

# Pet Insurance

Policy booklet

**Sainsbury's Finance**  
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# Policy summary

## Sainsbury's Pet Insurance

This policy summary does not contain full details and conditions of your insurance - these are located in your policy wording.

This insurance is underwritten by AXA Insurance UK plc.

Where a heading is underlined in this policy summary, full details can be found in your policy wording under the same heading.

## Type of insurance cover

This pet insurance policy provides cover for cats and dogs.

## Conditions

- You must ensure that your pet has received the required vaccinations, failure to comply with this may jeopardise your claim or cover - Please refer to the [General conditions](#).

applicable to the whole policy in the policy wording for full details.

Special conditions apply to each section of your policy - Please refer to the policy wording for full details.

## Significant features and benefits

- The table shows the maximum benefits you can claim depending on the option you have selected.
- Where an excess amount applies to a specific section, we will not pay the amount of the excess under that section - *Please refer to your schedule of insurance for full details of which sections have an excess and how these apply.*

Section	Title	Option 1 Limits	Option 2 Limits	Claim Basis
1	Veterinary fees	£3,000 (12 month limit)	£7,500	per condition
	Complementary treatment	Not covered	£1,000	per condition
	Behavioural problems	Not covered	£250	per period of insurance
	Clinical diet	Not covered	£200	per condition
	Overseas veterinary treatment	Not covered	£2,500	per condition
	Cremation	Not covered	£100	per incident
2	Personal liability	£1,000,000	£2,000,000	per incident
3	Emergency boarding kennels and cattery fees	Not covered	£100 (max £1,000)	per week
4	Daily minding	Not covered	£100 (max £1,000)	per week

5	Advertising costs	£1,000	£1,000	per period of insurance
	Reward costs	£250	£250	per period of insurance
6	Theft or straying	Not covered	£750	per incident
7	Death caused by injury	Not covered	£1,500	per incident
8	Death from illness	Not covered	£1,000	per incident
9	Trip cancellation or return home	Not covered	£3,000	per period of insurance
10	Expenses for referral to another vet	Not covered	£150	per period of insurance
11	Accidental damage	Not covered	£500	per period of insurance
12	Damage to kennel or basket	Not covered	£100	per period of insurance
13	Personal accident to owner	Not covered	£5,000	per incident
14	Quarantine costs	Not covered	£2,000	per trip
15	Loss of health certificate	Not covered	£250	per incident
16	Repeat tick and worming treatment	Not covered	Reasonable costs	per incident
17	Emergency expenses abroad	Not covered	£500	per trip

### Significant or unusual exclusions or limitations

- The excesses shown in your schedule of insurance.
- Cover does not apply to any pet under 8 weeks of age.

### General exclusions applicable to all sections of the policy

- Any pet under 8 weeks of age.
- Pets that are an American Pit Bull Terrier, Dogo Argentino, Fila Brasileiro, Japanese Tosa, Perro de Presa Canario, Pit Bull, Pit Bull Terrier, Sharpei, wolves or wolf hybrid, or a dog crossed with these, or any animal

registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs (amendment) Act 1997 or any subsequent amendments or a dog crossed with any of these. Also pets that are 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, Sarlooswolfhound, Spanish Mastiff, Tibetan Mastiff, Tosa Inus, Utonagan.

- Any notifiable diseases as named in the Animal Health Act 1981 or an Order made under that Act, such as rabies.
- Your pet being used for breeding purposes, guarding, track racing, coursing or used in connection with any business, trade, profession or occupation.
- Repatriation of your pet following its death.
- War risks, terrorism, civil commotion and radioactive contamination.

### **Section 1 - Veterinary fees**

- Costs resulting from an injury or illness which show clinical signs or become otherwise known to you before your pet's cover started.

- Costs resulting from an illness which shows clinical signs or becomes otherwise known to you within the first 14 days of the start of cover.
- Any costs resulting from vaccinations, spaying, castration, pregnancy or giving birth.

### **Section 2 - Personal liability**

- Compensation or legal costs arising directly or indirectly from liability which has been assumed by you under agreement (such as a hire agreement) unless the liability would have existed without the agreement.

### **Section 3 - Emergency boarding kennels and cattery fees and**

### **Section 4 - Daily minding**

- Any hospitalisation that is either known or foreseeable before cover for your pet commences.

### **Section 5 - Advertising and reward costs**

- Any reward to a person living with you.

### **Section 6 - Theft or straying**

- Any claim if your pet is recovered within 90 days of the theft or straying.

### **Section 7 - Death caused by injury**

- Death caused by an illness.
- Any claim if the death results from an injury that happened before your pet's cover started.

### **Section 8 - Death from illness**

- Any claim if the death results from illness first occurring or showing clinical signs before cover starts or occurring within the first 14 days of the start of cover.
- Any claim if your pet is 8 years of age or over at the time of death.

### **Section 10 - Expenses for referral to another vet**

- Any claim where the illness or injury is not covered under Section 1 - Veterinary fees.
- Any expenses to travel to or from your pet's usual veterinary practice or between any practice or branch practice of a group of practices that your usual veterinary practice belongs to.

### **Section 11 - Accidental damage**

- Damage to any motor vehicle or its contents.
- Damage caused by your pet vomiting, fouling or urinating.
- Damage while your pet is left unattended.

