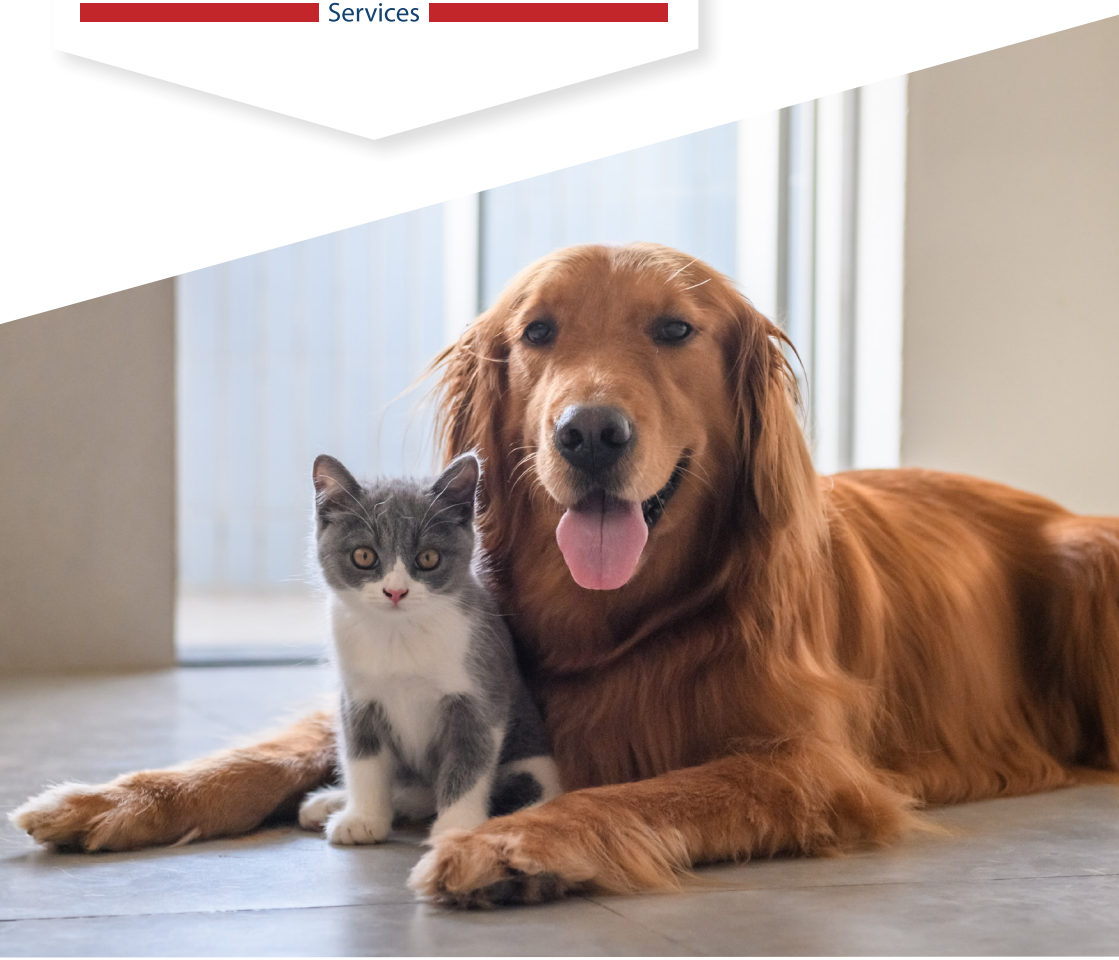
British Pet Insurance Services



Your Policy Wording for your Dog or Cat

Lifetime Cover

Catastrophe 1 Catastrophe 2

This booklet contains your Policy Terms and Conditions.

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

Version 1

Effective from 1st November 2021

Hello and thank you for choosing British Pet Insurance Services for your pet

British Pet Insurance Services is a trading name of Petcover EU Limited. We specialise in pet insurance and offer cover for pets, to ensure we really understand and cater for your needs.

British Pet Insurance Services was formed by and has brought together people with many years' experience in pet insurance to offer you a great insurance cover and has a team of people who love pets offering you the customer service you deserve.

Having a pet is rewarding, from the love they provide when being there to greet you to the challenges of the sleepless nights when they are not 100%. We are here to support you and your pet throughout all of this, whether it be with your insurance cover, claiming or just a little advice along the way.

We understand how stressful it can be when you need to make a claim. We aim to make claiming a smooth, quick and easy process so you can concentrate on your pet, so if you need anything at all please let us know.

This booklet contains the cover your policy provides. If there is anything you don't understand please let us know, or if you have any questions, problems or any feedback please contact us.

This Insurance is underwritten by ETU Forsikring A/S.

This Insurance is issued by Petcover EU Limited trading as British Pet Insurance in accordance with the authorisation granted to them under the Binding Authority Agreement with ETU Forsikring A/S.

ETU Forsikring A/S, Registered Office: Hærvejen 8, DK-6230 Rødekro, Danmark are authorised and regulated by the Finanstilynet (the Danish Financial Regulator).

Their Finanstilsynet authorisation reference is 108873. As an Insurance Company authorised within the European Union, ETU Forsikring A/S is permitted to conduct business within the United Kingdom and is authorised by the Financial Conduct Authority. Their UK Financial Conduct Authority authorisation number is 807534.

Petcover EU Limited trading as British Pet Insurance Services is authorised and regulated by the Financial Conduct Authority (FCA) under reference number: 747757. Registered Office: 75 Western Road, Southall, England, UB2 5HQ. Trading Office: 4 Bridge Road Business Park, Haywards Heath, West Sussex, RH16 1TX.

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Policy Terms and Conditions

British Pet Insurance Services does not provide advice or any personal recommendation about the insurance products offered.

Demands and Needs – who is this product suitable for?

This product meets the demands and needs of a pet owner who wants cover for the costs of veterinary treatment, for each illness and injury, over the life of their pet, with the option to add additional cover if required.

Important information

This document, the Certificate of Insurance and any related exclusion form your insurance documentation.

This insurance documentation sets out the terms and conditions of the contract of insurance between you and us. Please read the whole document carefully and keep it in a safe place. It is important that you:

- Check that the information contained in the Certificate of Insurance is accurate (see *'Information you have given us'*), and
- comply with all your duties and obligations under the insurance, including the important conditions below, and the action you must take in the event of a claim.

Failure to comply with the above could adversely affect your insurance and any claim you make.

Information You have given Us

In deciding to accept this insurance and in setting the terms and premium, we have relied on the information you have given us. You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete.

If we establish that you deliberately or recklessly provided us with false or misleading information we will treat this insurance as if it never existed and decline all claims.

If we establish that you carelessly provided us with incorrect or incomplete information that we have relied upon in accepting this insurance and setting its terms we may:

- Treat this insurance as if it had never existed and refuse to pay all claims. We will only do this if we provided you with insurance cover which we would not otherwise have offered, or
- amend the terms of your insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by your carelessness, or
- cancel your insurance in accordance with '*Cancelling*' on page 7.

We will write to you if we:

- Intend to treat this insurance as if it never existed, or
- need to amend the terms of your insurance, or
- require you to pay more premium for your insurance.

Your Duty to Disclose to Us

It is an essential part of your Insurance that you disclose to us changes to your pet's health or your personal circumstances at the commencement, during the period of insurance and at the renewal of your insurance. The information you need to tell us about is detailed below.

Your pet's health:

You must tell us:

- If your pet has shown any signs of illness or injury or been unwell.
- If your pet has been seen by a vet for any reason other than routine or preventative treatment and/or neutering.
- If your pet has any issues that you have discussed with a vet regarding your pet's health, whether or not any treatment resulted from such discussion.
- If your vet / practice have advised that your pet's weight is over the normal limits.

Your circumstances:

You must tell us if:

- You become aware that any details shown on your Certificate of Insurance are incorrect.
- Your address or the address at which your pet is kept has changed.
- You no longer own any of the pets shown on your Certificate of Insurance.

These lists are not exhaustive.

Who does the Duty apply to?

The '*Your Duty to Disclose to Us*' applies to you and everyone that is an insured under the Policy. If you provide information for another insured, it is as if they provided it to us.

What happens if the Duty of Disclosure is not complied with?

If the '*Your Duty to Disclose to Us*' is not complied with we may cancel the Policy and/or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the Policy as if it never existed, and pay nothing.

Renewing this insurance

When this Policy is due for renewal, we will write to you at least twenty-one (21) days before the period of insurance ends with full details of your next year's premium and Policy terms and conditions. If you pay your premium by Direct Debit instalments your Policy will renew automatically with your next year's premium and policy terms and conditions; if you do not want to renew the Policy please contact Us. If you need to contact us to discuss your renewal before the expiry of your existing insurance, our contact details can be found on page 39. Occasionally, we may not be able to offer to renew your Policy. If this happens, we will write to you at least fourteen (14) days before the expiry of your Policy to allow enough time for you to make alternative insurance arrangements.

Cancelling

How you can cancel your Policy

You can cancel your Policy at any time by contacting us. Please telephone us on 01444 708840 between the hours of Monday to Friday from 9am to 5pm or send written confirmation by email to *info@petcover.uk.com* or by post to British Pet Insurance Services, 4 Bridge Road Business Park, Haywards Heath, West Sussex, RH16 1TX.

If you cancel your Policy in the first fourteen (14) days of your first period of insurance we will refund all of the premium you have paid, provided you have not made a claim.

