy. The **start date** is shown on **your schedule**.

Symptom(s) means a change in **your pet's** normal healthy state, its bodily functions or behaviour.

Travel Documents means the **PETS** Certificate and/or Certificate for **treatment** against parasites issued for **your pet** under the terms of the **PETS**.

Treatment(s) means any examination, consultation, advice, tests, X-rays, medication, surgery, nursing and care given by a **vet**, veterinary practice or member of an approved professional organisation following **your vet's** instruction. **We** may contact **your vet** for further information.

Working Dog means **your pet** being used or trained for commercial use, guarding, gun, security, farming, hunting, racing and volunteering.

Underwriter means Pinnacle Insurance plc.

United Kingdom means England, Scotland, Wales, Northern Ireland plus Channel Islands and Isle of Man

Vet means:

1. In the United Kingdom, the Channel Islands or the Isle of Man, a member of the Royal College of Veterinary Surgeons; or
2. Outside the United Kingdom, the Channel Islands or the Isle of Man, a veterinary surgeon who is registered and actively working in a country covered by the **PETS**.

Vet Fees means fees charged to give **treatment** for a condition.

We, Us, Our means Pet Protect Limited.

You, Your, Yourself means the person named in the **schedule** who is responsible for **your pet**.

Your Contribution means the amount **you** must pay towards each claim after any **excess** has been taken off. This amount is calculated as a percentage of the claim depending on the age of **your pet** at the start of the current **period of insurance**. This percentage contribution is stated on **your schedule**.

2 Your cover

In this section **we** tell **you** what is covered and what is not covered during the **policy year**.

The most **we** will pay is up to the **maximum benefit** limits, which are shown in **your schedule**.

Your excess and any **conditions** not covered are also shown in **your schedule**.

Pet Age Limits

You can insure **your** dog from 8 weeks of age and **your** cat from 6 weeks of age.

The upper limit to start a new policy for most breeds of dogs is their 8th birthday. For **our** list of specified breeds it is their 6th birthday. For cats, the upper age limit is their 10th birthday.

Once **your pet** is insured, cover can continue beyond these upper age limits.

Cover Limits

Lifetime Cover

The **maximum benefits we** will pay under this policy per **policy year** are shown in **your schedule**.

2.1 Veterinary fees

If **your pet** falls ill, is injured or needs **treatment** from a vet, this part of the cover helps **you** pay for the **vet fees**.

We may contact **your** vet for further information to support **your** claim. If **we** believe the fees and/or **treatment** are excessive, **we** will talk with **your** vet about the costs on **your** behalf.

What you pay

- **The excess**
- **Your Contribution**

What you are covered for

- ✓ **Vet fees** for the cost of any **treatment your pet** has received for a condition(s) subject to the **maximum benefit** applicable. Please refer to **your schedule** for a breakdown of **your** policy **benefits** and limits.
- ✓ Any **complementary treatment** your vet recommends up to the **maximum benefit**;
- ✓ The cost of having **your pet** put to sleep (euthanasia) if recommended by **your** vet for humane reasons;
- ✓ The cost of emergency transfer fees where it is essential that veterinary staff are needed to provide supportive care during transit.
- ✓ The cost of prescription diet food as recommended by **your vet** up to the **benefit** limit shown in **your schedule** unless for **treatment** of dental or obesity/weight loss **conditions**.
- ✓ The cost of dental **treatment** as a result of an **illness** or **accidental injury**;
- ✓ The cost of **treatment** for a dental condition and any **related conditions**, so long as:
 - there is a history of annual check-ups. If not annual, then as recommended by **your** vet. **We** would need proof that any advice given has been followed within 6 months; and
 - the **treatment** is to relieve suffering due to **illness**;
- ✓ Ongoing **treatment** of a condition so long as the policy stays in force.
- ✓ The cost of any **treatment your pet** has received in any country included in the **PETS** as part of the Extension of **Vet Fees** Cover Abroad.

What we will not pay for

- x Any pre-existing condition or **symptom**, or anything related to it, that **you** were aware of or has been noted and/or checked by a **vet** before this policy started.

