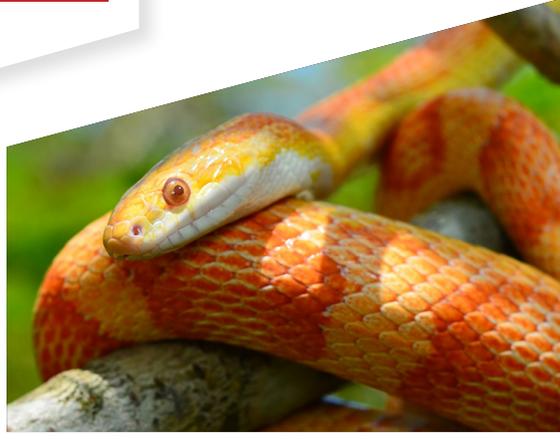


# British Pet Insurance

Services



## Your Policy Wording for your Bird, Reptile, Tortoise or Mammal

**Value**

**Plus**

**Premier**

**This booklet contains your Policy Terms and Conditions.**

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

Version 2  
Effective from 1st February 2020



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

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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 Røddekro, Danmark are authorised and regulated by the Finanstilsynet (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

Petcover 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 ongoing costs of **Veterinary Treatment**, for **Illnesses** and **Injuries**, during the life of their pet.

## Important information

This document, the **Certificate of Insurance** and any related **Exclusion(s)** 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. **We** will not return any **Premium** paid by **You**.

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 and **Premium We** may:

1. treat this insurance as if it had never existed and refuse to pay all claims and return the **Premium** paid. **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered;
2. 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;
3. charge **You** more **Premium** for **Your** insurance or reduce the amount **We** pay on a claim in the proportion the **Premium You** have paid bears to the **Premium We** would have charged **You**; or
4. cancel **Your** insurance in accordance with the *“Cancelling this insurance”* section on page 8.

**We** will write to **You** if **We**:

1. intend to treat this insurance as if it never existed; or
2. need to amend the terms of **Your** insurance; or
3. 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 policy period 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 regardless of whether or not **Your Pet** was seen by a **Vet** for the problem.
- If **Your Pet** has been seen by a **Vet** for any reason other than routine procedures and/or neutering.
- If **Your Pet** has had any **Treatment** for which **Your Pet** may have been seen by a **Vet** or any issues **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 pet's shown on **Your Certificate of Insurance**.
- **You** have had any other pet's at the same premises needing **Veterinary Treatment**, passed away or were stolen in the last **twelve (12) months**.
- There have been any break-ins or attempted break-ins at the premises where **Your Pet** is kept in the last **twelve (12) months**.
- **You** become aware of any contagious or infectious diseases at the premises where **Your Pet** is kept or if there have been any contagious or infectious diseases at the premises where **Your Pet** is kept in the last **twelve (12) months**.
- If **Your Pet** is used for a commercial purpose/kept on a commercial premises or starts to be used for a commercial use/kept on a commercial premises.
- If **Your Pet** is kept in an alcohol licenced premises.

## Who does the Duty apply to?

The Duty of Disclosure 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 Duty of Disclosure 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.

## Premium payment

**You** agree to pay **Us** the full amount of the **Premium**, or each instalment where we have agreed that **You** may pay **Your Premium** by instalments, by the date specified on **Your** payment schedule. If **You** have not paid the **Premium** due under this **Policy** to **Us** by the date(s) specified on **Your** payment schedule, **We** will have the right to cancel this insurance by notifying **You** in writing to the address on **Your Certificate of Insurance** or by electronic means to the address last notified to **Us**. If **You** pay the full **Premium** due to **Us** before the fourteen (14) day notice period expires, notice of cancellation will

automatically be revoked and this insurance will remain in force. If not, this insurance will automatically terminate at the end of the fourteen (14) day notice period.

## 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 38. 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 this insurance

**You** may cancel this insurance at any time by notifying **Us**. **Our** contact details can be found on page 38.

### Cancellation by You within the cooling-off period

This insurance has a cooling-off period of fourteen (14) days from the later of:

1. the date **You** receive this insurance documentation;
2. the start of the period of insurance

If **You** cancel this insurance within the cooling off period, **We** will provide a full refund of the **Premium** paid unless **You** have made a claim or there has been an event that could result in a claim being made. If **We** pay a claim whether by settlement, compromise or otherwise, no refund of **Premium** will be allowed.

To exercise **Your** cooling off rights **You** must advise **Us** of **Your** intention to cancel. 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](mailto:info@petcover.uk.com) or by post to Petcover, 4 Bridge Road Business Park, Haywards Heath, West Sussex, RH16 1TX.

### Cancellation by You after the cooling-off period

If **You** cancel this insurance outside the cooling-off period, provided **You** have not made a claim or there has not been an event that could result in a claim, **You** will be entitled to a refund of the **Premium** paid, subject to a deduction calculated for the time **You** have been covered.

### Cancellation by Us

**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**
- 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

**Twelve (12) Months** means a consecutive period of 365 days.

**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).

**Accidental Injury** means a sudden and unforeseen **Injury** which is the result of an identifiable and known cause or event during the **Period of Insurance**.

**Agreed Countries** means any country within the European Union.

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:

1. Acupuncture or homeopathy carried out by a **Member of a Veterinary Practice**.
2. Chiropractic manipulation carried out by a **Member of a Veterinary Practice**, providing the member is a qualified animal chiropractor.
3. Hydrotherapy carried out by a **Member of a Veterinary Practice** in a pool/water treadmill owned by the **Veterinary Practice** providing the member is a qualified animal hydrotherapist.
4. Osteopathy carried out by a **Member of a Veterinary Practice** providing the member is a qualified animal osteopath.
5. **Herbal Medicine**.

**Behavioural Illness** means any change to **Your Pet's** normal behaviour, resulting from a mental or emotional disorder.

**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** means changes in **Your Pet's** normal healthy state or its bodily functions.

**Condition** means any **Condition** that causes discomfort, dysfunction, distress, including **Injuries** and **Illness**, disabilities, disorders, **Clinical signs**, syndromes, infections, isolated symptoms, deviant behaviour, and atypical variations of structure and function and/or death to the pet afflicted.