If you cancel your Policy in the first fourteen (14) days after your renewal date we will refund any premium you have paid for cover after that renewal date, provided you have not made a claim since that renewal date.

If you cancel your Policy at any other time, we will refund any amount you have paid for cover after the cancellation date. No refund will be provided where a claim has been made or there are any circumstances which you are aware of that may give rise to a claim.

Once your Policy is cancelled all cover for your pet will stop on the date the Policy is cancelled and no further claims will be paid.

How we can cancel your Policy

We may cancel this insurance by giving you fourteen (14) days' notice in writing to the address last notified to us. We will only do this for a valid reason, examples of which are:

- Non-payment of premium; for details on this please read *'General Condition – Paying Your Premium'*.
- A change in risk occurring which means that we can no longer provide you with insurance cover.
- Failure to comply with a provision of the Policy.
- Non-cooperation or failure to supply any information or documentation we request.
- Misrepresentation to us during negotiations prior to the issue of the Policy.
- Making a fraudulent claim under the Policy or under some other contract of insurance that provides cover during the same period of time that the Policy covers you.
- Threatening or abusive behaviour or the use of threatening or abusive language.

If we cancel this insurance, provided you have not made a claim, you will be entitled to a refund of the premium paid, subject to a deduction calculated for any time for which you have been covered.

If we pay any claim, whether by settlement, compromise or otherwise, then no refund of premium will be allowed. Cancellation of the insurance by us does not affect the treatment of any claim arising under the insurance in the period before cancellation.

Definitions

If **We** explain what a word means, that word has the same meaning wherever it appears in the **Policy**. For ease, **You** will see that these words appear in bold throughout.

Accident	means a sudden, unexpected, unusual, specific event, which occurs fortuitously at an identifiable time and place and is unforeseen or unintended. All **Accidents** consequent upon or attributable to one source or original cause are treated by **Us** as one **Accident**. This does not include any physical damage or trauma that is of a gradual nature or that happens over a period of time. For the sake of clarity, the following **Conditions** are not considered **Accidents**: luxating patella; a rupture or strain of one or both cruciate ligaments; degenerative joint disease; hip dysplasia and hyperextending hocks; Juvenile Pubis Symphysiodesis (JPS).
Alternative or Complementary Treatment	means the cost of any examination, consultation, advice, test and legally prescribed medication for the following procedures where they treat an **Illness** or **Injury**. This includes any **Veterinary Treatment** specifically needed to carry out the procedure: • **Acupuncture** • **Homeopathy** • **Chiropractic Manipulation** • **Hydrotherapy** • **Osteopathy**
Agreed Countries	means any country which is a member of the European Union.
Behavioural Illness	means any change to **Your Pet's** normal behaviour, resulting from a mental or emotional disorder.
British Pet Insurance Services	is a trading name of Petcover EU Limited. Petcover EU Limited is registered in England and Wales under number 10001319, and is authorised and regulated by the Financial Conduct Authority under reference number 747757.
Bilateral Condition	means any **Condition** affecting body parts of which the pet has at least two, including, but not limited to eyes, ears, patella's (knees), cruciate ligaments. When applying an exclusion, **Bilateral Conditions** are considered the one **Condition**.
Certificate of Insurance	means the relevant **Certificate of Insurance We** issue including on renewal or variation of the **Policy** containing details of the cover provided under the **Policy**, including any exclusions and other specific insurance details that **We** have applied to **Your** cover.
Clinical Signs(s)	means a change(s) in **Your Pet's** normal healthy state, its bodily functions or behaviour.
Condition	means any **Condition** that causes discomfort, dysfunction, distress, including **Injuries**, disabilities, disorders, **Clinical Sign(s)**, syndromes, infections, isolated symptoms, deviant behaviour, and atypical variations of structure and function and/or death to the pet afflicted.

Elective Treatment	means **Veterinary Treatment** that is, but not limited to, de-sexing, spaying or castration; micro-chipping; grooming and de-matting, cosmetic or aesthetic procedures or surgery, or elective surgery including but not limited to dew-claw removal, prescription diet foods, tail docking, debarking, declawing, ear cropping and any **Veterinary Treatment** not related to an **Injury**, **Illness**, or trauma. Elective surgery or **Veterinary Treatment** that is beneficial to the pet but is not essential for **Your Pet's** survival or does not form part of **Veterinary Treatment** for an **Injury** or **Illness**, or any **Veterinary Treatment**, diagnostic or procedure **You** request, which the **Vet** confirms is not necessary to treat an **Injury** or **Illness**.
Excess	means the amount(s) shown on **Your Certificate of Insurance** that **You** must pay for each unrelated **Condition** claim made under **Your Policy** per **Period of Insurance**. **Veterinary Fee Excesses** may be either: • The fixed **Excess** only. The fixed **Excess** is the first amount **You** must pay for each unrelated **Condition** per **Period of Insurance**, or • the fixed **Excess** and an additional age **Excess** (which is a percentage of the amount **You** are claiming) may also apply and where applicable will be shown on **Your Certificate of Insurance**. An additional age **Excess** will apply in the following circumstances: Please see below an example of how **Your Excess**(es) can be applied:

Type of Pet	**Age of Pet**	**Additional age Excess**
Dogs (not including **Select Breeds**)	Over eight (8) years of age	20%
	Over ten (10) years of age	35%
Select Breed Dogs	Over four (4) years of age	20%
	Over seven (7) years of age	35%
Cats	Over eight (8) years of age	20%
	Over ten (10) years of age	35%

Please see below an example of how **Your Excess(es)** can be applied:

Dog (which is not a Select Breed), aged nine (9) years old	
Claimable **Veterinary Fees** amount	£3,000
Fixed **Excess** amount	£450
Revised claimable amount	£2,550
Additional age **Excess** percentage	20%
Calculated additional age **Excess** amount	£510
Revised claimable amount after **Excesses** deducted	£2,040

Excess (cont.)	Please see below an example of how **Your Excess(es)** can be applied: **Cat, aged five (5) years old** Claimable **Veterinary Fees** amount: £3,000 Fixed **Excess** amount: £900 Revised claimable amount: £2,1000 Additional age **Excess** percentage: 0% as under the age of 8. Calculated additional age **Excess** amount: £0 Revised claimable amount after **Excesses** deducted: £2,100
Family	means **Your Immediate Family** and, grandparents, brothers, sisters, grandsons, and/or granddaughters including **Family** of step relationships.
Home	means the place in the **UK** and where **You** and **Your Pet** usually live.
Illness(es)	means any change(s) to a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities **Your Pet** was born with or were passed on by its parents.
Illness which starts in the first twenty eight (28) days of cover	means an **Illness** that: • Showed **Clinical Sign(s)**, • is the same as, or has the same **Clinical Sign(s)** or diagnosis as an **Illness** that showed **Clinical Sign(s)**, • is caused by, relates to, or results from, a **Clinical Sign(s)** that first occurred, or an **Illness** that, showed **Clinical Sign(s)**. In the first twenty eight (28) days of: • **Your Pet's** first **Period of Insurance**, or • the cover being added to **Your** insurance. No matter where the **Illness** or **Clinical Sign(s)** occur or happen in, or on, **Your Pet's** body. The twenty eight (28) day **Waiting Period** will cease at 00.01 on the twenty ninth (29th) day of cover.
Immediate Family	means spouse, civil partner, life partner, partner, parents, sons and daughters, including **Family** of step relationships.
Injury / Injuries / Injured	means a physical **Injury** or trauma caused immediately, solely and directly from an **Accident**. This does not include any physical **Injury** or trauma that happens over a period of time or is of a gradual nature.
Insurers	means ETU Forsikring A/S, Registered Office: Hærvejen 8, DK-6230 Rødekro, Danmark are authorised and regulated by the Finanstilynet (the Danish Financial Regulator). Their Finanstilsynet authorisation reference is 108873. As an Insurance Company authorised within the European Union, ETU Forsikring A/S is permitted to conduct business within the United Kingdom and is authorised by the Financial Conduct Authority. Their UK Financial Conduct Authority authorisation number is 807534.
Journey	means travel from **Your Home** within the **UK** or any of the **Agreed Countries** undertaken during the **Period of Insurance** for a maximum of ninety (90) days for all **Journeys** in the **Period of Insurance**. This includes the duration of **Your** holiday or business trip and any travel, in and between the **UK** and an **Agreed Country** and return **Journeys** to **Your Home**.