2.1 Veterinary fees/cont...

- x More than the specified amount in **your schedule** per **period of insurance** for cruciate ligament rupture, tear or damage, CT/MRI scans and any associated costs.
- x Any excluded condition shown on **your schedule**.
- x The cost of any **treatment** for any **illness** which occurs or shows **symptoms** within 15 days of the **start date**.
- x House calls, any extra cost for out of **hours treatment**, or ambulance fees, unless **your vet** confirms that moving **your pet** would either endanger its life or seriously worsen the condition.
- x Costs relating to routine preoperative screenings or blood tests.
- x Routine and preventative **treatments**, such as vaccinations, cosmetic dentistry, cosmetic surgery, cleaning and descaling of teeth, spaying, castration, routine removal of dew claws, **treatments**, grooming and nail clipping and any claims arising from these procedures.
- x The cost of any **treatment** for fleas, worms, internal and external parasites, parasitic **conditions** or any related claims. Any costs for **treatment** for all disease or **illness** contracted abroad.
- x Complications caused by cosmetic **treatments** or where **your vet** confirms the **treatment** was not necessary.
- x Pheromone therapy.
- x **Treatment** related to retained testes if **your pet** is over 12 **weeks** of age at the **start date**.
- x Any costs relating to pyometra (an infection in the uterus), or any **conditions** relating to the prostate or mammary glands, unless **your pet** has been neutered.
- x Cost of any food except as set out in “What **you** are covered for” point 5.
- x Cost of any post mortem examination.
- x The cost of cremation or burial of **your pet**.

- x Any behavioural equipment such as training aids, videos, tapes or books, the cost of retraining programmes or travel costs for taking **your pet** to training classes.
- x **Treatment** for an **illness** that could be avoided by vaccination and **you** didn't vaccinate as recommended by **your vet**. Homeopathic vaccines are not acceptable.
- x **Treatment** related to pregnancy, giving birth or breeding and any complications caused by them.
- x **Treatment** which **your vet** confirms **you** could have given in **your home yourself**.
- x Organ or stem cell transplants, limb prostheses including any **vet treatment** needed to fit the prosthesis other than the cost of replacing hip, knee and/or elbow joints.

2.1 Veterinary fees/cont...

- x Travel costs for taking **your pet** to the **vet**.
- x **Treatment** following a fight **between** two or more of **your pets** or where one of the **pets** involved is living at **your** address but belongs to a member of **your family** or anyone else living with **you** on a permanent or temporary basis.
- x Fees charged by **your vet** for completing claim forms.
- x Fees charged by **your vet** for referral to another **vet**.
- x **Treatment** without an itemised invoice.

2.2 Death from accident

What we will pay

- ✓ **We** will repay **you** the purchase price **you** paid for **your pet** if it dies due to an **accident** or **illness** and is under the age of 8 years. This is up to the amount shown in **your schedule**
- ✓ **We** will pay this **benefit** as well as any **treatment** costs already paid to treat **your pet**.

If **you** don't have written proof of payment or **you** did not pay for **your pet**, **we** will pay **you** the fixed amount shown in **your schedule**.

What we will not pay for

- x If **your pet** dies as a result of an **accidental injury** or poisoning which occurs or shows **symptoms** within 15 days of the **start date**.
- x If **your pet** dies as a result of an **accident** or **illness** which occurs or shows **symptoms** within 15 days of the **start date**.
- x If **your pet** dies due to any condition or **symptom**, or anything related to it, that **you** **were** aware of or has been noted and/or checked by a **vet** before the **start date** or any condition not covered.
- x For the cost of **your pet** where a decision is made to put the **pet** to sleep (unless the vet confirms it was not humane to keep **your pet** alive).
- x Any cost for death resulting from pregnancy, giving birth or breeding.

2.3 Finding your pet

What we will pay

- ✓ **We** will repay **you** for any local advertising costs, rewards and other costs **you** have had to pay to help recover **your pet** after it is stolen or goes missing. **We** will not pay more than the amount detailed in **your schedule**.
- ✓ If **you** have paid a reward to recover **your pet**, please provide the receipt and full name and address to whom the reward was paid to.

