

Sainsbury's PetCare Insurance

Policy Booklet

Effective from 1st October 2013

Sainsbury's Bank

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Please contact us if you require a copy of the Policy Booklet in large print or Braille

Policy Summary

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This policy summary does not contain full Terms and Conditions of your insurance; full details can be found in your Terms and Conditions.

The insurer

Allianz Insurance plc.

Type of insurance cover

This policy covers the cost of Veterinary Fees if your pet is injured or becomes ill. Providing you continue to renew your policy and pay your premium (without a break in cover) the cost of veterinary fees for each injury or illness is covered up to £2500, regardless of how long this takes.

Duration of the policy

This policy will remain in force for 12 months from the date it starts and for any period which you renew as long as you continue to pay the premium. You may need to review and update your cover periodically, to ensure the policy remains suitable for your needs.

Significant features and benefits

Benefit	Limits	Claim basis
1. Veterinary Fees The Veterinary Fees limit of £2,500 includes:	£2,500	For each injury or illness
Complementary Treatment	£1,000	For each injury or illness
Treatment for behavioural illness	£250	In each period of insurance
Clinical diet	£200	For each injury or illness
Overseas veterinary treatment	£2,500	For each injury or illness
Cremation	£100	
2. Personal Liability (dogs only)	£2,000,000	For each incident
3. Emergency Boarding Kennels and Cattery Fees	£1,000	In each period of insurance
4. Daily Minding	£1,000	In each period of insurance
5. Advertising Costs	£1,000	In each period of insurance
Reward Costs	£250	In each period of insurance
6. Theft or Straying	£750	
7. Death Caused by Injury	£1,500	
8. Death from Illness	£1,000	
9. Trip Cancellation or Return Home	£3,000	In each period of insurance
10. Expenses for Referral to Another Vet	£150	In each period of insurance
11. Accidental damage	£500	In each period of insurance
12. Damage to Kennel or Basket (due to fire, flood, burst water pipes or storm)	£100	In each period of insurance
13. Loss of Limb or Sight to the Owner	£5,000	For each incident
14. Quarantine Costs	£2,000	For each trip
15. Loss of Health Certificate	£250	For each incident
16. Travel Emergency Repeat Tick and Worming Treatment	£50	For each trip
17. Emergency Expenses Abroad	£500	For each trip

Significant exclusions and limitations

This section covers the significant exclusions and limitations of the policy. *Further information regarding the points below can be found in the Terms and Conditions in the sections indicated.*

- Your insurance does not cover any illness which starts in the first 14 days of your pet's first policy year or any pre-existing conditions. If your pet was injured or ill at any time before your insurance started we will not cover any costs relating to that injury or illness. *See the 'What is not covered' sections in Veterinary Fees and Death from Illness - points 2 and 3, and Death from Injury - point 2.*
- You can claim up to £2,500 for each separate and unrelated injury and illness during the lifetime of your pet. This means you can continue to claim for an illness or injury until we have paid £2,500 for that illness or injury providing you continue to renew your policy and pay your premium without a break in cover. After we have paid £2,500 for an illness or injury we will not pay any further claims for that, or any related, illness or injury. *See Veterinary Fees 'What is covered'.*
- The Veterinary Fees excess is the amount you have to pay towards the cost of your pet's treatment. The excesses that apply for your pet will be a) a fixed amount only or b) a fixed amount and a percentage amount. The excess for your pet is shown on your Certificate of Insurance.
 - a) A fixed amount only - this is the amount that you have to pay for each unrelated injury or illness in each policy year. This means that if your pet receives treatment for the same injury or illness in separate policy years, we will deduct a fixed excess from the first claim(s) paid for each injury or illness in each policy year.
 - 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, this will be deducted from all claims submitted and will be calculated on the amount left after the fixed amount has been deducted.

See 'Definitions' - Excess, and Veterinary Fees 'What is not covered' - point 1.

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 in the Terms and Conditions.