### **Section 12 - Damage to kennel or basket**

- Damage or destruction caused by wear and tear or any gradually operating cause, rot, fungus or any process of cleaning, repair, restoration or alteration.

### **Section 14 - Quarantine costs**

- Any costs if the microchip was not checked and found to be functioning properly within the 14 days prior to your departure on a trip.
- Any costs arising from a condition that you were aware of prior to travelling.

### **Section 15 - Loss of health certificate**

- Any loss, theft or destruction that occurs prior to the start of your trip.

### **Section 16 - Repeat tick and worming treatment**

- Any costs incurred in obtaining the initial tick and worming treatment.

### **Section 17 - Emergency expenses abroad**

- Additional accommodation and repatriation costs and expenses:
  - if the emergency veterinary treatment needed abroad is not covered under Section 1 - Veterinary fees.
  - if the loss of the health certificate is not covered under Section 15 - Loss of health certificate.
  - if the repeat tick and worming treatment is not covered under Section 16 - Repeat tick and worming treatment.

### **Duration of the policy**

This is an annually renewable policy.

### **Cancellation period**

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to Sainsbury's Pet Insurance for a full refund providing no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. If you cancel after the first 14 days of receipt of the documents and have not incurred eligible claims during the period we have been on cover we will keep an amount of premium paid by you in proportion to the time you have been on cover and refund the rest to you. See *General conditions applicable to the whole policy in the policy wording.*

### **Claim notification**

To make a claim contact 0800 533 5912.

### **Complaints procedure**

Any complaint you have should in the first instance be addressed to the claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Complaints Manager, Sainsbury's Pet Insurance.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy booklet.

### **Financial Services Compensation Scheme (FSCS)**

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at [www.FSCS.org.uk](http://www.FSCS.org.uk)

# Introduction

This is **your pet** insurance policy. It contains details of cover, conditions and exclusions relating to **your pet** and is the basis on which all claims will be settled. It is validated by the issue of the schedule of insurance which must be attached to the policy.

In return for having accepted **your** premium **we** will in the event of **injury, illness, bodily injury**, death, loss, theft, straying, damage, destruction or other specified events happening within the **period of insurance** provide insurance as described in the following pages and referred to in **your** schedule of insurance.

Please note that under Option 1, not all the sections described in the following pages are applicable to **you**. **Your** schedule of insurance will contain details of the sections applicable to **your** policy.

The schedule of insurance and any endorsements are all part of the policy. **Your** policy is evidence of the contract of insurance.

## **The Law applicable to this policy**

**You** and **we** are free to choose the laws applicable to the policy. As **we** are based in England, **we** propose to apply the laws of England and Wales and by purchasing this policy **you** have agreed to this.

## **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.

## **Policy information**

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, telephone the customer service helpline on 0800 533 5911.

If **you** would like to use any of the following services please call 0800 533 5912:

Find a **vet**

Find a **pet** friendly hotel

Bereavement counselling

## **AXA insurance**

AXA insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202312. This can be checked on the Financial Services Register by visiting the FCA website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768.

# Definitions

These definitions apply throughout **your** policy. 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 the policy. **We** have listed the definitions alphabetically.

## **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 changes 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.
- Association of Pet Behaviour Counsellors.
- Canine and Feline Behaviour Association.
- Canine Hydrotherapy Association.
- McTimoney Chiropractic Association.

- National Association of Veterinary Physiotherapists incorporating the National Association of Animal Therapists (NAAT).
- The International Association of Animal Therapists (UK).

## **Complementary treatment**

means

- Acupuncture and homeopathy carried out by, and herbal medicine prescribed **treatment** by, a veterinary practice.
- Chiropractic manipulation carried out by a veterinary practice or a member of the McTimoney Chiropractic Association or the International Association of Animal Therapists (UK), providing the member is a qualified animal chiropractor.
- Hydrotherapy carried out by a veterinary practice or a member of the Canine Hydrotherapy Association.
- Osteopathy carried out by a veterinary practice or a member of the International Association of Animal Therapists (UK) providing the member is a qualified animal osteopath.
- Physiotherapy carried out by a veterinary practice or a member of the Association of Chartered Physiotherapists in Animal Therapy, the International Association of Animal Therapists (UK) or the National Association of Veterinary Physiotherapists incorporating the National Association of Animal Therapists (NAAT) providing the member is a qualified animal physiotherapist.

- **Treatment** of a behavioural illness carried out by a veterinary practice or a member of the Association of Pet Behaviour Counsellors or the Canine and Feline Behaviour Association.

**Condition**

means any **clinical sign** of **injury** or **illness** in **your pet**.

**Excess**

means the amount **you** are required to pay as the first part of certain claims made under the policy.

**Health certificate**

means the official **pet travel scheme** certificate issued by a **vet** authorised by the United Kingdom Government to do so.

**Illness**

means sickness or disease, or change in **your pet's** normal healthy state.

**Injury/Injured**

means an identifiable physical injury sustained by **your pet** caused by sudden, unexpected, external and visible means.

**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**.

**Ongoing condition**

means any long term, chronic or recurring **condition** that needs treatment by a **vet** over a long period of time (such as diabetes, heart disease, arthritis or eczema).