What we will not pay for

- ✗ If **your pet** is stolen or goes missing within 15 days of the **start date**.
- ✗ Any reward where **you** do not have a signed receipt giving the name, address and telephone number of the person who found and returned **your pet** to **you**.
- ✗ Any reward to a family member or someone employed by **you**.
- ✗ Any reward to the person who was caring for **your pet** when it was lost or stolen.
- ✗ Any ransom costs if **your pet** is stolen.
- ✗ If **your dog** is not microchipped at the time of any claim (except where this is not suitable for reasons of animal health).
- ✗ Any costs for services carried out by another person, company, organisation or **pet** detective other than producing posters and leaflets for local advertising and sharing the loss on the internet and social media.

2.4 Theft and straying

What we will pay

- ✓ **We** will repay **you** the price **you** paid for **your pet** if it is stolen or goes missing and is not recovered within 30 days.

If **you** don't have written proof of payment or **you** did not pay for **your pet**, **we** will pay **you** the fixed amount shown in **your schedule**.

What you need to do

- As soon as **you** find out **your pet** is missing, **you** must tell the closest **vet** to where **your pet** went missing, local rescue centre or local authority warden.
- If **your pet** is found after **we** have paid **you**, **you** must pay us back all the money **you** received. **We** may take legal action to recover the money if **you** do not pay the money back to us.

What we will not pay for

- x If **your pet** is stolen or goes missing within 15 days of the **start date**.
- x If **your dog** is not microchipped at the time of any claim (except where this is not suitable for reasons of animal health).

2.5 Boarding fees if you need to go into hospital

What we will pay

- ✓ **We** will repay **you** up to the amount shown in **your schedule** for kennel or cattery fees **you** have paid if:
 - **you** or a member of **your family** is ill or injured and has to spend more than 48 hours in hospital; and
 - **your pet** stays in a licensed kennel or cattery while **you** or a member of **your family** are in hospital.

We will not pay any costs resulting from you or a member of your family, being in hospital for any of these events

- x Alcoholism, drug abuse or self-inflicted injuries, pregnancy or giving birth.
- x An **illness** or **accidental injury** first occurring or showing **symptoms** before the **start date**.
- x An **illness** first occurring or showing **symptoms** within 15 days of the **start date**.
- x Any costs if **you** are in hospital outside of the United Kingdom.

2.6 Holiday cancellation

What we will pay

- ✓ **We** will repay **you** up to the amount detailed in **your schedule** for the cost of any lost travel and accommodation costs if:
 - **you** or any member of **your family** travelling with **you** cancel **your** holiday less than 7 days before **you were** due to leave; or
 - **you** come home early because **your vet** advises **your pet** needs life-saving emergency **treatment**.

What we will not pay for

- x Costs for anyone else who was on holiday with **you** other than members of **your family**.
- x If **you** cancel **your** holiday or come home early because **your pet** needs **treatment** which **your** vet confirms is not life-saving.
- x If **you** cancel **your** holiday or come home early because **your pet** needs **treatment** due to a condition which occurs or shows **symptoms** before or within 15 days of the **start date**.
- x If **you** booked **your** holiday less than 28 days before **you** were due to leave.
- x If **you** can claim these costs back from any other source. For example, from travel insurance.

2.7 Travelling abroad with your pet

You are covered for the following **benefits** while **you** are travelling in any of the countries included in the **PETS**. **You** can find the rules for the **PETS** at: www.gov.uk/take-pet-abroad. If **you** do not follow these rules, **we** will not be able to pay **your** claim.

Extension of vet fees cover abroad

What we will pay

- ✓ **We** will repay **you** the cost up to the **maximum benefit** of any emergency veterinary **treatment** for **illness** or injury that **your pet** has received in any country included in the **PETS** during the **policy year**. Any payment forms part of **your vet fees benefit**.
- ✓ **You** are covered for a maximum of 31 days in any **policy year**.
- ✓ **Veterinary fees** for putting **your pet** to sleep as long as it is recommended by a **vet** in any of the countries included in the **PETS**, during the **journey**.

What we will not pay for

- x Any costs linked with following the rules of the **PETS**.
- x Claims caused by an event which happened outside the countries included in the **PETS**, the United Kingdom, the Channel Islands and the Isle of Man.
- x Any claims for **treatment** not supported by a receipt showing the address and telephone number of the veterinary surgery providing **treatment**.
- x Any claim for Third Party Liability outside the United Kingdom, the Isle of Man or the Channel Islands.
- x **Vet fees** to treat any **illness** or injury related to **your pet** being pregnant or giving birth.