- This policy covers the cost of a clinical diet. We will pay 40% of the cost of a clinical diet, up to £200 or for a maximum period of 4 weeks, whichever is reached first. The clinical diet must be recommended by your vet in order to treat an injury or illness and must only be available from your vet. See *Veterinary Fees 'What is covered'*.
 - Your policy covers the cost of treatment for a dental injury or illness providing your pet had a dental examination carried out by a vet in the 12 months before the injury happened or the illness was first noticed. See *Veterinary Fees 'What is not covered' - point 6*.
 - You must send us your claim(s) within one year of the treatment taking place, death or the discovery of any loss, theft or straying. See *'Claims conditions - When to claim'*.
 - Cover for Death from Illness stops on your pet's 8th birthday. See *Death from Illness 'What is not covered' - point 5*.
 - This policy provides cover for travel and accommodation expenses if your usual vet recommends another vet treats your pet. However, this cover is not in force if the travel is to, or from, your pet's usual veterinary practice, or any practice or branch practice of a group of veterinary practices your usual veterinary practice belongs to. See *Expenses for referral to another vet 'What is not Covered' - point 1*.
 - The Accidental Damage section does not cover damage:
 - To any motor vehicle or it's contents
 - Caused by your pet vomiting, defecating (fouling) or urinating
 - Caused while your pet is unattended
 - To any property owned by you, any member of your family, an employee, a guest in your premises or any other person who is responsible for your pet while it is visiting someone else's property.

See *Accidental Damage 'What is not covered' - points 1, 2, 3 and 4*.
 - Cover under the Loss of limb and sight to the owner section only applies if a cat or dog is responsible for the loss of limb or sight. See *Loss of limb or sight to the owner 'What is covered'*.
 - The Travel emergency repeat tick and worming treatment section provides cover if the carrier delays your scheduled departure to the United Kingdom and because of this tick and worming treatment needs to be repeated. We will not cover the cost of the initial tick and worming treatment. See *Travel emergency repeat tick and worming treatment 'What is covered' and 'What is not covered' - point 1*.
- Additional exclusions may have been placed on the policy for your pet. If applied these are shown on your Certificate of Insurance.**

Cancellation period

If, after receiving your Certificate of Insurance and full policy Terms and Conditions, you are not happy you have 14 days during which you can cancel the policy. In this case we will cancel your policy and you will receive a full refund of any premiums paid. Full details of the cancellation rights can be found in your Terms and Conditions.

Claiming

You can notify us of a claim and obtain a claim form by calling 0808 172 6471 or emailing claims@sainsburysbankpetinsurance.co.uk. Alternatively, if you already have a claim form or have downloaded a claim form from our website, www.sainsburysbank.co.uk/petinsurance, you can notify us by sending the completed form to:

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

Complaints procedure

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

Telephone: 0808 172 6477

Email:

complaints@sainsburysbankpetinsurance.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Full details of our complaints procedure may be found in your Terms and Conditions. Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the FSCS if we cannot meet our liabilities.

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.

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, 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: 0808 172 6469
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.

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.

Complementary therapist

means a member of one of the following organisations:

- Association of Chartered Physiotherapists in Animal Therapy (ACPAT)
- Canine Hydrotherapy Association (CHA)

- Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)
- International Association of Animal Therapists (IAAT)
- International Veterinary Chiropractic Association (IVCA)
- McTimoney Animal Association
- McTimoney Chiropractic Association
- National Association of Registered Canine Hydrotherapists (NARCH)
- National Association of Veterinary Physiotherapists (NAVVP)

Complementary treatment

means:

- Acupuncture and homeopathy carried out by a **vet**.
- Herbal medicine prescribed by a **member of a veterinary practice**.
- Chiropractic manipulation carried out by a **member of a veterinary practice** or a member of the McTimoney Animal Association, McTimoney Chiropractic Association, the International Association of Animal Therapists (IAAT) or the International Veterinary Chiropractic Association (IVCA) providing the member is a qualified animal chiropractor.
- **Hydrotherapy** carried out:
 - By a **member of a veterinary practice**, providing the **hydrotherapy** is carried out in a pool/water treadmill owned by the veterinary practice.