Lifetime Cover	means the cover **You** can continue to claim for, for the **Veterinary Treatment** for on-going **Illness** or **Injuries** throughout **Your Pet's** lifetime, provided **You** renew the **Policy** annually without a break in cover.
Maximum Benefit(s)	means the most **We** will pay for the relevant level of cover **You** have chosen during the **Period of Insurance** as set out in the **Certificate of Insurance**, subject to exclusions of the **Policy** and less the applicable excess.
Member of a Veterinary Practice	means any person legally employed by a **Veterinary Practice** under a contract of employment, other than a **Vet** who may be the insured.
Our Vet	means any **Vet** appointed or engaged by **Us** to carry out **Veterinary Treatment** to **Your Pet** or discuss **Your Pet's Veterinary Treatment** with **Your Vet**.
Optional Extra Benefit(s)	means an additional benefit that **You** can elect to include in addition to the basic insurance. The **Optional Extra Benefit** in Catastrophe 1 and Catastrophe 2 plans is: • Third Party Liability For **Optional Extra Benefits** to be included **You** must select the option and pay an additional premium. If applicable the **Optional Extra Benefit** will be shown on **Your Certificate of Insurance**.
Period of Insurance	means the time during which **We** give cover as shown on **Your Certificate of Insurance**. It does not refer to any prior **Period of Insurance** if the **Policy** is a renewal of a previous **Policy** or any future **Period of Insurance** for any **Policy You** may enter into with **Us** upon renewal. Each **Period of Insurance** is treated as separate. This is normally **Twelve (12) months**, but may be less if **Your Pet** has been added to **Your** Insurance or it has been cancelled.
Personal Circumstances	means circumstances about **You**, **Your Family** or **Your Pet** which **You** have limited or no control over. Examples of **Personal Circumstances** are (but not limited to) a lack of transport, **Your Pet's** size or behaviour, **Your Home** environment, **You** or **Your Family's** working hours, **Your** child-care arrangements, **Your Family's** other commitments etc.
Pet Travel Scheme (PETS)	means a government system which allows people in the **UK** to take their pets to **Agreed Countries** and bring them back to the **UK** without the need for quarantine.
Pet Passport	means the **Pet Passport** issued for **Your Pet** under the terms of the **Pet Travel Scheme (PETS)**.
Policy	means this document and the **Certificate of Insurance** and any other documents **We** issue to **You** which are expressed to form part of the **Policy** terms and conditions, which set out the cover **We** provide during the **Period of Insurance**. For the sake of clarity, it does not include any prior **Policy** that this is a renewal of or any future **Policy** that is a renewal of the **Policy**.

Pre-Existing Condition(s)	means any **Condition(s)** or symptom(s), sign(s) or **Clinical Sign(s)** of that **Condition**, **Injury** or **Illness** occurring or existing in any form that: • Has happened or first showed **Clinical Sign(s)**, or • has the same diagnosis or **Clinical Sign(s)** as an **Injury**, **Illness** or **Clinical Sign(s) Your Pet** had, or • is caused by, relates to, or results from, an **Injury**, **Illness** or **Clinical Sign(s) Your Pet** had occurring or existing. • Before **Your Pet's** cover started, or prior to the **Policy** commencement date, or • during the twenty eight (28) day **Waiting Period**, or • before the cover was added to **Your** insurance. This applies no matter where the **Injury**, **Illness** or **Clinical Sign(s)** occurred 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**. For the avoidance of doubt when referring to **Pre-Existing Conditions**, and **Conditions** affecting a part of **Your Pet's** body of which it has two, will be deemed to be a **Bilateral Condition** and both will be excluded from cover.
Routine or Preventative Treatment	means care or **Veterinary Treatment** such as check-ups and procedures that are designed to prevent future **Illnesses** from occurring rather than treating existing **Illnesses**. These include, but are not limited to annual physical examinations and check-ups, vaccinations, worm prevention medication, flea and other internal/external parasite prevention, nail/claw clipping, maintaining a healthy diet, removal of misaligned or retained deciduous teeth.
Select Breed(s)	Please refer to '**Select Breed**' on **Your Certificate of Insurance** to find out if **Your Pet** is a **Select Breed**.
Twelve (12) months	means a consecutive period of three hundred and sixty five (365) days.
UK	means the United Kingdom, the Isle of Man and the Channel Islands.
Vet(s)	means a veterinarian, specialist veterinarian, **Veterinary Practice**, clinic, hospital, centre including referral hospitals: • Who/which in the **UK** is registered with the RCVS (Royal College of Veterinary Surgeons). • Who/which in the other **Agreed Countries** is registered in the country where he/she practices.
Veterinary Fees	means the amount **Vets** in general or referral practices usually charge.
Veterinary Practice	means any veterinary service provided by a veterinary organisation or business.
Veterinary Treatment	means the cost of the following when required to treat an **Illness** or **Injury**: • Any examination, consultation, advice, tests, X-rays, 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 • any medication legally prescribed by a **Vet.**

Waiting Period(s)	means a period of time starting from the commencement date of the **Policy**, during which an **Injury** or **Illness** or **Condition**, which first occurs or shows **Clinical Sign(s)** will be excluded from cover unless otherwise stated on **Your Certificate of Insurance**. The following **Waiting Periods** apply to **Your Policy**. • Twenty eight (28) day **Waiting Period** - a period of twenty eight (28) days starting from the commencement date of the **Policy** (excluding renewals) as shown on **Your Certificate of Insurance** of the initial **Period of Insurance**, during which an **Illness** or **Condition** that first occurs or shows **Clinical Sign(s)** will be excluded from cover unless otherwise stated on Y**our Certificate of Insurance**. The twenty eight (28) day **Waiting Period** will cease at 00.01 on the twenty ninth (29th) day of cover. • One hundred and eighty (180) day **Waiting Period** - a period of six (6) months or one hundred and eighty (180) days starting from the commencement date of the **Policy** (excluding renewals), as shown on **Your Certificate of Insurance** during which a cruciate ligament, **Illness** or **Condition** first occurs or shows **Clinical Sign(s)** will be excluded from cover unless otherwise stated on **Your Certificate of Insurance**. The one hundred and eighty (180) days **Waiting Period** will cease at 00.01 on the one hundred and eighty first (181st) day of cover. • Three hundred and sixty five (365) day **Waiting Period** - a period of **twelve (12) months** or three hundred and sixty five (365) days starting from the commencement date of the **Policy** (excluding renewals), as shown on **Your Certificate of Insurance** during which nasal fold, skin fold, stenotic nares and soft palate resections, enlarged tongue (macroglossia), everted laryngeal saccules, gastrointestinal tract and brachycephalic airway obstruction (BOAS), **Illness** or **Condition** first occurs or shows **Clinical Sign(s)** will be excluded from cover unless otherwise stated on **Your Certificate of Insurance**. The three hundred and sixty five (365) days **Waiting Period** will cease at 00.01 on the three hundred and sixty sixth (366th) day of cover, regardless of **Your Pet** showing **Clinical Sign(s)** of the **Condition** or not, prior to commencement of cover or within the twenty-eight (28) day **Waiting Period**.
We, Us, Our	means **British Pet Insurance Services**, a trading name of Petcover EU Limited acting on behalf of **Insurers**. Petcover EU Limited is registered in England and Wales under number 10001319, and is authorised and regulated by the Financial Conduct Authority under reference number 747757.
Your Pet	means the dog or cat named on the **Certificate of Insurance**.
You, Your	means the person(s) named as the insured on the **Certificate of Insurance**.

General Conditions

1. Conditions of the Policy	**You** must keep to the General Conditions and Conditions applying to each cover to have the full protection of the **Policy**. If **You** do not, and the Condition **You** have not kept to relates to a claim, **We** may refuse or reduce the amount **We** pay under the claim.
2. Caring for Your Pet	Throughout the **Period of Insurance You** must take all reasonable steps to maintain **Your Pet's** health and to prevent **Injury**, **Illness** and loss. • **You** must provide **Routine or Preventative Treatment** normally recommended by a **Vet** to prevent **Illness** or **Injury**. 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. • **You** must arrange and pay for **Your Pet** to have a yearly dental examination and to receive any oral **Veterinary Treatment** normally recommended by a **Vet** to prevent an **Injury**. Any **Veterinary Treatment** recommended as a result of the dental examination must be carried out as soon as possible. If **You** do not comply with this obligation then any claims which relate to dental **We** may refuse or reduce the amount **We** pay under the claim. • You must keep **Your Pet** vaccinated against the following: Dogs – Distemper, hepatitis, parvovirus, kennel cough and leptospirosis (in areas where it is prevalent and **Vets** recommend vaccination) and any other vaccination recommended to **You** by a **Vet**. Cats – Feline infectious enteritis, feline leukaemia and cat flu and any other vaccination recommended to **You** by a **Vet**. If **You** do not keep **Your Pet** vaccinated, **We** may refuse or reduce the amount **We** pay under the claim that result from any of the above **Illnesses**. • **You** must arrange for a **Vet** to examine and treat **Your Pet** as soon as possible after it shows **Clinical Sign(s)** of an **Injury** or **Illness**. **You** must follow the advice and recommendations of the treating **Vet**; so as not to prolong or aggravate the **Illness** or **Injury**. If **You** do not follow the **Vet's** advice **We** may refuse or reduce the amount **We** pay relating to that **Injury** or **Illness**. And if **We** decide, **You** must also take **Your Pet** to **Our Vet**.
3. Precautions	Throughout the **Period of Insurance You** must take all reasonable steps to: • Maintain **Your Pet's** health. • Supply a secure and safe environment for **Your Pet** to prevent **Injury** or **Illness**. • Manage **Your Pet** to prevent **Injury** to a person or another animal and damage or destruction to any property.
4. Ownership	**You** must be the owner of **Your Pet**. **Your** cover will stop immediately if ownership is transferred to another person or organisation.
5. Claims Pre-Authorisation	**We** will not guarantee on the phone if **We** will pay a claim. **You** must send **Us** a claim form that has been fully completed and **We** will then write to **You** with **Our** decision.
6. Providing Claim Information	When **You** make a claim **You** agree to give **Us** any information **We** may reasonably ask for. If **You** incur any charge for this, **You** must pay the charge.

