



**Insurance
Policy
Terms and
Conditions**

- This booklet applies to:
- Pet Protect Policies

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Welcome to your pet insurance policy

Welcome to **your policy** of insurance that provides cover for **your pet** for **veterinary fees** and other expenses as detailed in **your policy**.

Your cover is made up of a number of sections. Please carefully read **your policy** and **your schedule** to understand which cover sections and payments limits apply to **you**. The cover for any given section only applies if that section heading appears under 'Cover Benefits' on the **schedule**. If no Section heading appears or the phrase 'Not covered' is shown against the heading then the cover by that section does not apply.

If the range of cover does not meet **your** needs then please telephone **us** to discuss the options available. **We** will be pleased to quote to change your level of cover.

Words in bold type face (but not headings) such as '**your**' have specific meanings attached to them as set out in Definitions. Please read the Definitions set out at the end of this **policy**.

The **schedule** and **policy** together form a legal contract with **us** and define exactly what **you** are covered against and what is excluded. If **you** have any questions in relation to **your** cover please contact **us** using the details contained on page 3.

Contact details

Pet Protect Policies:
0845 602 2443*

Alternatively **you** may fax or write to **us**.

Email:
enquiries@petprotect.co.uk

Fax:
0870 243 0097*

Postal Address:
Pet Protect Limited
Furness House, 53 Brighton Road,
Redhill, Surrey, RH1 6RD.

* Calls cost 7p per minute plus your phone company's access charge.

Your insurers and our regulator

Pet Protect Limited is registered in England and Wales with registered number 1774371.

Registered office: Furness House, 53 Brighton Road, Redhill, Surrey, RH1 6RD. Pet Protect Limited is authorised and regulated by the Financial Conduct Authority (Firm reference number 311794). Pet Protect Limited is authorised to enter into contracts of insurance on behalf of Advent Syndicate 780 at Lloyd's under Agreement number B6001D950C060J151, which is managed by Advent Underwriting Limited.

Advent Underwriting Limited is registered in England and Wales with registered number 01227004. Registered office: 2nd Floor, 2 Minster Court, Mincing Lane, London, EC3R 7BB. Advent Underwriting Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm reference number 204849).

This can be checked by visiting the 'Financial Services Register' on the Financial Conduct Authority's (FCA) website at <http://www.fca.org.uk/> or by telephoning them on 0845 606 9966.

Eligibility criteria

1. This **policy** will not cover any **pre-existing conditions**.
2. **Your pet** must be in good health and free from **injury** or **illness** when proposed for insurance and until acceptance by **us**.
3. **We** will not cover the following:
 - a. Pit Bulls, American Pit Bull Terriers; Dogo Argentinos, Japanese Tosas, Chinese Shar-Pei, Akita, Dogue de Bordeaux;
 - b. a dog crossed with these breeds, wolves or wolf hybrids; and
 - c. any animal registered under the Dangerous Dogs Act 1991 and the amendment 1997 and the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments to these Acts.
 - d. a dog shown as a **specified breed** in the definition section of this policy, that is under 8 weeks or is 6 years or over when **you** take out the **policy**.
 - e. any dog which is under 8 weeks or is 8 years or over when **you** take out the **policy**.
 - f. a cat that is under 6 weeks or is 10 years or over when **you** take out the **policy**.
 - g. any claim where **your pet** is a working dog, this includes being used for or being trained for commercial use, guarding, security, farming, hunting or racing. This exclusion does not apply to **assistance dogs**.
4. **Your policy** contains a number of exclusions. These will be shown under "What isn't covered" either as general exclusions or Section exclusions. Please read the exclusions carefully to ensure that this **policy** is suitable for **you** and **your pet**.



How to Claim Section 01

There are some general conditions that apply to all sections of **your** insurance whilst other claim requirements only apply to specific sections.

The following terms apply to all sections but **you** must read these in conjunction with the specific "How to claim" guides set out in each section.

Remember that **you** may not be entitled to all the benefits shown in this policy document. **Your schedule** will contain the details of which sections apply to **your** cover and the corresponding **maximum benefits** for each section.

To submit a claim

1. **We** will not authorise or guarantee any claims over the telephone but **we** can offer:
 - a. general advice
 - b. specific advice on whether fees will be considered for services provided outside **your** usual veterinary practice and not by **your vet**.
2. **You** must send **us** a claim form that has been fully completed. **We** will then write to **you** with **our** decision. Please complete the following steps:
 - a. download a claim form from **our** website (www.petprotect.co.uk);
 - b. complete the payment details on the front of the claim form;
 - c. ask **your vet** to complete and sign the reverse of the form;
 - d. sign the customer declaration at the end of the form;
 - e. return to Pet Protect with all itemised receipts and any supporting information **we** ask for;
 - f. all claims must be accompanied by a fully completed claim form signed and dated by **you** and the treating **vet** and furnished with a practice stamp. Original treatment invoices and up to date clinical history must be furnished with a practice stamp on each invoice or page. Claims must be submitted within 6 months (but 6 weeks for the last date of **your journey** in case of section 11 – Travel Cover) of the **treatment start date** unless otherwise stated.
3. If **your pet** has been referred to another **veterinary practice** or authorised organisation, **you** will need to contact **us** for authorisation prior to **your** appointment.
4. If **you** request payment to be made directly to the **vet** (except for Travel cover):
 - a. If it is more convenient and **your vet** agrees, **we** can pay claims directly to **your vet**. **You** can tell **us** to do this when **you** make a claim. **You** will need to settle with the **vet** any fees for non-claimable items and the **policy excess / your contribution** (if applicable);

- b. If **your vet** asks for information about **your** insurance relating to **your** claim, **we** will tell them what the insurance covers and how the amount **we** pay is calculated.
5. In the event Section 11 - Travel cover applies to this **policy**, please remember to take a claim form abroad with **you**. The claim form with regard to the travel cover is different from the standard claim form. **You** should contact **us** to request a form (see Contact Us). While abroad, **you** do not need to contact **us** before any emergency treatment begins. However, **you** must settle any **vets fees** claims directly with the **vet** and keep the receipt. **We** are unable to settle any claims directly with the **vets** abroad. Any claims under the Travel cover will be settled with/ reimbursed to **you** in UK currency.
4. If there is any other insurance under which **you** are entitled to payments, **we** will only pay **our** share of the claim. **You** must tell us the name and address of the other insurance company and the applicable policy number.
5. If any claim settlement already paid to **you** is required to be reissued at **your** request, such reissue will be subject to an administrative charge of £20 payable by **you**.
6. In the event that the appointed **independent loss adjuster** or the local **vet** believes any claim to be unreasonable the matter will be referred for mediation to an independent party. The independent party will be chosen by **you** and **us** jointly.
7. If the **veterinary fees** **you** are charged are higher than the fees usually charged by a general or referral practice, **we** reserve the right to request a second opinion from a **vet** that **we** choose. If the **vet** **we** choose does not agree with the **veterinary fees** charged **we** may decide to pay only the veterinary fees usually charged by a general or referral practice in a similar area.

Our rights following a claim

1. Where, in the **policy**, **we** refer to the term 'reasonable and customary,' **we** will seek guidance from other **veterinary** practices in **your** area or an **independent loss adjuster**, to assist with the determination of what constitutes reasonable and customary fees and procedures.
2. **We** can ask to review and examine **your pet's** records and any other information from any **vet** who has treated **your pet**. It shall be **your** responsibility to obtain all such records and information as required at **your** expense.
3. If any claim against **you** results in legal action, **we** can take over **your** case and control it for as long as is necessary. Further, if it is necessary for any reason connected with this **policy**, **we** can use **your** name:
 - a. in legal action;
 - b. to enforce judgement or order that benefits **us**; and
 - c. to make or defend a claim for damages against someone else.

Claim payment

We will pay **your** claim:

1. if the claim form is correct and complete;
2. when **we** have all the other information **we** need to support the claim;
3. when **we** are sure that the claim is valid.



Cancellation Rights Section 02

Cooling off period

If the cover does not meet **your** requirements **you** have the right to cancel **your policy** during a period of 14 days either from the day of commencement of the contract or the day on which **you** receive **your policy** documentation, whichever is the latter.

Provided **we** have no record of any claims being notified, **you** will be entitled to a full refund of the premium for policies cancelled during the cooling off period.

Your rights after commencement of cover

You may cancel the **policy** at any time by giving **us** fourteen (14) days' notice.

a) Monthly policies

If **you** are paying for **your** cover on a monthly basis, **you** will remain covered until the end of the month **you** have already paid for. However, if **you** make a claim, including if **your pet** has died, is stolen or has strayed, or if a claim is made against **you** and **you** subsequently cancel **your policy**, the annual premium shall become immediately payable. Any outstanding instalments for the **period of insurance** will be deducted from any claim payment and the cancellation notice will be deemed revoked.

If **you** decided to cancel **your** Direct Debit instalment, it's important that **you** call **us** to ensure **your policy** has been fully cancelled, so **your** credit rating is not affected. It is **your** responsibility to contact **your** bank or building society and ensure no further payment is made to **us**.

b) Annual policies

If **you** have paid the annual premium in full **we** will refund a proportion of **your** premium which relates to the remaining unexpired full months of cover not used. However, if **you** make a claim including if **your pet** has died, is stolen or has strayed, or if a claim is made against **you** and **you** subsequently cancel **your policy**, **we** shall be entitled to retain **your** premium.