What we will not pay for/continued...

- x The costs of any **treatment** if the journey was made to get **your pet treatment** abroad.

Quarantine costs

What we will pay

- ✓ **We** will pay **you** up to the **maximum benefit** for quarantine costs:
 - And other costs involved to get new **travel documents** for **your pet**, if **your pet's** microchip fails;
 - Due to an **illness** despite **you** following all of the **PETS** rules;
 - Due to **your pet's travel documents** being lost or stolen.

We will not pay any costs due to any of these events

- x The microchip not having been checked and found to be functioning properly before **your** departure on any trip.
- x Any costs due to any condition **you** were aware of before the start of any trip.

Loss of pet travel documents

What we will pay

- ✓ **We** will pay **you** up to £250 towards the cost of replacement **travel documents** should the originals become lost, stolen or destroyed during a trip.
 - When the **travel documents** are left on their own they must be kept in **your** locked accommodation or in the locked boot, covered luggage area or glove compartment of a locked vehicle.
 - If the **travel documents** are lost or stolen, within 24 hours of discovering them missing, **you** must report the incident to the police and get a police report. If the loss or theft was on a ship, aircraft, train or coach **you** must report the loss to the company who arranged the travel and get a report.

We will not pay any costs due to any of these events

- x Any loss, theft or destruction that occurs before the start of **your** trip.
- x Any claim for the loss, theft or destruction of the **travel documents** where **you** do not tell the issuing vet within 24 hours of discovery.

2.8 Third party liability

This part of your cover won't apply if you are already insured under any other home contents or liability policy, unless the cover provided by that policy has already been used up.

Please note that for this section of **your** policy, references to **we/us/our** refers to Pinnacle Insurance Plc and/or their chosen claims handler Davies Group Limited.

Davies Group Limited is registered in England and Wales with registered number 354568. Registered Office: 5th Floor, 20 Gracechurch Street, London, United Kingdom, EC3V 0BG. Davies Group Limited is registered in the UK and authorised and regulated by the Financial Conduct Authority (Financial Services Register number 486865).

What we will pay

If **your** dog causes an injury or death to anyone or damages anyone's property during the **policy year** and **you** are held legally responsible **we** will pay up to the **maximum benefit** for:

- ✓ any compensation and legal costs awarded by a court to the claiming party; and
- ✓ the legal costs of defending the claim against **you**.

If more than one person is injured, dies or has their property damaged, **we** will pay compensation and legal costs awarded by a court and the legal costs of defending the claim up to the **maximum benefit** amount of this section of **your** policy. **We** are not liable to pay any more than this **maximum benefit** amount.

If someone else was looking after **your** dog when the injury, death or damage occurred, **we** will pay if:

- ✓ **you** asked them to look after **your** dog;
- ✓ **you** did not agree to pay them to look after **your** dog;
- ✓ the injury, death or damage was not to the person looking after **your** dog, their spouse, civil partner who **you** currently live with, partner, children, parents or any other relatives who normally live with **you** or their property; and
- ✓ **you** are not aware that **your** dog had previously caused any injury, death or damage.

What we will pay

- The first £250 of any compensation or legal costs for property which has been damaged.

What we will not pay for

- x compensation or legal costs if the injured person, person who has died or owner of the damaged property:
 - is **you**, **your** spouse, civil partner, partner who **you** currently with, children, parents or other relatives who normally live with **you**;
 - lives in **your** home;
 - works for **you**; or
 - was looking after **your** dog with **your** permission.
- x For any property which is in **your** care, custody or control, or the care, custody or control of anyone listed above;
- x the first £250 of any compensation or costs for property which has been damaged;
- x for any claim if **you** are legally responsible for the injury, death or damage only because of an agreement or contract **you** have entered into;
- x for any claim:
 - due to **your** profession, job, work or business, or that of **your** spouse, civil partner, partner who **you** currently with, children, parents or other relatives who normally live with **you**; or
 - resulting from any incident that happens at **your** place of work or that of **your** spouse, civil partner, partner who **you** currently with, children, parents or other relatives who normally live with **you**;
- x for any claim occurring on a property licensed for the sale of alcohol where **your** dog lives or is kept;
- x for any claim if the incident happened outside the United Kingdom, the Channel Islands or the Isle of Man.
- x any fines or penalties which **you** get from criminal proceedings including any amount a **court** requires **you** to pay to punish **you** or to try to stop the same circumstances that led to the incident happening again or because **you** have caused someone distress, embarrassment or humiliation; or
- x any claim if **your** dog has accidentally injured or caused the death of another person or damaged someone else's property, if **we** later discover that when **you** bought or renewed the policy **you** failed to tell us that **your** dog had previously shown any aggressive behaviour towards another person or animal.

