Pet Insurance

Policy Booklet – Option 1
Effective from 31st August 2018

Please read in conjunction with your Certificates of Insurance and Insurance Product Information Document (IPID) to understand the cover for your pet

This booklet contains your:

- Demands and Needs – Who is this product suitable for?
- Terms and Conditions
- How we use personal information
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Please contact us if you require a copy of the Policy Booklet in large print or Braille.
Allianz does not provide advice or any personal recommendation about the insurance products offered.

Demands and Needs – Who is this product suitable for?
This product meets the demands and needs of a pet owner who wants cover for the cost of veterinary treatment for each injury and illness for 12 months only.

Terms and Conditions

Introduction
These are your pet insurance Terms and Conditions and detail your pet’s cover and the basis on which all claims will be settled.

There are 6 sections of cover but please be aware that some of the sections may not be included in the cover you have chosen for your pet. The section is only included if it is shown as covered on your Certificate of Insurance. We recommend you check your pet’s cover now and contact us as soon as possible if this is not as expected.

These Terms and Conditions are part of your insurance contract; the other parts are your Certificate of Insurance and your written, internet or telephone application. To understand exactly what your insurance contract covers you must read your Certificate of Insurance and Insurance Product Information Document, together with these Terms and Conditions.

In return for the correct premium, during the period of insurance, we will provide cover in the following sections if they are shown in your Certificate of Insurance.

Sainsbury’s Pet Insurance is sold, underwritten and administered by Allianz Insurance plc.
How to contact us
Sainsbury’s Pet Insurance
Great West House (GW2)
Great West Road
Brentford
Middlesex
TW8 9DX
United Kingdom
Telephone: 0330 100 7912

Email:
service@
sainsburysbankpetinsurance.co.uk
claims@
sainsburysbankpetinsurance.co.uk

The law applicable to this policy
The laws of England and Wales apply to this insurance contract.

The language used in this policy
Unless we agree otherwise the language of the policy and all communications relating to it will be in English.

Age eligibility of your pet
This policy is not available for any pet under 8 weeks of age.

Policy excess
Under some sections of the policy, claims will be subject to an excess. This means that you will be responsible for paying the first part of each claim under that section.
Definitions

These definitions apply throughout these Terms and Conditions. Where we explain what a word means that word will appear highlighted in bold print and have the same meaning wherever it is used in this document. We have listed the definitions alphabetically.

12 months means 365 days calculated from, and including, the date during the period of insurance your pet first received treatment for the injury or illness.

Agreed countries means any European Union member states and Territories which are included in the Pet Travel Scheme.

Bodily injury means an identifiable physical injury to any person caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Carrier means a transport company approved by the United Kingdom Government to carry animals according to the Pet Travel Scheme.

Clinical sign/signs means a change(s) in your pet’s normal healthy state, its bodily functions or behaviour.

Elective treatment, diagnostic or procedure means any treatment, diagnostic or procedure you request, which the vet confirms is not necessary.

Excess means the amount you are required to pay towards a claim.

• The excesses which apply to the cover for your pet are shown on your Certificate of Insurance.

• For Veterinary Fees this will be a) a fixed amount only or b) a fixed amount and a percentage amount:

  a) A fixed amount only – the fixed amount is the amount you have to pay towards the cost of treatment for each injury or illness that is not related to any other injury or illness. This amount will be deducted from the first claim(s) for that injury or illness.

  b) A fixed amount and a percentage amount – the fixed amount will be deducted as explained in a) above. In addition, you must also pay a percentage of all treatment costs. The percentage you have to pay is shown on your Certificate of Insurance and this will be deducted from all claims submitted and will be calculated on the amount left after the fixed amount has been deducted.
In a small number of policies the excess is different to that stated above. If it is, an excess definition is printed in the ‘Exclusions and Clauses’ section on the Certificate of Insurance for your pet and this replaces the excess definition stated above.

**Family**
means your husband, wife, civil partner, partner, parents, grandparents, brothers, sisters, sons, daughters, grandsons and granddaughters.

**Home**
means the place in the United Kingdom where you usually live.

**Illness**
means any change(s) to a normal healthy state, sickness or disease and abnormalities, including defects and abnormalities your pet was born with or were passed on by its parents.

**Illness which starts in the first 14 days of cover**
means an illness that:

a) Showed clinical signs,

b) Has the same diagnosis or clinical signs as an illness that showed clinical signs,

c) Is caused by, relates to, or results from, a clinical sign that was noticed, or an illness that showed clinical signs,

- In the first 14 days of your pet’s first period of insurance.

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

**Immediate family**
means your husband, wife, civil partner, partner, parents, sons and daughters.

**Injury/injured**
means physical damage or trauma caused immediately by an accident. Not any physical damage or trauma that happens over a period of time.

**Market value**
means the price generally paid for a similar pet based on its age, breed, sex, pedigree and breeding ability at the time you became the owner of your pet.

**Maximum benefit**
means the most we will pay for each separate and unrelated injury or illness as shown on your Certificate of Insurance.

**Member of a veterinary practice**
means any person legally employed by a veterinary practice under a contract of employment.
Period of insurance
means the time for which we provide cover as set out in the Certificate of Insurance and for which we have accepted your premium.

Pet/pets
means the cat or dog owned by you which is named in the Certificate of Insurance.

Pet Travel Scheme
means the United Kingdom Government scheme, administered by the Department for Environment, Food and Rural Affairs (DEFRA) 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. The scheme is also known as PETS.