**Period of insurance**

means the time for which **we** provide cover as set out in the schedule of insurance and for which **we** have accepted **your** premium.

**Pet/Pet's**

means the cat or dog owned by **you** which is named in the schedule 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 medical condition**

means any **condition** or complication directly resulting from that **condition**, that has been identified or investigated by a **vet** or is otherwise known to **you** prior to the start of the insurance.

**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 any examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care provided by a **veterinary** practice or a member of a professional organisation acting under their direction.

**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.

**Veterinary/Vet**

means a fully qualified veterinary practitioner holding a current registration with the Royal College of Veterinary Surgeons and who works in general veterinary practice.

**We/Us/Our**

means AXA Insurance UK plc, Registered in England No. 78950. Registered Office: 5 Old Broad Street, London, EC2N 1AD. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**You/Your**

means the person named as the policyholder in the schedule 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 comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

## 1. Good health

To the best of **your** knowledge and belief that at the start of this insurance **your pet** is in good health and free from any **injury, illness** or physical disability.

## 2. Reasonable precautions

Throughout any **period of insurance** **you** must take and cause to be taken all reasonable steps to maintain **your pet's** health and to avoid **injury, illness, bodily injury**, death, loss, theft, straying, damage or destruction. In addition **you** must arrange and pay for **your pet** to have a yearly dental examination and any **treatment** normally recommended by a **vet** to prevent or reduce the risk of **injury** or **illness**.

## 3. 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.

## 4. Ownership

**You** must be the owner of the **pet**. **Your** cover will cease immediately if **your pet** is sold.

## 5. 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.

## 6. Renewal terms

When **we** offer further **periods of insurance**, **we** may change the premium and the policy terms and conditions as **your pet** gets older and to allow for future increases in **treatment** costs. 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 back dated to the start of the further **period of insurance**.

## 7. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same **injury, illness, bodily injury**, death, loss, theft, straying, damage, destruction, expense or liability **we** will not pay more than **our** proportional share (not applicable to Section 13 - Personal accident to the owner).

## 8. Cancellation

### Statutory cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) or the renewal date (the **cancellation period**) by writing to Sainsbury's Pet Insurance at the address given below during the **cancellation period**. Any premium already paid by **you** will be refunded to **you** providing no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Sainsbury's Pet Insurance  
1000 Lakeside North Harbour  
Western Road  
Portsmouth  
PO6 3EN  
Tel: 0800 533 5911

There is no refund of premium in the event of a claim for death of **your pet** caused by **injury**, theft or straying. However, in all other cases, **we** will retain an amount of premium paid by **you** in proportion to the time **you** have been on cover and refund the balance to **you**.

In the event of a claim for death of **your pet** caused by **injury**, theft or straying, if **you** are paying by instalments, **you** will either have to continue with the instalment payments until the policy renewal date or **we** may at **our** discretion, deduct the outstanding instalments due from any claim payment made.

### Cancellation outside the statutory period

**You** may cancel this policy at any time by providing prior written notice to Sainsbury's Pet Insurance at the address above.

Providing **you** have not incurred eligible claims during the period **we** have been on cover **we** will retain an amount of premium paid by **you** in proportion to the time **you** have been on cover and refund the balance to **you**.

If **you** are paying by instalments **your** instalment payments will cease and if **you** incur eligible claims **you** will either have to continue with the instalment payments until the policy renewal date or **we** may, at **our** discretion, deduct the outstanding instalments due from any claim payment made.

**We** reserve the right to cancel the policy by providing 21 days prior written notice by registered post to **your** last known address. Any premium refund will be calculated in accordance with the above.

### Non payment of premiums

**We** reserve the right to cancel this policy immediately on written notice in the event of non payment of the premium or default if **you** are paying by instalments.

# Claims conditions

**You** must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

## 1. Claims

**You** must contact Sainsbury's Pet Insurance by phone if **you** want to make a claim on 0800 533 5912. Lines are open Monday to Friday between 8am - 8pm and Saturdays between 9am - 2pm.

The claim notification must be made within 31 days (increased to 121 days under Section 6 - Theft or straying) or as soon as possible thereafter following any **injury, illness, bodily injury**, death, disease or the discovery of any loss, theft, straying, damage or destruction which may lead to a claim under this policy.

**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. 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.

**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**. **You** should refer to the section under which **you** are claiming for

further details of the evidence that **we** need to deal with **your** claim.

**We** may request and will pay for a postmortem examination of **your pet**.

**We** may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts or bills.

## 2. Claim form completion

**We** cannot guarantee payment of a claim over the telephone. If **you** want to make a claim **you** must complete **your** sections of the claim form and for **veterinary** fees, arrange for **your vet** to fill in their part and return to **us** within 31 days of the **pet** receiving the **treatment** or as soon as possible thereafter. **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.

## 3. Higher than normal fees

If the **veterinary** fees **you** are charged are higher than the fees usually charged by a general or referral practice, **we** reserve the right to request a second opinion from an independent **vet**. If the independent **vet** does not agree with the **veterinary** fees charged **we** may decide to pay only the **veterinary** fees usually charged by a general or referral practice in a similar area.