If **you** are thinking of leaving **us**, please give **us** a call to let **us** know (see contact details and ask for Customer Services).

Our cancellation rights

We have the right to cancel **your Policy** at any time by giving **you** fourteen (14) days notice in writing where there is a valid reason for doing so. We will send **our** cancellation letter to the last known address we have for **you** and will set out the reason for cancellation in **our** letter. Valid reasons may include but are not limited to:

- Where **we** have been unable to collect a premium payment. **We** will write to **you** requesting any outstanding payments be brought up to date within fourteen (14) days of receipt of the letter. This letter will also notify **you** that if payment is not received within fourteen (14) days, **your policy** will be cancelled with immediate effect.
- Where **you** are required, in accordance with the terms of this **policy**, to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend our interests. In this case **we** may issue a cancellation letter and **we** will cancel **your policy** if **you** fail to co-operate with **us** or provide the required information or documentation by the end of the fourteen (14) days cancellation notice period;
- Where there is a material failure by **you** to take proper care of **your pet** as required by the sub-section headed 'Looking after **your pet**' in the General Conditions section of this Policy Booklet;

If **we** do cancel your policy, **we** will refund the proportion of the premium **you** have not yet used.



Complaints Procedure Section 03

Complaints Procedure

Our aim is to provide all our customers with a first class standard of service. However, there may be occasions when **you** feel this objective has not been achieved. **We** will investigate the circumstances regarding **your** complaint and write to **you** within two weeks with **our** response.

Any enquiry of complaint that **you** may have should be addressed to:

Customer Relations Department
Pet Protect Limited
Furness House, 53 Brighton Road,
Redhill, Surrey, RH1 6RD
Telephone: 0845 603 1294*
Email: Complaints@petprotect.co.uk

* Calls cost 7p per minute plus your phone company's access charge.

Referral to Lloyd's

In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to Lloyd's. Lloyd's will then conduct a full investigation of **your** complaint and provide **you** with a written final response.

Complaints
Lloyd's
Fidentia House, Walter Burke Way,
Chatham Maritime, Kent, ME4 4RN
Tel: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com

Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

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If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** have the right to refer **your** complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

You can find more information on the Financial Ombudsman Service at

Financial Ombudsman Service
Exchange Tower, London, E14 9SR

Tel: 0800 023 4567 (landline) or
0300 123 9 123 (mobile)

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

Website: www.financial-ombudsman.org.uk

If **you** make a complaint **your** legal rights will not be affected.

Please note that the FOS will not deal with **your** complaint if **you** submit it to them sooner than 8 weeks after receipt of the complaint to us, or longer than 6 months after **you** have received a written final response.

Compensation scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim. **Our** products and services are covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or from their website (<http://www.fscs.org.uk/contact-us/>).



Your contract of insurance

Section 04

What is covered?

This **policy** insures **you** for **your pet** as described on your **schedule**.

Subject to the **maximum benefit** and **policy excesses** stated on your **schedule** this **policy** provides some or all of the following benefits:

- veterinary fees as set out in this document
- loss by theft or straying
- recovery – advertising and reward
- kennel/cattery fees
- holiday cancellation
- if **your pet** dies
- travel cover
- third party liability – dogs only

Please refer to **your schedule** to identify the benefits that apply to **your policy** and maximum amounts that apply to **your pet**. There are exceptions to the cover described above, so **we** may not pay claims for some fees or costs. These exceptions may apply to:

- a) every section of the **policy** – What isn't covered – General exclusions; or
- b) to specific section(s) only – Section exclusions.

You, as the policyholder, have certain responsibilities towards **your pet** and towards **us**.

If **you** don't meet **your** responsibilities, **we** may not pay claims for some fees or costs. **Your** responsibilities are explained in the General Conditions section of this **policy**.

What isn't covered - General exclusions

This **policy** excludes and does not cover:

1. any **pre-existing conditions** including but not limited to any form of **illness** or **injury** that **your pet** has had, or has shown **clinical signs** of when **you** took out this **policy**. But please telephone **us** as **we** may be able to offer restricted cover where **we** exclude costs relating to the existing **illness** or **injury**.
2. claims arising out of any **accidents** occurring or **illness** manifesting within 15 days of inception of this **policy** provided that this exclusion shall not apply in respect of renewed policies.
3. fees for the cost of any **treatment your pet** has received after **your policy** has lapsed.
4. Pit Bulls, American Pit Bull Terriers, Dogo Argentinos, Japanese Tosas, Chinese Shar-Pei, Akita, Dogue de Bordeaux or a dog crossed with these breeds, wolves or wolf hybrids and any animal registered under the Dangerous Dogs Act 1991 and the amendment 1997 and the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.

Your Contract of Insurance

5. Working Dogs. This includes **your pet** acquiring an **injury** or **illness** in the course of being used or trained for commercial use, guarding, security, farming, hunting, racing, volunteering etc. This exclusion does not apply to **assistance dogs** registered under an approved scheme.
Volunteer Dogs are classed as working dogs and cover is not provided for claims that arise in the course of a dogs volunteering activities.
6. any amount if **you** break United Kingdom laws or regulations, including but not limited to those relating to animal health or importation.
7. any costs caused because Department for Environment, Food and Rural Affairs or the Department of Agriculture, Food and Rural Development in the Republic of Ireland have put restrictions on **your pet**.
8. any amount if **your pet** is confiscated or destroyed by the government or public authorities for causing disturbance or interference of livestock as provided for under Animals Act 1971, the Control of Dogs Act 1986 or Control of Dogs (Amendment) Act 1992 Republic of Ireland.
9. costs resulting from an **illness** that **your pet** contracted while outside the **United Kingdom** that it would not normally have contracted in the **United Kingdom** except only for the cost of life-threatening emergency treatment expressly covered under Section 11 'Travel Cover'.
For the avoidance of doubt, any further treatment in the **United Kingdom** following the life-threatening emergency treatment received while on travel shall not be covered so far as it relates to an **illness** that **your pet** contracted while outside the **United Kingdom**.
10. any loss as a result of disease transmitted from animals to humans.
11. legal expenses, fines and penalties connected with or resulting from a criminal court case or an Act of Parliament.
12. the costs of, or compensation for, putting **your pet** to sleep under a Court Order or Contagious Diseases Act.
13. any claim which is caused directly or indirectly by:
 - a) loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it;
 - b) being exposed to the utilisation of nuclear, chemical or biological weapons of mass destruction;
 - c) **you** taking part in a criminal act, civil commotion or riot of any kind;
 - d) war whether declared or not;
 - e) Terrorism being an act of force or violence for political, religious or ideological reasons.
14. **treatment** for any condition that could have been prevented had you followed any remedial advice provided by **your vet**.
15. a dog shown as a specified breed that is under 8 weeks and or is 6 years or over when **you** take out the **policy**.
16. any dog which is under 8 weeks or is 8 years or over when **you** take out the **policy**.
17. a cat that is under 6 weeks or is 10 years or over when you take out the **policy**.
18. any costs incurred outside the **period of travel insurance** which is 31 days. This applies to Section 11.
19. the **excess** as stated on your **schedule**.
For **veterinary fees** the **excess** is applied once to each **illness** or **injury** for each **period of insurance** but for all other sections of **your** cover the **excess** is applied separately to each incident.
20. any compensation costs and expenses if **you** are deemed responsible under laws outside the **United Kingdom** except as stated under Section 12 - Third party liability (dogs only).

Veterinary Fees

Section 05



Please refer to **your schedule** to check whether this benefit applies to **your policy**.

This section refers to **veterinary fees** delivered in the **United Kingdom**. For veterinary fees delivered abroad, please refer to Section 11 - Travel cover and **your schedule**.

Lifelong cover

Economy Cat, Economy Dog, Cat Plus, Dog Plus, Essential Cat, Essential Dog, Lifelong Accident Cat, Lifelong Accident Dog, Lifelong Healthcare Cat, Lifelong Healthcare Dog, Lifelong Total Cat, Lifelong Total Dog, Loyal Basic Dog, Loyal Basic High Excess, Loyal Basic K, Cat Extra, Dog Extra, Loyal Comprehensive Dog, Lifelong Gold Dog, Pride Cat.

For the policies named above, provided **your policy** is continually renewed and in force during the period of **treatment** we will pay, the cost of **veterinary treatment** received for an **illness** or **injury** suffered by **your pet**. For each **period of insurance** all such payments will be limited to the **maximum benefit** for **vet fees**.

Each time the **policy** is renewed the maximum benefit for **Vet Fees** will be reinstated. **Treatments** received after the **period of insurance** by this **policy** will be paid as separate claims for each subsequent **period of insurance** for as long as **your policy** is renewed with us.

Pet Protect Lifelong Accident

For the Pet Protect Lifelong Accident Policy you have no cover for **illness**. **Your** cover only applies to **treatment** for **injury** but otherwise provided **your policy** is continually renewed and in force during the **period of treatment** we will pay as stated above the cost of **veterinary treatment** received for an **injury** suffered by **your pet**. For each **period of insurance** all such payments will be limited to the **maximum benefit** for **vet fees**.