Other Dogs

If another dog was involved with **your** dog in causing the injury, death or damage (even if the other dog belongs to **you**), **we** will only pay for the damage, injury or death caused by **your** dog insured under this policy. If **your** other dog is not insured under this policy, or the dog belongs to someone else, **you** or the other owner will have to pay for the share of the injury, death or damage caused by that dog.

2.8 Third party liability/cont...

What you must do

- **You** must tell **us** as soon as **you** are aware of the injury, death or damage which is being claimed against **you**.
- **You** must tell **us** about any other insurances **you** have (for example, house contents or liability insurance) which could cover the cost of the damage, injury or death caused by **your** dog. **We** will contact the other insurer(s) to agree which insurer will handle **your** third party liability claim and what **our** liability will be to pay any compensation, costs and fees. **We** will work this out by looking at the cover under each of **your** relevant policies.
- Do not admit that **your** dog was at fault or offer to make payments to anyone unless **you** have already received written confirmation from **us** to do so.
- Do not give anybody information or help them claim against **you** unless **you** have received confirmation from **us** to do so.
- Do not answer letters from people who may claim against **you**, or who are acting for people who may claim against **you**. Send all information, documents and letters that **you** receive to us straight away.
- **You** must give **us** any help **we** ask for and follow any instructions **we** give **you** - this includes giving **us** all information and documents **we** need that are relevant to **your** claim, at **your** cost. **We** may choose to take over any complaint or legal action against **you**, in **your** name and at **our** cost.
- There is no need to find **your** own legal help. Once **we** have reviewed the claim **we** will arrange for legal representation, if it is needed.
- Following a claim under this section or an incident involving **your** dog which relates to this section, **we** may take the decision not to continue to cover **your** dog under this section when **you** next renew **your** policy. If **we** take this decision **we** will advise **you** in writing and change **your** premium to remove this part of **your** cover.

General exclusions

These general exclusions apply to all sections of the cover.

We will not pay a claim for any of the following:

- x Any other costs that are indirectly caused by the event which led to **your** claim, unless stated in this policy.
- x Any claim caused deliberately or intentionally, or an injury caused intentionally, or caused by a reckless or serious lack of care by **you** or any member of **your** family or anyone else living with **you**.
- x Any claim which **your** vet confirms is because **you** have not taken reasonable care of **your pet**.
- x Any claim if **your pet** was worrying or chasing farm animals (livestock).
- x The costs and compensation for having **your pet** put to sleep (euthanasia) under a **court** order or the Contagious Diseases (Animals) Act 1869 or following its destruction for the protection of farm animals (livestock).
- x Any claim where **your** dog has been used as a **working dog**.
- x Any dog that must be registered under the Dangerous Dogs Act 1991 and/or the Dogs (Muzzling) regulations (Northern Ireland) 1991.
- x Any Akita, American Bulldog, American Pit Bull, American Pit Bull Terrier, American Staffordshire Terrier, Argentine Dogo, Bandogs, Boar Hounds, Boerboel, Bully Kutta, Canary Dog, Cane Corso, Chinese Shar-Pei, Cirneco Dell Etna, Coton de Tulear, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileros, Dogue de Bordeaux, Fila Brasileiro, Grand Bleu de Gascoigne, Irish Staffordshire Bull Terrier, Japanese Tosa, Korean Jindo, Laponian Herder, Leonberger, Mexican Hairless Intermediate, Mexican Hairless (Miniature), Mexican Hairless (Standard), Northern Inuit, Perro De Pressa Canario, Pit Bull, Pit Bull Terrier, Portuguese Podengo, Pressa Canario, Saarloos Wolfhound, Segugios Italiano, Shar Pei, Shetland Sheepdog, Tosa, Tosa Inu, Utonagan, Wolf Dog, Wolf Hybrid, Working Sheepdog or crossed with any of the above.
- x Any loss if **you** do not follow the United Kingdom animal health or importation laws.
- x Any claims due to war, civil war, conflicts (whether war be announced or not), violence for any political, religious or ideological reason, terrorist activity, revolution, civil unrest or any similar event.
- x Any claims due to radiation, nuclear explosion or radioactive contamination.
- x Any claims due to air, water or soil pollution.
- x Any claim due to pressure waves from supersonic aircraft.