Pre-existing condition
means an injury or illness that:

a) Happened or first showed clinical signs,

b) Has the same diagnosis or clinical signs as an injury, illness or clinical sign your pet had,

c) Is caused by, relates to, or results from, an injury, illness or clinical sign your pet had,

• Before your pet’s cover started.

No matter where the injury, illness or clinical signs are noticed or happen in, or on, your pet’s body. This is regardless of whether or not we place any exclusion(s) for the injury/illness.

Select breed
please refer to the ‘select breed’ section on your Certificate of Insurance to find out if your pet is a select breed.

Terrorism
means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Travel documents
means the Pet Passport, PETS Certificate and/or Certificate for treatment against parasites issued for your pet under the terms of the Pet Travel Scheme.
Treatment
means the cost of the following when required to treat injury or illness:

a) Any examination, consultation, advice, test, x-ray, diagnostic procedure, surgery and nursing carried out by a vet, a veterinary nurse or another member of a veterinary practice under the supervision of a vet, and

b) Any medication legally prescribed by a vet.

Trip/trips
means travel from your home to any of the agreed countries for a maximum of 90 days for all trips in the period of insurance. This includes the duration of your holiday or business trip and any travel in, and between, agreed countries and return journeys to your home.

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

Vet
means a fully qualified veterinary surgeon holding a current registration with the Royal College of Veterinary Surgeons.
General conditions applicable to the whole policy

You must comply with the following conditions to have the full protection of your policy. If you do not, and the condition you have not kept to relates to a claim, we may refuse the claim.

1. Precautions
   a) Throughout any period of insurance you must take all reasonable steps to maintain your pet’s health and to avoid injury, illness, bodily injury, death, loss, theft, straying, damage or destruction. If there is a disagreement between you and us as to what reasonable steps are, the details will be referred to an independent national welfare body or an independent vet mutually agreed upon.
   b) You must arrange and pay for your pet to have:
      • A yearly dental examination. Any treatment recommended as a result of the dental examination must be carried out as soon as possible.
      • Any treatment normally recommended by a vet to prevent or reduce the risk of injury or illness.

2. Vaccinations
   You must ensure that your pet is vaccinated in accordance with the recommendation of your vet against distemper, hepatitis, leptospirosis and parvovirus for dogs and feline infectious enteritis, feline leukaemia and cat flu for cats.

3. Ownership
   You must be the owner of the pet. Your cover will cease immediately if your pet is sold or re-homed.

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

5. Pre-existing conditions
   Any injury/illness which occurred before your pet’s cover started is a pre-existing condition and something which will never be covered by your insurance. This is regardless of whether we place an exclusion for the injury/illness or not.
6. **Renewal terms**
   a) If you pay your premium by Direct Debit instalment, when your policy is due for renewal we will renew it for you automatically, to save you the worry of remembering to contact us before the renewal date. We will write to you before the policy expires with full details of your premium and policy conditions for the next period of insurance. If you do not want to renew this policy just let us know.
   
b) If we offer further periods of insurance, we may:
   
   - Change the premium, **excesses** and the policy Terms and Conditions.
   
   - Place exclusions because of your pet’s claims and veterinary history.
   
   - Limit or withdraw Personal Liability cover based on a review of your pet’s behaviour. For example, any aggressive tendencies shown or any incidents where your pet has caused injury to a person or another animal.
   
   c) If, after we have offered a further period of insurance, you make a claim that relates to a period of insurance before the one we have offered, we may, based on the details of the claim, place exclusions backdated to the start of the further period of insurance.
   
   d) At each renewal, we ask you to notify us of certain information. The information we require from you will be stated in your renewal documentation. It is important that you provide us with full and accurate information as this could affect a future claim.
   
   e) We have the right not to invite renewal and we will notify you in writing of any such action.

7. **Changes during the period of insurance**

Changes will only be made to your policy at renewal; we will not change the cover we provide for your pet during the period of insurance, unless:

- You decide to change your pet’s cover.

- You did not tell us about something when we previously asked.

- You provided us with inaccurate information when previously asked, regardless of whether or not you thought it was accurate at the time.
8. Dual insurance
We will not make any payment for any claim that results from an incident which is covered by any other insurance. If there is any other insurance under which you are entitled to make a claim you must report the incident to that insurance company and tell us their name and address and your policy and claim number with them.

9. Cancellation
If your policy is cancelled or comes to an end for any reason all cover for your pet will stop on the date the policy is cancelled/ends and no further claims will be paid.

Statutory cancellation rights
You may cancel this policy up to 14 days after receiving your policy documents when first starting insurance cover with us or at renewal, up to 14 days after your renewal date. Any premium already paid by you for this 14-day period will be refunded to you providing no claim has been made or is intended to be made. If you cancel outside the 14-day cancellation period and the premium becomes due you may not receive a refund of your premium.

Cancellation outside the statutory period
You may cancel your policy at any time by calling or writing to us and we may give you a refund of the money you have paid for the period of insurance after the cancellation date. If we have paid a claim you may not receive a full return of your premium.

We may cancel your policy at any time if you have been dishonest or fraudulent in any dealings with us or your vet has advised that you have been negligent towards your pet. We will give you 7 days’ notice in writing to the last address you have given us and we will give you a refund of any money you have paid for the period of insurance after the cancellation date.

Non-payment of premiums
Your pet is only covered under this policy if you pay the premium. If you pay the yearly premium in Direct Debit instalments and you miss an instalment, you must pay the outstanding amount within 10 days of the date the instalment was due to be paid. If we do not receive your payment within 10 days of the date the premium was due, your insurance will automatically stop and we will make no further claim payments.
Claims conditions

You must comply with the following conditions to have the full protection of your policy. If you do not, and the condition you have not kept to relates to a claim, we may refuse the claim.