Excess and or your contribution

Please be advised that **veterinary treatment** under this section may be subject to an **excess** and **your** contribution if shown in **your schedule**. **Your** contribution is dependent on the age of **your pet** and may change at renewal. For example: If **your vet fees** are £1000 and the **excess** shown in the **schedule** is £90 with the % **excess** (**your** contribution) shown as 10%, the maximum amount we could be liable for under the claim is calculated as under:

Amount of the claim	£ 1000
Less: Excess	£ 90
	£ 910
Less: Your contribution	
(10% of £910)	£ 91
Maximum amount payable	£ 819

Veterinary Fees

5.1 What is covered

We will pay:

5.1.1. reasonable **vet fees** arising from reasonable and customary **veterinary** procedures for treating an **illness** or **injury** or **condition**.

5.1.2. for diagnostic, medical and surgical **treatment** facilities, procedures and fees not primarily originating within **your** usual **veterinary** practice, provided **we** consider

- such fees reasonable and customary; and
- the originator's invoice is submitted.

If **you** are referred to, for example, human hospitals, veterinary referral practices, for diagnostic imaging, hydrotherapy etc, **you** must advise **us** prior to **your** appointment.

5.1.3. a fixed amount towards the costs (as shown in the **schedule**) for **prescription diet food**, as long as it is prescribed by **your vet** and can only be bought from a veterinary surgery or online pharmacy.

5.1.4. **we** will pay up to an inner limit of £750 for cruciate ligament claims per **period of insurance**. This includes and is not limited to ligament tears and ruptures. This is not a separate benefit but is limited under Section 6 - Veterinary Fees.

5.1.5. the fees for putting **your pet** to sleep as long as this is recommended by **your vet** (euthanasia).

5.1.6. for dental treatment (as shown in the **schedule**), as long as it is for non-cosmetic and non-preventable dental problems and related to a covered **illness/disease** or medical condition. **Your pet** must also have had a dental examination by a vet with-in 12 months prior to **illness / injury**.

5.1.7. emergency transfer fees only on medical grounds where it is essential that **vet** staff are needed to provide supportive care during transit.

5.1.8. **complementary treatment** or **additional coverages** (as shown in the **schedule**) for a covered **illness/disease** or medical condition. Including a fixed amount towards the costs.

5.1.9. **We** will pay up to an inner limit of £750 for MRI/CT scans per policy year. This is not a separate benefit but is limited under Section 6 - Veterinary Fees.

5.1.10. payment of any amount for **complimentary treatment** and/or additional coverages shall not exceed the limit shown in the **schedule** and these sums form part of the overall maximum benefit for **veterinary fees**.

5.1.11. **you** must take proper care of **your pet**. This includes taking it for regular dental examinations undertaken by **your vet**.

5.2 What isn't covered - Section Exclusions

We will not pay:

5.2.1. more than the **maximum benefit** shown on **your schedule**. Claims for **additional coverages** cannot be made under Vet Fees Benefit.

5.2.2. the **excess** as stated on **your schedule**.

5.2.3. **vet fees** arising out of any **injury** from **accidents** occurring or **illness** manifesting within 15 days of inception provided that this exclusion shall not apply with respect to renewed policies.

5.2.4. more than £750 per **period of insurance** for claims for CT/MRI Scans

5.2.5. more than £750 per **period of insurance** for claims resulting from cruciate ligament rupture, tear or damage

5.2.6. **vet fees** to treat an **illness/accident** which arises before the **benefit start date** as shown on **your schedule**.

5.2.7. costs arising from a **pre-existing medical condition**.

- 5.2.8. costs of any **treatment your pet** receives after the **period of insurance**.
- 5.2.9. a clinical diet that is only prescribed to help **your pet** lose weight
- 5.2.10. costs for **treatment** for any disease or **illness** contracted abroad except under the specific Terms and Conditions of the Section 11 - Travel Cover, if this is in force.
- 5.2.11. **your contribution**.
- 5.2.12. **vet fees** to treat an **illness** or **injury** related to **your pet** being pregnant or giving birth.
- 5.2.13. routine preoperative screening without symptoms of any **illness** or disorder or preventative treatment such as routine vaccinations, cosmetic or voluntary treatment such as neutering for non-medical reasons.
- 5.2.14. preventative and routine treatments, for example, vaccinations, spaying, castration, cosmetic procedures (including grooming), elective surgery and nail clipping.
- 5.2.15. the cost of killing and controlling fleas and/or tapeworms and roundworms, or measures to rid **your pet** of internal and external parasites, and any claims arising as a result of these procedures.
- 5.2.16. Parasitic Conditions including but not limited to lungworm, demodectic mange, sarcoptic mange, ticks, harvest mites, lice or ear mites.
- 5.2.17. pheromone therapy.
- 5.2.18. the cost of **any treatments listed under Additional Coverages** in excess of the respective limits shown in the **schedule**.
- 5.2.19. charges for house calls unless the **vet** confirms it is life-threatening to **your pet** to move it.
- 5.2.20. routine transfer fees from **your regular vet** to a 24 hour **vet**.
- 5.2.21. having **your pet** cremated, buried or otherwise disposed of.
- 5.2.22. travelling expenses incurred either by **you** or **your vet**.
- 5.2.23. any fee charged by **your vet** to complete the claim form or send additional information.
- 5.2.24. the hire or purchase of equipment e.g. cages, K9 carts, buster collars.
- 5.2.25. organ transplants or any associated costs.
- 5.2.26. behavioural equipment such as training aids, purchase of videos, tapes, books, other training equipment, retraining programmes or relocating **your pet** for training purposes.
- 5.2.27. the cost of treating any **injury** or **illness** deliberately caused by **you** or anyone living with **you**.
- 5.2.28. **complementary treatments** that are not carried out under the direction of a **vet**.
- 5.2.29. costs resulting from an **injury** or **illness** specified as excluded on **your schedule** or generally not covered within these terms and conditions.
- 5.2.30. costs incurred outside the **United Kingdom** unless agreed by **us** in advance.
- 5.2.31. costs for referral **vet fees** not authorised in advance by **us**.
- 5.2.32. any treatment in connection with or arising from retained testicle(s) if **your pet** was over 12 weeks old on the date cover started for **your pet**.

How to claim for Section 5 - Vet fees

Please read these conditions in conjunction with Section 1 - How to Claim.

1. Remember that claims only apply to **treatment** received during the **period of insurance**.
2. All claims must be accompanied by a fully completed claim form signed and dated by **you** and the treating **vet** and furnished with a practice stamp. Original treatment invoices and up to date clinical history must be furnished with a practice stamp on each invoice or page. Claims must be submitted within 6 months of the **treatment** start date unless otherwise stated. For claims relating to fees originating from **your** usual veterinary practice **you** do not need to obtain prior approval before commencing **treatment**.
3. Referral veterinary practice - for claims involving fees originating from a referral veterinary practice **you** must obtain **our** approval prior to **your** appointment with the referred practice.
4. Ensure that all receipts or original invoices are retained, as these are required when **you** submit **your** completed claim form.
5. If **treatment** has not been completed, an interim claim can be submitted.
6. If **treatment** has continued beyond one **period of insurance** and into the next (as shown on **your schedule**), please ask the **vet** to provide an itemised receipt showing the date and cost of fees incurred on each day.
7. If an **injury** or **illness** affects duplicate body parts on both sides of the body i.e. bilateral condition (e.g. ears, eyes, knees, cruciate, ligaments, hips), it will be treated as a single incident.

5.3 Euthanasia

Euthanasia is included within the cover and maximum benefit provided by this Section 5.

5.3.1. What is covered

We will pay for the cost of euthanasia incurred during the **period of insurance** (as shown in the **schedule**), but only when euthanasia has been recommended by **your vet** for humane reasons.

5.3.2. What isn't covered

We will not pay any claim for any amount if **your pet** has been put to sleep for financial reasons, or in order to comply with the Dangerous Dogs Act 1991 and the amendment 1997 or the Dangerous Dogs Act (Northern Ireland) Order 1991 or any subsequent amendments.

How to claim for Euthanasia

Please read these conditions in conjunction with Section 1 - How to Claim.

1. Contact us to request a claim form
2. If **you** are claiming for **treatment** as well as euthanasia, these can be combined on the same claim form.
3. Ensure that all receipts or original invoices are retained, as these are required when **you** submit **your** completed claim form.
4. All claims must be accompanied by a completed claim form with original invoices attached and must be submitted within 6 months of the euthanasia.



Loss by theft or straying

Section 06

Please refer to **your schedule** to check whether this benefit applies to **your policy**.

6.1 What is covered

We will pay **you** the purchase price which **you** paid for **your pet** if, during the **period of insurance**:

- 6.1.1. **your pet** is stolen or strays; and
- 6.1.2. **you** don't get **your pet** back within 30 days; provided that **you** have reported the loss or theft of **your pet** within 24 hours of discovering it missing to the police and, if applicable, obtained a crime reference number.

The maximum benefit payable is the purchase price **you** paid for **your pet** or the **schedule** limit whichever is the lower.

You must provide proof of what **you** paid or donated for **your pet**. If **you** don't provide this we will only pay the fixed amount of £35 for a cat and £70 for a dog.

6.2 What isn't covered - Section Exclusions

We will not pay the purchase price of your pet if:

- 6.2.1. **your pet** is stolen or strays within 15 days of you taking out the **policy**.
- 6.2.2. **you** or the person looking after **your pet** has intentionally parted with it.
- 6.2.3. **you** have not reported the loss or theft of **your pet** within 24 hours of discovering it missing to the police and, if applicable, obtained a crime reference number to certify the theft or loss was reported to the police.
- 6.2.4. **you** have not immediately taken all reasonable steps to find or recover **your pet**.