3 Policy cancellation

Your right to cancel

If **you** are thinking of leaving us, please contact us on 0345 602 4797 or via livechat on **our** website. **You** can also send us an email through **our** website.

Within the “cooling off period”

If **you** cancel during the first 14 days **you** will receive a full refund of **premium** so long as no claim has been paid. If **we** have paid a claim, there will be no refund.

Outside the “cooling off period”

If **you** pay monthly, and **you** cancel outside the first 14 days **we** will cancel **your** policy and not collect the future monthly payments. If **you** pay annually, and cancel outside of the first 14 days, **we** will cancel **your** policy and refund **premiums** for the remaining length of the policy.

Our right to cancel

We may cancel **your** insurance cover straight away when:

1. **You** deliberately tell us something which is untrue or misleading when **you** reply to any question **we** ask **you** when **you** buy **your** policy, or ask us to make a change to **your** policy (or **we** can show that **you** did not take reasonable care to make sure the information **you** told us was true).
2. **You** tell **us** something that is untrue or misleading by mistake when **you** reply to any question **we** ask **you** when **you** buy **your** policy or ask **us** to make a change to **your** policy which, if correctly answered, would have caused **us** to not accept **you** for cover.
3. There is proof of dishonesty or deceitful behaviour by **you** (or by someone acting on **your** behalf) which affects this policy.
4. Due to a change in law or regulation.
5. Sanctions are applied to **you** or any joint policy holder.
6. Where **you** have failed to take proper care of **your** pet as detailed in the ‘Things **you** need to do section’

Sanctions means legal financial restrictions applied to **you** which make it an offence for us to pay any money (for example, for a claim or a refund of **premium**) to **you** under this policy.

Policy cancellation/cont...

This means that if **you** or any other relevant third party who has suffered a loss which would otherwise be covered under the policy, are the subject of a sanction, **we** may not be able to provide cover under the policy. “Sanctions” means any sanctions, ban or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom.

If **your** policy is cancelled as a result of points 1, 3, 4 or 5 above, **we** will not return any **premiums you** have paid. If **your** policy is cancelled as a result of point 2 above, **we** will return any **premiums you** have paid so long as no claim has been made.

Any decision to cancel cover will not be made at an individual level and will not be based on whether **you** have made a claim, except where points 1, 2 or 3 above applies.

Cancellation of **your** policy will not affect **your** entitlement to claim for any event which happens before the date of cancellation, except where points 1, 2 or 3 above applies.

4 Things you need to do and we need to do

Things you need to do

- **You** must submit **your** claim for **vet fees** along with invoices showing costs/fees **you** have incurred within 6 months of the date when any treatment started. Failure to do so will result in non-payment of **your** claim unless there are exceptional circumstances.
- **You** must arrange for a **vet** to examine and treat **your pet** as soon as possible after it has shown early signs of an injury or **illness**.
- **You** must take **your pet** for regular annual check-ups, including dental checks (or as otherwise recommended by **your** vet) and vaccinations with licensed products as recommended by **your** vet.
- **You** must respond honestly to any request for information **we** make when **you** take out cover under this policy, or apply to make a change to **your** cover. If any statement of fact **you** make is untrue or misleading, this may affect the validity of **your** policy, any claims previously paid by us, and whether **you** can make any claim in the future.
- **You** must not make any claim **you** know is false or dishonest.
- **You** must pay **your premiums** in full and on-time.
- If **you** do not carry these out, **we** may not pay part of any claim **you** may make.