1. When to claim

For all sections other than Personal Liability
To make a claim you need to send us a completed claim form and the claims evidence listed in the section under which you are claiming.

The claim form and claims evidence must be sent to us within one year of treatment taking place, bodily injury, death, disease or the discovery of any loss, theft or straying. If we do not receive the claim form and accompanying information within this time frame the claim will not be covered by the policy.

Claim forms can be downloaded from our website, www.sainsburysbank.co.uk/pet, and some veterinary practices will have a supply of Veterinary Fees claim forms. Please contact us if you would like us to send you a claim form.

For Personal Liability
You must let us know of any incident that happens even if you don’t believe a claim will be made against you at this time. To notify an incident please contact us on 0330 100 7914.

You must notify us immediately:

• If an incident occurs which could lead to a claim under this section.
• Upon being advised of any prosecution, inquest or enquiry which could lead to a claim under this section.

You must also tell us if you are aware of any writ, summons, letter of claim or other document as soon as you receive it and you or any other person must not respond to any of these documents. Every communication relating to a claim must be sent to us immediately. You or anyone acting on your behalf must not negotiate, admit or repudiate (refuse) any claim without our permission in writing.

2. Providing information

a) You or your legal representatives must supply at your own expense all information, evidence, details of any other insurance policy involved (such as household) and veterinary certificates as required by us.
b) **We** may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts, invoices or bills.

3. **Claim form completion**
   **We** cannot guarantee payment of a claim over the telephone. If **you** want to make a claim **you** must send **us** a completed claim form.

   For Veterinary Fees **you** must arrange for **your vet** to fill in their part and **you** must send the claim form and the required claims evidence to **us** within one year of the **pet** receiving the **treatment**. **You** will be responsible for any costs charged for the completion of the form. If all or part of **your** claim cannot be paid **we** will tell **you** in writing.

4. **Signs of injury or illness**
   **You** must arrange for a **vet** to examine and treat **your pet** as soon as possible after it shows **clinical signs** of an **injury** or **illness** and follow any advice they give. If **you** do not follow the **vet's advice** we will not pay any claims relating to that **injury** or **illness**.

5. **Transferring of rights**
   **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party. **You** must give **us** any help **you** can and provide any documents **we** ask for.

6. **Fraud**
   **You** must not act in a fraudulent manner. If **you** or anyone acting for **you**:
   
   a) Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect, or
   
   b) Make a statement in support of a claim knowing the statement to be false in any respect, or
   
   c) Submit a document in support of a claim knowing the document to be forged or false in any respect, or
   
   d) Make a claim in respect of any loss, damage or destruction caused by **your** wilful act or with **your** connivance,
Then:

- **We** will not pay the claim.
- **We** will not pay any other claim which has been or will be made under the policy.
- **We** may at **our** option declare the policy void and if **we** do, **we** will not make any return of premium. ‘Void’ means **we** will cancel **your** policy from the date the fraud occurred. If **we** take this action **you** must tell any other insurer that **we** have voided **your** policy and failure to do this could invalidate any future insurance policy.
- **We** are entitled to recover from **you** the amount of any claim already paid under the policy.
- **We** may inform the police of the circumstances.
General exclusions applicable to all sections of the policy

The following exclusions apply to all sections of the policy.

1. **Age of your pet**
   - **Your pet** being under 8 weeks of age.

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

3. **Radioactive contamination**
   - Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

4. **Excluded breeds**
   - **a)** Any **pet** that is an American Bulldog, American Bullmastiff, American Staffordshire Bull Terrier, Beauceron, Bernese Mountain Dog, Bordeaux Mastiff, Bullmastiff, Cane Corso, Czechoslovakian Wolfdog, Deerhound, Dogue Brasileiro, Dogue de Bordeaux, Irish Staffordshire Bull Terrier, Mastiff, Neapolitan Mastiff, Northern Inuit, Pyrenean Mastiff, Sarloos Wolfhound, Spanish Mastiff, Tibetan Mastiff, Tosa Inu, Utonagan.
   - **b)** Any **pet** that is, or is crossed with, an American Pit Bull Terrier, Dogo Argentino, Fila Brasiliero, Japanese Tosa, Perro de Presa Canario, Pit Bull, Pit Bull Terrier, Sharpei, wolf or a wolf hybrid.
   - **c)** Any **pet** which is registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Northern Ireland) order 1991 or the Dangerous Dogs (amendment) Act 1997 or any subsequent amendments or a dog crossed with any of these.

5. **Notifiable diseases**
   - Any notifiable disease as named in the Animal Health Act 1981 or an Order made under that Act, such as rabies.
6. **Breeding or other uses**
   *Your pet* being used for breeding purposes, guarding, track racing, coursing or used in connection with any business, trade, profession or occupation.

7. **Health or importation regulations**
   *You* breaking the laws or regulations of England, Wales, Scotland or Northern Ireland, including those relating to animal health or importation.

8. **Confiscation or destruction**
   The confiscation or destruction of *your pet* by Government or Public Authorities, or under the Animals Act 1971 United Kingdom and the Control of Dogs Act 1986 because it was worrying livestock.

9. **Restrictions**
   The Department for Environment, Food and Rural Affairs (DEFRA) or any Government or Public Authority putting any restrictions on *your pet*.

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

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

12. **Disease transfer**
    Any amount resulting from a disease transmitted from animals to humans.
General exclusions only applicable to Section 6 – Holiday Cover

The following exclusions apply to all benefits in Section 6 – Holiday Cover.