- 6.2.5. **you** have no formal proof of how much **you** paid for **your pet**.

6.3 What is covered

In the event **you** are reunited with **your pet** after we have paid **you** in accordance with the cover under Section 6 Loss by theft or straying, **you** will be required to unconditionally pay back the money we paid **you** on account of **your claim** under this section of the **policy**.

How to claim for Section 6 - Loss by theft or straying

Please read these conditions in conjunction with Section 1 - How to Claim.

1. If **your pet** is not found within 30 days **you** may claim the purchase price **you** paid for **your pet** by notifying **us** in writing, giving full details of the circumstances of the loss.
2. For pedigree pets, please send **us** the original purchase receipt and pedigree certificate.
3. For non-pedigree pets, please send **us** the original purchase receipt signed by the person from whom **you** purchased **your pet**, together with his/her name and full address.
4. For rescue pets, please send **us** the paperwork **you** were given by the rescue centre showing price/donation **you** paid.
5. If applicable **you** must obtain a crime reference number from the police.
6. Ask for **our** approval before **you** advertise or try other methods of finding **your pet**.



Recovery – advertising and reward

Section 07

Please refer to **your schedule** to check whether this benefit applies to **your policy**.

We will pay **you** the cost covered under this section if, during the **period of insurance**, **your pet** is stolen or goes missing provided that **you** obtain **our** approval prior to advertising/ reward and/ or trying other methods of finding **your pet**.

7.1 What is covered

Subject to **our** prior approval, if **you** try to find **your pet** after it is stolen or strays, we will pay:

- 7.1.1. the recovery and other associated costs; and
- 7.1.2. the cost of advertising; and
- 7.1.3. the amount of any reward **you** have offered and paid to get **your pet** back.

7.2 What isn't covered - Section Exclusions

We will not pay:

- 7.2.1. more than the **maximum benefit** as shown on **your schedule**;
- 7.2.2. if **your pet** is stolen or strays within 15 days of **you** taking out the **policy**.
- 7.2.3. any recovery costs unless **you** immediately take all reasonable steps to find or recover **your pet**.

- 7.2.4. any expenses **you** incur in trying to find **your pet** if **you** have not obtained **our** approval prior to advertising or trying other methods of finding **your pet**.
- 7.2.5. any reward not supported by a signed receipt giving the full name and address of the person who found **your pet**.
- 7.2.6. any reward paid to a member of **your** family or to someone employed by **you**.
- 7.2.7. any ransom costs if **your pet** is stolen or 'dogsnapped'.

How to claim for Section 7 - Recovery – advertising and reward

Please read these conditions in conjunction with Section 1 - How to Claim.

1. **You** must contact **us** and obtain **our** written consent before **you** incur any costs in trying to find **your pet**.
2. If **you** have paid a reward to recover **your pet**, please provide the receipt and the full name and address of the person whom it was paid to.

Kennel and or Cattery fees Section 08



Please refer to **your schedule** to check whether this benefit applies to **your policy**.

8.1 What is covered

- 8.1.1. We will pay the kennel and/or cattery fees if, during the **period of insurance**:
- i) **you** are ill or injured and have to go into hospital for more than 48 hours (see section exclusions); and
 - ii) **your pet** is put into in a licensed kennel/cattery while **you** are in hospital
- provided that **you** obtain a medical certificate when **you** leave the hospital.
- 8.1.2. If **you** require to be hospitalised more than once for the same illness or injury, **you** will only have to pay one **excess** the first time **you** go in. However, if **you** have to go into hospital more than once for different illnesses or injuries, **you** will be required to pay the **excess** as stated on **your schedule** for each separate illness or injury.

8.2 What isn't covered - Section Exclusions

We will not pay:

- 8.2.1. any claim for the first 48 hours **you** are in hospital;
- 8.2.2. more than the **maximum benefit** as shown on **your schedule**;
- 8.2.3. the **excess** as stated on **your schedule**
- 8.2.4. any costs resulting from **you** having to go into hospital because of an illness or injury occurring or showing symptoms before **your pet's** cover

started or within the first 15 days of this **policy**.

- 8.2.5. any costs resulting from **you** being pregnant, giving birth or any treatment that is not related to an injury or illness.
- 8.2.6. any costs resulting from **you** having to go into a hospital for treatment for alcoholism, drug abuse, drug addiction, attempted suicide or self inflicted injuries.
- 8.2.7. any costs resulting from nursing-home care or from convalescence care that **you** do not receive in hospital.
- 8.2.8. any costs if someone else living with **you** can reasonably be expected to look after **your pet** whilst **you** are in hospital.
- 8.2.9. Any costs if **you** are in hospital outside the **United Kingdom**.

How to claim for Section 8 - Kennel and or cattery fees

Please read these conditions in conjunction with Section 1 - How to Claim.

1. When **you** leave hospital, ensure **you** obtain a medical certificate.
2. Obtain the receipt from the boarding kennel/cattery.
3. Send **us** a letter confirming the nature of the illness/injury **you** were hospitalised for and enclose the above documents.

Holiday Cancellation Section 09

Please refer to **your schedule** to check whether this benefit applies to **your policy**.

9.1 What is covered

If, during the **period of insurance**, you:

- cancel **your** holiday or **you** come home early or
- cancel **your** holiday less than 7 days before **you** were due to leave;

because **your pet** needs life-saving surgery, we will pay you:

- the value of any unused travel and accommodation expenses; and
- any extra travel expenses in order for **you** to return home.

Provided that **you** cannot get these expenses back from anywhere else, for example from travel insurance.

9.2 What isn't covered - Section Exclusions

We will not pay:

- 9.2.1. more than the **maximum benefit** as shown on **your schedule**.
- 9.2.2. the costs of any other person on the holiday with **you**.
- 9.2.3. any costs specified as excluded on **your schedule** or generally not covered by these terms and conditions.
- 9.2.4. any amount, unless a **vet** has certified that **your pet** needs lifesaving surgery and has recommended that **you** cut **your** holiday short.

- 9.2.5. any amount, if the cost of accommodation is for a property owned by **you** or your family or any person travelling with **you** on the same holiday.
- 9.2.6. any amount, if **you** cancel **your** holiday or come home early because **your pet** needs surgery which is not life-saving.
- 9.2.7. any amount, if **you** booked **your** holiday less than 28 days before **you** were due to leave.
- 9.2.8. more than the cancellation charge levied by the tour operator or any administration fees or taxes refundable by the airline.

How to claim for Section 9 - Holiday cancellation

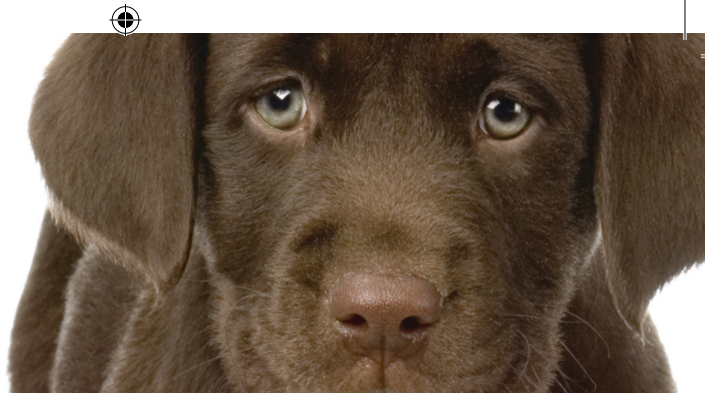
Please read these conditions in conjunction with Section 1 - How to Claim.

1. A **vet** must have recommended that **you** cut your holiday short.
2. We require cancellation confirmation from **your** travel agent, the operator or other holiday sales organisation.
3. Send **us** receipts for the expenses **you** are claiming and a letter explaining when and why **you** had to pay each expense.
4. Send **us** a copy of **your** travel insurance certificate confirming levels of cover.

The confirmation must show the dates and total cost of **your** holiday, the date **you** decided to cancel or return home, and any expenses that **you** cannot recover.

If your pet dies

Section 10



Please refer to **your schedule** to check whether this benefit applies to **your policy**.

10.1 What is covered

In the event of **accidental** death of **your pet** during the **period of insurance**, we will reimburse you the purchase price that **you** paid for **your pet** up to the policy limit. This amount shall be payable irrespective of whether **you** have received payment for any **vet fees** under Section 5 of this **policy** to treat the **injury** resulting in the death of **your pet**.

You must provide proof of what **you** paid or donated for **your pet**. If **you** don't provide this **we** will only pay a fixed amount of £35 for a cat and £70 for a dog.