- In a pool/water treadmill where the hydrotherapy business has full Canine Hydrotherapy Association (CHA) membership.
- By a member of the National Association of Registered Canine Hydrotherapists (NARCH).
- Osteopathy carried out by a **member of a veterinary practice** or a member of the International Association of Animal Therapists (IAAT) providing the member is a qualified animal osteopath.
- Physiotherapy (not including **hydrotherapy**) carried out by a **member of a veterinary practice** or a member of the Association of Chartered Physiotherapists in Animal Therapy (ACPAT), the International Association of Animal Therapists (IAAT), the National Association of Veterinary Physiotherapists (NAVAP) or the Institute of Registered Veterinary and Animal Physiotherapists (IRVAP), providing the member is a qualified animal physiotherapist.

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/illness** that is not related to any other **injury/illness** treated during the same **period of insurance**. This means that if **your pet** receives **treatment** for the same **injury/illness** in separate **periods of insurance**, we will deduct a fixed excess from the first claim(s) paid for each **injury/illness** in each **period of insurance**.
 - 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 definitions stated above.*

Family

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

Health certificate

means the official **Pet Travel Scheme** certificate issued by a **vet** authorised by the **United Kingdom** Government to do so.

Home

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

Hydrotherapy

means the treatment of **injury** or **illness**, with, or in, water, including swimming in a pool and the use of a water treadmill.

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**.

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.

Treatment/treatments

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**.

Treatment of a behavioural illness

means the treatment of a change(s) to **your pet's** normal behaviour that is caused by a mental or emotional disorder which could not have been prevented by training and/or spaying/castration. Treatment must be carried out by a **member of a veterinary practice**, a Certified Clinical Animal Behaviourist (CCAB) or a member of one of the following organisations:

- Association of Pet Behaviour Counsellors (APBC)
- Canine and Feline Behaviour Association (CFBA)

Trip/trips

means a holiday or pleasure trip or journey made by **you** outside the **United Kingdom**, which starts and ends in the **United Kingdom** during any **period of insurance** with a maximum duration of 60 days. Any trip over 60 days is not insured.

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.

We/us/our

means Allianz Insurance plc.

You/your

means the person named as the policyholder in the Certificate of Insurance.

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.

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) When **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.

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. This is not applicable to Section 13 - Loss of limb or sight to the owner.

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, straying, damage or destruction.

If **we** do not receive the claim form and accompanying information within this time frame the claim will be 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 call **us** on 0808 172 6471.

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 Brasileiro, 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. 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 0870 241 1710.

8. 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.

9. Countries outside the Pet Travel Scheme

Any travel outside of the **agreed countries**.

10. Carriers costs

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

11. Pet Travel Scheme costs

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

12. Repatriation

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

13. Exchange rates

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

14. 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.

15. 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.

16. Restrictions

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

17. 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**.

18. 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**.

19. Disease transfer

Any amount resulting from a disease transmitted from animals to humans.

Section 1 - Veterinary Fees

Cover in this section applies in the **United Kingdom** and **agreed countries** 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 £2,500 for each separate and unrelated **injury** and **illness** during the lifetime of **your pet**. This means **you** can continue to claim for an **illness** or **injury** until **we** have paid £2,500 for that **illness** or **injury** providing **you** continue to renew **your** policy and pay **your** premium without a break in cover. After **we** have paid £2,500 for an **illness** or **injury** **we** will not pay any further claims for that, or any related, **illness** or **injury**.

The above £2,500 includes the following:

1. The cost of dental treatment due to an **injury** or **illness**.
2. Up to £1,000 for **complementary treatment** carried out by a **vet** or by a **complementary therapist** on referral from a **vet**.
3. Up to £250 in each **period of insurance** for the cost of **treatment for a behavioural illness**.
4. **We** will pay 40% of the cost of a clinical diet, up to £200 or for a maximum period of 4 weeks, whichever is reached first. The clinical diet must be recommended by **your vet** in order to treat an **injury** or **illness** and must only be available from **your vet**.