#### 4. Unnecessary or excessive treatment

If **we** consider the **treatment** or **complementary treatment** your **pet** receives may not be required or may be excessive when compared with the **treatment** that is normally recommended to treat the same **illness** or **injury** by general or referral practices, **we** reserve the right to request a second opinion from an independent **vet**. If the independent **vet** does not agree with the **treatment** or **complementary treatment** provided **we** may decide to pay only the cost of the **treatment** or **complementary treatment** that was necessary to treat the **injury** or **illness**, as advised by the **vet** from whom **we** have requested the second opinion.

#### 5. 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, if **we** decide, **we** will refer the case to an independent **vet**.

#### 6. Subrogation (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.

#### 7. 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

- a) **we** shall not pay the claim
- b) **we** shall not pay any other claim which has been or will be made under the policy
- c) **we** may at **our** option declare the policy void
- d) **we** shall be entitled to recover from **you** the amount of any claim already paid under the policy
- e) **we** shall not make any return of premium
- f) **we** may inform the Police of the circumstances.

# General exclusions applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

## 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

Your pet being an American Pit Bull Terrier, Dogo Argentino, Fila Brasileiro, Japanese Tosa, Perro de Presa Canario, Pit Bull, Pit Bull Terrier, Sharpei, wolves or wolf hybrid, or a dog crossed with these, or any animal registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs (amendment) Act 1997 or any subsequent amendments or a dog crossed with any of these. Also if your pet is an American Bulldog, American Bullmastiff, American Staffordshire Bull

Terrier, Beauceron, Bernese Mountain Dog, Bordeaux Mastiff, Bullmastiff, Cane Corso, Czechoslovakian Wolfhound, Deerhound, Dogue Brasileiro, Dogue de Bordeaux, Irish Staffordshire Bull Terrier, Mastiff, Neapolitan Mastiff, Northern Inuit, Pyrenean Mastiff, Sarlooswolfhound, Spanish Mastiff, Tibetan Mastiff, Tosa Inus, Utonagan.

## 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. 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.

## 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 those countries included in the **pet travel scheme**.

**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 **United Kingdom** or Republic of Ireland laws, or regulations, 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 and Control of Dogs (amendment) Act 1992 Republic of Ireland because it was worrying livestock.

**16. Restrictions**

The Department for Environment, Food and Rural Affairs (DEFRA) or the Department of Agriculture, Food and Rural Development in the Republic of Ireland 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**.

# Section 1 - Veterinary fees

## What is covered

We will pay you all reasonable costs for **treatment** of **your pet** by a **vet** up to the following:

Option 2 £7,500 per **condition**

Option 1 £3,000 per **condition**. Each **condition** is only covered for the 12 months immediately following the first date of treatment.

The above reasonable costs are including the following;

1. The cost of **treatment** for any **ongoing condition** beyond any renewal date of the policy, provided **you** have renewed the policy and premiums are paid and up to date.
2. Up to £7,500 per **condition** under Option 2 or £3,000 per **condition** under Option 1 for the cost of dental **treatment** due to an **injury** or **illness**.
3. Under Option 2 up to £1,000 per **condition** for **complementary treatment** carried out by a **vet** or a **complementary therapist**. This cover is not applicable for Option 1.
4. Under Option 2 up to £250 in each **period of insurance** for the costs of **treatment** for behavioural problems carried out by a specialist under the direction of a **vet**. This cover is not applicable for Option 1.
5. Under Option 2 up to £200 per **condition** for the cost of a clinical diet for **your pet** (for a maximum period of 4 weeks), as long as it is recommended by **your vet** in order to treat a **condition** and is only available from **your vet**. In this case **we** will pay the difference between the normal cost of feeding **your pet** and what **you** pay for the diet. This cover is not applicable for Option 1.
6. Under Option 2 up to £2,500 per **condition** 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**). This cover is not applicable for Option 1.
7. Under Option 2 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. This cover is not applicable for Option 1.

## 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 31 days of the **pet** receiving the **treatment** or as soon as possible thereafter. Please make sure that the form is 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** **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. If **your** claim involves behavioural or **complementary treatment** the claim form and invoices must be countersigned by **your vet**.
  5. If **you** are submitting a claim for an **ongoing condition your vet** must still complete a claim form and supply **us** with the supporting invoices on each occasion that **treatment** is provided.
  6. If **your pet** is referred to a specialist please make sure **your own vet** that normally treats **your pet** has completed a separate claim form for the initial costs. **We** will not be able to assess the claim form and supporting invoices from the referral practice until **we** have processed the initial **treatment** from **your own vet**.
- b) an **injury** or **illness** that is the same as, or has the same diagnosis or **clinical signs** as an **injury, illness** or **clinical sign your pet** had before its cover started; or,
  - c) an **injury** or **illness** that is caused by, relates to or results from an **injury, illness** or **clinical sign your pet** had before its cover started, no matter where the **injury, illness** or **clinical signs** are noticed or happen in, or on **your pet's** body.
3. The cost of any **treatment** for:
    - a) an **illness** that first showed **clinical signs** within 14 days of **your pet's** cover starting; or,
    - b) an **illness** that is the same as, or has the same diagnosis or **clinical signs** as an **illness** that first showed **clinical signs** within 14 days of **your pet's** cover starting; or,
    - c) an **illness** that is caused by, relates to or results from a **clinical sign** that was first noticed, or an **illness** that first showed **clinical signs**, within 14 days of **your pet's** cover starting, no matter where the **illness** or **clinical signs** are noticed or happen in, or on **your pet's** body.