Things we need to do

- **We** will assess all claims fairly, reasonably and quickly against the information **you** tell us and the terms of the policy.
- **We** may need to see **your pet's** records from any vet who has treated it and any other information about **your pet** before **your** claim is paid. If the vet charges for this information, **you** will have to pay.
- **We** may need to arrange for someone to visit **you** and **your pet** if **we** feel **we** need further information to properly understand **your** claim.

5 How to make a complaint

How to make a complaint

We hope **you** never need to, but if **you** want to complain about **our** products or services **you** can do so in the following ways.

Email **us**: complaints@petprotect.co.uk

Calling **us**: **0345 602 4797**

Write to **us**:
Pet Protect Limited
Betchworth House
57-65 Station Road
Redhill, Surrey
RH1 1DL

We will deal with any concerns **you** may have as quickly as **we** can and wherever possible within 8 weeks of receiving **your** complaint as needed by the Financial Conduct Authority. If **you** are not satisfied with the answer **we** give **you** or if **you** have not had **our** final response within 8 weeks, **you** can raise **your** complaint to:

Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephone: 0300 123 9 123 or 0800 023 4567
Website: www.financial-ombudsman.org.uk

This needs to be submitted to the Financial Ombudsman Service, within 6 months of receiving **our** final response.

Following this complaints procedure does not affect **your** rights to take legal action. A leaflet about **our** full complaints process is available from us.

6 Legal and compliance

6.1 Contract of Insurance

This policy is renewed each year. **You** can either pay as a single payment once yearly or in monthly payments. The contract of insurance between **you** and the **underwriter** is the policy terms and **conditions** and **your schedule**.

Your cover will end when one of the following happens:

- The date **your pet** dies.
- The date **you** do not pay **your premium** when it is due.
- The date **you** or **we** cancel **your** cover.

6.2 Premiums and Terms & Conditions

The **premium** and terms and **conditions** for this policy are fixed for 12 months and reviewed annually on the anniversary of the policy **start date**.

However, if there is a change to **your** circumstances or correction to **your pet's** details, **we** may need to alter **your premium** during the 12 month period.

The **underwriter** will review the terms and **conditions** and the **premium** each year. Following this review, **your premium** may go up, go down or stay the same.

The **underwriter** will only change the **premium** for these reasons:

- A change in any general costs for the running of **our** business.
- A change in the scheme performance or claims experience. For example, this could be due to information that suggests claims or **veterinary fees** may go up or down.
- Changes to **your** circumstances such as the age of **your pet**, **your** claims history or any change to **your** address.
- Any change in the Insurance **Premium** Tax rate.

The **underwriter** will not change the **premium** for any other reason or to recover previous losses.

If **we** change the policy terms and **conditions**, it will only be for these reasons:

- To improve **your** cover.
- To make the policy wording clearer or to correct any errors.
- To meet any laws or regulations or Insurance **Premium** Tax.
- Due to any of the reasons **we** say for changing the **premium** above.

Legal and compliance/cont...

The **underwriter** will not change the terms and **conditions** for any other reason or to recover previous losses.

Each year, at least two weeks before the current **policy year** is due to end, **we** will send a renewal notice to **you** setting out the new policy terms and **conditions** and **premium** for the next **policy year**. If **you** have already given **your** consent for us to collect the **premium**, **your** payment will continue to be taken using the same payment details unless **you** tell **us** otherwise. **Your** cover under this policy will continue as long as **you** pay the **premium** whenever **your premiums** are reviewed.

You must continue to pay the full **premium** even when **you** are making a claim. This will make sure cover continues for any further **treatment** or other costs.

If **you** want to cancel **your** policy, **you** can at any time.

6.3 Fraud

If **we** make any claim payments because of dishonesty or deceitful behaviour by **you** (or by someone acting on **your** behalf), then:

- **we** may stop making further payments and may seek to recover from **you** any sums paid by **us** for any dishonest claim;
- **we** may cancel the contract with effect from the time of the behaviour which may affect other claims; and
- if **we** cancel the contract, **we** may not pay any claims occurring after the time of the dishonest or deceitful claim.