1. **Non-compliance with the Pet Travel Scheme**
   Your non-compliance with any part of the Pet Travel Scheme requirements, whether imposed by the United Kingdom Government, a carrier or other countries involved in the Pet Travel Scheme.

   While your pet is outside the United Kingdom you must follow the conditions of the Pet Travel Scheme. Full details of the Pet Travel Scheme can be found on the DEFRA website, www.defra.gov.uk, or you can call the DEFRA Pet Travel Scheme Helpline on 0370 241 1710.

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

3. **Countries outside the Pet Travel Scheme**
   Any travel outside of the agreed countries.

4. **Duration of travel**
   Any incident or event which occurs when your pet has been outside of the United Kingdom for more than 90 days in each period of insurance.

5. **Carriers costs**
   Any costs imposed by the carrier to carry out checks whether required by them or by any Government or governing body.

6. **Pet Travel Scheme costs**
   Any costs incurred in order to comply with the Pet Travel Scheme unless specifically mentioned.

7. **Exchange rates**
   Any loss due to variations in exchange rates of any and every description.
Section 1 – Veterinary Fees

Cover in this section applies in the United Kingdom only

What is covered

We will pay you the cost of treatment your pet has received to treat injury and illness. You can claim up to £3000 for each separate and unrelated injury and illness.

Each injury and illness is covered for:

- 12 months starting from the date during the period of insurance your pet first received treatment for the injury or illness, or
- Until the maximum benefit of £3000 is reached,

Whichever happens first. After which we will not pay any further claims for that, or any related, illness or injury.

Special conditions relating to claims

1. Before your pet is treated check that your vet is willing to complete the claim form and supply us with the supporting invoices. We will not pay for the vet to do this.

2. The claim form and invoices must be sent to us within one year of the pet receiving the treatment.

Please make sure that the form is fully completed and signed by both you and your vet and that it is indicated to whom we should make the payment.

3. If you have asked us to pay your vet, and we agree to, we will send payment directly to the practice and if there is any amount other than the excess that we cannot pay because the costs are not covered we will tell you in writing. You must settle with your vet any amount we cannot pay.

4. For all claims your vet must complete a claim form and supply us with the supporting invoices on each occasion that treatment is provided.

5. The maximum amount we will pay for the cost of treatment of each injury and illness is the maximum benefit that applies on the date the injury happened or the date the clinical signs of the illness were first noticed.

6. The period of 12 months and the maximum benefit amount will always start or be calculated from the date in the period of insurance your pet first received treatment for:

   a) The injury or illness, or
   b) An illness with the same diagnosis,
No matter how many times the same injury, illness or clinical signs are noticed or happen in, or on, any part of your pet’s body.

7. If a number of injuries, illnesses or clinical signs are:
   a) Diagnosed as one injury or illness, or
   b) They are caused by, relate to, or result from, another injury, illness or clinical sign,

One period of 12 months and one maximum benefit amount will apply to the treatment received for all the injuries, illnesses or clinical signs.

In this case the period of 12 months and the maximum benefit amount will start or be calculated from the first date in the period of insurance any of the illnesses, injuries or clinical signs were treated.

8. After we have paid the cost of treatment for 12 months or the maximum benefit for an injury or illness we will not pay the cost of any more treatment for:
   a) The same injury or illness,
   b) An injury or illness with the same diagnosis as the injury or illness we have paid the limit for, or
   c) An injury or illness that is caused by, relates to, or results from, an injury or illness that we have paid the limit for.

No matter where the injury or illness is noticed or happens in, or on, your pet’s body.

9. If we receive a request to pay the claim settlement direct to a veterinary practice, we reserve the right to decline this request.

10. We may refer your pet’s case history to a vet that we choose and if we request, you must arrange for your pet to be examined by this vet. We will pay any costs for this.

11. If you decide to take your pet to a different vet for a second opinion because you are unhappy with the diagnosis or treatment provided, you must tell us before you arrange an appointment. If you do not, we will not pay any costs relating to the second opinion. If we request, you must use a vet we choose. If we decide the diagnosis or treatment currently being provided is correct, we will not cover any costs relating to the second opinion.

12. It is your responsibility to ensure the veterinary practice is paid within the required time frame:
• If an additional charge is added to the cost of treatment due to the late payment of fees, we will deduct this charge from the claim settlement.

• If a discount is given for paying the cost of treatment within a certain time frame, you must provide payment within this time frame. If you do not, we will deduct the discount, which would have been provided, from the claim settlement.

What is not covered

1. The amount of the excess shown in your Certificate of Insurance.
2. The cost of any treatment for a pre-existing condition.
3. The cost of any treatment for an illness which starts in the first 14 days of cover.
4. The cost of any treatment your pet receives more than 12 months after the date he/she first received treatment for that injury or illness.
5. The cost of any medicines or materials prescribed or supplied to be used more than 12 months after the date your pet first received treatment for that injury or illness.
6. The cost of any treatment to prevent an injury or illness.

7. The cost of hospitalisation and any associated treatment, unless the vet confirms that your pet must be hospitalised for essential treatment, regardless of your personal circumstances.
8. The cost of dental treatment unless:
   • The treatment relates to an injury or illness, and
   • Your pet had a dental examination carried out by a vet in the 12 months before the clinical signs of the injury or illness were first noticed.
9. The cost of killing and controlling fleas and the cost of general health improvers.
10. The cost of any food, including food prescribed by a vet.
11. The cost of any vaccination and micro-chipping, other than the cost of treating any complications that arise from this procedure.
12. The cost of spaying (including spaying following a false pregnancy) or castration, unless:
   • The procedure is carried out when your pet is suffering from an injury or illness and is essential to treat the injury or illness, or
   • The costs claimed are for the treatment of complications arising from this procedure.
13. The cost of any treatment for a behavioural illness or problem.