#### **What is not covered**

1. The amount of the **excess** shown in **your** schedule of insurance.
2. The cost of any **treatment** for:
  - a) an **injury** that happened or an **illness** that first showed **clinical signs** before **your pet's** cover started; or,
4. Costs resulting from **treatment your vet** recommends to prevent an **injury** or **illness**.
5. Hospitalisation of **your pet** unless **your vet** confirms that it is essential that **your pet** is hospitalised.

6. The cost of dental **treatment** unless the **treatment** relates to an **injury** or **illness** and **your pet** has had its teeth checked by a **vet** no longer than 12 months before the onset date of the claim. If any **treatment** was recommended as a result of the check this must have been carried out.
7. Costs resulting from killing or controlling fleas, general health enhancers and unconventional or unlicensed **treatment**.
8. Sex hormonal problems unless directly resulting from a valid claim.
9. Obesity and oral hygiene diets unless **we** agree to pay for these under What is covered, paragraph 5. above.
10. Costs resulting from vaccinations, microchipping, spaying, castration, mating, pregnancy, giving birth or any secondary or related complications arising there from.
11. **Complementary treatments** that are not carried out under the direction of a **vet**.
12. Cost of house calls unless the **vet** confirms that moving **your pet** would damage its health.
13. Extra costs of treating **your pet** outside normal surgery hours, unless the **vet** considers an emergency consultation is necessary.
14. Costs that result from an **illness** or **injury** specifically excluded in the schedule of insurance.
15. The cost of treating any **injury** or **illness** deliberately caused by **you**, anyone living with **you** or anyone else looking after **your pet**.
16. The cost of surgical items that can be used more than once.
17. The cost of any form of housing, including cages, whether hired or purchased.
18. The cost of bathing, grooming or de-matting **your pet** unless a **vet** confirms only a **vet** or a member of a **veterinary** practice can carry out these activities, regardless of **your** personal circumstances.
19. The cost of a post mortem examination on **your pet** unless **we** require this and agree to pay.
20. The cost of transplant surgery, including pre and post operative care.
21. Any claim under What is covered, sub paragraph 7. above if **your pet** has to be put to sleep due to aggression.
22. Ovariohysterectomy to prevent mammary tumours or the reoccurrence of false pregnancies.
23. Removal of retained testicles or deciduous teeth if **your pet** is over the age of 4 months when **your pet's** cover started.
24. Removal of dew claws unless they are damaged or infected at the time the surgery is carried out.
25. The cost of any **treatment**, or complications arising from **treatment**, that **you** choose to have carried out that is not directly related to an **injury** or **illness**, including cosmetic dentistry.

26. The cost of pheromone products, including Dog Appeasing Pheromone (DAP) diffusers and Feliway.
27. The cost of **treatment** for a behavioural illness if **your pet's** behaviour is caused by **you** failing to provide training.
28. Anything mentioned in the General exclusions applicable to all sections of the policy on page 16.

### **Claims evidence**

**We** will require the following evidence where relevant:

- A completed claim form.
- Receipts or bills for **treatment** provided by a **vet**.
- Any other relevant information that **we** may ask **you** for.

**To make a claim under  
this section please call  
0800 533 5912**

# Section 2 - Personal liability

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

**We** will pay up to the following amount:

Option 2 £2,000,000

Option 1 £1,000,000

(including legal costs and expenses) against any amount that **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source or original cause in respect of an incident involving **your pet** causing:

1. **Bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a member of **your** family or household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, anyone in **your** employment or any member of **your** family or household.

## Special conditions relating to claims

1. **You** should immediately call **our** claims helpline to give **us** full details of any incident, which may give rise to a claim.
2. **You** must send **us** every writ, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.

4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall give **us** all necessary information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

## What is not covered

1. The amount of the **excess** shown in **your** schedule of insurance.
2. Compensation or legal costs arising directly or indirectly from liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
3. Anything mentioned in the General exclusions applicable to all sections of the policy on page 16.

## Claims evidence

**We** will require the following evidence where relevant:

- Full details in writing of any incident.
- Any writ, summons, letter of claim or other document must be sent to us as soon as **you** receive it.
- Any other relevant information that **we** may ask **you** for.

**To make a claim under this section please call 0800 533 5912**

# Section 3 - Emergency boarding kennels and cattery fees

## Section 3 applies to Option 2 only

### What is covered

We will pay you up to £100 per week up to a maximum of £1,000 in any period of insurance for the costs incurred in boarding your pet at a licensed premises if:

- a) 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 and no other member of your family permanently residing with you is able to look after your pet.

### Special conditions relating to claims

1. You must send us written confirmation from the appropriate kennels or cattery showing the dates and daily cost of boarding.
2. You must send us a medical certificate or written confirmation from the treating doctor or the hospital that confirms the dates of your or your family member's admission and subsequent discharge from hospital.

### What is not covered

1. Any hospitalisation that is either known or foreseeable before cover for your pet started.
2. Any costs resulting from treatment that is not related to a **bodily injury**, illness or disease.