10.2 What isn't covered - Section Exclusions

We will not pay:

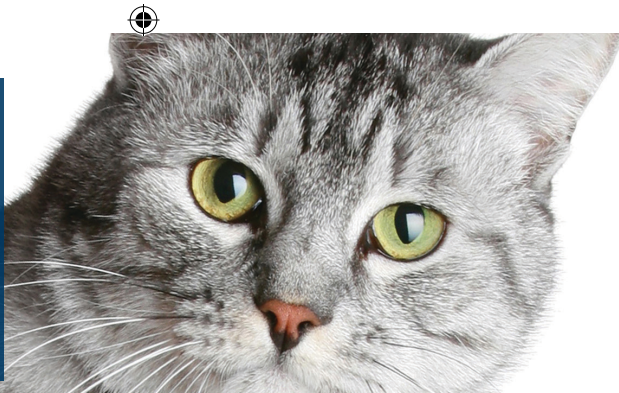
- 10.2.1. any benefit under this section if **your pet** dies as the result of an **illness**.
- 10.2.2. more than the **maximum benefit** as shown on **your schedule**.
- 10.2.3. if **your dog** is put to sleep due to aggression unless this can be attributed to a medical condition.
- 10.2.4. the death relates to an exclusion placed on **your schedule** or is generally not covered by the terms and conditions of this **policy**.

How to claim under Section 10 - If your pet dies

Please read these conditions in conjunction with Section 1 - How to Claim.

1. Send the claim form to **us** as soon as possible but no later than 6 months after **your pet** dies, along with the purchase receipt and pedigree certificate if appropriate.
2. For pedigree pets, please send the purchase receipt and pedigree certificate.
3. For non-pedigree pets, please send the purchase receipt signed by the person from whom **you** purchased **your pet** together with his/her name and full address.
4. For rescue pets, please send **us** the paperwork **you** were given by the rescue centre showing the price/donation **you** paid.

Travel Cover Section 11



Please refer to your schedule to check whether this benefit applies to your policy. Cover under this benefit can be purchased separately or added to your policy at renewal.

If you are taking your pet abroad, you must inform us prior to travel and provide us with evidence of your travel itinerary from your travel provider and comply with the Pets Travel Scheme.

The table of benefits below applies to the travel section only.

11.1 What is covered?

This section insures your pet as described on your schedule in any agreed country outside the United Kingdom, for a maximum period of 31 days of travel per period of insurance.

Subject to the maximum benefit and policy excesses stated on your schedule this section provides the following benefits :

Clause 11.3 Emergency veterinary fees

Clause 11.4 If your pet dies

Clause 11.5 Loss by theft or straying

Product	Death of Pet per policy year up to	Recovery Costs per policy year up to	Quarantine Costs per policy year up to	Third Party (Dogs only) per policy year up to	Loss by theft or straying per policy year up to	Emergency Vet Fees per policy year up to
Loyal Comprehensive & Pet Protect Gold	£750	£500	£1,500	£2 Million	£750	£2,000
Loyal Basic	£500	£500	£1,500	£1 Million	£500	£2,000
Pride	£500	£500	£1,500	Nil	£500	£2,000
Lifelong Essential Protection	Nil	£250	£1,500	£1 Million	Nil	£1,000
Lifelong Extra Protection Dog	£750	£500	£1,500	£1 Million	£750	£1,500
Lifelong Extra Protection Cat	£500	£500	£1,500	Nil	£500	£1,500
Lifelong Plus Protection Dog & Cat	Nil	£500	£1,500	£1 Million	Nil	£1,000
Lifelong Accident	£600	£500	£1,500	£2 Million	£500	£2,000
Loyal K	£500	£500	£1,500	£1 Million	£500	£2,000
Pride K	£500	£500	£1,500	Nil	£500	£1,000
Lifelong Totalcare	£600	£500	£1,500	£2 Million	£500	£2,000
Lifelong Healthcare	£600	£500	£1,500	£2 Million	£500	£2,000

- Clause 11.6 Recovery – advertising and reward
- Clause 11.7 Quarantine expenses and loss of documents - if despite complying with the necessary regulations and precautions **your pet** is refused re-entry to the **UK** and has to go into quarantine.
- Clause 12 Third party liability

Travel Cover

- 11.2.14. any loss incurred by, connected to or resulting from any device failing to recognise, interpret or process **your pet's** microchip number unless the microchip is proved to be faulty.
- 11.2.15. any costs incurred in any **non-agreed country**.
- 11.2.16. relocation to another country.
- 11.2.17. Working Dogs. This includes **your pet** acquiring an **injury** or **illness** in the course of being used or trained for commercial use, guarding, security, farming, hunting, racing, volunteering etc. This exclusion does not apply to **assistance dogs** registered under an approved scheme.

Volunteer Dogs are classed as working dogs and cover is not provided for claims that arise in the course of a dogs volunteering activities.

11.2 What isn't covered - Section exclusions

We will not pay:

- 11.2.1. any amount incurred outside the period of travel.
- 11.2.2. any amount as a result of an **accident** or **illness**, occurring or showing any **clinical signs** before the travel start date
- 11.2.3. any **pet** that does not have a valid **EU Pets Passport** or **PETS Certificate**.
- 11.2.4. any amount if **you** do not follow the conditions of the **Pet Travel Scheme**.
- 11.2.5. any amount if **you** or **your pet** lives outside the **UK**.
- 11.2.6. curtailment, extension or repatriation
- 11.2.7. any **pet** that has been outside the **agreed countries** during the **journey** or within six (6) months before the start of **your journey**.
- 11.2.8. any **journey** **you** take **your pet** on against a **vet's** advice.
- 11.2.9. any amount if **you** break the United Kingdom or Republic of Ireland laws or regulations including those relating to animal health or importation.
- 11.2.10. any costs incurred in order to comply with the requirements of the **Pet Travel Scheme**.
- 11.2.11. any amount if **your pet** is confiscated or destroyed by any government or public authorities.
- 11.2.12. any costs caused because any foreign government or public authority has put restrictions on **your pet**.
- 11.2.13. any amount if **your pet** is not brought back into the **United Kingdom** by a route approved by the **Pet Travel Scheme**.
- 11.2.18. any costs imposed by the carrier to carry out checks whether required by them or by any Government or governing body.
- 11.2.19. repatriation of **your pet** following its death.
- 11.2.20. any loss due to currency exchanges of any and every description.
- 11.2.21. any claim arising due to non-compliance with any part of the **Pet Travel Scheme** requirements, whether imposed by the Government, a carrier or other countries involved in the **Pet Travel Scheme**.
- 11.2.22. any delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or any Government Officials or authorities of any country unless specifically covered by this **policy**.
- 11.2.23. any amount if **you** have not informed **us** of **your** travel dates **you** are taking **your pet** abroad.
- 11.2.24. any amount if **you** fail to provide **us** with evidence of **your** travel itinerary from **your** travel provider.
- 11.2.25. the **excess** as stated on **your schedule**.
- 11.2.26. Any amount resulting from an **illness** that **your pet** contracted while outside the **United Kingdom** except only for the cost of life threatening emergency treatment expressly covered under this Section 11 - Travel Cover.

Travel Cover

Any further treatment in the **United Kingdom** following the life-threatening emergency treatment received whilst on travel shall be covered under Section 5 - Veterinary fees but the maximum benefit payable for treatment shall be the limit for this Section 11 - Travel Cover.

11.3 Emergency veterinary fees

We will reimburse **you** the cost of emergency **veterinary treatment** received abroad for an **illness or injury** suffered by **your pet** during **your** period of travel.

For the avoidance of doubt, emergency **veterinary treatment** means that cover only includes **treatment** that is of immediate necessity in order to save **your pet's** life and does not cover any **treatment** which the **vet** believes can be delayed until **your pet** returns to the UK.

While abroad, **you** do not need to contact **us** before any emergency **treatment** begins. However, **you** must settle the **vets fees** claims directly with the **vet** and keep the receipts. Claims under this section will be settled with/ reimbursed to **you** in sterling upon completion of the claim form and the presentation of the receipts. **We** are unable to settle any claims directly with the **vets** abroad.

11.3.1 What is covered

We will pay:

- 11.3.1.1 for the cost of any reasonable and necessary emergency **vet fees** for **treatment your pet** receives for an **illness or injury** (including **injuries** caused by fire, lightning and poisoning);
- 11.3.1.2 fees for putting **your pet** to sleep as long as it is recommended by a **vet**; in an **agreed country** during the **journey**.

11.3.2 What isn't covered - Section Exclusions

We will not pay for:

- 11.3.2.1 more than the **maximum benefit** shown on **your schedule**.
- 11.3.2.2 the **excess** as stated on **your schedule**.

- 11.3.2.3 **vet fees** to treat an **illness or injury** related to **your pet** being pregnant or giving birth.
- 11.3.2.4 preventative or routine treatments, for example, vaccinations, spaying, castration, grooming or nail clipping and any claims arising as a result of these procedures.
- 11.3.2.5 house calls or ambulance charges unless the **vet** confirms that they are essential to **your pet's** health.
- 11.3.2.6 travelling expenses incurred by either **yourself** or a **vet**.
- 11.3.2.7 claims for any tick or worming treatment.
- 11.3.2.8 any fee charged by a veterinary surgeon to complete the claim form.
- 11.3.2.9 having **your pet** cremated, buried or otherwise disposed of.
- 11.3.2.10 fees resulting from an **injury or illness** specified as excluded on **your schedule**.
- 11.3.2.11 the cost of any treatment a **vet** believes can be delayed until **your pet** returns home.
- 11.3.2.12 the cost of any treatment if the **journey** was made to get **your pet** treatment abroad.
- 11.3.2.13 any fees arising from any condition of which **you** were aware before the start of the **journey**.

How to claim for Clause 11.3 - Emergency Vet fees

Please read these conditions in conjunction with Section 1 - How to Claim.

