

# Pet Insurance

Policy Booklet –  
Premier and Premier Plus  
Effective from 1st April 2016

Sainsbury's Bank

The logo for Sainsbury's Bank, featuring the text "Sainsbury's Bank" in a white, sans-serif font. A white, curved line underlines the text, starting under "Sainsbury's" and ending under "Bank".

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

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 the limit stated in the Significant Features and Benefits section, 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

Please check the Certificate of Insurance for your pet to understand if you have cover under the Premier or Premier Plus plan.

Benefit	Limits		Claim basis
	Premier	Premier Plus	
<b>1. Veterinary Fees</b>	£7,500	£13,000	For each illness or injury
The Veterinary Fees limit above includes:			
Overseas veterinary treatment	£7,500	£13,000	For each injury or illness
Complementary Treatment	£1,000	£1,500	For each injury or illness
Physiotherapy	£1,000	£1,500	For each injury or illness
Treatment for behavioural illness	£250	£400	For each injury or illness
<b>2. Personal Liability (dogs only)</b>	£2,000,000	£2,000,000	For each incident

The benefits listed below are optional sections of cover and may not be included in cover for your pet. **The benefit is only included in the cover for your pet if it is shown on your Certificate of Insurance.**

Benefit	Limits		Claim basis
	Premier	Premier Plus	
<b>4. Loss Cover</b>			
Death from Injury	£1,500	£1,500	
Death from Illness	£1,500	£1,500	
Cremation	£100	£100	
<b>5. Safe Return</b>			
Theft or Straying	£1,500	£1,500	
Advertising and Reward	£1,500	£1,500	In each period of insurance
Emergency Boarding Fees	£1,500	£1,500	In each period of insurance
<b>6. Holiday Cover</b>			
Trip Cancellation	£1,500	£1,500	In each period of insurance
Quarantine and Loss of Travel Documents	£1,500	£1,500	In each period of insurance
Emergency Repatriation	£1,500	£1,500	In each period of insurance

## Significant exclusions and limitations

This section covers the significant exclusions and limitations of the policy. Please be aware that your policy may not include all of the benefits mentioned below.

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 the Veterinary Fees limit stated in the Significant features and benefits section for each separate and unrelated injury and illness during the lifetime of your pet. This means you can continue to claim for an injury or illness until we have paid the limit for that injury or illness, providing you continue to renew your policy and pay your premium without a break in cover. After we have paid the limit for an injury or illness we will not pay any further claims for that, or any related, injury or illness. 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.

- 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 in the optional Death from Illness section stops on your pet's 9th birthday or if your pet is a Select breed, its 5th birthday. See Death from Illness 'What is not covered' – point 5, and 'Definitions' – Select breed.
- If you have taken the optional cover for Cremation, the cost of cremation is covered providing the injury or illness is covered under either the Death from Injury or Death from Illness benefit. See Cremation 'What is not covered' – points 2 and 3.

**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 0330 100 7914 or emailing [claims@sainsburysbankpetinsurance.co.uk](mailto: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](http://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: 0330 100 7920

Email:  
complaints@sainsburysbankpetinsurance.  
co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

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

Full details of our complaints procedure will be found in your policy documentation.

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](http://ec.europa.eu/odr) to access the Online Dispute Resolution Service. Please quote our e-mail address: [complaints@sainsburysbankpetinsurance.co.uk](mailto:complaints@sainsburysbankpetinsurance.co.uk). Alternatively, you can contact the Financial Ombudsman Service directly.

## **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.

There are 5 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.

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 7915**  
**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.



# 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 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.

### **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** treated during the same **period of insurance**. This means that if **your pet** receives **treatment** for the same **injury** or **illness** in separate **periods of insurance**, **we** will deduct a fixed excess from the first claim(s) paid for each **injury** or **illness** in each **period of insurance**.
  - b) A fixed amount and a percentage amount - the fixed amount will be deducted as explained in a). 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.

### **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.

### **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.

### **Physiotherapy**

means physiotherapy (not including **hydrotherapy**) carried out by a **member of a veterinary practice** or a member of one of the following organisations, providing the member is a qualified animal physiotherapist:

- Association of Chartered Physiotherapists in Animal Therapy (ACPAT)
- International Association of Animal Therapists (IAAT)
- National Association of Veterinary Physiotherapists (NAVVP)
- Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)

### **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.

### **Therapist**

means a Certified Clinical Animal Behaviourist (CCAB) or a member of one of the following organisations:

- Association of Chartered Physiotherapists in Animal Therapy (ACPAT)
- Association of Pet Behaviour Counsellors (APBC)
- Canine and Feline Behaviour Association (CFBA)
- 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 (NAVP)

### **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**.

### **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 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.

### **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 or re-homed.

## 4. Treatment details

**You** agree that any **vet** or **therapist** 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) When **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.

## 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 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](http://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 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, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario, Dogo Canario, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound/wolfdog or any wolf hybrid.

b) Any **pet** which is registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (amendment) Act 1997 or any further amendments to this Act.

## 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. The pet's use

**Your pet** being used for security, guarding, track racing or coursing.

## 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 5 – Holiday Cover

The following exclusions apply to all benefits in Section 5 – 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](http://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 **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** and the **agreed countries** only

## What is covered

**We** will pay **you** the cost of **treatment your pet** has received to treat **injury** and **illness**.

For each separate and unrelated **injury** and **illness**, during the lifetime of **your pet**, **you** can claim up to the **maximum benefit**:

- £7,500 if **your pet** is covered under the Premier plan
- £13,000 if **your pet** is covered under the Premier Plus plan

This means **you** can continue to claim for an **illness** or **injury** until **we** have paid the **maximum benefit** 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 the **maximum benefit** for an **illness** or **injury** **we** will not pay any further claims for that, or any related, **illness** or **injury**.