3. 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.
4. Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
5. Anything mentioned in the General exclusions applicable to all sections of the policy on page 16.

### Claims evidence

We will require the following evidence where relevant:

- Written confirmation from the appropriate kennels or cattery showing the dates and daily cost of boarding.
- A medical certificate or written confirmation from the treating doctor or the hospital that confirms the dates of your or your family member's admission and subsequent discharge from hospital.
- Any other relevant information that we may ask you for.

**To make a claim under this section please call 0800 533 5912**

# Section 4 - Daily minding

## Section 4 applies to Option 2 only

### What is covered

We will pay **you** up to £100 per week up to a maximum of £1,000 in any **period of insurance** for the reasonable costs incurred in paying someone to look after **your pet** if:

- a) **you** or any member of **your** family permanently residing with **you** should suffer any **bodily injury**, illness or disease which necessitates **your** or their hospitalisation as an in-patient for a period exceeding 4 complete days and no other member of **your** family permanently residing with **you** is able 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**.
2. **You** must send **us** written confirmation from the carer that the agreed sum has been received.
3. **You** must send **us** a medical certificate or written confirmation from the treating doctor or the hospital that confirms the dates of **your** or **your** family member's admission and subsequent discharge from hospital.

### What is not covered

1. Any hospitalisation that is either known or foreseeable before cover for **your pet** started.
2. Any costs resulting from any treatment that is not related to a **bodily injury**, illness or disease.

3. 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.
4. Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
5. Anything mentioned in the General exclusions applicable to all sections of the policy on page 16.

### Claims evidence

**We** will require the following evidence where relevant:

- A letter from the carer that the agreed sum has been received.
- Written confirmation from the treating doctor or the hospital of the dates of **your** or **your** family member's admission and subsequent discharge from hospital.
- Any other relevant information that **we** may ask **you** for.

**To make a claim under this section please call 0800 533 5912**

# Section 5 - Advertising and reward costs

## 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 send us full details of the circumstances including copies and a receipt for any advertisements that you have placed.
2. If you are claiming for the recovery of a reward we will also need a receipt giving us the full name and address of the person who found **your pet** and the amount you have paid them.

## What is not covered

1. Any reward to a person living with you.
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 and address of the person who found **your pet**.
4. Any reward paid to the person who was caring for **your pet** when it was lost or stolen.

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

## Claims evidence

We will require the following evidence where relevant:

- Copies of any advertisements placed and receipts or bills for any advertisement costs claimed for.
- Receipt for the amount of the reward you are claiming.
- Any other relevant information that we may ask you for.

**To make a claim under this section please call 0800 533 5912**

# Section 6 - Theft or straying

## Section 6 applies to Option 2 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. If you have lost a dog you must report this to the Police within 24 hours of becoming aware that the dog is missing. In the case of cats you must make enquiries with local rescue centres.
2. Any claim notification must be made within 121 days of the date on which your pet is stolen or goes missing. The notification may be made at any time during this period but we will not make any payment to you within the first 90 days of the theft or straying.
3. You must send us any pedigree certificate and receipt for the original purchase of your pet.
4. If your pet is eventually found or returns you must repay the full amount that we have paid under this section of your policy.

### What is not covered

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

## Claims evidence

We will require the following evidence where relevant:

- A Police report from the Police station where you reported the loss of your dog.
- Written details of the rescue centres you have spoken to about your cat.
- Any pedigree certificate and receipt for the original purchase of your pet.
- Any other relevant information that we may ask you for.

**To make a claim under this section please call 0800 533 5912**

# Section 7 - Death caused by injury

## Section 7 applies to Option 2 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.

### Special conditions relating to claims

1. You must send us a death certificate from your vet (at your expense) or if not available a statement from an independent witness confirming your pet's death, together with any pedigree certificate and receipt for the original purchase of your pet.

### 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 claim if a vet believes it is more humane to keep your pet alive rather than put it to sleep, but despite this you still have your pet put to sleep.
4. Anything mentioned in the General exclusions applicable to all sections of the policy on page 16.

## Claims evidence

We will require the following evidence where relevant:

- A death certificate from your vet (at your expense) or if not available a written statement from an independent witness confirming your pet's death.
- A pedigree certificate and receipt for the original purchase of your pet.
- Any other relevant information that we may ask you for.

To make a claim under this section please call  
**0800 533 5912**

# Section 8 - Death from illness

## Section 8 applies to Option 2 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**.

### Special conditions relating to claims

1. You must send us a death certificate from **your vet** (at **your** expense) or if not available a statement from an independent witness confirming **your pet's** death, together with any pedigree certificate and receipt for the original purchase of **your pet**.

### What is not covered

1. Death caused by **injury**.
2. Any claim where **your pet** dies or has to be put to sleep due to:
  - a) an **illness** that first showed **clinical signs** within 14 days of **your pet's** cover starting; or,
  - b) an **illness** that is the same as, or has the same diagnosis or **clinical signs** as an **illness** that first showed **clinical signs** within 14 days of **your pet's** cover starting; or,
  - c) an **illness** that is caused by, relates to or results from a **clinical sign** that was first noticed, or an **illness** that first showed **clinical signs**, within 14 days of **your pet's** cover starting, no matter where the **illness** or **clinical signs** are noticed or happen in, or on **your pet's** body.