14. The cost of hydrotherapy, physiotherapy, acupuncture, homeopathy, chiropractic manipulation, osteopathy or any other complementary or alternative treatment. This includes any treatment specifically needed to carry out the particular complementary or alternative treatment.

15. The cost of any treatment in connection with breeding, pregnancy or giving birth.

16. The cost of a house call unless the vet confirms that your pet is suffering from a serious injury or illness and that moving your pet would either endanger its life or significantly worsen the serious injury/illness.

17. The cost of any additional veterinary attention required because you are unable to administer medication due to your pet’s behaviour or your personal circumstances.

18. Extra costs for treating your pet outside usual surgery hours, unless the vet confirms an emergency consultation is essential, regardless of your personal circumstances.

19. Costs that result from an illness or injury specifically excluded in the Certificate of Insurance.

20. The cost of treating any injury or illness deliberately caused by you, anyone living with you or anyone else looking after your pet.

21. The cost of surgical items that can be used more than once.

22. The cost of buying or hiring equipment or machinery or any form of housing, including cages.

23. The cost of grooming, de-matting or bathing your pet, other than bathing when a substance is being used which, according to the manufacturer’s guidelines, can only be administered by a member of a veterinary practice.


25. The cost of transplant surgery, including pre- and post-operative care.

26. The cost of any prosthesis, including any veterinary treatment needed to fit the prosthesis, other than hip, knee and/or elbow replacement(s).

27. The cost of having your pet cremated, buried or disposed of.

28. The cost of any treatment in connection with a retained testicle(s) if your pet is over the age of 12 weeks when cover started.
29. The cost to remove dew claws, unless they are damaged or infected at the time the surgery is carried out.

30. The cost of any **elective treatment, diagnostic or procedure** or any **treatment** that **you** choose to have carried out that is not directly related to an **injury** or **illness**, including any complications that arise.

31. The cost of pheromone products, including DAP diffusers and Feliway.

32. Anything mentioned in the General exclusions applicable to all sections of the policy on page 13.

33. The cost of any **treatment** if a claim has not been submitted within one year of **your pet** receiving **treatment**.

**Claims evidence**

**We** will require the following:

- A completed claim form, and
- The invoices from the veterinary practice which show what **you** are claiming for.
- The first claim submitted for **your pet** must include his/her full clinical history. The full clinical history is a record of all visits **your pet** has made to a **vet** and this information can be obtained from each veterinary practice **your pet** has attended. In addition, **we** may require the full clinical history when **you** submit claims for certain conditions but will let **you** know if this is needed once **we** have received **your** claim form.
Section 2 –
Personal Liability
(this section only applies for dogs)

Cover in this section applies in the United Kingdom only

For the purposes of this section the definitions of ‘you’ and ‘your’ are extended to include any person looking after your pet with your permission.

What is covered

If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving your pet during the period of insurance and you are legally responsible, we will pay:

1. Compensation and claimant’s costs and expenses, and
2. Legal costs and expenses for defending a claim against you.

We will pay up to £1,000,000 for each incident.

Special conditions relating to claims

1. You must not admit responsibility, agree to pay any claim or negotiate with any person following an incident.
2. You must notify us immediately:
   a) If an incident occurs which could lead to a claim under this section.
   b) Upon being advised of any prosecution, inquest or enquiry which could lead to a claim under this section.
3. You must immediately send us every writ, summons or legal documents you receive and you or any other person must not respond to any of these documents.
4. You agree to provide us with any information connected with the claim we reasonably ask for including details of your pet’s history.
5. You agree to tell us or help us find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed.
6. You must allow us to take charge of your claim and allow us to prosecute in your name for our benefit.
7. If you die, your legal representative(s) will have the protection of this cover as long as they comply with these Terms and Conditions.
8. If a business or a professional is being paid to care for your pet in any way (for example, but not limited to a dog minder, a dog walker or a groomer) it is your responsibility to:
   a) Make sure the business/person has the appropriate third party liability insurance cover, and...
b) Tell them if your pet has any behavioural problems or requires any special handling so they are able to handle your pet in an appropriate manner.

**What is not covered**

1. The amount of the excess shown in your Certificate of Insurance.
2. Any costs and expenses for defending you which we have not agreed beforehand.
3. Any compensation, costs and expenses resulting from an incident which involves your profession, occupation or business.
4. Any compensation, costs and expenses resulting from an incident which involves the profession, occupation or business of anyone who is employed by you or anyone who works for you in any way.
5. Any compensation, costs and expenses for an incident which takes place when your pet is in the care of a business or a professional and you are paying for their services. For example, but not limited to, when your pet is in the care of a dog minder, a dog sitter or at the grooming parlour.
6. Any compensation, costs and expenses if you are legally responsible only because of a contract you have entered into.
7. Any compensation, costs and expenses if the person who is killed, injured or falls ill, lives with you, is a member of your immediate family or is employed by you.
8. Any compensation, costs and expenses if the property damaged is your responsibility or it belongs to you, any person who lives with you, a member of your immediate family or a person who is employed by you.
9. Any compensation, costs and expenses if you, a member of your immediate family or any person who lives with you or is employed by you is responsible for, or looking after, the property that is damaged.
10. Any compensation, costs and expenses that result from an incident if you have not followed instructions or advice given to you by previous owners, the re-homing organisation or a qualified behaviourist about the behaviour of your pet.
11. Any compensation, costs and expenses if the incident happens in an area or place where dogs are specifically prohibited, unless your pet escapes and enters the area outside of your control.