7. Legal rights against others	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. To the extent permitted by law, **We** will only pay **Our** share of the claim. If **You** have any legal rights against another person in relation to **Your** claim, **We** may take legal action against them in **Your** name at **Our** expense. **You** must give **Us** all the help **You** can and provide any documents **We** ask for.
8. Providing Your Vet information	If **We** agree for a claim payment to be paid directly 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 **Policy** covers, what **We** will not pay for, how the amount **We** pay is calculated and if the premiums are paid to date.
9. Second Opinion	If **We** consider the **Veterinary Treatment Your Pet** receives may not be required, may be excessive, or for an excessive cost, when compared with the **Veterinary Treatment** normally recommended to treat the same **Illness** or **Injury** by general or referral practices, **We** reserve the right to request a second opinion from **Our Vet**. If **Our Vet** does not agree that the **Veterinary Treatment** provided is reasonably required, **We** may decide to pay only the cost of the **Veterinary Treatment** that was necessary to treat the **Injury** or **Illness**, as advised by **Our Vet** from whom **We** have requested the second opinion.
10. Permission for Your Vet to provide information	**You** agree that any **Vet** has **Your** permission to release any information **We** ask for about **Your Pet**. If the **Vet** makes a charge for this, **You** must pay the charge.
11. Claims Settlement Deductions	When **We** settle **Your** claim, **We** reserve the right to deduct from the claim amount, any amount due to **Us**.
12. Cancelling Your Policy	**You** can cancel **Your Policy** at any time by contacting **Us**. Please telephone **Us** on 01444 708840 between the hours of Monday to Friday from 9am to 5pm or send written confirmation by email to *info@petcover.uk.com* or by post to **British Pet Insurance Services**, 4 Bridge Road Business Park, Haywards Heath, West Sussex, RH16 1TX. If **You** cancel **Your Policy** in the first fourteen (14) days of **Your** first **Period of Insurance We** will refund all of the premium **You** have paid, provided **You** have not made a claim. If **You** cancel **Your Policy** in the first fourteen (14) days after **Your** renewal date **We** will refund any premium **You** have paid for cover after that renewal date, provided **You** have not made a claim since that renewal date. If **You** cancel **Your Policy** at any other time, **We** will refund any amount **You** have paid for cover after the cancellation date. No refund will be provided where a claim has been made or there are any circumstances which **You** are aware of that may give rise to a claim. Once **Your Policy** is cancelled all cover for **Your Pet** will stop on the date the **Policy** is cancelled and no further claims will be paid. **We** may cancel this insurance by giving **You** fourteen (14) days' notice in writing to the address last notified to **Us**. **We** will only do this for a valid reason. If **We** cancel this insurance, provided **You** have not made a claim, **You** will be entitled to a refund of the premium paid, subject to a deduction calculated for any time for which **You** have been covered. If **We** pay any

12. Cancelling Your Policy (cont).	claim, whether by settlement, compromise or otherwise, then no refund of premium will be allowed. Cancellation of the insurance by **Us** does not affect the treatment of any claim arising under the insurance in the period before cancellation.
13. Paying Your premium	**Your Pet** is only covered under this **Policy** if **You** pay the premium. If **You** pay by Direct Debit instalments and **You** miss an instalment, **You** must pay the outstanding amount within fourteen (14) days. If **You** do not, **We** will cancel **Your Policy** back to the last day **You** have paid for cover. All cover for **Your Pet** will stop from that date and no further claims will be paid. When **We** settle **Your** claim, if there are any premiums overdue, **We** will deduct the outstanding amount from the claim payment. If **You** pay by Direct Debit instalments and **You** frequently miss an instalment or pay an instalment late, **We** may request **You** pay all **Your** remaining premium until the end of the **Period of Insurance**. If **You** do not pay the remaining premium **We** will cancel **Your Policy** back to the last day **You** have paid for cover. All cover for **Your Pet** will stop from that date and no further claims will be paid.
14. Renewing Your Policy	**We** will write to **You** at least twenty one (21) days before the **Policy** expires with full details of **Your** premium and terms upon which renewal will be offered for a further **Period of Insurance**. If **You** do not want to renew the **Policy** just let **Us** know. If **You** pay **Your** premium by Direct Debit instalment, when the **Policy** is due for renewal and **We** have agreed to renew the **Policy**, **We** will renew it for **You** automatically, to save **You** the worry of remembering to contact **Us** before the renewal date. If **You** paid **Your Policy** by any other means, **You** need to contact **Us** before your renewal date to confirm **You** want to renew **Your Policy** and to pay **Your** premium. It is important that **You** check the terms of any renewal offer to satisfy yourself that the details are correct. In particular, check the sum insured amounts and **Excess(es)** applicable and ensure that the levels of cover are appropriate for **You**. 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. Please note that **You** need to comply with 'Y*our Duty to Disclose to Us*' before each renewal.
15. Changes at renewal	This document also applies for any offer of renewal **We** may make, unless **We** tell **You** otherwise. When **We** offer renewal **We** may: • Change the premium, excesses and **Policy** Terms and Conditions. • Place exclusions because of **Your Pet's** claims and veterinary history. • Limit or withdraw Third Party 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.

16. Changes during the Period of Insurance	Changes will only be made to the **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. If **You** transfer **Your Pet** to a plan with additional or higher benefit limits, the additional or higher benefits will not apply if the **Condition** being claimed for, first occurred prior to the change in the level of cover.
17. Pre-existing conditions	Any **Injury** or **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.
18. Illnesses in the Waiting Period	Any **Illness which starts in the first twenty eight (28) days of cover (Waiting Period)**. The twenty eight (28) day **Waiting Period** will cease at 00.01 on the twenty ninth (29th) day of cover. **Your Policy** does not cover any claim relating to any of these **Injuries** or **Illnesses** which started or showed **Clinical Sign(s)** within the **Waiting Period** will never be covered by **Your Policy**. If, at a later time any of these **Injuries** or **Illnesses** which started or showed **Clinical Sign(s)** within the **Waiting Period** represents again with the same diagnosis, **We** will also not cover any costs to treat that **Injury** or **Illness**. This is regardless of whether **Your Vet** confirms the past and current **Injuries** or **Illnesses** are, or are not, linked.
19. Exclusions	In addition to the exclusions set out in these Terms and Conditions, the **Policy** does not cover any amount that results from an **Injury**, **Illness** or incident which is shown as excluded on **Your Certificate of Insurance**. Exclusions can be added on **Your Policy** at the start of **Your** first **Period of Insurance** based on **Your** answers to **Our** questions and any supplementary information provided. **We** can also place exclusions during the **Period of Insurance** but **We** can only do this if **We** find out, that when **We** asked during **Your** application, **You** did not tell **Us** about something or **You** provided **Us** with inaccurate information (regardless of whether or not **You** thought it was accurate at the time). In these cases the exclusion(s) will be placed back to the start of **Your** first **Policy**. **Your Policy** does not cover any claim that results from an **Injury**, **Illness** or incident which falls under any exclusion placed on **Your Policy**. An exclusion can be temporary or permanent. If the exclusion is temporary, upon request **We** will tell **You** under what circumstances **We** will reconsider the exclusion and what information **You** will need to provide. **You** must pay for the cost of this information. Please contact **Us** if **You** wish to discuss any exclusions on **Your Policy**.
20. Policy Limits	Limits do apply to some items covered by the **Policy**. **You** should read the **Policy** carefully so that **You** are aware of what limits may be applicable to **You** in the event of a loss.
21. Travel Cover	Some cover under **Your Policy** provides cover whilst **Your Pet** is on a **Journey**. This type of cover is limited to the **Agreed Countries** for a maximum of ninety (90) days in each **Period of Insurance**. While **Your Pet** is outside the **UK You** must follow the conditions of the **Pet Travel Scheme (PETS)**. Full details of the **Pet Travel Scheme (PETS)** can be found on the Defra website: *www.defra.gov.uk* or **You** can call the Defra **Pet Travel Scheme (PETS)** Helpline on 0370 241 1710.

21. Travel Cover (Cont).	**You** must not take **Your Pet** outside of the **UK** if a **Vet** has advised against it. If **You** do, **Your Pet** will not be covered when outside of the **UK**. **You** agree to pay translation costs for any claim documentation not written in English.
22. Jurisdiction	• The laws of England and Wales applies to this insurance contract. • Unless **We** agree otherwise the language of the **Policy** and all communications relating to it will be in English.
23. Your Residence	• **Your Pet** must live in the **UK**. • If **Your** address, or the address of **Your Pet**, changes **You** must advise **Us** as soon as possible as this may affect the insurance cover provided.
24. False information	If **You** have provided false information or make a false or exaggerated claim, or any claim involving **Your** dishonesty, **We** have the right to cancel the **Policy** following which **We** will not make any further payments.
25. Provide and Update Information Previously Provided	Throughout **Your Policy You** need to tell **Us** about certain information. The things **You** need to tell **Us** about are detailed in **Your Certificate of Insurance** and in the '*Your Duty to Disclose to Us*' in the **Policy** Terms and Conditions. It's important **You** check any new documents **We** send to understand the information **We** need. If **You** do not provide **Us** with the full and accurate information it can result in a claim not being paid or affect the cover **We** provide.
26. Fraudulent Provided	If **You** submit a fraudulent claim, or solicit **Your Vet** to behave in a fraudulent manner or persuade them to falsify or change information regarding a claim, then the claim may be denied and **We** may cancel the **Policy**. **We** may also be entitled to reclaim any payments already made to **You** in respect to such claims.
27. Lost Pets	If **Your Pet** is lost or missing when **You** first take the **Policy**, the cover under the **Policy** will not start until **You** are reunited with **Your Pet** and any incident, **Injury** or **Illness** which occurs before **You** are reunited will not be covered by the **Policy**.
28. Your Rights	The **Policy** is subject to any rights and remedies.