3. Any claim if **your pet** is 8 years of age or over at the time of death.
4. Any claim if a **vet** believes it is more humane to keep **your pet** alive rather than put it to sleep, but despite this **you** still have **your pet** put to sleep.
5. Anything mentioned in the General exclusions applicable to all sections of the policy on page 16.

### Claims evidence

We will require the following evidence where relevant:

- A death certificate from **your vet** (at **your** expense) or if not available a written statement from an independent witness confirming **your pet's** death.
- A pedigree certificate and receipt for the original purchase of **your pet**.
- Any other relevant information that **we** may ask **you** for.

**To make a claim under this section please call 0800 533 5912**

# Section 9 - Trip cancellation or return home

## Section 9 applies to Option 2 only

### What is covered

We will pay **you** up to £3,000 in any **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 surgery.

### Special conditions relating to claims

1. **You** must send **us** confirmation of the **treatment** signed by **your vet**.
2. **You** must send **us** 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.

### What is not covered

1. The amount of the **excess** shown in **your** schedule of insurance.
2. Anything mentioned in the General exclusions applicable to all sections of the policy on page 16.

### Claims evidence

We will require the following evidence where relevant:

- Written confirmation of the **treatment** signed by **your vet**.
- Cancellation invoices from **your** travel agent, tour operator or other holiday sales organisation.
- Any other relevant information that **we** may ask **you** for.

**To make a claim under this section please call 0800 533 5912**

# Section 10 - Expenses for referral to another vet

## Section 10 applies to Option 2 only

### What is covered

We will pay you up to £150 in any period of insurance for any travel and accommodation expenses (between your home and the other **veterinary** practice) that you or any member of your family permanently residing with you incur if:

- a) your pet is injured or shows the first clinical signs of an illness and your usual vet recommends another vet treats your pet provided that the illness or injury is covered under Section 1 - Veterinary fees.

### Special conditions relating to claims

1. You must send us receipts or bills for all travel and accommodation expenses you have incurred as these will help you substantiate your claim.

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

### Claims evidence

We will require the following evidence where relevant:

- Receipts or bills for any travel and accommodation expenses claimed for.
- Any other relevant information that we may ask you for.

**To make a claim under this section please call 0800 533 5912**

# Section 11 – Accidental damage

## Section 11 applies to Option 2 only

### What is covered

We will pay you up to £500 if your pet causes damage to:

- a) personal property that is not owned by you, any member of your family permanently residing with you, a relative, employee, guest or other person who is responsible for or in control of your pet while your pet is visiting someone else's property, whether or not you are legally liable for the damage.

### Special conditions relating to claims

1. You must send us written and photographic evidence of the damage. The damaged item(s) must not be disposed of without our written consent.
2. You must send us an estimate for the cost of repair or reinstatement, or where the property cannot be repaired receipts for the items damaged as these will help you substantiate your claim.

### What is not covered

1. Damage to any motor vehicle or its contents.
2. Damage caused by your pet vomiting, defecating (fouling) or urinating.
3. Damage while your pet is left unattended.

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

### Claims evidence

We will require the following evidence where relevant:

- Written and photographic evidence of the damage caused.
- Repair report where applicable.
- Receipts or valuations for items damaged beyond repair.
- Any other relevant information that we may ask you for.

**To make a claim under  
this section please call  
0800 533 5912**

# Section 12 - Damage to kennel or basket

## Section 12 applies to Option 2 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. You must provide **us** with written and photographic evidence of the damage. The damaged item must not be disposed of without **our** written consent.
2. You must send **us** an estimate for the cost of repair or reinstatement, or where the property cannot be repaired a receipt for the item damaged as this will help **you** substantiate **your** claim.

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

### Claims evidence

We will require the following evidence where relevant:

- Written and photographic evidence of the damage.
- Repair report where applicable.
- A receipt or valuation for the item if it is damaged beyond repair.
- Any other relevant information that **we** may ask **you** for.

**To make a claim under this section please call 0800 533 5912**

# Section 13 - Personal accident to the owner

## Section 13 applies to Option 2 only

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

#### *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 shall be considered as having occurred:

- a) in both eyes if **your** name or the name of any member of **your** family permanently residing with **you** is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- 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 a benefit of £5,000 if **you** or any member of **your** family permanently residing with **you** sustain **bodily injury** caused by a *pet* which shall solely and independently of any other cause, result within two years in **your** *loss of limb* or *loss of sight*.

### Special conditions relating to claims

1. Our medical practitioner may examine **you** or any member of **your** family permanently residing with **you** as often as they deem necessary in the event of a claim.

### What is not covered

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

### Claims evidence

We will require the following evidence where relevant:

- A medical certificate or report in relation to claims for *loss of limb* or *loss of sight*.
- Any other relevant information that **we** may ask **you** for.

**To make a claim under this section please call 0800 533 5912**

# Section 14 - Quarantine costs

## Section 14 applies to Option 2 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.

### Special conditions relating to claims

1. **You** must send **us** documentary evidence that **your pet** was microchipped prior to **your journey** with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785.
2. **You** must send **us** all receipts or bills for quarantine kennelling and other costs incurred as these will help **you** substantiate **your** claim.