5. Up to £2,500 for **treatment of your pet** by a **vet** whilst **your pet** is outside the **United Kingdom** during a **trip** under the **Pet Travel Scheme** (with a maximum of three **trips** in any **period of insurance**).
6. Up to £100 for the cost of cremation if **your pet** dies or is put to sleep by a **vet** as a result of **injury** or **illness**, provided such **injury** or **illness** is covered under Section 7 - Death caused by injury or Section 8 - Death from illness.

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 returned 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. If **your** claim involves the **treatment of a behavioural illness** or **complementary treatment** the claim form must be signed by **your vet** and the **complementary therapist/behaviourist** must provide invoices showing the costs involved.
6. 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.
7. If a number of **injuries** or **illnesses** are:
 - a) Diagnosed as one **injury** or **illness**, or
 - b) They are caused by, relate to, or result from, another **injury** or **illness**,

One **maximum benefit** will apply to the **treatment** received for all the **injuries** or **illnesses**. In this case the **maximum benefit** will start from the first date in the **period of insurance** any of the **illnesses** or **injuries** were treated.
8. After **we** have paid 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** agree for a claim settlement to be paid direct to **your vet** and **you** allow this, then if **the vet**, who has treated **your pet** or is about to treat **your pet**, asks for information about **your** insurance that relates to a claim, **we** will tell the **vet** what the insurance covers, what **we** will not pay for, how the amount **we** pay is calculated and if the premium is paid to date.
10. If **we** receive a request to pay the claim settlement direct to a veterinary practice, **we** reserve the right to decline this request.
11. **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.

12. If **you** decide to take **your pet** to a different **vet, complementary therapist** or behaviourist 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, complementary therapist** or behaviourist **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.
13. It is **your** responsibility to ensure the veterinary practice, **complementary therapist** and/or behaviourist 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 to prevent an **injury** or **illness**.
5. 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.
6. 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.
7. The cost of killing and controlling fleas and the cost of general health improvers.
8. The cost of obesity and oral hygiene diets.
9. The cost of any vaccination and micro-chipping, other than the cost of treating any complications that arise from this procedure.

10. 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.
11. The cost of spaying or castration for the **treatment of a behavioural illness**.
12. The cost of any treatment in connection with breeding, pregnancy or giving birth.
13. The cost of any **complementary treatment** or the **treatment of a behavioural illness** which is carried out without referral from a **vet**.
14. 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**.
15. 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.
16. Extra costs of treating **your pet** outside usual surgery hours, unless the **vet** confirms an emergency consultation is essential, regardless of **your** personal circumstances.
17. Costs that result from an **illness** or **injury** specifically excluded in the Certificate of Insurance.
18. The cost of treating any **injury** or **illness** deliberately caused by **you**, anyone living with **you** or anyone else looking after **your pet**.
19. The cost of surgical items that can be used more than once.
20. The cost of buying or hiring equipment or machinery or any form of housing, including cages.
21. 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**.
22. The cost of a post-mortem examination.
23. The cost of transplant surgery, including pre- and post-operative care.
24. The cost of any prosthesis, including any **veterinary treatment** needed to fit the prosthesis, other than hip, knee and/or elbow replacement(s).
25. The cost of having **your pet's** body buried or disposed of in any way other than cremation.
26. The cost of cremation if **your pet** is put to sleep due to aggression.
27. 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.

28. The cost to remove dew claws, unless they are damaged or infected at the time the surgery is carried out.
29. 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.
30. The cost of pheromone products, including DAP diffusers and Feliway.
31. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.
32. 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, **complementary therapist** or behaviourist 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.
- If the claim is for **treatment** in an **agreed country**, **you** need to provide the booking invoice for **your trip** or any other official documents which show the dates of **your trip**.

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 £2,000,000 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 17.

To notify us of a potential claim under this section please call us on 0800 172 6471.

Section 3 - Emergency Boarding Kennels and Cattery 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 £1,000 in any **period of insurance**, towards the cost of boarding **your pet** at a licensed boarding establishment.