General Exclusions

We will not pay any benefit under the **Policy** for any costs or expenses incurred by **You** that are caused by, arise out of, or are in any way related to or connected with:

1. Your Certificate of Insurance	A **Condition**, **Injury** or **Illness** specifically excluded on **Your Certificate of Insurance**.
2. Your Pet's age	Any pet that is less than eight (8) weeks old at the commencement of cover.
3. Your Pet's Use	Dogs used for security, guarding, track racing or coursing.
4. Your Pet's breed	Any breed of dog that is banned by any **UK** Government, Public or Local Authority or any dog that is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario, Dogo Canario, Dingo, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound / Wolfdog or any wolf hybrid. (This list may be modified from time to time.)
5. Laws and regulations	• Any dog that must be registered under: a) The relevant legislation dealing with dangerous dogs or any further amendments to such legislation, or b) the Dangerous Dog Act 1991, the Dangerous Dog (Amendment) Act 1997, or any further amendments to this Act. • Any dog declared as a dangerous dog by a Government authority. • **You** breaking the **UK** laws or regulations of England and Wales, including those relating to animal health or importation regulations. • **Your Pet** being confiscated or destroyed by any Government or Public or Local Authority or any person or body having the jurisdiction to do so, including because it was worrying livestock. • Any Government or Public or Local Authority or any person or body having the jurisdiction to do so, having put restrictions on **Your Pet**. • Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament. • Any costs caused because the Department for Environment, Food and Rural Affairs (DEFRA) has put restrictions on **Your Pet**. • Any benefit to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
6. Radiation	Radiation, nuclear explosion, nuclear fallout or contamination by radioactivity.
7. Transmission of disease	A disease transmitted from animals to humans.
8. War, acts of terrorism, riot, revolution or any similar event	An act of force or violence for political, religious or ideological reasons, war, acts of terrorism, riot, revolution or any similar event, including any chemical or biological terrorism.

9. When Your Pet is on a Journey in an Agreed Country	• **You** not following the conditions of the **Pet Travel Scheme (PETS)**. • Any **Journey You** take **Your Pet** on against a **Vet's** advice. • Any animal less than twelve (12) weeks old. • A foreign government or public authority putting restrictions on **Your Pet**. • **Your Pet** living permanently outside of the **UK**. • An **Illness** that **Your Pet** contracted while outside the **UK**, or the **Agreed Countries** that it would not normally have contracted in the **UK** or the **Agreed Countries**.
10. Routine or preventative Treatment	Cost of **Routine or Preventative Treatment** or care such as check-ups and procedures that are designed to prevent future **Illnesses** from occurring rather than treating existing **Illnesses**. These include, but are not limited to annual physical examinations and or check-ups, vaccinations, worm prevention medication, flea and other internal/external parasite prevention.
11. Elective Treatment	Cost of **Elective Treatment**, diagnostics or procedures including, but not limited to desexing, spaying or castration, micro-chipping, grooming and de-matting, cosmetic or aesthetic procedures or surgery, or elective surgery including but not limited to dew-claw removal, prescription diet foods, tail docking, debarking, declawing, ear cropping, and any **Veterinary Treatment** not related to an **Injury**, **Illness**, or trauma. **Elective Treatment** that is beneficial to the pet, but is not essential for **Your Pet's** survival or does not form part of **Veterinary Treatment** for an **Injury** or **Illness**.
12. Care and negligence	Cost of treating any **Injury** or **Illness** or other bodily **Injury** or **Illness** caused by, arising out of, or in any way connected with a malicious act, deliberate **Injury** or bodily **Injury** or gross negligence caused by **You** or a member of **Your Immediate Family** or anyone living with **You** or acting with **Your** express or implied consent.
13. Pandemic disease	Any pandemic disease that causes widespread **Illness**, death or destruction affecting dogs and cats.
14. Vaccinations	• Any dog not being vaccinated against distemper, hepatitis, kennel cough, leptospirosis (in areas where it is prevalent and **Vets** recommend vaccination) and parvovirus. • Any cat not being vaccinated against feline infectious enteritis, feline leukaemia and cat flu, or other disease that there is a known vaccine and **Vets** recommend vaccination. • A government or another official body orders that **Your Pet** must be vaccinated against an **Illness** as part of a compulsory mass vaccination programme. **We** will not pay any costs relating to the vaccination itself or any complications that happen due to the procedure taking place. For the purpose of this insurance, 'a mass vaccination programme' means a programme of the compulsory vaccination of a species, or a selected group within a species, with the aim of protecting that group, people or other animals from an **Illness** or another risk.
15. Reasonable Precautions	**Your** failure to take all reasonable precautions to protect **Your Pet** from or by aggravating or prolonging an **Injury** or **Illness**.
16. Your legal liability	**Your** legal liability for payment of compensation in respect of: • death, bodily **Injury** or illness, and/or • physical loss or damage to property, except to the extent **You** have such cover for Third Party Liability for dogs under this **Policy**.

Veterinary Fees Cover

What We will pay for Veterinary Fees

Veterinary Fees cover whilst in the **UK** and **Agreed Countries** only.

The cost of **Veterinary Fees** incurred for the **Veterinary Treatment Your Pet** has received to treat an **Injury** and/or **Illness**, throughout **Your Pet's** lifetime.

What You pay for Veterinary Fees

For each **Illness** or **Injury** that is treated during the **Period of Insurance** and is not related to any other **Illness** or **Injury** treated during the same **Period of Insurance**, **You** must pay the **Excess** shown on **Your Certificate of Insurance**.

What We will not pay for Veterinary Fees

1) More than the **Maximum Benefit** for the relevant cover or which will result in the **Maximum Benefit** being exceeded, subject to exclusions of the **Policy**, and less the applicable **Excess**.
2) The cost of any **Veterinary Treatment** for a **Pre-Existing Condition**.
3) The cost of any **Veterinary Treatment** for an **Illness which starts in the first twenty eight (28) days of cover**.
4) To the extent permitted by law, costs of any **Veterinary Treatment** for:
   - An **Injury** that happened or an **Illness** that first showed **Clinical Sign(s)** before **Your Pet's** cover started, or
   - an **Injury** or **Illness** that is the same as, or has the same diagnosis or **Clinical Sign(s)** as an **Injury**, **Illness** or **Clinical Sign(s) Your Pet** had before its cover started, or
   - an **Injury** or **Illness** that is caused by, relates to or results from an **Injury**, **Illness** or **Clinical Sign(s) Your Pet** had before its cover started, no matter where the **Injury**, **Illness** or **Clinical Sign(s)** occurred or happened in, or on **Your Pet's** body.
5) To the extent permitted by law, for the costs of any **Veterinary Treatment** of:
   - An **Illness** that first showed **Clinical Sign(s)** within twenty eight (28) days of **Your Pet's** cover starting, or
   - an **Illness** which is the same as, or has the same diagnosis or **Clinical Sign(s)** as an **Illness** that first showed **Clinical Sign(s)** within twenty eight (28) days of **Your Pet's** cover starting, or
   - an **Injury** or **Illness** that is caused by, relates to or results from a **Clinical Sign(s)** that first occurred, or an **Illness** that first showed **Clinical Sign(s)** within twenty eight (28) days of **Your Pet's** cover starting, no matter where the **Injury**, **Illness** or **Clinical Sign(s)** occurred or happened in, or on **Your Pet's** body.
6) For the cost of any **Veterinary Treatment** to prevent an **Injury** or **Illness**.
7) The cost of any **Elective Treatment**, **Routine or Preventative Treatment**, diagnostics or procedure or any **Veterinary Treatment** that **You** choose to have carried out that is not directly related to an **Injury** or **Illness**, including any complications that arise.
8) The cost of any **Veterinary Treatment**, or complications arising from **Veterinary Treatment**, that **You** choose to have carried out that is not directly related to an **Injury** or **Illness**, including cosmetic dentistry.
9) For the cost of killing and controlling fleas, general health improvers and any **Veterinary Treatment** in connection with breeding, pregnancy, giving birth or false pregnancy.
10) For the cost of any vaccinations, spaying and castration other than the cost of treating any complications arising from these procedures.