<b>Dental</b>	means <b>Dental</b> check-ups; <b>Dental</b> scale and polish; teeth cleaning; removal or repair of misaligned; retained deciduous teeth or teeth rasping and de-burring.
<b>Elective Surgery or Treatment</b>	<p>means a <b>Treatment</b> that is:</p> <ul style="list-style-type: none"> <li>• de-sexing, spaying or castration; surgical sexing;</li> <li>• micro-chipping; ringing;</li> <li>• grooming; de-matting; descaling; beak trimming; dew claw and claw removal;</li> <li>• cosmetic or aesthetic surgery;</li> <li>• pinioning (removal of a birds pinion joint); wing or feather clipping;</li> <li>• debudding/dehorning (horn bud/horn removal);</li> <li>• prescription diet foods;</li> <li>• any <b>Treatment</b> not related to an <b>Injury, Illness</b>, or trauma.</li> </ul> <p><b>Elective Surgery</b> or <b>Treatment</b> that is beneficial to the pet but is not essential for <b>Your Pet</b>'s survival or does not form part of a <b>Treatment</b> for an <b>Injury</b> or <b>Illness</b>. <b>Veterinary Treatment</b> including diagnostic or a procedure <b>You</b> request, which the <b>Vet</b> confirms is not necessary to treat an <b>Injury</b> or <b>Illness</b>.</p>
<b>Excess</b>	means the amount stated on <b>Your Certificate of Insurance</b> which <b>You</b> will have to pay in the event of a claim.
<b>Exclusion</b>	means a <b>Condition</b> or circumstance for which the <b>Insurers</b> will not pay. Any specific <b>Exclusion</b> will be shown on <b>Your Certificate of Insurance</b> and <b>You</b> will be told of this before <b>You</b> take out the insurance or at renewal. (See also the <b>General Exclusions</b> section and the <i>What We will not pay under each cover section</i> ).
<b>Family</b>	means <b>Your Immediate Family</b> and grandparents, brothers, sisters, grandsons, and/or granddaughters including step relationships.
<b>Herbal Medicine</b>	means <b>Herbal Medicine</b> prescribed by a <b>Member of a Veterinary Practice</b> .
<b>Home</b>	means the place in the <b>UK</b> where <b>You</b> usually live.
<b>Illness</b>	means any sickness, disease or changes in <b>Your Pet</b> 's normal healthy state. Excluding any mental or emotional disorders.
<b>Immediate Family</b>	means spouse, civil partner, life partner, partner, parents, sons and daughters, including <b>Family</b> of step relationships.
<b>Injury</b>	means a physical <b>Injury</b> or trauma caused immediately, solely and directly from an <b>Accident</b> . This does not include any physical <b>Injury</b> or trauma that happens over a period of time or is of a gradual nature.
<b>Insurers</b>	means ETU Forsikring A/S, Registered Office: Hærvejen 8, DK-6230 Røddekro, Danmark are authorised and regulated by the Finanstilsynet (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.

<b>Journey</b>	means travel from <b>Your Home</b> within the <b>UK</b> or any of the <b>Agreed Countries</b> undertaken during the <b>Period of Insurance</b> for a maximum of thirty (30) days for all <b>Journeys</b> in the <b>Period of Insurance</b> . This includes the duration of <b>Your</b> holiday or business trip and any travel, in and between the <b>UK</b> and an <b>Agreed Country</b> and return <b>Journeys</b> to <b>Your Home</b> .
<b>Mammal</b>	means any chinchilla, chipmunk, degu, ferret, gerbil, goat, guinea pig, hamster, hedgehog, lemur, mouse, monkey, pig, racoon, rat, skunk or sugar glider.
<b>Market Value</b>	means the price generally paid for an animal of the same age, breed, pedigree, sex and breeding ability at the time <b>You</b> took ownership of <b>Your Pet</b> as determined by <b>Us</b> .
<b>Maximum Benefit</b>	means the most <b>We</b> will pay for the relevant level of cover <b>You</b> have chosen during the <b>Period of Insurance</b> as set out in the <b>Certificate of Insurance</b> , subject to <b>Exclusions</b> of the <b>Policy</b> less the applicable <b>Excess</b> .
<b>Member of a Veterinary Practice</b>	means any person legally employed by a <b>Veterinary Practice</b> under a contract of employment, other than a <b>Vet</b> who may be <b>The Insured</b> .
<b>Optional Extra Benefit</b>	means an additional benefit that <b>You</b> can elect to include in addition to the basic insurance. For <b>Optional Extra Benefits</b> to be included <b>You</b> must select the <b>Option</b> and pay an additional <b>Premium</b> . If applicable the <b>Optional Extra Benefit</b> will be shown on <b>Your Certificate of Insurance</b> .
<b>Our Vet</b>	means any <b>Vet</b> appointed or engaged by <b>Us</b> to carry out <b>Treatment</b> to <b>Your Pet</b> or discuss <b>Your Pet's Treatment</b> with <b>Your Vet</b> .
<b>Period of Insurance</b>	means the time during which <b>We</b> give cover as shown on <b>Your Certificate of Insurance</b> . It does not refer to any prior <b>Period of Insurance</b> if the <b>Policy</b> is a renewal of a previous <b>Policy</b> or any future <b>Period of Insurance</b> for any <b>Policy</b> <b>You</b> may enter into with <b>Us</b> upon renewal. Each <b>Period of Insurance</b> is treated as separate. This is normally <b>twelve (12) months</b> but may be less if <b>Your Pet</b> has been added to <b>Your Insurance</b> or it has been cancelled.
<b>Pet Immigration</b>	means a system that allows pet owners in the <b>UK</b> to take their pets to the <b>Agreed Countries</b> and bring them back to the <b>UK</b> without the need for quarantine.
<b>Physiotherapy</b>	means <b>Physiotherapy</b> (not including hydrotherapy) carried out by a <b>Member of a Veterinary Practice</b> who is a qualified animal physiotherapist.
<b>Policy</b>	means this document and the <b>Certificate of Insurance</b> and the Insurance Product Information Document (IPID) and any other documents <b>We</b> issue to <b>You</b> which are expressed to form part of the <b>Policy</b> terms, and which set out the cover <b>We</b> provide for the <b>Period of Insurance</b> . For the sake of clarity, it does not include any prior <b>Policy</b> that this is a renewal of or any future <b>Policy</b> that is a renewal of this <b>Policy</b> .