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 17.
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, 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 4 - Daily Minding

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 **you** 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 £1,000 in any **period of insurance**, towards the cost of paying someone to look after **your pet**.

Special conditions relating to claims

1. **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 any 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 17.
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,
- 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 of the dates of **you** or **your family** member's admission and subsequent discharge from hospital.

Section 5 - 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 17.
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 0808 172 6471 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 6 - Theft or Straying

Cover in this section applies in the **United Kingdom** only

What is covered

We will pay **you** the **market value** up to a maximum of £750 if **your pet** is stolen or goes missing and is not recovered within 90 days of the theft or straying.

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 17.
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.

Section 7 - Death caused by Injury

Cover in this section applies in the **United Kingdom** only

What is covered

We will pay **you** the **market value** up to a maximum of £1,500 if **your pet** dies or has to be put to sleep by a **vet** following an **injury**.

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. Anything mentioned in the General exclusions applicable to all sections of the policy on 17.
5. Any amount if a claim has not been submitted within one year of **your pet's** death.

Claims evidence

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.

Section 8 - Death from Illness

Cover in this section applies in the **United Kingdom** only

What is covered

We will pay **you** the **market value** up to a maximum of £1,000 if **your pet** dies or has to be put to sleep by a **vet** as a result of an **illness**.

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 amount if the **illness** which caused **your pet's** death is not, or is no longer, covered under Section 1 - Veterinary Fees.
5. Any claim if **your pet** is 8 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 17.
9. Any amount if a claim has not been submitted within one year of **your pet's** death.

Claims evidence

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.

Section 9 - Trip Cancellation or Return Home

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

What is covered

We will pay **you** up to £3,000 in any **period of insurance** (for all **trips**) 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 17.
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.

Section 10 - Expenses for Referral to Another Vet

Cover in this section applies in the **United Kingdom** only

What is covered

This section covers travel and accommodation expenses if **your** usual **vet** recommends another **vet** treats **your pet**.

We will pay **you** up to £150, during the **period of insurance**, towards costs **you** (or any member of **your family** permanently residing with **you**) have incurred for travel between **your home** and the other veterinary practice and if required overnight accommodation.

What is not covered

1. Any expenses to travel:
 - To, or from, **your pet's** usual veterinary practice, or
 - To, from, or in between, any practice or branch practice of a group of veterinary practices **your** usual veterinary practice belongs to.
2. Any amount unless the **illness** or **injury your pet** is being seen by the other **vet** for is covered under Section 1 - Veterinary Fees.
3. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.
4. Any amount if a claim has not been submitted within one year of the travel between **your home** and the other veterinary practice.

Claims evidence

We will require the following:

- A completed claim form, and
- Receipts or bills for any travel and accommodation expenses claimed for.

Section 11 - Accidental Damage

Cover in this section applies in the **United Kingdom** only

What is covered

If **your pet** causes damage to personal property, **we** will pay **you** up to £500 during the **period of insurance** towards the cost of repairing or replacing the property.

Special conditions relating to claims

1. The damaged item(s) must not be disposed of without **our** written consent.

What is not covered

1. Damage to property owned by:
 - **You**
 - Any member of **your family**
 - An employee
 - A guest in **your** premises
 - Any other person who is responsible for, or in control of, **your pet** while **your pet** is visiting someone else's property

Regardless of whether or not **you** are legally liable for the damage.

2. Damage to any motor vehicle or its contents.
3. Damage caused by **your pet** vomiting, defecating (fouling) or urinating.

4. Damage while **your pet** is left unattended.
5. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.
6. Any amount if a claim has not been submitted within one year of the damage happening.

Claims evidence

We will require the following:

- A completed claim form,
- Written and photographic evidence of the damage caused,
- If the item is repairable, an estimate for the cost of repair,
- If the item cannot be repaired, the purchase receipt showing the amount paid, or a valuation showing the purchase price of an equivalent item.