If **we** cancel **your** cover due to fraud, **we** will not return any of the **premiums** paid by **you**. Any valid claim occurring before the dishonest claim will not be affected.

6.4 Reinstatement

If **you** cancel **your** cover under this policy or the cover ends due to unpaid **premium**, **you** can ask for the policy to be reinstated. If **we** agree to this, any claim or condition which starts during the period when **your** cover had ceased, will not be accepted.

6.5 General Conditions

- **You** and **your pet** must live in the UK at the address shown on **your schedule**.

Legal and compliance/cont...

- Geographical Limits - this insurance only applies in the United Kingdom, the Channel Islands and the Isle of Man except for vet fee claims occurring while **you** are travelling abroad to any country included in the **PETS**.
- Choice of Law - this policy is governed by English Law. Any legal proceedings will be held in the courts of England and Wales. If **you** live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, **you** can start legal proceedings in **your** local courts.
- Surrender Value - when **your** cover under this policy ends it will not have a cash value.
- Transfer Rights - the rights given under this policy can be transferred directly to another individual taking on the full responsibility of the **pet** if **we** agree. To transfer the rights of **your** policy, please contact **our** Customer Services Department. Transfer of rights may result in a change to the **premium** amount.
- All contact with **you** will be in English.

6.6 Change of Insurers

It may be that the insurance company underwriting **your** cover could change at renewal. If this happens **you** will be told of this change not less than 14 days before **your** current **policy** renews and told about any changes in **your** policy cover.

If **you** pay by direct debit then **your policy** may be automatically renewed with the new insurer. If **you** do not want **your policy** to be renewed then please let them know before the renewal date.

6.7 Financial Service Compensation Scheme

Pinnacle Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). If it is unable to pay claims to **you**, **you** may be entitled to compensation from the FSCS. Further information is available from their website: www.fscs.org.uk

6.8 Policy Underwriter

Your Pet Protect Pet Insurance is underwritten by Pinnacle Insurance plc under policy number 02635 (30th June 2023).

Pinnacle Insurance plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 110866). Its registered office address is Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX. Company registered number 1007798.

7 Using your personal information

Pet Protect Limited Data Protection Notice

When **you** purchase **your** insurance, **we** will collect certain types of personal information from **you**.

We will process **your** personal data in line with the UK Data Protection Act 2018 to perform the contract with **you** or to take steps at **your** request before entering into the contract, managing **your** marketing consent choices, as well as to act in line with law and regulation and for the legitimate interests of **our** business.

Our full Data Protection Notice is available on **our** website at the following address: www.petprotect.co.uk/privacy-and-cookies/, which includes further information about **our** processing of **your** personal data, retention periods, **your** data protection rights and **our** contact details.

Pinnacle Insurance plc Data Protection Notice

When **you** purchase **your** insurance, **Pet** Protect will collect certain types of personal information from **you**, which **Pet** Protect will share with Pinnacle, **your** insurer.

Pinnacle will process **your** personal data in line with the UK Data Protection Act 2018 to perform the contract with **you** or to take steps at **your** request before entering into the contract, managing **your** marketing consent choices, as **well** as to act in line with law and regulation and for the legitimate interests of **our** business.

Pinnacle's full Data Protection Notice is available on Pinnacle's website at the following address: www.pinnaclepetgroup.com/privacy, which includes further information about Pinnacle's processing of **your** personal data, retention periods, **your** data protection rights and contact details.

Davies Group Limited (“Davies”) Data Protection Notice

Davies collects and uses **your** personal information when processing **your** third party liability claim, on Pinnacle's behalf. If **you** would like to read Davies' full Privacy Policy, please visit: <https://resourcing.davies-group.com/privacy-policy/> or contact their Data Protection Officer at 5th Floor, 20 Gracechurch Street, London EC3V 0BG or via e-mail at info.resourcing@davies-group.com.

Notes



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RH1 1DL
United Kingdom

0345 602 4797
www.petprotect.co.uk

Pet Protect is underwritten by:

Pinnacle Insurance plc
Pinnacle House
A1 Barnet Way
Borehamwood
Hertfordshire
WD6 2XX

Pet Protect Pet Insurance is underwritten by Pinnacle Insurance plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 110866). Registered office address is Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX. Company Registered number 1007798.