<p><b>Pre-Existing Conditions</b></p>	<p>means any <b>Condition(s)</b> or symptom(s), sign(s) or <b>Clinical sign(s)</b> of any <b>Condition, Injury or Illness</b> occurring or existing in any form that:</p> <ol style="list-style-type: none"> <li>a. Has happened or first showed <b>Clinical signs</b>;</li> <li>b. Has the same diagnosis or <b>Clinical signs</b> as an <b>Injury, Illness or Clinical sign Your Pet</b> had; or,</li> <li>c. Is caused by, relates to, or results from, an <b>Injury, Illness or Clinical sign Your Pet</b> had occurring or existing: <ol style="list-style-type: none"> <li>i. Before <b>Your Pet's</b> cover started, or prior to the <b>Policy</b> commencement date;</li> <li>ii. During the <b>Waiting Period</b>; or</li> <li>iii. Before the section was added to <b>Your</b> insurance.</li> </ol> </li> </ol> <p>This applies no matter where the <b>Injury, Illness or Clinical sign(s)</b> occurred or happen in, or on, <b>Your Pet's</b> body. This is regardless of whether or not <b>We</b> place any <b>Exclusion(s)</b> for the <b>Injury/Illness</b>. A <b>Condition</b> from which <b>Your Pet(s)</b> may be suffering before the insurance cover started and which may have existed without <b>Your</b> knowledge i.e. (but not limited to) a latent, genetic or hereditary disease, <b>Injury</b> or deformity.</p> <p>For the avoidance of doubt when referring to <b>Pre-Existing Conditions</b>, any <b>Bilateral Conditions</b> will be deemed to be a <b>Pre-Existing Condition</b> and both will be excluded from cover.</p>
<p><b>Premium</b></p>	<p>means the cost of <b>Your</b> insurance including any fees and taxes specified on <b>Your Certificate of Insurance</b>.</p>
<p><b>Routine or Preventative Treatment</b></p>	<p>means care or <b>Treatment</b> such as check-ups and procedures that are designed to prevent <b>Illnesses or Injury</b> from occurring. These include annual physical examinations and check-ups, vaccinations, worm prevention medication; routine beak trimming; nail/claw clipping; flea; tick; mite and other internal/external parasite prevention; removal of misaligned or retained deciduous teeth.</p>
<p><b>Terrorism</b></p>	<p>means an act, whether or not including the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.</p>
<p><b>Treatment</b></p>	<p>means <b>Veterinary Treatment</b> or <b>Alternative or Complementary Treatment</b>.</p>
<p><b>The Insured, You, Your</b></p>	<p>means the person or organisation named on <b>Your Certificate of Insurance</b>.</p>
<p><b>UK</b></p>	<p>The United Kingdom, The Isle of Man and The Channel Islands.</p>
<p><b>Vermin</b></p>	<p>means but not limited to the following feral, wild animals including - Rats, Mice, Foxes, Cats, Dogs, Stoats, Weasels and Ferrets.</p>
<p><b>Vet</b></p>	<p>means a registered Veterinarian, Specialist Veterinarian, <b>Veterinary Practice</b>, clinic, hospital, centre including referral hospitals, licensed to practice in the <b>UK</b>, other than a <b>Vet</b> who may be <b>The Insured</b>.</p>
<p><b>Veterinary Fees</b></p>	<p>means the amount <b>Vets</b> in general or referral practices usually charge.</p>

<b>Veterinary Treatment</b>	<p>means the cost of the following when required to treat an <b>Illness</b> or <b>Injury</b>:</p> <ul style="list-style-type: none"> <li>• Any examination, consultation, advice, tests, X-rays, diagnostic procedure, surgery and nursing carried out by a <b>Vet</b>, a veterinary nurse or another <b>Member of a Veterinary Practice</b> under the supervision of a <b>Vet</b>, and</li> <li>• Any medication legally prescribed by a <b>Vet</b>,</li> <li>• Any surgery, essential hospitalisation, nursing and/or the application of medicines provided by a qualified <b>Vet</b> in respect of an <b>Accident</b> to, or <b>Illness</b> in <b>Your Pet(s)</b>.</li> </ul> <p>This does not include general consultations, health checks, vaccinations, or the administering of un-prescribed drugs.</p>
<b>Veterinary Practice</b>	<p>means any veterinary service provided by a veterinary organisation or business.</p>
<b>Waiting Period</b>	<p>means a period of fourteen (14) days starting from the commencement date of the <b>Policy</b> (excluding renewals) as shown on <b>Your Certificate of Insurance</b> during which an <b>Illness</b> or <b>Condition</b> that first occurs or shows <b>Clinical Signs</b> will be excluded from cover unless otherwise stated on <b>Your Certificate of Insurance</b>. The fourteen (14) day <b>Waiting Period</b> will cease at 00.01 on the fifteenth (15th) day of cover.</p>
<b>We, Us, Our</b>	<p>means Petcover EU Limited trading as British Pet Insurance Services acting on behalf of <b>Insurers</b>.</p>
<b>Your Pet</b>	<p>means the animal(s) named or otherwise identified on <b>Your Certificate of Insurance</b>.</p>