12. Any compensation, costs and expenses if you are deemed responsible under the laws of any country, other than members of the European Union.

13. Any compensation, costs and expenses if you are responsible for air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an accident involving your pet.

14. Any compensation, costs and expenses resulting from an incident that happens where you work.

15. Any compensation, costs and expenses if your pet is kept or lives on premises which sell alcohol, unless there is no access from the residential premises to the business premises.

16. Anything mentioned in the General exclusions applicable to all sections of the policy on page 13.

To notify us of a potential claim under this section please call us on 0330 100 7914.
Section 3 – Advertising and Reward Costs

Cover in this section applies in the United Kingdom only

What is covered

We will pay you:

1. Up to £1,000 in each period of insurance for the costs incurred of local advertising if your pet is lost or stolen (including up to £75 towards sundries to make your own posters and advertising material).

2. Up to £250 in each period of insurance for the reward costs incurred to recover your pet if it is lost or stolen.

Special conditions relating to claims

1. You must take the following steps:
   a) As soon as you discover your dog is stolen/missing, or that your cat may have been stolen, you must tell the appropriate authority and obtain written confirmation of your report. Depending on where you live the appropriate authority may be your local authority or the police.
   b) For all missing pets, within 5 days of discovering your pet is missing you must tell at least one veterinary practice in the area where he/she was last seen.

2. You must obtain our approval before advertising a reward; if not, the cost of the reward will not be covered by this insurance.

3. You must provide us with a receipt(s) for any amount which you are claiming for. Any costs not supported by a receipt will not be covered by this insurance.

What is not covered

1. Any reward paid to:
   - A member of your family or any person living with you.
   - The person who was caring for your pet when it was lost or stolen.
   - The person who stole your pet or any person who is in collusion with the person who stole your pet.

2. Any reward that we have not agreed to before you advertised it.

3. Any reward not supported by a signed receipt giving the full name, address and telephone number of the person who found your pet.

4. Anything mentioned in the General exclusions applicable to all sections of the policy on page 13.

5. Any amount if a claim has not been submitted within one year of your pet going missing.
Claims evidence

You must phone us on 0330 100 7914 for the approval of any reward before you advertise it.

We will require the following:

- A completed claim form,
- Copies of any advertisements placed and receipts or bills for any advertisement costs claimed for, and
- Receipt for any amount of the reward you are claiming.
Section 4 – Loss Cover (optional)

These benefits are only covered if you have requested the optional Loss Cover and they are shown on your Certificate of Insurance.

Death from Injury

Cover in this section applies in the United Kingdom only.

What is covered

We will pay you the amount you paid for your pet, up to a maximum of £1000, if your pet dies or has to be put to sleep by a vet, during the period of insurance, following an injury.

If you have no formal proof of how much you paid, we will pay the market value or purchase price, whichever is less. If you did not pay for your pet we will pay the market value.

What is not covered

1. Death caused by an illness.
2. Any claim if the death results from an injury that happened before your pet’s cover started.
3. Any amount unless your vet confirms it was not humane to keep your pet alive because it was suffering from an injury that could not be treated.
4. Any death that results from an injury specifically excluded on your Certificate of Insurance.
5. Anything mentioned in the General exclusions applicable to all sections of the policy on page 13.
6. Any amount if a claim has not been submitted within one year of your pet’s death.

Death from Illness

Cover in this section applies in the United Kingdom only.

What is covered

We will pay you the amount you paid for your pet, up to a maximum of £1000, if your pet dies or has to be put to sleep by a vet, during the period of insurance, as a result of an illness.

If you have no formal proof of how much you paid, we will pay the market value or purchase price, whichever is less. If you did not pay for your pet we will pay the market value.

What is not covered

1. Death caused by injury.
2. Any amount if your pet’s death results from a pre-existing condition.
3. Any amount if your pet’s death results from an illness which starts in the first 14 days of cover.

4. Any death that results from an illness specifically excluded on your Certificate of Insurance.

5. Any claim for any select breed aged 5 years or over or any other pet aged 9 years of age or over at the time of death.

6. Any amount unless your vet confirms it was not humane to keep your pet alive because it was suffering from an incurable illness.

7. Any claim if the death results from breeding, pregnancy or giving birth.

8. Anything mentioned in the General exclusions applicable to all sections of the policy on page 13.

9. Any amount if a claim has not been submitted within one year of your pet’s death.

What is covered

We will pay you up to £100 towards the cost of cremation if your pet dies or is put to sleep by a vet, during the period of insurance, as a result of an injury or illness.

Cremation

Cover in this section applies in the United Kingdom only

What is not covered

1. Any amount if your pet dies due to an injury and his/her death is not covered under the Death from Injury benefit.

2. Any amount if your pet dies due to an illness and his/her death is not covered under the Death from Illness benefit.

3. Any amount to have your pet’s body buried or disposed of in any way other than cremation.

4. Any amount if your pet is put to sleep due to aggression.

5. Any amount if a claim has not been submitted within one year of your pet’s death.

Claims evidence

To claim under Death from Injury or Death from Illness we will require the following:

- A completed claim form,
- A death certificate from your vet (at your expense),
- The purchase receipt from when you bought your pet, and
- If your pet is a pedigree, a copy of the pedigree certificate.

To claim under Cremation we will require the following:

- A completed claim form, and
- The invoice showing the cost of cremation.
Section 5 – Safe Return (optional)

These benefits are only covered if you have requested the optional Safe Return cover and they are shown on your Certificate of Insurance.