1. Remember that claims only apply to **treatment** received during the **journey**.
2. Claim form receipts must be returned to **us** within six (6) weeks after the last day of **your journey**.
3. All claims must be accompanied by a completed claim form with original invoices attached.
4. **We** cannot settle any claims with **vets** abroad. All claims will be settled with **you** in sterling.
5. Exchange rate is calculated on the date that the claim is processed.

11.4 If your pet dies

11.4.1 What is covered

In the event of accidental death of **your pet** during the journey, we will reimburse **you** the purchase price that you paid for **your pet** up to the **policy** limit. This amount shall be payable irrespective of whether **you** have received payment for any vet fees under Section 11.1 of this **policy** to treat the injury resulting in the death of **your pet**.

11.4.2 What isn't covered - Section Exclusions

We will not pay:

- a) any benefit under this Section if **your pet** dies as the result of an **illness**.
- b) more than the **maximum benefit** as shown on **your schedule**.
- c) if **your dog** is put to sleep due to aggression unless this can be attributed to a medical condition.
- d) the death relates to an exclusion placed on **your schedule** or is generally not covered by the terms and conditions of this policy.
- e) if **your pet** dies and the **journey** was made to obtain **treatment** abroad.
- f) Post mortem fees.
- g) If **you** have no formal proof of how much **you** paid for **your pet**.

How to claim for Clause 11.4 - If your pet dies

Please read these conditions in conjunction with Section 1 - How to Claim.

1. Send the claim form to **us** as soon as possible after **your pet** dies, along with the purchase receipt and pedigree certificate if appropriate. All paperwork must be submitted within 6 weeks of **your pet's** death.
2. For pedigree pets, please send the purchase receipt and pedigree certificate.

3. For non-pedigree pets, please send the purchase receipt signed by the person from whom **you** purchased **your pet** together with his/her name and full address.
4. For rescue pets, please send **us** the paperwork **you** were given by the rescue centre showing the price/donation **you** paid.

11.5 Loss by theft or straying

11.5.1 What is covered

We will pay you the purchase price which **you** paid for **your pet** if, during **your journey**:

- 11.5.1.1. **your pet** is stolen or strays; and
- 11.5.1.1. **you** don't get **your pet** back within 30 days;

Provided that **you** have reported the loss or theft of **your pet** within 24 hours of discovering it.

11.5.2 What isn't covered - Section Exclusions

We will not pay:

- 11.5.2.1. more than the **maximum benefit** as shown on **your schedule**.
- 11.5.2.2. any amount unless **you** report the loss or theft of **your pet** within 24 hours of discovering it missing and there is some official documentation to certify the theft or loss was reported to the police or other relevant authority or to the ship, aircraft, train or coach operator if the loss or theft happened while **you** were travelling with them.
- 11.5.2.3. any costs unless **you** immediately take all reasonable steps to find or recover **your pet**.
- 11.5.2.4. any sum within the first 30 days after the date of loss.
- 11.5.2.5. the **excess** as stated on **your schedule**.
- 11.5.2.6. If **you** have no formal proof of how much **you** paid for **your pet**.

11.5.3 Special condition

In the event **you** are reunited with **your pet** after we have paid **you** in accordance with the cover under Section 12.3 Loss by Theft or straying, **you** will be required to unconditionally pay back the money we paid **you** on account of **your** claim under this section of the **policy**.

How to claim for Clause 11.5 - Loss by theft or straying

Please read these conditions in conjunction with Section 1 - How to Claim.

1. If **your pet** is not found within 30 days **you** may claim the purchase price **you** paid for **your pet** by notifying **us** in writing, giving full details of the circumstances of the loss.
2. For pedigree pets, please send the purchase receipt and pedigree certificate.
3. For non-pedigree pets, please send the purchase receipt signed by the person from whom **you** purchased **your pet** together with his/her name and full address.
4. For rescue pets, please send **us** the paperwork **you** were given by the rescue centre showing the price/ donation **you** paid.
5. **You** must claim for this benefit within 6 weeks of the date of loss.

In absence of the full supporting paperwork we will pay the price that we feel is fair up to the **maximum benefit**.

11.6 Recovery – advertising and reward

We will pay **you** the cost covered under this section if, during the **journey your pet** is stolen or goes missing provided that **you** obtain **our** approval prior to advertising/ reward and/ or trying other methods of finding **your pet**.

11.6.1 What is covered

If **your pet** is stolen or goes missing we will pay;

- 11.6.1.1. the cost of advertising.
- 11.6.1.2. the amount of any reward **you** have offered and paid to get **your pet** back.

11.6.2 What isn't covered - Section Exclusions

We will not pay:

- 11.6.2.1. more than the **maximum benefit** as shown on **your schedule**;
- 11.6.2.2. any reward not supported by a signed receipt giving the full name and address of the person who found **your pet**.
- 11.6.2.3. any reward paid to a member of **your** family, any person travelling with **you** on the same holiday or employed by **you**.
- 11.6.2.4. any amount unless **you** report the loss or theft of **your pet** within 24 hours of discovering it missing and there is some official documentation to certify the theft or loss was reported to the police or ship, aircraft, train or coach operator if the loss or theft happened while **you** were travelling with them.
- 11.6.2.5. any costs unless **you** immediately take all reasonable steps to find or recover **your pet**.
- 11.6.2.6. the **excess** as stated on **your schedule**.

How to claim for Clause 11.6 -Recovery – advertising and reward

Please read these conditions in conjunction with Section 1 - How to Claim.

1. If **you** have paid a reward to recover **your pet** please provide a receipt and the name and address of the person that this was paid to.
2. Exchange rate is calculated on the date that the claim is processed.

11.7 Quarantine expenses and loss of documents

11.7.1 What is covered

11.7.1.1. We will pay you up to the **maximum benefit** shown in the **schedule** if **your pet** is not allowed back into the **UK** because of the failure of the microchip, **EU Pet Passport** or the **PETS certificate** or **certificate for treatment against parasites** being lost or stolen.

11.7.1.2. You are covered for:

- a) the cost of removing the failed microchip and implanting a replacement;
- b) the cost to keep **your pet** in quarantine;
- c) the cost of getting a duplicate **EU Pet Passport, PETS Certificate** or **certificate for treatment against parasites** or repeat treatment for parasites.

11.7.2 What isn't covered - Section Exclusions

We will not pay:

- 11.7.2.1. more than the **maximum benefit** as shown on **your schedule**.
- 11.7.2.2. the **excess** as stated on **your schedule**.
- 11.7.2.3. any costs that result from the failure of any microchip that does not meet ISO standard 11784 or Annex A to ISO standard 11785.
- 11.7.2.4. any costs that result from a microchip reader failing to read a microchip.
- 11.7.2.5. any costs unless you report the loss or theft of **your EU Pet Passport, PETS Certificate** or **certificate for treatment against parasites**, within 24 hours of discovering it missing and there is an official document to certify the theft or loss was reported to the police or ship, aircraft, train or coach operator if the loss or theft happened while **you** were travelling with them.

11.7.2.6. any costs that result from the **EU Pet Passport, PETS Certificate** or **certificate for treatment against parasites** being lost or stolen whilst left unattended unless they are in **your** accommodation or the locked boot, covered luggage area or glove compartment of a locked vehicle.

11.7.2.7. any costs unless **you** immediately take all reasonable steps to find or recover your **EU Pet Passport, PETS Certificate** or **certificate for treatment against parasites**.

11.7.2.8. any fees arising from any condition of which **you** were aware before the start of the **journey**.

How to claim for Clause 11.7 - Quarantine expenses and loss of documents

Please read these conditions in conjunction with Section 1 - How to Claim.

1. We will ask **you** to support **your** claim with documentary evidence that **your pet** was microchipped prior to **your journey** with a microchip of ISO standard 11784 or Annex A to ISO standard 11785.
2. Exchange rate is calculated on the date that the claim is processed.



Third Party Liability (Applicable to dogs only)

Section 12

Please refer to **your schedule** to check whether this benefit applies to **your policy**.

12.1 What is covered

12.1.1 If property is damaged, or any person is killed, injured or falls ill as a result of an incident involving **your pet** during the **period of insurance**, we will pay:

- compensation and costs awarded against **you** by a court of law; and
- the legal costs and expenses for defending a claim against **you**.

Provided that **we** shall not pay more than the **maximum benefit** as shown on **your schedule**.

12.1.2 If other dogs are involved with **your pet** in causing injury or damage, we will only pay for the share of the injury or damage caused by **your pet**.

12.1.3 If **your pet** along with the other dogs belonging to **you** but are not insured under this **policy**, are involved in an incident causing injury or damage, **you** will have to pay a proportionate share of the total injury and/or damage caused by **your pet** and **your** uninsured dogs. For example, if **you** have three dogs which cause injury or damage and only one is insured, **we** will pay one-third of any claims made against **you**.

12.2 What isn't covered - Section Exclusions

We will not pay:

- 12.2.1 more than the **maximum benefit** as shown on **your schedule**.
- 12.2.2 the **excess** as stated on **your schedule**.

12.2.3 compensation or legal costs if the injured person:

- is part of **your** family;
- lives in **your** home;
- works for **you**;
- is looking after **your** dog with **your** permission; or
- if Section 11 – Travel cover applies, is travelling with **you** on the same holiday.

12.2.4 compensation or legal costs if the damaged property belongs to **you** or someone who:

- is part of **your** family;
- lives in **your** home;
- works for **you**;
- is looking after **your pet** with **your** permission;
- if Section 11 – Travel cover applies, is travelling with **you** on the same holiday.