# General Conditions

<b>1. Conditions of the Policy</b>	<p><b>You</b> must comply with the general conditions and special conditions to have the full protection of the <b>Policy</b>. If <b>You</b> do not, and the condition <b>You</b> have not kept to relates to a claim, <b>We</b> may refuse or reduce the amount <b>We</b> pay under the claim.</p>
<b>2. Caring for Your Pet</b>	<p>Throughout the <b>Period of Insurance</b> <b>You</b> must take all reasonable steps to maintain <b>Your Pet</b>'s health and to prevent <b>Injury, Illness</b> and loss.</p> <ol style="list-style-type: none"><li><b>You</b> must provide <b>Routine</b> or <b>Preventative Treatment</b> normally recommended by a <b>Vet</b> to prevent <b>Illness</b> or <b>Injury</b>. If there is a disagreement between <b>You</b> and <b>Us</b> as to what would be reasonable <b>Routine</b> or <b>Preventative Treatment</b>, the details will be referred to an independent pet specialist or an independent <b>Vet</b> mutually agreed upon.</li><li>For any <b>Mammals</b> <b>You</b> must arrange and pay for <b>Your Pet</b> to have a yearly <b>Dental</b> examination and to receive any oral <b>Treatment</b> normally recommended by a <b>Vet</b> to prevent <b>Illness</b> or <b>Injury</b>. Any <b>Dental Treatment</b> recommended as a result of the <b>Dental</b> examination must be carried out as soon as possible. If <b>You</b> do not comply with this obligation, then <b>We</b> may refuse or reduce the amount <b>We</b> pay in respect of any claim which related to <b>Dental Treatment</b> under the claim.</li><li><b>You</b> must keep <b>Your Pet</b> vaccinated against any disease <b>Your Vet</b> has recommended <b>Your Pet</b> be vaccinated against. If <b>You</b> do not keep <b>Your Pet</b> vaccinated, <b>We</b> may refuse or reduce the amount <b>We</b> pay under any claim that relates to a disease that could have been prevented if <b>Your Pet</b> was vaccinated against.</li><li><b>You</b> must arrange for a <b>Vet</b> to examine and treat <b>Your Pet</b> as soon as possible after it shows <b>Clinical Signs</b> of an <b>Injury</b> or <b>Illness</b>. <b>You</b> must follow the advice and recommendations of the treating <b>Vet</b> so as not to prolong or aggravate the <b>Illness</b> or <b>Injury</b>. If <b>You</b> do not follow the <b>Vet</b>'s advice <b>We</b> may refuse or reduce the amount <b>We</b> pay relating to that <b>Injury</b> or <b>Illness</b>. If <b>We</b> decide, <b>You</b> must also take <b>Your Pet</b> to <b>Our Vet</b>.</li><li><b>You</b> must keep <b>Your Pet</b> in appropriate enclosures, cages or vivariums with adequate heating and ventilation. If there is a disagreement between <b>You</b> and <b>Us</b> as to what reasonable steps are, the details will be referred to an independent pet specialist or an independent <b>Vet</b> mutually agreed upon.</li></ol>
<b>3. Claims Preauthorisation</b>	<p><b>We</b> will not guarantee on the phone if <b>We</b> will pay a claim. <b>You</b> must send <b>Us</b> a claim form that has been fully completed and <b>We</b> will then write to <b>You</b> with <b>Our</b> decision.</p>
<b>4. Required Information</b>	<p>When <b>You</b> make a claim <b>You</b> agree to give <b>Us</b> any information <b>We</b> may reasonably ask for.</p>
<b>5. Vets Information</b>	<p><b>You</b> agree that any <b>Vet</b> has <b>Your</b> permission to release to <b>Us</b> any information <b>We</b> ask for about <b>Your Pet</b>. If the <b>Vet</b> makes a charge for this, <b>You</b> must pay the charge. <b>We</b> will provide any information to a <b>Vet</b> who has treated or is asked to treat <b>Your Pet</b> any information about <b>Your</b> insurance.</p>

<p><b>6. Legal Rights Against Others</b></p>	<p>If there is any other insurance under which <b>You</b> are entitled to make a claim <b>You</b> must report the incident to that insurance company and tell <b>Us</b> their name and address and <b>Your Policy</b> and claim number with them. To the extent permitted by law, <b>We</b> will only pay <b>Our</b> share of the claim.</p> <p>If <b>You</b> have any legal rights against another person in relation to <b>Your</b> claim, <b>We</b> may take legal action against them in <b>Your</b> name at <b>Our</b> expense. <b>You</b> must give <b>Us</b> all the help <b>You</b> can and provide any documents <b>We</b> ask for.</p>
<p><b>7. Claims, Paid Direct to Vet</b></p>	<p>If <b>We</b> agree for a claim payment to be paid directly to <b>Your Vet</b> and <b>You</b> allow this, then if the <b>Vet</b>, who has treated <b>Your Pet</b> or is about to treat <b>Your Pet</b>, asks for information about <b>Your</b> insurance that relates to a claim, <b>We</b> will tell the <b>Vet</b> what the insurance covers, what <b>We</b> will not pay for, how the amount <b>We</b> pay is calculated and if the <b>Premiums</b> are paid to date.</p>
<p><b>8. Claims, Vet Fee Charges</b></p>	<p>If the <b>Veterinary Fees You</b> are charged are higher than the <b>Veterinary Fees</b> normally charged by a general or referral <b>Practice</b>, <b>We</b> reserve the right to request a second opinion from <b>Our Vet</b> as to whether the fees are reasonable. If <b>Our Vet</b> does not agree that the <b>Veterinary Fees</b> charged are reasonable <b>We</b> may decide to pay only the <b>Veterinary Fees</b> usually charged by a general or referral <b>Practice</b> in a similar area as determined by <b>Our Vet</b>.</p>
<p><b>9. Claims, Over Treatment</b></p>	<p>If <b>We</b> consider the <b>Veterinary Treatment Your Pet</b> receives may not be required, or may be excessive when compared with the <b>Treatment</b> normally recommended to treat the same <b>Illness</b> or <b>Injury</b> by general or referral <b>Practices</b>, <b>We</b> reserve the right to request a second opinion from <b>Our Vet</b>. If <b>Our Vet</b> does not agree that the <b>Veterinary Treatment</b> provided is reasonably required <b>We</b> may decide to pay only the cost of the <b>Veterinary Treatment</b> that was necessary to treat the <b>Injury</b> or <b>Illness</b>, as determined by <b>Our Vet</b>.</p>
<p><b>10. Claims, Settlement</b></p>	<p>When <b>We</b> settle <b>Your</b> claim, <b>We</b> reserve the right to deduct from the claim amount any amount due to <b>Us</b>.</p>
<p><b>11. Cancelling Your Policy</b></p>	<p><b>You</b> can cancel <b>Your Policy</b> by calling or writing to <b>Us</b>. <b>You</b> are entitled to a refund of the money <b>You</b> have paid for the <b>Period of Insurance</b> after the cancellation date. However, if <b>We</b> pay any claim, whether by settlement, compromise or otherwise, then no refund of <b>Premium</b> will be allowed. Cancellation of the insurance by <b>Us</b> does not affect the <b>Treatment</b> of any claim arising under the insurance in the period before cancellation.</p>
<p><b>12. Cancellation rights</b></p>	<p><b>You</b> may cancel the <b>Policy</b> at any time by notifying <b>Us</b>. The following cancellation rights by <b>You</b> and <b>Us</b> apply:</p> <p>Cancellation by <b>You</b> within the cooling-off period:  This insurance has a cooling-off period of fourteen (14) days from the later of:</p> <ol style="list-style-type: none"> <li>a. The date <b>You</b> receive this insurance documentation; or</li> <li>b. The start of the <b>Period of Insurance</b></li> </ol> <p>If <b>You</b> cancel this insurance within the cooling-off period, <b>We</b> will provide a full refund of the <b>Premium</b> paid unless <b>You</b> have made a claim or there has been an event that could result in a claim being made. If <b>We</b> pay a claim whether by settlement, compromise or otherwise, no refund of <b>Premium</b> will be allowed.</p> <p>Cancellation by <b>You</b> after the cooling-off period.  If <b>You</b> cancel this insurance outside the cooling-off period, provided <b>You</b> have not made a claim, or there has not been an event that could result in a claim, <b>You</b> will be entitled to a refund of the <b>Premium</b> paid, subject to a deduction calculated for the time <b>You</b> have been covered.</p>