Theft or Straying

Cover in this section applies in the United Kingdom only

What is covered

We will pay you the amount you paid for your pet, up to a maximum of £1000, if your pet is stolen or goes missing, during the period of insurance, and is not recovered within 90 days.

If you have no formal proof of how much you paid, we will pay the market value or purchase price, whichever is less. If you did not pay for your pet we will pay the market value.

Special conditions relating to claims

1. You must take the following steps:
   a) As soon as you discover your dog is stolen/missing, or that your cat may have been stolen, you must tell the appropriate authority and obtain written confirmation of your report. Depending on where you live the appropriate authority may be your local authority or the police.

   b) For all missing pets, within 5 days of discovering your pet is missing you must tell at least one veterinary practice in the area where he/she was last seen.

2. To submit a claim for Theft or Straying you must have advertised the loss of your pet and when you claim you must provide us with evidence showing the advertising took place.

3. If your pet has not been found within 90 days, please fill in a claim form and return it to us (no later than one year after the date your pet went missing).

4. If the claim is paid the original pedigree certificate and purchase receipt will not be returned to you.

5. If your pet is found or returns, you must repay the full amount that we have paid under this section of your policy.

What is not covered

1. Any amount if you or the person looking after your pet has freely parted with it, even if tricked into doing so.

2. Anything mentioned in the General exclusions applicable to all sections of the policy on page 13.
3. Any amount if a claim has not been submitted within one year of your pet going missing.

**Claims evidence**

We will require the following:

- A completed claim form,
- Evidence of the advertising carried out to try and find your pet,
- The purchase receipt from when you bought your pet, and
- If your pet is a pedigree, the original pedigree certificate.

**Emergency Boarding Fees**

Cover in this section applies in the United Kingdom only

**What is covered**

This section provides cover if you or any member of your family, permanently residing with you, suffer any bodily injury, illness or disease which necessitates your or their emergency hospitalisation as an in-patient for a period exceeding 4 complete days where no other member of your family permanently residing with you is able to look after your pet.

We will pay you up to £100 per week, up to a maximum of £1000 in any period of insurance, towards:

1. The cost of boarding your pet at a licensed boarding establishment.
2. The cost of paying someone to look after your pet.

**Special conditions relating to claims**

1. If your pet is not being boarded at a licensed boarding establishment, we must agree to the amount to be paid to the person looking after your pet.

**What is not covered**

1. Any costs resulting from you going into a hospital because of an injury or illness first occurring or showing symptoms before your pet’s cover started.
2. Any costs resulting from you being pregnant, giving birth or any treatment that is not related to an injury or illness.
3. Any costs resulting from treatment that is not related to a bodily injury, illness or disease.
4. Any costs resulting from you going into a hospital for the treatment for alcohol or solvent abuse, drug abuse, drug addiction, attempted suicide or self-inflicted bodily injury or illness.
5. Any costs resulting from care in a nursing home or from convalescence care that you do not receive in a hospital.

6. Anything mentioned in the General exclusions applicable to all sections of the policy on page 13.

7. Any costs if a claim has not been submitted within one year of the stay in hospital.

Claims evidence

We will require the following:

- A completed claim form,
- Written confirmation from the appropriate kennels or cattery showing the dates and daily cost of boarding or a letter from the carer that the agreed sum has been received, and
- A medical certificate or written confirmation from the treating doctor or the hospital that confirms the dates of you or your family member’s admission and subsequent discharge from hospital.
Section 6 – Holiday Cover (optional)

These benefits are only covered if you have requested the optional Holiday Cover and they are shown on your Certificate of Insurance.

Trip Cancellation
Cover in this section applies in the United Kingdom and agreed countries only

What is covered
We will pay you up to £1000 in each period of insurance for travel and accommodation expenses that you cannot recover if you, or any member of your family permanently residing with you, have to cancel or cut short your trip because your pet:

1. Has gone missing while you are away, or
2. Is injured or shows the first clinical signs of any illness, while you are away, or up to 7 days before you leave, and needs immediate life-saving treatment.

What is not covered
1. The amount of the excess shown in your Certificate of Insurance.
2. Any amount or expenses resulting from a pre-existing condition.
3. Any amount or expense resulting from an illness which starts in the first 14 days of cover.

4. Any amount unless a vet has certified your pet is too ill to travel or has to return home for treatment.
5. Any amount if your trip was made to get treatment abroad.
6. Any amount you can claim back from anywhere else.
7. The cost of food.
8. Anything mentioned in the General exclusions applicable to all sections of the policy on page 13 or General exclusions only applicable to Section 6 – Holiday Cover on page 15.
9. Any amount if a claim has not been submitted within one year of your trip being cancelled.

Claims evidence
We will require the following:

- A completed claim form,
- Written confirmation of the treatment signed by your vet, and
- Cancellation invoices from your travel agent, tour operator or other holiday sales organisation. The invoices 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.
Quarantine and Loss of Travel Documents

Cover in this section applies in the agreed countries only

What is covered

If your pet is either unable to return to the United Kingdom or must be quarantined on return to the United Kingdom because of:

1. An illness first showing clinical signs during your trip,
2. The failure of the microchip, or
3. The travel documents being lost or stolen,

We will pay you up to £1000 in each period of insurance for:

- The cost to keep your pet in quarantine,
- The cost of getting duplicate travel documents,
- The cost of temporary accommodation while getting the duplicate travel documents, and
- Extra costs to travel home if the time in getting duplicate travel documents has caused you to miss your scheduled travel arrangements back to your home.