12.2.5 compensation or legal costs if **you** or someone listed above is looking after the property or holding it in trust.

12.2.6 if **you** work from home and **your pet** has access to **your** work area and/or **your** clients' property and causes any incident which results in any form of compensation, costs and expenses.

12.2.7 any compensation costs and expenses if **you** are legally responsible only because of a contract **you** have entered into.

12.2.8 any compensation, costs and expenses resulting from an incident that takes place as a result of **your** profession, occupation or any business.

12.2.9 any costs or expenses for defending **you** which **we** have not agreed beforehand.

- 12.2.10 any compensation costs and expenses arising from an incident if **you** have not followed advice or information given to **you** by previous owners, vets or re-homing organisations about the behaviour of **your pet**.
- 12.2.11 any compensation costs and expenses if **you** are deemed responsible under laws outside the United Kingdom except as allowed for under Section 11 – Travel Cover, if applicable to this policy.
- 12.2.12 any compensation, costs or expenses due to a deliberate act by **you**, a member of **your** family or anyone living with **you**.
- 12.2.13 any compensation costs and expenses if **you** are responsible for air, water or soil pollution, unless it can be proved that the pollution took place immediately after and as a result of an **accident** involving **your pet**.
- 12.2.14 costs resulting from any incident specified as excluded on **your schedule** or generally not covered within these terms and conditions.
- 12.2.15 claims which would be covered by any other insurance that **you** or the person looking after **your pet** have.
- 12.2.16 any loss as a result of disease transmitted from animals to humans.
- 12.2.17 punitive or exemplary damages.
- If Section 11 - Travel cover applies to this **policy**, we will additionally not pay:
- 12.2.18 any compensation costs and expenses if **you** are deemed responsible for any claims under laws outside any country other than the **agreed countries**.
- 12.2.19 If Section 11 - Travel cover applies, claims in respect of any judgment, award, payment, costs and expenses or settlement delivered, made or incurred elsewhere other than in a court of law in the United Kingdom or any order made in any foreign jurisdiction to enforce a judgment either in whole or in part elsewhere other than in the United Kingdom.

12.3 Conditions under this section

- 12.3.1 No admission, offer, promise, payment or indemnity shall be made by or on behalf of **you** without **our** prior written consent.
- 12.3.2 **You** agree to provide **us** any information connected with the claim that **we** ask for, including details of **your pet's** history.
- 12.3.3 **You** agree to help **us** find out details of the incident that results in a claim or

provide **us** with written statements and go to court if needed.

- 12.3.4. **You** or **your** legal representatives will give **us** written notice immediately if **you** have received notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section.
- 12.3.5. Every claim notice, letter, writ or process or other document served on **you** shall be forwarded to us immediately upon receipt.
- 12.3.6. **We** shall be entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **our** own benefit any claim for indemnity or damages against all other parties or persons.
- 12.3.7. **We** may at any time pay **you** in connection with any claim or series of claims the maximum benefit as shown on **your schedule** (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made we shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

How to claim for Section 12 - Third party liability (Applicable to dogs only)

Please read these conditions in conjunction with Section 1 - How to Claim.

1. **You** must inform **us** immediately of any **accident** or injury that **your pet** causes.
2. Contact **us** and wait for written instructions from **us**. **We** will send **you** a third-party liability claim form.
3. Please complete it as fully as possible including details of any household contents insurance that **you** may have. This will assist **us** in processing **your** claim.
4. **You** must immediately forward original copies of written summons or any other legal document **you** receive and **you** must never send any replies to any of these documents.

General conditions

Section 13

Policy literature

Please contact us should you require any of our literature to be made available in a different format.

Your policy contains a number of conditions. Some of these explain obligations between you and us whilst others impose duties upon you. If you do not comply with these requirements we may reject a claim; reduce your claim settlement or cancel this insurance.

You must check your schedule carefully when you receive it to ensure all your details are correct and contact us immediately if you find a us immediately of any changes to the information you provided to us when you took out your pet insurance policy with us.

The law applying to this contract

This policy will be governed by English law and you and we agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it.

The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

Fraud

If you or your family or anyone acting on behalf of you or your family are found to have intentionally acted dishonestly or exaggerated any information or claims or provided false documentation in order to obtain or support:

1. a claims payment under your policy; or
2. cover for which you do not qualify; or
3. cover at reduced premium.

All benefits under this policy will be lost. The policy will be invalid and cancelled and you will not be entitled to a refund of premium and legal action may be taken against you.

Taking care of your pet

1. Take proper care of your pet. This includes taking it for regular vaccinations as recommended by your vet (distemper, infectious canine hepatitis, leptospirosis and canine parvovirus for dogs and feline infectious enteritis, feline influenza and feline leukaemia for cats) which you must pay for. Homeopathic vaccines are not acceptable.
2. 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.

Premiums

1. Your pet is only covered under this policy if you pay your premiums in full and on time. The policy is an annual contract of insurance where premiums may be paid monthly.

2. If you pay the yearly premium in instalments and you miss an instalment, we will write to you requesting any outstanding payments be brought up to date within fourteen (14) days of receipt of the letter. This letter will also notify you that if payment is not received within fourteen (14) days, your Policy will be cancelled with immediate effect.

3. If the monthly payment option is chosen, claims will be paid on the condition that the remaining monthly premiums for that period of insurance will still be collected.

4. Collection details

With policies paid by direct debit, the first premium will be charged approximately 8 working days after receipt of your direct debit mandate unless specified otherwise. With both monthly credit cards and direct debit payers, the first two premiums may be charged within the second month.

5. Direct debit guarantee

This guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own bank or building society. If the amount to be paid or the payment date change, Pet Protect Limited will notify you fourteen (14) days in advance of your account being debited or as otherwise agreed. If an error is made by Pet Protect Limited or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a direct debit at any time by writing to your bank or building society but please also send a copy of your letter to us.

Policy renewal

1. On expiry, your policy will be automatically renewed unless you have informed us that you do not wish us to do this. For automatically renewed policies and all policies which are paid by monthly instalments we will retain your payment details in order to continue to deduct premiums when your policy is renewed. We will write to you within reasonable time before your policy expires to remind you that the policy will be automatically renewed and to inform you of any changes to the content of your policy with full details of your next year's premium, excess and your contribution.
2. Your premium may increase as your pet ages and may also increase or decrease if you move house and according to your claims history.

General terms

1. Any communication between **you** and **us** will be sent to the address given to **us** at the start of **your policy**. It is **your** responsibility to inform **us** of any change of address.
2. Purchasing this **policy** does not affect **your** statutory rights.
3. **We** may record **your** telephone calls with our representatives to monitor and improve the quality of the service **we** provide.
4. **Our** liability to make any payment under this **policy** shall be conditional upon your observance of all terms, provisions, conditions and endorsements of this **policy**. Where **you** do not comply with any obligation to act in a certain way specified in this **policy**, this may prejudice **your** position to recover under any claim.

It is a fundamental condition that **you** shall at all times comply with all terms and conditions of this **policy** that require **you** to act or not act in a particular way as specified. Failure to comply will result in **you** forfeiting your right to the **policy** cover.

Sanction Limitation and Exclusion Clause

We will not provide cover nor be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** or any member of **our** group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country.

Privacy and Data Protection Act

1. The information **we** hold about **you** will be held in accordance with the Data Protection Act 1998 (the Act). **We** will use the information from your policy for the purpose of providing you with insurance services and additional products and services in relation to the insurance being provided. **We** accept fully our responsibility to protect the privacy of customers and the confidentiality and security of information entrusted to **us**.

The information provided by or on behalf of **you** when the policy was taken out, together with other information, will be used by Pet Protect Limited and **us** and **our** group companies. It will be used for administration and customer service. **We** may disclose information to our service providers and agents for these purposes.

It may also be used for the purpose of fraud prevention including passing details to other insurers and regulatory bodies. **You** have provided information in connection with the purchase and performance of this insurance policy and **you** have consented to the processing of the personal data, including sensitive personal data and **you** have consented to the transfer of this information abroad.

Unless **you** have informed **us** otherwise, **we** or Pet Protect Limited may contact **you** by mail or telephone to let **you** know about any goods services or promotions that may be of interest to **you** and/or share **your** information with organisations that are our business partners. If **you** ask **us**, **we** will tell **you** what information **we** hold about **you** and provide it in accordance with applicable law. Any information which is found to be incorrect will be corrected promptly.

Your communication with **us** may be monitored and/or recorded either directly by **us** or by reputable organisations selected by **us**, to ensure consistent servicing levels and account operation. **We** will keep information about **you** only for so long as it is appropriate and in compliance with the provisions of the Act.