#### Cancellation by Us.

**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**;
- 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.

If the **Policy** is cancelled or comes to an end for any reason all cover for **Your Pet** will stop on the date and time the cancellation becomes effective and no further claims will be paid.

If **You** pay by monthly instalments and if **You** do not pay an instalment on time then:

- if the out-standing instalment remains unpaid for at least fourteen (14) days **We** can refuse to pay a claim arising after the payment was due and;
- if the instalment remains unpaid for at least one month **We** can cancel the **Policy**.

**We** also reserve the right to have **You** pay the rest of the yearly **Premium** immediately. If **Your** instalments are frequently late or missed **We** also reserve the right to have **You** pay all **Premiums** due until the end of the current **Period of Insurance**. When **We** settle **Your** claim, **We** may deduct from the claim, any amount due to **Us**.

### 13. Paying Your Premium

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. **We** will write to **You** by email 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.

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 **Your Duty of Disclosure** before each renewal (see *above*).

#### 14. Changes at renewal

This document also applies for any offer of renewal **We** make, unless **We** tell **You** otherwise.

When **We** offer renewal **We** may:

- a. Change the **Premium, Excesses** and **Policy** Terms and Conditions.
- b. Place **Exclusions** because of **Your Pet's** claims and **Veterinary** history.
- c. 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.

#### 15. Upgrading cover

If a higher plan is available for **Your Pet** **You** can apply for an upgrade at renewal of **Your Policy** and at this time the request will be subject to an underwriting review of **Your Pet's** veterinary history.

#### 16. Changes during the Period of Insurance

**We** will not change the cover **We** provide for **Your Pet** during the **Period of Insurance**, unless:

- a. **You** decide to change **Your Pet's** cover.
- b. **You** did not tell **Us** about something when **We** previously asked.
- c. **You** provided **Us** with inaccurate information when previously asked, regardless of whether or not **You** thought it was accurate at the time.
- d. If **You** transfer **Your Pet** to a plan with additional or higher benefit limits at renewal, 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. Exclusions applicable to Your Pet

- a. Any **Injury/Illness** which occurred before **Your Pet's** cover started is a **Pre-Existing Condition** which will never be covered by **Your** insurance;
- b. Any **Illness** which starts in the **Waiting Period**;
- c. 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**.

#### 18. Claimable Period

This **Policy** covers an **Injury** or **Illness** for a period of **twelve (12) months** only. The **twelve (12) months** starts on the date the **Injury** first happened after **Your Pet's** cover started, or the first **Clinical Sign** of the **Illness** or **Condition** occurring or existing in any form, after the conclusion of the **Waiting Period**. After this **twelve (12) month** period **We** will not cover any further claims for that or any related **Injury** or **Illness**.

#### 19. Policy Limits

Limits apply to items covered by **Your 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.

#### 20. Travel Cover

Some sections of **Your Policy** provide cover whilst **Your Pet** is on a **Journey**. While **Your Pet** is outside the **UK** **You** must follow the conditions of any pet travel regulations currently in force at the time. **You** agree to pay translation costs for any claim documentation not written in English. Any claims will be paid in British pound sterling.

<p><b>21. Jurisdiction</b></p>	<p>English law applies to this insurance contract. Unless <b>We</b> agree otherwise the language of the <b>Policy</b> and all communications relating to it will be in English.</p>
<p><b>22. Your Residence</b></p>	<p><b>Your Pet</b> must live in the <b>UK</b>. If <b>Your</b> address, or the address of <b>Your Pet</b>, changes <b>You</b> must advise <b>Us</b> as soon as possible as this may affect the insurance cover provided.</p>
<p><b>23. False Information</b></p>	<p>If <b>You</b> have provided false information or make a false or exaggerated claim, or any claim involving <b>Your</b> dishonesty, this <b>Policy</b> will end and <b>We</b> will not make any further payments and <b>We</b> may retain <b>Your Premium</b>.</p>
<p><b>24. Fraudulent Claims</b></p>	<p>If <b>You</b> submit a fraudulent claim, or solicit <b>Your Vet</b> to behave in a fraudulent manner or persuade them to falsify or change information regarding a claim, then the claim may be denied and <b>We</b> may cancel the <b>Policy</b>. <b>We</b> may also be entitled to reclaim any payments already made to <b>You</b> in respect to such claims and <b>We</b> may retain <b>Your Premium</b>.</p>
<p><b>25. Transferring Insurance</b></p>	<p>This insurance is not transferrable.</p>
<p><b>26. Your Age when cover starts</b></p>	<p><b>You</b> must have been over the age of eighteen (18) at the time <b>You</b> purchased this insurance.</p>