Special conditions relating to claims

1. When the travel documents are left unattended they must be kept in your locked accommodation or in the locked boot, covered luggage area or glove compartment of a locked vehicle.
2. If the travel documents are lost or stolen, within 24 hours of discovering them missing, you must report the incident to the police and obtain a police report. If the loss or theft occurred on a ship, aircraft, train or coach you must report the loss to the operator and obtain a report.

What is not covered

1. Any costs resulting from a pre-existing condition.
2. Any costs resulting from an illness which starts in the first 14 days of cover.
3. Any costs resulting from an injury that happens or an illness first showing clinical signs before the start of your trip.
4. Any costs if the microchip was not checked and found to be functioning properly within the 14 days prior to your departure on any trip.
5. Any costs that can be reclaimed from anywhere else.
6. Any costs that result from the failure of any microchip that does not meet the standards ISO 11784 or ISO 11785.

7. More than 7 days’ accommodation and more than £30 for each day’s accommodation.

8. Anything mentioned in the General exclusions applicable to all sections of the policy on page 13 or General exclusions only applicable to Section 6 – Holiday Cover on page 15.

9. Any amount if a claim has not been submitted within one year of the date your pet returns home.

**Claims evidence**

*We* will require the following:

- A completed claim form,
- Documents showing your pet was micro-chipped prior to your trip with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785,
- The booking invoices from your travel agent, tour operator or other holiday sales organisation showing the dates of your trip,
- The invoices and receipts to show the costs being claimed, and
- If applicable the police or operator’s report.

**Emergency Repatriation**

Cover in this section applies in the agreed countries only

**What is covered**

If your pet is injured or shows the first clinical signs of an illness during your trip and cannot travel home the same way it travelled abroad we will pay you up to £1000 in each period of insurance for:

1. Extra costs to get your pet home,
2. The cost of accommodation for you to stay after your scheduled date of travel home until your pet is well enough to travel, and
3. If your pet dies, the cost of returning your pet’s body home or the cost of disposal in an agreed country.

**What is not covered**

1. Any costs resulting from an injury that happens or an illness first showing clinical signs before the start of your trip.
2. Any costs that can be reclaimed from anywhere else.
3. Any costs unless a vet has certified your pet is too ill to travel home the same way it travelled abroad.
4. Any costs unless a vet has certified your pet is too ill to travel home on the scheduled date of departure.

5. Any costs if your trip was made to get treatment abroad.

6. More than 14 days’ accommodation costs and more than £30 for each day’s accommodation.

7. The cost of a coffin, casket or other container for your pet’s remains.

8. The cost of food.

9. Anything mentioned in the General exclusions applicable to all sections of the policy on page 13 or General exclusions only applicable to Section 6 – Holiday Cover on page 15.

10. Any amount if a claim has not been submitted within one year of the date your pet returns home.

Claims evidence

We will require the following:

- A completed claim form,
- The booking invoices from your travel agent, tour operator or other holiday sales organisation showing the dates of your trip, and
- The invoices and receipts to show the costs being claimed.
Complaints procedure

We are committed to providing you with an exceptional level of service and customer care. We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

Our aim is to get it right, first time every time. If you have a complaint we will try to resolve it straight away. If we are unable to, we will confirm we have received your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected. If we have not resolved the situation within eight weeks we will issue you with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service.

If you have a complaint, please contact our Customer Satisfaction Manager at:

Sainsbury’s Pet Insurance,
Great West House (GW2),
Great West Road, Brentford,
Middlesex, TW8 9DX, United Kingdom

Phone 0330 100 7920

Email complaints@sainsburysbankpetinsurance.co.uk

You have the right to refer your complaint to the Financial Ombudsman, free of charge — but you must do so within six months of the date of the final response letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: 0800 0234567 or 0300 1239123

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

Using our complaints procedure or contacting the FOS does not affect your legal rights.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service. Visit ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote our e-mail address: complaints@sainsburysbankpetinsurance.co.uk. Alternatively, you can contact the Financial Ombudsman Service directly.
If Allianz is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.
Allianz Fair Processing Notice – how we use personal information

For information about how Allianz Insurance plc use your personal data, you can find a copy of the Fair Processing Notice at [www.allianz.co.uk](http://www.allianz.co.uk). Alternatively, you can request a printed version by calling 0330 102 1837, by email [dataprotectionofficer@allianz.co.uk](mailto:dataprotectionofficer@allianz.co.uk) or by writing to the Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB.

Sainsbury’s Privacy Policy – how we use personal information

Sainsbury’s Bank plc will keep any information you have provided to us confidential. However, you agree that Sainsbury’s Bank may share this information with other companies within the Sainsbury’s Group (as detailed in our Privacy Policy, which we may amend from time to time). Please see our Privacy Policy (found on our website at [https://www.sainsburysbank.co.uk/legals/leg-reg-privacy-policy](https://www.sainsburysbank.co.uk/legals/leg-reg-privacy-policy)) for more details about how Sainsbury’s Group will use your information.

For more information about how Sainsbury’s Bank plc use your personal data, you can find a copy of the Privacy Policy at [https://www.sainsburysbank.co.uk/legals/leg-reg-privacy-policy](https://www.sainsburysbank.co.uk/legals/leg-reg-privacy-policy).
Getting in touch

Sainsbury’s Pet Insurance
Great West House (GW2)
Great West Road
Brentford
Middlesex
TW8 9DX
United Kingdom

Telephone: 0330 100 7912
Email: service@sainsburysbankpetinsurance.co.uk
   claims@sainsburysbankpetinsurance.co.uk

We’re available Monday to Friday, 8am until 8pm, and Saturday,
9am until 5pm.

Alternatively, you can visit www.sainsburysbank.co.uk/pet for help
and support.