11) For the costs of having **Your Pet:**
    - Put to sleep, including any veterinary consultation/visit or prescribed medication specifically needed to carry out this procedure, or
    - cremated, buried or otherwise disposed of.
12) For the cost of a post mortem examination or voluntary euthanasia.
13) 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**, regardless of **Your Personal Circumstances**.
14) For the extra costs for treating **Your Pet** outside usual surgery hours; unless the **Vet** confirms an emergency consultation is essential, regardless of **Your Personal Circumstances**.
15) The cost of periodontics, dental check-ups, Comprehensive Oral Health Assessment and Treatment (COHAT), dental x-rays, dental prophylaxis, dental scale and polish or teeth cleaning, gingival curettes, gingival hyperplasia, removal of plaque or calculus or periodontal surgery.
16) The cost of prosthodontics, the removal or repair of misaligned or retained deciduous teeth, orthodontic appliances, crowns, caps or splints, luxation, horizontal bone loss, impacted teeth or embedded teeth.
17) Any cost relating to dental **Illness**, orthodontics, malocclusion, wry bite, supernumerary teeth, reverse scissor bite, posterior cross bite, anterior crossbite, overbite, brachygnathia, open bite or level bite.
18) Any cost of **Veterinary Treatment** for dental **Injury** if an annual dental examination has not been undertaken within the **Twelve (12) months** preceding the problem requiring **Veterinary Treatment** a **Vet** recommended resulting from the examination that had not been carried out. Evidence will need to be provided to **Us** if Your **Vet** has carried out an annual dental examination.
19) The cost of nasal fold, skin fold, stenotic nares and soft palate resections, enlarged tongue (macroglossia), everted laryngeal saccules, Gastrointestinal Tract and Brachycephalic Airway Obstruction (BOAS), that occurs in the first **Twelve (12) months** of cover including a free introductory cover **Policy**, regardless of **Your Pet** showing **Clinical Sign(s)** of the **Condition** or not, prior to commencement of cover or within the twenty eight (28) day **Waiting Period**.
20) The cost of a cruciate ligament **Illness** or **Condition**, that occurs in the first one hundred and eighty (180) days / six (6) months of cover including a free cover **Policy**, regardless of **Your Pet** showing **Clinical Sign(s)** of the **Condition** or not, prior to commencement of cover or within the twenty eight (28) day **Waiting Period**.
21) The cost of more than one (1) incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per **Period of Insurance**.
22) The cost for **Conditions** attributable to **Behavioural Illness** regardless of the cause (including but not limited to anxiety disorders, phobias or chemical imbalance).
23) The cost for a **Condition** where the diagnosis is inconclusive, but where the **Veterinary Treatment** protocol is consistent with a **Veterinary Treatment** protocol typically applied to a **Condition** which is not covered.
24) The cost for superlorin implants.
25) The cost of the following procedures; experimental **Veterinary Treatments,** or therapies; prosthetics or orthopaedic supports or braces, open heart surgeries, cancer vaccinations, therapeutic antibody for dog and cat cancers, stem cell therapy, organ transplants, gene therapies, probiotics, dental vaccines, cold laser **Veterinary Treatments**, 3D printing, Juvenile Pubic Symphysiodesis (JPS), any drugs not used in accordance with the manufacturers recommendations.
26) Any costs for **Alternative or Complementary Treatment** of **Your Pet**.
27) Any prolonged course of veterinary medicines for more than three (3) months if there is a veterinary operation that would have improved or cured the **Condition** unless agreed by **Us**. The maximum payment will be limited to the equivalent cost of the operation.
28) The cost for **Your Vet** to write a prescription or charge a dispensing fee.

29) Any medicines that have not been approved by The Veterinary Medicines Regulations (VMR) or where there is no evidence to support the usage of this medicine for this **Condition**.

30) The cost of any medication or drug course to treat a **Condition** that is for more than four (4) weeks at a time. **We** may consider a longer period of time providing **Your Vet** has submitted a full **Veterinary Treatment** plan to **Us** for review prior to the **Veterinary Treatment** being carried out.

31) The cost of any ongoing **Veterinary Treatment** that will require more than six (6) visits, without the letter from **Your Vet** setting out a **Veterinary Treatment** plan for permanent cure of the **Condition**. Any further consultations and **Veterinary Treatments** will require pre authorisation by **Us**.

32) For life long **Conditions You** are required to obtain an annual **Veterinary Treatment** report from **Your Vet**. Pre authorisation for one (1) years further **Veterinary Treatment** will be given upon receipt of this report or until the end of **Your Policy** period.

33) Any bulk purchase of medicines that can't be used in full by the end of the current **Period of Insurance**.

34) Any claim where the full medical history is not provided when requested.

35) For the cost of any additional veterinary attention required because **You** are unable to administer medication or **Veterinary Treatment** due to **Your Pet's** behaviour or **Your Personal Circumstances**.

36) For the cost of hospitalisation and any associated **Veterinary Treatment**, unless the **Vet** confirms **Your Pet** must be hospitalised for essential **Veterinary Treatment,** regardless of **Your Personal Circumstances**.

37) The cost of, bathing, grooming, clipping or de-matting **Your Pet**, other than bathing when a substance is being used which, according to manufacturer's guidelines, can only be administered by a **Member of a Veterinary Practice**, regardless of **Your Personal Circumstances**.

38) For any costs for treating an **Illness** or **Injury** after the last day of the **Period of Insurance**, unless a further **Period of Insurance** has been entered into by **You** and **Us** in which case the costs may be paid under the new **Policy** entered into with You.

39) For the cost of treating any **Injury** or **Illness** deliberately caused by **You** or anyone living with **You** or, while on a **Journey**, anyone travelling with **You**.

40) For the cost of any transplant surgery, or stem cell transplants, including any pre and post-operative care.

41) For the cost of any **Veterinary Treatmen**t while on a **Journey** if a **Vet** believes it can be delayed until **Your Pet** returns **Home**.

42) For the cost of any **Veterinary Treatment** if the **Journey** was made to get **Veterinary Treatment** outside of the **UK**.

43) For the cost of hydrotherapy, hiring a swimming pool, hydrotherapy pool or any other pool or hydrotherapy equipment.

44) For the cost of buying or hiring equipment or machinery or any form of housing, including cages.

45) For the cost of any surgical items that can be used more than once.

46) For the cost of any **Veterinary Treatment** if a claim has not been submitted within one (1) year of **Your Pet** receiving **Veterinary Treatment**, **We** may refuse or reduce the amount **We** pay to the extent that **We** are prejudiced by the late notification of the claim.

47) The cost of any charges made for the submission of claim(s) or the cost of any supporting documentation needed as part of **Your** claim.

48) The cost of transporting **Your Pet**, including any costs to get **Your Pet** to, or from, any **Veterinary Practice**.

49) The cost for a **Condition** where the diagnosis is inconclusive, but where the **Veterinary Treatment** protocol is consistent with a **Veterinary Treatment** protocol typically applied to a **Condition** which is not covered.

50) For 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 six (6) months. A diagnostic test must be carried out to confirm the presence of the stones/crystals.
   - Liquid food, used for up to five (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.

51) For the cost of pheromone products, including DAP diffusers and Feliway, or the **Veterinary Treatment** of any **Behavioural Illness.**

52) For the cost of spaying or castration, unless:
   - The procedure is carried out when **Your Pet** is suffering from an **Injury** or **Illness** for which cover is provided under **Veterinary Fees** and it is essential to treat the **Injury** or **Illness**, or
   - the costs claimed are for the **Veterinary Treatment** of complications arising from this procedure.

53) For the cost of any **Veterinary Treatment** in connection with a retained testicle(s) if **Your Pet** was over the age of twelve (12) weeks when cover started.

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

55) For the cost of hydrotherapy, acupuncture, homeopathy, chiropractic manipulation, osteopathy or any other **Alternative or Complementary Treatment**. This includes any **Veterinary Treatment** specifically needed to carry out the particular **Alternative or Complementary Treatment.**

56) For the cost of a post-mortem examination.

57) The cost of any transplant surgery, or stem cell transplants, including any pre and post-operative care.

58) For the cost of any prosthesis, including any **Veterinary Treatment** needed to fit the prosthesis, other than hip, knee and/or elbow replacement(s).

59) The cost of any **Veterinary Treatment** while on a **Journey** if:
   - A **Vet** believes the **Veterinary Treatment** can be delayed until **Your Pet** returns **Home**, or
   - the **Journey** was made to get **Veterinary Treatment** overseas.

Conditions applying to Veterinary Fees

1) The maximum amount **We** will pay for the cost of **Veterinary Treatment** for an **Injury** and or **Illness** is the **Maximum Benefit** which applies on the date the **Injury** happened or the date the **Clinical Sign(s)** of the **Illness** first occurred, provided the relevant date falls within the **Period of Insurance**, subject to exclusions of the **Policy** and less the applicable **Excess**.

2) If the claim includes medication, these costs will be subject to the **Maximum Benefit** that applies on the date the medication will be used.

3) 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.

4) If **We** receive a request to pay the claim settlement direct to a **Veterinary Practice**, **We** reserve the right to decline this request.

5) We may refer **Your Pet's** case history to **Our Vet** and if **We** request, **You** must arrange for **Your Pet** to be examined by **Our Vet**.

6) As **Your Pet** is insured on a **Lifetime Cover**, **We** fully appreciate that the amount **You** claim for **Your Pet's Veterinary Treatment** can add up over the years, **You** can continue to claim for the life of **Your Pet** (providing **You** continue to renew the **Policy** without a break in cover).

7) If over the lifetime of **Your Pet You** have claimed over £15,000, to make sure **Your Pet** is receiving the best **Veterinary Treatment** available, **We** may require one of the following. If this is necessary **We** will contact **You**.

- Before any further **Veterinary Fees** claims can be considered **We** may require **Your Pet** to be examined by a specialist/consultant **Vet**. **We** will pay any costs for this.
- All future **Veterinary Treatment** (other than emergency life-saving **Veterinary Treatment**) may need to be authorised by **Us** before **Veterinary Treatment** is carried out. A pre-authorisation claim form may need to be submitted and **We** will then let **You** know if **Veterinary Treatment** can go ahead.
- All future **Veterinary Treatment** may need to be carried out in conjunction with **Our Vet**, who is a specialist / consultant.

8) If **You** decide to take **Your Pet** to a different **Vet** for a second opinion because **You** are unhappy with the diagnosis or **Veterinary Treatment** provided, **You** must tell **Us** before **You** arrange an appointment with the new **Vet**.