## General Exclusions

Insurance is not intended to cover every single occurrence; in fact, there are some circumstances that this **Policy** will not provide insurance cover for. For example, under all sections of **Your Policy**, **We** do not pay for:

1. A **Condition** specifically excluded on **Your Certificate of Insurance**.
2. Any pet(s) aged within the following age limits at the commencement of **Your** insurance:
  - a. Bird(s) less than 12 weeks of age or over the age of 25 years
  - b. Reptile(s) less than 8 weeks of age or over the age of 15 years
  - c. Tortoise(s) less than 12 weeks of age or over the age of 30 years
  - d. **Mammal(s)** less than 8 weeks of age or over the age of 5 years
3. Cost of **Routine or Preventative Treatment**.
4. Cost of **Elective Surgery or Treatment**.
5. Any amount due to an **Injury** or **Illness** caused by **Your** other pets, the pets of anyone living with **You**, or any other animal in **Your** care, or any animal visiting **Your** premises.
6. Any pet being used for a commercial purpose or kept on a commercial premises for a period longer than thirty (30) days unless agreed by **Us** and detailed on **Your Certificate of Insurance**.
7. Any amount due to polytetrafluoroethylene fumes.
8. Any amount arising from an attack by **Vermin**. (This does not apply to birds of prey injured whilst hunting).
9. The 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 Family** or anyone living with **You** or acting with **Your** express or implied consent.
10. Any amount due to statutory quarantine.
11. Any pandemic or epidemic disease that causes widespread **Illness**, death or destruction affecting pets.
12. Any animals that are banned by any **UK** Government, Public or Local Authority.
13. Any pet declared as a dangerous animal by a Government Authority.
14. Any pet that must be registered under the applicable legislation dealing with dangerous animals.
15. Any amount caused by, arising out of or in any way connected with **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.
16. Any costs caused because any Government or Public or Local Authority or any person or Body having the jurisdiction to do so, have put restrictions on **Your Pet**.
17. Any amount caused by, arising out of or in any way connected with **You** breaking **UK** animal health or importation laws or regulations.
18. Loss, damage, liability or expense directly or indirectly caused by, contributed to or arising from nuclear explosion, reaction, radiation, fallout or contamination by radioactivity.
19. Loss, damage, liability or expense directly or indirectly caused by, contributed to or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.
20. Loss, damage, liability or expense directly or indirectly caused by, contributed to or arising from any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- a. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
  - b. any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter; or
  - c. any chemical, biological, bio-chemical, or electromagnetic weapon; or
  - d. **Terrorism**,
  - e. any action taken in controlling, preventing, suppressing, or in any way relating to 20a. and/or 20d.
21. **Your** legal liability for payment of compensation in respect of:
- a. death, bodily **Injury** or **Illness**, and/or
  - b. physical loss or damage to property,
- except to the extent **You** have such cover under the **Third Party Liability** section of this **Policy**.
22. Any legal costs, expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament unless where required under the **Third Party Liability** section of this **Policy**.
23. Any amount resulting from 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**.
24. Any **Journey You** take **Your Pet** on against a **Vet's** advice.
- Additional **Exclusions** and **Policy** limits may apply to **Your Policy**. For full details of all relevant **Policy** limits and **Exclusions You** must read **Your Certificate of Insurance** and the General Exclusions to all sections and also to the specific **Exclusions** to each section under the heading "*What We will not pay*".

## Cover

At Petcover, **We** are proud of the insurance cover **We** provide for pets. In return for the payment of **Your Premium**, **We** will provide cover in the following sections if they are shown on **Your Certificate of Insurance**. The cover applies within the **UK** and any **Journey** undertaken during the **Period of Insurance**. Benefit limits do apply to some items covered under the **Policy**. **You** should read **Your Policy** carefully so that **You** are aware of what limits may be applicable in the event of a claim.

### Section 1 – Veterinary Fees

Cover under this section applies in the **UK** and **Agreed Countries** only.

#### What We Will Pay

1. The cost of fees incurred for the **Treatment Your Pet** has received to treat an **Injury** and/or **Illness** up to the **Maximum Benefit** as stated on **Your Certificate of Insurance**. The **Maximum Benefit** stated in **Your Certificate of Insurance** is the total amount **We** will pay for all claims during the **Period of Insurance**.
2. **We** will also pay as part of and not in addition to **Your Veterinary Fees Maximum Benefit**, the cost of **Alternative and Complementary Treatments** and **Physiotherapy** to treat an **Injury** and/or **Illness**, when referred and endorsed by **Your Vet**.
3. **We** will also pay as part of and not in addition to **Your Veterinary Fees Maximum Benefit**, up to £100 for veterinary consultations/visits or prescribed medications needed to carry out the procedure of having **Your Pet** put to sleep, including cremation or burial or disposal costs following **Your Pet** being put to sleep by a **Vet**.
4. **Illness** and **Injury** is covered for **twelve (12) months**, starting from the date during the **Period of Insurance** the **Injury** happened, or the **Clinical Signs** of the **Illness** first occurred. Payments will continue for **twelve (12) months** or until the **Maximum Benefit** is reached, whichever happens first.
5. 90% of the total cost of **Veterinary Treatment** if **Your Pet** is referred to a specialist referral centre by the original treating **Vet**. **You** are required to pay 10% of the total cost of **Veterinary Treatment** by the specialist referral centre in addition to any **Excess** stated on **Your Certificate of Insurance**.
6. 50% of the total cost of **Dental Treatment** in **Mammals**. **You** are required to pay 50% of the total cost of **Dental Treatment** for **Mammals** in addition to any **Excess** stated on **Your Certificate of Insurance**.

#### What You Pay

For each **Illness** or **Injury** that is treated during the **Period of Insurance** and which 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**. **You** also pay a percentage of the total costs of **Veterinary Treatment** if **Your Pet** is referred to a specialist referral centre; and/or the cost of **Dental Treatment** in **Mammals** (See Section 1, What We will pay 5 & 6 for full details).