The above **maximum benefit** includes the following when referred and endorsed by **your vet**:

- The cost of **complementary treatment** – up to £1,000 if **your pet** is covered under the Premier plan, or £1,500 if covered under the Premier Plus plan.

- The cost of **physiotherapy** – up to £1,000 if **your pet** is covered under the Premier plan, or £1,500 if covered under the Premier Plus plan.
- The cost of **treatment for a behavioural illness** – up to £250 if **your pet** is covered under the Premier plan, or £400 if covered under the Premier Plus plan.

## 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. If **your** claim involves **complementary treatment, physiotherapy or treatment of a behavioural illness** the claim form must be signed by **your vet** and the **therapist** 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** or **therapist** 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** or **therapist** **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 or **therapist** 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 any food, including food prescribed by a **vet**, unless it is:
  - Used to dissolve existing bladder stones and crystals in urine, which is limited to a maximum of 40% of the cost of food for up to 6 months. A diagnostic test must be carried out to confirm the presence of the stones/crystals.



- Liquid food, used for up to 5 days while **your pet** is hospitalised at a veterinary practice, providing the **vet** confirms the use of the liquid food is essential to keep **your pet** alive.
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, physiotherapy** 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 for 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 costs of having **your pet** cremated, buried or otherwise disposed of.
26. 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.
27. The cost to remove dew claws, unless they are damaged or infected at the time the surgery is carried out.
28. 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.
29. The cost of pheromone products, including DAP diffusers and Feliway.
30. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.
31. The cost of any treatment if a claim has not been submitted within one year of **your pet** receiving treatment.
32. The cost of any treatment while on a **trip** if:
  - A **vet** believes the **treatment** can be delayed until **your pet** returns home.
  - The trip was made to get **treatment** abroad.

## Claims evidence

**We** will require the following:

- A completed claim form, and
- The invoices from the veterinary practice or **therapist** 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**.

The claim form and claims evidence must be sent to **us** within one year of the **treatment** taking place.

# 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 more than one of the dogs insured under this policy are involved in, or contribute towards, an incident, **we** will pay no more than £2,000,000 for the incident for all of the dogs.
9. 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.
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.

## 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.

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 0330 100 7914.**

# Section 3 – 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 £1500, 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 17.
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 £1500, 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 17.
9. Any amount if a claim has not been submitted within one year of **your pet's** death.

## Cremation

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

### 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**.

### 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.

The claim form and claims evidence must be sent to **us** within one year of **your pet's** death.

# Section 4 – 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 £1500, 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 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.

The claim form and claims evidence must be sent to **us** within one year of **your pet** going missing.

## Advertising and Reward

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

### What is covered

If **your pet** is lost or stolen **we** will pay **you** up to £1500 in each **period of insurance** for the costs of:

1. Local advertising (including up to £75 towards sundries to make **your** own posters and advertising material), and
2. The reward **you** have offered and paid to get **your pet** back.

## 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. The £1500 benefit covers the cost of both advertising and a reward. This full amount is available to **you** to use for advertising but the amount **you** can use for a reward is limited to £750.
3. **You** must obtain **our** approval before advertising a reward; if not, the cost of the reward will not be covered by this insurance.
4. **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 costs relating to **your pet** being lost or stolen before his/her cover started.
2. 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**.
3. Any reward that **we** have not agreed to before **you** advertised it.
4. Any reward not supported by a signed receipt giving the full name, address and telephone number of the person who found **your pet**.
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 **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.

The claim form and claims evidence must be sent to **us** within one year of **your pet** going missing.

## 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 £1500 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 **your** 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 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 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.

The claim form and claims evidence must be sent to **us** within one year of the stay in hospital.

# Section 5 – 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 £1500 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 17 or General exclusions only applicable to Section 5 – Holiday Cover on page 19.
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.

The claim form and claims evidence must be sent to **us** within one year of **your trip** being cancelled.

## 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 £1500 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 17 or General exclusions only applicable to Section 5 – Holiday Cover on page 19.
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.

The claim form and claims evidence must be sent to **us** within one year of the date **your pet** returns home.

## 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 £1500 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 17 or General exclusions only applicable to section 5 - Holiday Cover on page 19.
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.

The claim form and claims evidence must be sent to **us** within one year of the date **your pet** returns **home**.

# 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 **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](mailto: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](http://www.financial-ombudsman.org.uk)

Telephone 0800 0234567 or 0300 1239123

Email: [complaint.info@financial-ombudsman.org.uk](mailto: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](http://ec.europa.eu/odr) to access the Online Dispute Resolution Service.

Please quote our e-mail address: [complaints@sainsburysbankpetinsurance.co.uk](mailto:complaints@sainsburysbankpetinsurance.co.uk). Alternatively, you can contact the Financial Ombudsman Service directly.

# 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](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto: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: 0330 100 7915**

**Email: [service@sainsburysbankpetinsurance.co.uk](mailto:service@sainsburysbankpetinsurance.co.uk)  
[claims@sainsburysbankpetinsurance.co.uk](mailto: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](http://www.sainsburysbank.co.uk/pet) for help and support.**