   If **You** do not, **We** will not pay any costs relating to the second opinion. If **We** request, **You** must use **Our Vet**. If **We** decide the diagnosis or **Veterinary Treatment** currently being provided is correct, **We** will not cover any costs relating to the second opinion.

9) It is **Your** responsibility to ensure the **Veterinary Practice** is paid within the required time frame:

- If an additional charge is added to the cost of **Veterinary Treatment** due to the late payment of fees, **We** will deduct this charge from the claim settlement.
- If the **Veterinary Practice** provides a discount for paying the cost of **Veterinary 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.

10) **We** will require fully itemised invoices.

Third Party Liability Cover

In this Third Party Liability Cover '**You**' and '**Your**' mean **You** or any person looking after or handling **Your Pet** with **Your** permission.

What We will pay for Third Party Liability

This cover is an **Optional Extra Benefit** and this cover only applies if it is shown as covered on **Your Certificate of Insurance**.

Third Party Liability cover for **Your** dog named on the **Certificate of Insurance** whilst in the **UK** only.

For

- **Your** legal liability for payment of compensation in respect of:
  a) Death, bodily **Injury** or illness of another person, and/or
  b) physical loss of or damage to property,
  occurring during the **Period of Insurance** and which is caused by an **Accident** caused by **Your Pet**.
- Legal costs and expenses **You** incur for a Third Party Liability claim covered under this Third Party Liability cover with **Our** consent for which **You** are legally liable, plus the cost of any lawyers (or a solicitor or a barrister) **We** appoint.

All **Accidents** of a series consequent upon or attributable to one source or original cause are treated by **Us** as one **Accident**. This cover applies in respect of an **Accident** occurring anywhere in the **UK**. The maximum amount **We** will pay for each claim under this Third Party Liability cover for dogs covered is £1,000,000. Where permitted by law, this limit will be reduced by any amount paid under any other insurance **You** have with **Us**, that provides cover for the same liability, loss, **Accident**, occurrence or incident.

What You pay for Third Party Liability

The excess shown on **Your Certificate of Insurance**.

What We will not pay under Third Party Liability

1) Any amount which exceeds the **Maximum Benefit** for the relevant cover or which will result in the **Maximum Benefit** being exceeded.
2) Any amount for:
   - If **You** are the person who is killed, **Injured** or falls ill,
   - damage to **Your** property,
   - bodily **Injury** to or death of any person who normally lives with **You** or is part of **Your Immediate Family**, or for damage to their property,
   - bodily **Injury** to **Your** employees or anyone who works for **You**, or for damage to their property,
   - loss of or damage to property in **Your**, a person who lives with **You** or a member of **Your Immediate Family's** care, custody or control or the care, custody or control of **Your** employees or any person who normally lives with **You**,
   - involving **Your** business trade or profession, or for events that happen where **You** work. This includes where **You** live, if **You** work from **Home** and **Your Pet** has access to **Your** work area,
   - any costs and expenses for defending **You** which **We** have not agreed beforehand,
   - because of the terms of an agreement (unless **You** would have been liable if the agreement did not exist),
   - claims caused by, arising out of, or in any way connected with asbestos,

- claims caused by, arising out of or in any way connected with the discharge, dispersal, release or escape of pollutants defined as smoke, vapours, soot, fumes, acid, alkalis, toxic chemicals, liquids, gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water. This exclusion will not apply if such discharge, dispersal, release or escape is caused by an **Accident** which occurred during the **Period of Insurance** involving **Your Pet,**
- the prevention of such contamination or pollution.

3) Claims caused by, arising out of, or in any way connected with:
   - Pregnancy, or
   - the transmission of disease.
4) Claims caused by, arising out of or in any way connected with an **Accident**, if **You** have not followed the instructions or advice given to **You** by the previous owners of **Your Pet**, or the re-homing organisation or a qualified behaviourist about the behaviour of **Your Pet**.
5) Where **Your** legal liability is covered or indemnified, in any way under any:
   - Statutory or compulsory scheme, fund or insurance, or
   - compensation scheme or workers compensation policy of insurance, or
   - industrial award.
6) Where **Your** legal liability is over that recoverable under any:
   - Statutory or compulsory scheme, fund or insurance, or
   - accident compensation scheme or workers compensation policy of insurance, or
   - industrial award.
7) For any aggravated, exemplary or punitive damages, damages resulting from the multiplication of compensatory damages, fines or penalties.
8) If **Your Pet** is kept or lives on a premises that sell alcohol, unless there is no access from the residential premises to the business premises.
9) 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 trainer, a dog sitter or at the grooming parlour or boarding kennel.
10) If the **Accident** happens in an area or place where dogs are specifically prohibited, unless **Your Pet** escapes and enters the area outside of **Your** control.

Conditions applying to Third Party Liability

1) **You** must not admit responsibility, agree to pay any claim or negotiate with any person following an incident which may give rise to claim under this Third Party Liability cover.
2) **You** must contact **Us** as soon as possible if:
   - An incident happens which could lead to a claim under this Third Party Liability cover. **You** must notify **Us** of an incident even if **You** don't believe that a claim is being made against **You** at this time.
   - **You**, or any other person, are advised of any prosecution, inquest or enquiry which could lead to a claim under this Third Party liability cover.
3) **You** must immediately send **Us** any writ, summons or legal documents **You** receive and **You** or any other person on **Your** behalf 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 more than one of the dogs insured under the **Policy** are involved in, or contribute towards, an **Accident** which is covered under this Third Party Liability Cover only one **Maximum Benefit** will apply to the **Accident** for all of the dogs. This means that if:
   - The dogs involved all have the same **Maximum Benefit**; the most **We** will pay for the **Accident** is that **Maximum Benefit**. For example, if all of the dogs insured each have a **Maximum Benefit** of £1,000,000, **We** will pay no more than £1,000,000 for the **Accident**.
   - The dogs involved are covered under a **Policy** which has different **Maximum Benefits**; the most **We** will pay for the incident is the highest of the **Maximum Benefits**. For example if one dog has a **Maximum Benefit** of £1,000,000, and another of £2,000,000, **We** will pay no more than £2,000,000 for the incident.
   - If dogs involved (all owned by **You**, but some are uninsured) **We** will pay no more than a pro ratio portion of the total amount of the claim, up to the **Maximum Benefit**.
8) If a business or a professional is being paid to care for **Your Pet** in any way (for example, but not limited to a dog minder, a dog trainer, a dog walker or a groomer) it is **Your** responsibility to:
   - Make sure the business/person has the appropriate Third Party Liability insurance cover, and
   - 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.

Claiming

Making a claim

It's distressing when a much loved pet suffers an **Injury** or **Illness** so **We** do all **We** can to make the claims process as quick and easy as possible. There's lots of useful information on **Our** website *www.britishpetinsurance.co.uk* to assist **You** making a claim.

We guarantee to handle **Your** claim fairly and promptly. **We** will provide a claims handling service for as long as **You** remain a client of **British Pet Insurance Services**, and **We** will assist **You** in the pursuance and settlement of **Your** claim.

Claim payments will be made directly into **Your** bank account or if another method of payment is required any costs incurred for administration will be deducted from the claim settlement.

How to claim

Notify **Us** of a potential claim as soon as possible by:

1) Downloading and completing a claim form from **Our** website: *www.britishpetinsurance.co.uk/claims*, or
2) Contact **Us** by telephone if **You** would like **Us** to send **You** a claim form.
3) Claims for **Veterinary Fees** only may be lodged with **Your Vet** (if mutually agreed by **Your Vet**) and **We** will pay the **Veterinary Practice** directly. **You** will need to pay **Your Vet** the applicable **Excess(es)** and any non-claimable items.
4) Claims for **Veterinary Fees** must be notified to **Us** no later than one (1) year after the **Veterinary Treatment** date.
5) **We** will not guarantee on the phone if **We** will pay a claim. **You** must send **Us** a claim form that has been fully completed and **We** will then write to **You** with **Our** decision.
6) If **Your Pet** has been **Injured** or died after being attacked by another animal, please phone **Us** on 01444 708840 and talk to **Our** claims team to guide **You** through the process. **We** will also need:
   - Name, address and contact details of the owner of the other animal.
   - Confirmation of the current location of the animal which attacked **Your Pet**.
   - Confirmation (and if applicable any reference numbers) of the police and the Government or Public or Local Authority being advised of the attack.
8) Contact **Us** immediately about any incident that happens involving **Injury** to a person, another animal or property even if **You** don't believe a claim will be made against **You** at the time. Call **Us** on 01444 708840 Monday to Friday 9am – 5pm. Do not admit responsibility, agree to pay any claim or negotiate with any person following an incident that may give rise to a claim. Any writ, summons or legal documents received by **You** need to be sent to **Us** immediately. **You** must not respond to any of these documents.

Please send Us the following supporting documentation related to Your claim or incident:	
Veterinary Fees	For **Veterinary Fees** cover: • A fully completed claim form by **You**. • The original full itemised invoices from the **Veterinary Practice** which show what **You** are claiming for (Photocopies of fully itemised invoices are not acceptable). • **Your Pet's** full clinical history. When **You** make the first claim for **Your Pet**, **We** will obtain its full clinical history. The full clinical history is a record of all visits **Your Pet** has made to a **Vet** and this information will be obtained from each **Veterinary Practice Your Pet** has attended. • Claims for certain **Conditions** may also require additional information about **Your Pet's** full clinical history. **We** will advise **You** if **We** need this once **We** receive **Your** claim form. For **Veterinary Fees** cover and **Treatment** in an **Agreed Country**, **We** would also need: • The booking invoice for **Your Journey** or any other official documents which show the dates of **Your Journey**.
Third Party Liability	• A fully completed claim form by **You**. • A detailed description of the incident. • Any correspondence that **You** may have received from a Third Party, this includes court documentation and legal documents.