## What We Will Not Pay

1. Any amount which exceeds the **Maximum Benefit** for this section or which will result in the **Maximum Benefit** being exceeded.
2. The cost of any **Treatment** for a **Pre-Existing Condition** during the first **twelve (12) months** of **Your Pet's** insurance unless otherwise stated on **Your Certificate of Insurance**.
3. The cost of any **Treatment** for an **Illness** which starts in the **Waiting Period**.
4. The costs of any **Treatment** for the first **twelve (12) months** of **Your Pets** insurance unless otherwise stated on **Your Certificate of Insurance** for:
  - a. an **Injury** that happened or an **Illness** that first showed **Clinical Signs** before **Your Pet's** cover started; or,
  - b. an **Injury** or **Illness** that is the same as, or has the same diagnosis or **Clinical Sign** as an **Injury, Illness** or **Clinical Sign** **Your Pet** had before its cover started; or,
  - c. an **Injury** or **Illness** that is caused by, relates to or results from an **Injury, Illness** or **Clinical Signs** **Your Pet** had before its cover started, no matter where the **Injury, Illness** or **Clinical Signs** occurred or happened in, or on **Your Pet's** body.
5. The costs of any **Treatment** for the first **twelve (12) months** of **Your Pets** insurance unless otherwise stated on **Your Certificate of Insurance** for:
  - a. an **Illness** or **Injury** that first showed **Clinical Signs** within the **Waiting Period** of **Your Pet's** cover starting; or,
  - b. an **Illness** or **Injury** which is the same as, or has the same diagnosis or **Clinical Signs** as an **Illness** or **Injury** that first showed **Clinical Signs** within the **Waiting Period** of **Your Pet's** cover starting; or,
  - c. 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 Signs** within the **Waiting Period** of **Your Pet's** cover starting, no matter where the **Injury, Illness** or **Clinical Signs** occurred or happened in, or on **Your Pet's** body.
6. The cost of any **Elective, Routine** or **Preventative Treatment**, diagnostics or procedure, or any **Treatment** that **You** choose to have carried out that is not directly related to an **Injury** or **Illness**, including any complications that arise.
7. The cost of general health improvers including special food/diets, mineral supplements/vitamin supplements whether prescribed by a **Vet** or not.
8. Any costs for hibernation or bumblefoot as a result of poor husbandry and where previously veterinary advice relating to hibernation or bumblefoot has not been followed.
9. The cost of any **Treatment** in relation to **Your Pet** being or coming into season, breeding, pregnancy or giving birth.
10. The cost of more than two occurrences of egg binding throughout the pet's life.
11. The cost of any **Herbal Medicines** or **Treatment**, other than milk thistle prescribed by a veterinarian used to treat an **Injury** or **Illness**.
12. For the cost of **Treatment** for any **Behavioural Illness** if **Your Pet's** behaviour is caused by **You** failing to provide training.
13. For the cost of **Treatment** for any **Behavioural Illness** relating to a mental or emotional disorder, including self-mutilation.
14. For the cost of any **Treatment** in connection with false pregnancy.
15. For the cost of any food, including food prescribed by a **Vet**, unless it is:
  - a. 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.
  - b. 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.

16. 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.
17. 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.
18. Any cost relating to orthodontics, malocclusion, wry bite, supernumerary teeth, reverse scissor bite, posterior cross bite, anterior crossbite, overbite, brachygnathia, open bite or level bite.
19. For the cost of a post mortem examination.
20. Any costs or putting **Your Pet** to sleep unless it was necessary for humane reasons and to stop incurable suffering.
21. For costs resulting from an **Injury** or **Illness** that are excluded under the **Policy**.
22. For 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.
23. For extra costs for treating **Your Pet** outside usual surgery hours; unless the **Vet** confirms an emergency, consultation is essential, regardless of **Your** personal circumstances.
24. For the cost of any additional veterinary attention required because **You** are unable to administer medication or **Your** personal circumstances.
25. For the cost of hospitalisation and any associated **Treatment**, unless the **Vet** confirms **Your Pet** must be hospitalised for essential **Treatment**, regardless of **Your** personal circumstances.
26. 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 **Us**.
27. Any costs for **Alternative or Complementary Treatment** or **Veterinary Treatment** that does not improve the health or wellbeing of **Your Pet**.
28. For the cost of buying or hiring equipment or machinery or any form of housing, including cages.
29. For the cost of any surgical items that can be used more than once.
30. The cost for **Your Vet** to write a prescription, charge a dispensing fee, charge administration fees or a claim form completion fee.
31. Any claim where the full medical history is not provided when requested.
32. Any bulk purchase of medicines that can't be used in full by the end of the current **Policy** period.
33. Any prolonged course of veterinary medicines, **Alternative or Complementary Treatments** 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.
34. For the cost of any **Treatment** if a claim has not been submitted within **twelve (12) months** of **Your Pet** receiving **Treatment**, **We** may refuse or reduce the amount **We** pay to the extent that **We** are prejudiced by the late notification of the claim.
35. 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**.
36. The cost of the following procedures; experimental **Treatments**, or therapies; prosthetics or orthopaedic supports or braces, open heart surgeries, cancer vaccinations, therapeutic antibody cancers, stem cell therapy, organ transplants, gene therapies, probiotics, **Dental** vaccines, cold laser **Treatments**, 3D printing, Juvenile Pubic Symphysiodesis (JPS), any drugs not used in accordance with the manufacturers recommendations.
37. For the cost of any **Treatment** while on a **Journey** if a **Vet** believes it can be delayed until **Your Pet** returns **Home**.

## Special Conditions for Veterinary Fees

The maximum amount **We** will pay for the cost of **Treatment** for **Injury** and/or **Illness** is the **Maximum Benefit** that applies on the date the **Injury** happened or the date the **Clinical Signs** 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**.