### What is not covered

1. 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**.
2. Any costs arising from any **condition** of which **you** were aware before the start of any **trip**.
3. Anything mentioned in the General exclusions applicable to all sections of the policy on page 16.

### Claims evidence

We will require the following evidence where relevant:

- Documentary evidence that **your pet** was microchipped prior to **your journey** with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785.
- Receipts or bills for any quarantine kennelling or other costs claimed for.
- Any other relevant information that **we** may ask **you** for.

**To make a claim under this section please call 0800 533 5912**

# Section 15 - Loss of health certificate

## Section 15 applies to Option 2 only

### What is covered

We will pay you up to £250 towards the cost of a replacement **health certificate** should the original **health certificate** become lost, stolen or destroyed during a **trip**. This includes any quarantine costs incurred as a direct result of the loss of the **health certificate**.

### Special conditions relating to claims

1. You must send us receipts or bills for all costs you have incurred as these will help you substantiate your claim.

### What is not covered

1. Any loss, theft or destruction that occurs prior to the start of your trip.
2. Any claim where the loss, theft or destruction of the **health certificate** is not reported to the issuing **vet** within 24 hours of discovery.
3. Anything mentioned in the General exclusions applicable to all sections of the policy on page 16.

## Claims evidence

We will require the following evidence where relevant:

- Receipts or bills for any replacement **health certificate** and quarantine costs claimed for.
- Any other relevant information that we may ask you for.

To make a claim under this section please call  
**0800 533 5912**

# Section 16 - Repeat tick and worming treatment

## Section 16 applies to Option 2 only

### What is covered

We will pay the cost of reasonable **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**.

### Special conditions relating to claims

1. **You** must keep receipts or bills for all **veterinary** fees incurred as these will help **you** substantiate **your** claim.
2. **You** must provide documentary evidence that the initial tick and worming **treatment** was obtained and that this was done in the time-scale required by the **pet travel scheme**.
3. **You** must provide evidence that the repeat tick and worming **treatment** was necessary in order to comply with the **pet travel scheme**.
4. **You** must get written confirmation from the **carrier** (or their handling agents) of the delay.

### 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 time-scale 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 16.

### Claims evidence

We will require the following evidence where relevant:

- Receipts or bills for any **veterinary** fees claimed for.
- Documentary evidence confirming details of both the initial and repeat tick and worming **treatments**.
- A letter from the **carrier** (or their handling agents) confirming details of the delay.
- Any other relevant information that **we** may ask **you** for.

**To make a claim under this section please call 0800 533 5912**

# Section 17 - Emergency expenses abroad

## Section 17 applies to Option 2 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. Reasonable 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 - Repeat tick and worm treatment.
2. Reasonable 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.

### Special conditions relating to claims

1. You must send us receipts or bills for all costs and expenses you have incurred as these will help you substantiate your claim.
2. You must provide documentary evidence that the initial tick and worming treatment was obtained and that this was done in the time-scale required by the pet travel scheme.
3. You must provide evidence that the repeat tick and worming treatment was necessary in order to comply with the pet travel scheme.

### What is not covered

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

### Claims evidence

We will require the following evidence where relevant:

- Receipts or bills for any transport, accommodation and repatriation costs or expenses claimed for.
- Documentary evidence that the initial tick and worming treatment was obtained and that this was done in the time-scale 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.
- Any other relevant information that we may ask you for.

To make a claim under this section please call  
**0800 533 5912**

# Complaints procedure

## Making a complaint

We aim to provide the highest standard of service to every customer.

If **our** service does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right.

All complaints **we** receive are taken seriously. The following will help **us** understand **your** concerns and give **you** a fair response.

## Making your complaint

If **your** complaint relates to a claim on **your** policy, please contact the department dealing with **your** claim.

If **your** complaint relates to **your** policy, please contact:

The Complaints Manager  
Sainsbury's Pet Insurance  
1000 Lakeside North Harbour  
Western Road  
Portsmouth  
PO6 3EN

Tel: 0800 533 5911

Email: [complaints@bdml.co.uk](mailto:complaints@bdml.co.uk)

When **you** make contact please provide the following information:

**Your** name, address and postcode, telephone number and e-mail address (if **you** have one).

**Your** policy and/or claim number, and the type of policy **you** hold.

The name of **your** insurance agent/firm (if applicable).

## The reason for your complaint

Any written correspondence should be headed '**COMPLAINT**' and **you** may include copies of supporting material.

## Beyond your Insurer

Should **you** remain dissatisfied following **our** final written response, **you** may be eligible to refer **your** case to the **Financial Ombudsman Service (FOS)**.

The FOS is an independent body that arbitrates on complaints about general insurance products. **You** have six months from the date of **our** final response to refer **your** complaint to the FOS. This does not affect **your** right to take legal action.

If **we** cannot resolve **your** complaint **you** may refer it to the Financial Ombudsman Service at the address given below.

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Tel: 0300 123 9123 or 0800 023 4567

Fax: 020 7964 1001

Email:

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Our promise to you

We will

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.
- Keep **you** informed of progress.
- Do everything possible to resolve **your** complaint.
- Use the information from complaints to continuously improve **our** service.

We can give you all this information in large print, audio and Braille if you need it. Please call for details, or contact us by Text Relay 18001 0800 533 5911.

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