Making a complaint

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you wish to make a complaint, you can do so at any time by referring the matter in the first instance to us.

The address is:

British Pet Insurance Services

4 Bridge Road Business Park, Haywards Heath, West Sussex, RH16 1TX

Telephone: 01444 708840

Email: *info@petcover.uk.com*

Website: *www.britishpetinsurance.co.uk*

Please note:

You must refer your complaint to the Financial Ombudsman Service within six (6) months of the date of our final response.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at: *www.financial-ombudsman.org.uk.*

If you have bought a product or service online you can also make a complaint via the European Commission's online dispute resolution (ODR) platform. The ODR platform will redirect your complaint to the appropriate alternative dispute resolution body. For further details visit *www.ec.europa.eu/odr.*

Compensation

ETU Forsikring A/S are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if ETU Forsikring A/S is unable to meet its obligations to you under this insurance.

If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website: *www.fscs.org.uk*.

Data Privacy Notice – Petcover EU Limited

Your information has been, or will be, collected or received by Petcover EU Limited. We will manage personal data in accordance with data protection law and data protection principles. We require personal data in order to provide good-quality insurance and ancillary services and will collect the personal data required to do this. This may be personal information such as name, address, contact details, identification details, financial information and risk details.

The full Data Privacy Notice can be found at *www.britishpetinsurance.co.uk*.

A paper copy of the Data Privacy Notice can be obtained by contacting us by email (*info@petcover.uk.com*) or at this address:

Petcover EU Limited

4 Bridge Road Business Park, Haywards Heath, West Sussex, RH16 1TX

Data Privacy Notice – ETU Forsikring A/S

By using Our services, you entrust us with your information. Our Privacy policy is intended to help you understand what data we collect, why we collect it, and what we use it for. This is important information so we hope you will take the time to read it. Also remember that as a customer on “Mine sider” ("My pages") you access a lot of the information we have registered about you, including your master data, claims, insurance policies, etc.

We have a statutory duty of confidentiality under the Danish Financial Business Act (“Lov om finansiel virksomhed”) and therefore treat your personal information confidentially.

Our Privacy policy describes:

- What information We collect.
- How We use this information.
- The options we give you to enable and deselect data sharing and how to access and update the information.
- Your rights.
- Your redress options.
- Contact information for Our Data Protection Officer.

Data controller

ETU Forsikring A/S

Hærvejen 8

6230 Rødekro

CVR nr. 30072855

Data Protection Officer

Our Data Protection Officer can be contacted at *dpo@etuforsikring.dk*.

Our processing of your personal data

We collect information about you and possibly the injured party to the extent necessary to purchase and manage insurance products and other related services as well as claims processing. This may include information such as names, addresses, social security number ("CPR-number") and e-mail address, insurance information, payment information or information related to damages.

In addition to the information you provide yourself, we collect information, for example, from the Central Person Register (for the purpose of updating address information) as well as from other publicly available sources and registers. We may obtain information from organizations, associations, etc., whose membership of the organization, association, etc. is a prerequisite for you to buy or keep your insurance with us. We may also obtain information from others if you have given your consent or based on the law.

We store and use your personal data for administration, providing you advice about insurance products and for marketing purposes. We may also use the information for surveys and analysis in order to improve our products, consultancy and technical solutions. We often combine personal data from one service with information from other parts of the group – for example in order to provide you with the most relevant offers.

Whenever possible, we have tried to strike a balance between being fully transparent and detailed while still keeping information concise and understandable, when describing what information we collect, but some of our services and apps also use technologies such as cookies, pixel tags and device fingerprinting to handle sessions and perform web audience measurements, so we can improve our electronic services based on how you use them and in some cases integrate them with social media.

Among other things, we use Google Analytics to help us analyze traffic to our services. When used with our advertising services, e.g. those that use the Google DoubleClick cookie, information from us as well as from Google will be linked to information about visits to multiple websites using Google technology.

We work continuously to maintain a balance between developing our business and protecting your personal data.

If there is anything regarding privacy you have questions or comments about, you are most welcome to contact our Data Protection Officer.

Retention / deletion periods

We intend to delete (or anonymize) your personal data as soon as it is irrelevant, however, we always retain personal data related to financial transactions for a minimum of 5 years + current financial year for the purposes of the Accounting Act ("bogføringsloven") and often we store information to the extent necessary longer for the sake of legal requirements regarding, among vet other things, provisions under the Financial Business Act ("Lov om finansiel virksomhed").

Your rights according to the General Data Protection Regulation.

In connection with our processing of your personal data, you have several rights:

- The right to receive information about the processing of your personal data ("disclosure obligation").
- The right to access your personal data.
- The right to correct incorrect personal data.
- The right to have your personal data deleted.
- The right to object to the use of personal data for direct marketing purposes.
- The right to object to automatic individual decisions, including profiling.
- The right to move your personal data ("data portability").

All the above rights are handled manually by contacting us. When contacting us, remember to provide the customer number and insurance policy number.

We may reject requests that are unreasonably repetitive, require excessive technical intervention (such as developing a new system or substantially changing an existing process), affecting the protection of others' personal information, or anything that would be extremely impractical.

If we can correct information, we do this for free, except if it requires a disproportionate amount of effort. We strive to maintain our services in a way that protect information from accidental or harmful destruction. Therefore, when we delete your personal information from our services, we may not always be able to delete associated copies from our archive servers immediately, and the information may not be removed from our backup systems prior to expiration of the retention period.

You have the right to appeal to the Danish supervisory authority at any time ("Datatilsynet") (*https://www.datatilsynet.dk/borger/klage-til-datatilsynet/*).

Information we share

We do not disclose personal data to companies, organizations and individuals outside the Group, except in these cases:

- When necessary.
  - We disclose personal information to others under the Financial Business Act and other applicable law, for example, if it is necessary to execute or administer an agreement with you or to handle your insurance claim. For example, we may disclose personal data to business partners for administrative purposes or to organizations, associations, etc., whose membership of the organization, association, etc. is a prerequisite for you to buy or keep your insurance us.
  - If we need to pay you through the "Nemkonto", have your insurance payments processed through BetalingsService or MobilePay, we will pass on your CPR-number or bank registration and account number to our payment service providers, including Nets Denmark A/S and MobilePay A/S.
- With your consent.
  - We share your personal data to companies, organizations or individuals outside the group, if we have your consent to do so.
  - We always require use of consent before sharing sensitive personal data.
- For external data processing.
  - We disclose personal data to our data processors and other companies, providing us with administrative services, based on our instructions and in accordance with our privacy policy and other applicable privacy and security measures, such as our data processing agreement.
- For legal reasons.

  We disclose personal information to companies, organizations or individuals outside the group if we believe in good faith that access, use, preservation or disclosure of the information is necessary to:
  - Comply with applicable laws, regulations, legal proceedings or legal requests from public authorities.
  - Enforce applicable terms of service, including investigation of potential violations.
  - Register, prevent or otherwise protect against fraud, security or technical issues.
  - Damage the group, our customers or the rights, property or security of the public, as required or permitted by law. If you breach your obligations to us, we may report you to credit reporting agencies and / or other warning records in accordance with applicable rules.

We may share anonymous information with the public and our partners - such as publishers, advertisers, and affiliate websites.

Technical and organizational security measures

We work hard to protect the group and our customers from unauthorized access, alteration, disclosure or destruction of personal data that we store. Therefore, we have implemented the following organizational and technical measures in general:

- We use strong encryption on our internet facing services.
- We apply antivirus / antimalware technologies to all IT systems that process personal data.
- We back up all IT systems that process personal data.
- We regularly review our procedures for gathering, storing and processing information, e.g. physical security measures to protect against unauthorized access to the systems.
- We have entered into data processing agreements with the suppliers who process personal data on our behalf and regularly carry out risk assessment and evaluation of them, including their level of security.
- We have conducted risk assessment and documentation of all systems that process personal data to ensure an informed basis for the level of security of the personal data processing, and we regularly review this.
- We restrict access to personal information to employees, subcontractors and representatives who need to know this information in order to process it for us. These individuals are subject to contractual confidentiality requirements and, if not complied with, may face sanctions or be fired.

Compliance and cooperation with regulators

We regularly review our own compliance with our Privacy policy. We also adhere to several self-regulatory security policies. When we receive formal written complaints, we contact the sender to follow up on the complaint. We cooperate with the relevant authorities, e.g. the Danish supervisory authority, to resolve complaints regarding the processing of personal data that we cannot resolve directly with our customers.

Changes

Our Privacy policy may change from time to time. Any changes to this Privacy policy are indicated on this page, and if significant changes occur, we will make them more noticeable (for some services we will, among other things, inform you about changes by email).

Last updated May 9th, 2018

Contact Us

If you need any help with your policy at any point, please contact us.

We are open Monday to Friday from 9am to 5pm.

British Pet Insurance Services
By Telephone: 01444 708840
By Email: *info@petcover.uk.com*
By Post: British Pet Insurance Services
4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex, RH16 1TX
Website: *www.britishpetinsurance.co.uk*

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Services

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