Section 12 - Damage to Kennel or Basket (due to fire, flood, burst water pipes or storm)

Cover in this section applies in the **United Kingdom** only

What is covered

We will pay the cost of replacing **your pet's** kennel or basket up to a maximum of £100 in any **period of insurance** if the kennel or basket is damaged or destroyed by fire, flood, burst water pipes or storm.

Special conditions relating to claims

1. The damaged item must not be disposed of without **our** written consent.

What is not covered

1. Damage or destruction caused by wear and tear or any gradually operating cause, rot or fungus or any process of cleaning, repair, restoration or alteration.
2. Any claim where damage has been caused by anything other than fire, flood, burst water pipes or storm.
3. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.
4. Any amount if a claim has not been submitted within one year of the damage happening.

Claims evidence

We will require the following:

- A completed claim form,
- Written and photographic evidence of the damage,
- If the item is repairable, an estimate for the cost of repair,
- If the item cannot be repaired, the purchase receipt showing the amount paid, or a valuation showing the purchase price of an equivalent item.

Section 13 - Loss of Limb or Sight to the Owner

Cover in this section applies in the **United Kingdom** only

Special definitions applicable to this section (which are shown in italics)

You/Your

means **you** or any member of **your family** permanently residing with **you**.

Loss of limb

means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight

means total and irrecoverable loss of sight which will be considered as having occurred:

- a) In both eyes - if *your* name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.
- b) In one eye - if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

A pet

means any cat or dog, including **your pet**.

What is covered

We will pay *you* £5,000 if *you* sustain a **bodily injury** caused by *a pet* which solely and independently of any other cause, results within two years in *your loss of limb or loss of sight*.

Special conditions relating to claims

1. **Our** medical practitioner may examine *you* as often as they deem necessary in the event of a claim.

What is not covered

1. Any claim where the incident which caused the *loss of limb* or *loss of sight* happened before this insurance cover started.
2. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.
3. Any amount if a claim has not been submitted within one year of the **bodily injury** happening.

Claims evidence

We will require the following:

- A completed claim form, and
- A medical certificate or report in relation to claims for *loss of limb* or *loss of sight*.

Section 14 - Quarantine Costs

Cover in this section applies in the **agreed countries** only

What is covered

We will pay **you** up to £2,000 per **trip** (with a maximum of three **trips** in any **period of insurance**) for:

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

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. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.
8. 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, and
- Receipts or bills for any quarantine kennelling or other costs claimed for.

Section 15 - Loss of Health Certificate

Cover in this section applies in the **agreed countries** only

What is covered

We will pay **you** up to £250 per **trip** (with a maximum of three **trips** in any **period of insurance**) towards the cost of a replacement **health certificate** should the original **health certificate** become lost, stolen or destroyed. This includes any quarantine costs incurred as a direct result of the loss of the **health certificate**.

Special conditions relating to claims

1. When the **health certificate** is left unattended it 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 **health certificate** is lost or stolen, within 24 hours of discovering it 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 loss, theft or destruction that occurs prior to the start of **your trip**.
2. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.
3. Any amount if a claim has not been submitted within one year of the date the **health certificate** was lost or destroyed.

Claims evidence

We will require the following:

- A completed claim form, and
- Receipts or bills for any replacement **health certificate** and quarantine costs claimed for.

Section 16 - Travel Emergency Repeat Tick and Worming Treatment

Cover in this section applies in the **agreed countries** only

What is covered

We will pay up to £50 per **trip** (with a maximum of three **trips** in any **period of insurance**) for veterinary fees incurred by **you** in getting repeat tick and worming treatment for **your pet** if **your** scheduled departure to the **United Kingdom** is delayed by **your carrier**.

What is not covered

1. Any veterinary fees incurred in obtaining the initial tick and worming treatment.
2. Any veterinary fees incurred if the initial tick and worming treatment was not performed in the timescale required by the **Pet Travel Scheme**.
3. Any veterinary fees incurred if the repeat tick and worming treatment was not necessary in order to comply with the **Pet Travel Scheme**.
4. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.
5. Any amount if a claim has not been submitted within one year of the repeat tick and worming treatment taking place.