2. Where personal information is provided about another person, **you** are required to inform that person of **our** identity, and why their personal information will be processed and disclosed. **You** are also required to obtain their written consent to the processing of their personal information in this way and provide such consent to **us**.
3. Personal information is used:
 - a) to administer the **policy**, including underwriting, renewal information, validation of claims history and claims handling;
 - b) for research, analysis, statistic creation, and customer profiling;
 - c) for fraud prevention and debt recovery.
 - d) to contact **you** by post, telephone, fax or e-mail about **our** other products and services on offer and other selected partners unless **you** have previously asked **us** not to use the relevant personal information for such purposes. If **you** do not wish for the information to be used for these purposes **you** must notify **us** in writing at the address below.
4. Personal information may be disclosed to:
 - a) other members of the Advent Group;
 - b) other insurance entities interested in the risk written under this **policy**;
 - c) agents and service providers appointed by **us** to carry out activities in connection with the **policy**;
 - d) credit reference and fraud databases;
 - e) law enforcement and other statutory bodies;
 - f) potential purchasers of the whole or part of our business.
5. If false or inaccurate information is provided and fraud is suspected this fact will be recorded and the information will be available to other organisations that have access to the fraud databases.
6. Personal information may be transferred to third parties in countries outside the European Economic Area which may not have the same standards of protection for personal information as the United Kingdom. **We** will ensure that such transfers comply with the data protection law and the personal information is kept securely and protected from unauthorised access.
7. **We** maintain protections and procedures in the storage and disclosure of personal information to keep it secure and prevent unauthorised access to or loss of such information.
8. **We** may monitor and record all communications with you for compliance and training purposes.
9. Should **you** wish to see the information held, have any queries in relation to the way such information is used or discover any inaccuracies, **you** should write to the Data Protection Officer at:
Pet Protect Limited
Furness House, 53 Brighton Road,
Redhill, Surrey RH1 6RD
10. For the purpose of this clause only **we, us, our** means both Advent Underwriting Limited and Pet Protect Limited.

Definitions

Section 14

The following words will have the same meaning attached each time they appear in **your policy** or **schedule** in bold type face, whether with a capital first letter or not.

Depending on the context in which the words have been used, words used in singular will include the plural and vice versa and words in the masculine will include the feminine and the neuter. Any reference to a person will be assumed to include any individual, company, partnership, or any other legal entity. Any references to a statute or regulations will include all its amendments or replacements. The headings within the **policy** are used only for convenience of identification and will not be considered to contribute to the meaning of the paragraphs in this **policy**.

14.1 Accident

A sudden and unexpected event brought about by an external influence which is not an **illness** but which results in an injury.

14.2 Additional Coverages

a) The alternative or complementary treatments, hydrotherapy, physiotherapy, herbal and homeopathic medicines, chiropractic, behavioural therapy and acupuncture.

b) **prescription diet**;

c) dental disease;

d) dental accidents;

14.3 Agreed countries

Australia, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canada, Croatia, Cyprus (Republic), Czech Republic, Denmark, Estonia, France, Finland, Germany, Gibraltar, Greece, Hungary, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, New Zealand, Norway, Poland, Portugal (including Madeira), Romania, Russian Federation, San Marino, Slovakia, Slovenia, Spain (including the Balearic Islands, Canary Islands), Sweden, Switzerland, USA (mainland), Vatican.

14.4 Assistance dogs

Has been specifically trained to assist a disabled person and that meets the accredited membership criteria of Assistance Dogs International, Assistance Dogs Europe or the international Guide Dog Federation.

14.5 Benefit start date

The date a benefit payment commences.

14.5.1 The earliest date that cover for a specified illness or injury commences as specified in the schedule; and/or

14.5.2 The date from which payment of claim monies will commence following treatment insured by this policy.

As the contexts requires

14.6 Bilateral Condition

Any condition, which may affect duplicate body parts on both sides of the body (e.g Ears, eyes, knees, cruciate ligaments, hips.) Bilateral conditions are considered as one condition.

14.7 Certificate for treatment against parasites

A certificate issued under the terms of the Pet Travel Scheme. This is the official certificate of treatment (in the UK it is called pets2). It is only required for dogs and cats travelling with a valid PETS certificate.

14.8 Clinical signs

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

14.9 Complementary treatment

Hydrotherapy, herbal or homeopathic medicine, behavioural therapy, physiotherapy and acupuncture only.

14.10 EU Pets Passport

A passport allowing dogs and cats meeting the necessary requirements to move between EU Member States. This has replaced the PETS Certificate.

14.11 Excess(es)

The amount **you** must pay as shown on **your schedule**. In respect of **injury** or **illness** an **excess** is payable for each unrelated condition treated during each **period of insurance**. If the **treatment** dates of an **injury**, disease or **illness** fall into more than one **period of insurance**, **you** will be required to pay the **excess** for each **period of insurance**.

14.12 Illness

Physical disease, sickness, infection or failure that is not caused by **injury** or any changes to **your pet's** normal healthy state.

14.13 Independent loss adjuster

An independent assessor called in by us to check the validity of claims.

14.14 Injury

Physical damage or trauma caused by an **accident to your pet**.

14.15 Journey

Travel from **your home** to any **agreed country**. Travel in and between **agreed countries** and return journeys to **your home**.

14.16 Maximum benefit

The most we will pay as stated on **your schedule**.

- 14.17 Period of insurance**
The period between the Commencement and Expiry dates shown on **your schedule**. Both dates refer to local standard time at your address.
- 14.18 Period of Travel Insurance**
A maximum of 31 days per policy year, this does not necessarily have to be in succession.
- 14.19 Pet**
The pet **you** own, whose name and details are given on the **schedule**.
- 14.20 PET Travel Scheme (PETS)**
Government scheme allowing **you** to take **your pet** abroad to certain specific countries and re-enter the **United Kingdom** without the need for **your pet** to go into quarantine, provided certain criteria have been adhered to.
- 14.21 PETS Certificate**
A certificate issued for dogs and cats before 1 October 2004 used to enter the UK and other EU countries from listed countries until the "Valid until" date shown on the certificate.
- 14.22 Pre-existing condition**
Any condition or complication directly resulting from a condition that has been identified or investigated by a **vet**, is known to **you** or is otherwise reasonable for **you** to have known about prior to the start of the insurance.
- 14.23 Prescription diet**
A clinical diet where such food has been prescribed by **your vet** as part of **treatment** for a covered **illness/accident**.
- 14.24 Policy**
This document, the **schedule** (including any **schedules** issued in substitution) and any endorsements attaching to this document or the **schedule** that will be considered part of the legal contract.
- 14.25 Schedule**
The document which identifies the policyholder and sets out details of the cover and **excesses**.
- 14.26 Specified breeds**
Akbash, Alano Espanol, 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, Boar Hound, Boerboel, Boxer, Braque Francais Pyrenees, Bulldog, Alapaha Blue Blood Bulldog, American Bulldog, English Bulldog, French Bulldog, Toy Bulldog, Victorian Bulldog, Bullmastiff, Cane Corso, Caucasian Mountain Dog, Central Asian Outcharka Shepherd, Chinese Shar-Pei, Cirneco dell 'Etna, Coonhound, American Coonhound, English Coonhound, Black and Tan Coonhound, Bluetick Coonhound, Redbone Coonhound, Treeing Walker Coonhound, Dalmatian, Danish Broholmer, Deerhound, Scottish Deerhound, Doberman Pinscher, Dogue de Bordeaux, Dosa Inu, 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 Vendeen, Himalayan Sheepdog, Icelandic Sheepdog, Irish Wolfhound, Italian Greyhound, Landseer, Leonberger, Mastiff, Mee Kyun Dosa, Neapolitan Mastiff, Newfoundland, Old English Mastiff, Old English Sheepdog, Olde English Bulldogge, Perro de Presa Canario, Peruvian Inca Orchid, Pharaoh Hound, Pyrenean Mountain Dog, Pyrenean Shepherd, Rafeiro do Alentejo, Rottweiler, Saint Bernard, Giant Schnauzer, Shiloh Shepherd, Sloughi, American Staffordshire Terrier, Bull Terrier, English Staffordshire Terrier, Miniature Bull Terrier, Miniature English Bull Terrier, Soft Coated Wheaten Terrier, Staffordshire Bull Terrier, Tibetan Mastiff, Wetterhound.
- 14.27 Third country official veterinary certificate**
A certificate allowing dogs and cats meeting the necessary requirements to enter EU Member States.
- 14.28 Treatment**
Any examination, consultation, advice, tests, X-rays, medication, surgery, nursing, **prescription diet** food and care provided by a veterinary practice and/or if instructed by a **vet**.
- 14.29 United Kingdom or UK**
Countries of England, Scotland, Northern Ireland and Wales, the Channel Islands and the Isle of Man.
- 14.30 Vet/Veterinary**
A qualified and registered veterinary surgeon.
- 14.31 Vet/Veterinary fees**
Fees incurred by a qualified and registered veterinary surgeon at a veterinary practice or at any other authorised organisation which has been agreed with **us** in advance.
- 14.32 Your contribution**
The amount **you** must pay towards each claim once any **excess** has been deducted. This amount is calculated as a percentage of the claim depending upon the age of **your pet** at the start of the current **period of insurance**. This percentage contribution is stated on **your schedule**.
- 14.33 We ,us, our**
Advent Syndicate 780 at Lloyd's.
- 14.34 You, your**
You means the owner of the insured **pet**. Your name is given on the **schedule**. Joint policyholders are not permitted. If more than one person owns the **pet**, the owners must select which one of them will be the policyholder.
But for the exclusive purpose of Section 12 - Travel Cover 'you' and 'your' mean **you** or any person looking after or handling **your pet** with **your** permission.



Pet Protect Ltd

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United Kingdom**

**T 0845 602 2443*
www.petprotect.co.uk**

* Calls cost 7p per minute plus your phone company's access charge.



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PPL-TC-09.15A