Claims evidence

We will require the following:

- A completed claim form,
- Receipts or bills for any veterinary fees claimed for,
- Documentation confirming details of both the initial and repeat tick and worming treatments and that this was done in the timescale required by the **Pet Travel Scheme**, and
- A letter from the **carrier** (or their handling agents) confirming details of the delay.

Section 17 - Emergency Expenses Abroad

Cover in this section applies in the **agreed countries** only

What is covered

We will pay **you** up to £500 per **trip** (with a maximum of three **trips** in any **period of insurance**) for any of the following incurred by **you** outside the **United Kingdom** during a **trip**:

1. Additional accommodation and repatriation costs and expenses of **you** and **your pet**:
 - a) If **your pet** needs emergency veterinary **treatment** and as a result of this **you** miss **your** scheduled departure to the **United Kingdom**, provided such emergency veterinary **treatment** is covered under Section 1 - Veterinary fees.
 - b) If **your** scheduled departure to the **United Kingdom** is missed as a direct result of the loss of **your pet's health certificate**, provided that such loss is covered under Section 15 - Loss of health certificate.
 - c) If **your** scheduled departure to the **United Kingdom** is delayed by the **carrier** in order to get the tick and worm treatment repeated, provided the repeat tick and worm treatment is covered under Section 16 - Travel emergency repeat tick and worm treatment.
2. Additional travel and accommodation costs and expenses (up to a maximum of 14 days) if **your pet** becomes lost during a **trip**, whilst **you** try to find **your pet** before **your** scheduled return date to the **United Kingdom**.

What is not covered

1. Any costs 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** on the scheduled date of departure.
4. Any costs if **your trip** was made to get treatment abroad.
5. More than 14 days' accommodation costs and more than £30 for each day's accommodation.
6. The cost of food.
7. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.
8. 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,
- Receipts or bills for any transport, accommodation and repatriation costs or expenses claimed for,
- Documentation showing the initial tick and worming treatment was obtained and that this was done in the timescale required by the **Pet Travel Scheme**,
- Evidence that the repeat tick and worming treatment was necessary in order to comply with the **Pet Travel Scheme**, and
- The booking invoice or another official document showing the dates of **your trip**.

How we use your data

- Please be aware that telephone calls may be recorded for **your** and **our** protection, and for monitoring and training purposes.
- **Your** details will be stored on **our** computer system to administer **your** policy but will not be kept longer than necessary.
- **You** have the right to request a copy of the personal data **we** hold about **you**. A small charge may apply.
- **We** can only discuss **your** personal details with **you**. If **you** would like anyone else to act on **your** behalf please let **us** know.
- Unless **you** advise otherwise, **we** may use **your** details to support the development of **our** business by including them in customer surveys. If **you** do not want this to happen just let **us** know.
- **We** may share **your** details with other insurance companies, directly or through a number of databases. This allows **us** to check information **you** give **us** and also helps **us** prevent fraud.
- **Your** personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance the laws of England and Wales.
- **We** may pass **your** information to **our** veterinary advisors and/or to loss adjusters outside the Allianz Group for the purpose of administering **your** claim and/or underwriting **your** policy.
- Sainsbury's Bank plc will share **your** details (other than financial information) with Sainsbury's Supermarkets Limited for market research and statistical analysis. Unless **you** have opted out of this service **you** may be contacted by mail, telephone, email, SMS or otherwise about other products and services that may be of interest to **you**.

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 **we** make a mistake **we** will try to put it right promptly. **We** will always confirm to **you** the receipt of **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 sorted out the situation within eight weeks **we** will provide **you** with information about the Financial Ombudsman 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

Email:

complaints@sainsburysbankpetinsurance.co.uk

Telephone: 0808 172 6477

Using **our** complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights. In all communications, please quote **your** policy reference number.

Financial Services Compensation Scheme

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.

Getting in touch

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

Telephone: 0808 172 6469

**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.**

Sainsbury's Pet Insurance is sold, underwritten and administered by Allianz Insurance plc registered in England number 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849.

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