1. If the claim includes medication, these costs will be subject to the **Maximum Benefit** that applies on the date the medication will be used.
2. If **We** receive a request to pay the claim settlement direct to a **Veterinary Practice**, **We** reserve the right to decline this request.
3. **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**.
4. If **You** decide to take **Your Pet** to a different **Vet** for a second opinion because **You** are unhappy with the diagnosis or **Treatment** provided, **You** must tell **Us** before **You** arrange an appointment 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** **We** choose. If **We** decide the diagnosis or **Treatment** currently being provided is correct, **We** will not cover any costs relating to the second opinion.
5. It is **Your** responsibility to ensure the **Veterinary Practice** is paid within the required time frame:
  - a. If an additional charge is added to the cost of **Treatment** due to the late payment of fees, **We** will deduct this charge from the claim settlement.
  - b. If the **Veterinary Practice** provides a discount for paying the cost of **Treatment** within a certain time frame, **You** must provide payment within this time frame. If **You** do not, **We** will deduct the discount, which would have been provided, from the claim settlement.
6. **We** will require fully itemised invoices for all **Alternative, Complementary and Veterinary Treatment**.

## Section 2 – Advertising and Reward

Cover under this section applies in the **UK and Agreed Countries** only.

### What We Will Pay

If **Your Pet** is stolen or goes missing during the **Period of Insurance**:

1. The cost of advertising, and
2. The reward **You** have offered and paid to get **Your Pet** back.
3. If **Your Pet** is stolen or goes missing during **Your Journey**, **We** will also pay the cost of **Your** accommodation to stay and look for **Your Pet** if it has not been found or returned by the scheduled last date of **Your Journey**.

### What You Pay

1. Any amount which exceeds the **Maximum Benefit** for all incidents covered under the relevant section or which will result in the **Maximum Benefit** being exceeded for all incidents during the **Period of Insurance**.
2. **Your Excess** as detailed in **Your Certificate of Insurance**.

### What We Will Not Pay

1. For any reward that **We** have not agreed before **You** have advertised it.
2. For any reward not supported by a signed receipt giving the full name, address and telephone number of the person who found **Your Pet**.

3. Any reward paid to:
  - a. a member of **Your Family** or any person living with **You** or employed by **You**, including any person travelling with **You** during **Your Journey**.
  - b. the person who was caring for **Your Pet** when it was lost or stolen.
  - c. the person who stole **Your Pet** or any person who is in collusion with the person who stole **Your Pet**.
4. Any amount if a claim has not been submitted within **twelve (12) months** of **Your Pet** going missing, to the extent that **We** are prejudiced by the late notification of the claim.
5. If **Your Pet** is stolen or goes missing during **Your Journey**:
  - a. More than seven (7) days' accommodation costs and more than £60 for each day's accommodation.
  - b. Any amount if the cost of accommodation is at a property owned by **You** or **Your Family**.
6. Any amount unless there is some official documentation to certify the theft or loss was reported to the police or the shipping, or aircraft operator if the loss or theft happened while **You** were travelling with them.

### Special Conditions for Advertising and Reward

1. **You** must immediately take all reasonable steps to find or recover **Your Pet**. **You** must take the following steps:
  - a. Within twenty-four (24) hours of **You** discovering **Your Pet** is stolen or lost, **You** must tell the appropriate authority and obtain written confirmation of **Your** report. Depending on where **You** live the appropriate authority may be **Your** local Council or the police. If **Your Pet** is microchipped **You** must also contact **Your** microchip provider and **Vet** to advise that **Your Pet** is stolen or missing.
  - b. Tell all the **Vets** and local rescue centres within a reasonable distance of the area where **Your Pet** was last seen, within five (5) days of **Your Pet** going missing; and
  - c. If **Your Pet** has not been found within ninety (90) days, fill in a claim form and return it to **Us** as soon as possible.
  - d. If **Your Pet** was lost or stolen while being transported by a shipping agent or aircraft, **You** must immediately report the loss to the operator and obtain written confirmation of **Your** report.  
There are other actions **You** can take, which although are not requirements of this insurance, may help to improve the chances of **Your Pet** returning **Home**. This includes notifying all **Vets**, local rescue centres, distributing flyers, do a letterbox drop in the area **Your Pet** went missing and searching the local area; **We** are happy to share useful tips with **You** if **You** contact **Us**.
2. **You** must obtain **Our** approval before advertising a reward; if not, the cost of the reward will not be covered by the **Policy**.
3. **You** must provide **Us** with a receipt(s) for any amount which **You** are claiming for. Any costs not supported by a receipt will not be covered under this section.
4. **We** will require fully itemised invoices for any costs arising from advertising and reward cover.

## Section 3 – Third Party Liability

Cover under this section applies in the **UK** only.

In this section, ‘**You**’ and ‘**Your**’ mean **You** or any person looking after or handling **Your Pet** with **Your** permission.

### What We Will Pay

**Your** legal liability for payment of compensation in respect of:

1. death, bodily **Injury** or **Illness** of another person, and/or
2. physical loss of or damage to property, occurring during the **Period of Insurance** and which is caused by an **Accident** caused by **Your Pet**.

**We** will also pay as a part of and not in addition to **Your Maximum Benefit**, the legal costs and expenses **You** incur for a legal liability claim covered under this Section with **Our** consent for which **You** are legally liable, plus the cost of any lawyers **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 *Section 3 – Third Party Liability Cover* under this **Policy** 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

The first £500 of each property claim under this Section.

### What We Will Not Pay

1. Any amount which exceeds the **Maximum Benefit** for this section or which will result in the **Maximum Benefit** being exceeded.
2. Any amount in relation to **Your** legal liability for:
  - a. damage to **Your** property,
  - b. **Injury** to or death of any person who normally lives with **You** or is part of **Your Family** or for damage to their property,
  - c. **Injury** to **Your** employees or anyone who works for **You**, or for damage to their property,
  - d. 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**.
  - e. 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,
  - f. 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**.
  - g. the prevention of such contamination or pollution.
3. Claims caused by, arising out of, or in any way connected with:
  - a. pregnancy, or
  - b. the transmission of disease, to any other human or animal.

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 or veterinarian about the behaviour of **Your Pet**.
5. Where **Your** legal liability is covered or indemnified, in any way under any:
  - a. statutory or compulsory scheme, fund or insurance, or
  - b. compensation scheme or workers compensation **Policy** of insurance, or
  - c. industrial award, even if the amount recoverable is nil.
6. Where **Your** legal liability is over that recoverable under any:
  - a. statutory or compulsory scheme, fund or insurance, or
  - b. Accident compensation scheme or workers compensation **Policy** of insurance, or
  - c. 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 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 pet minder, a trainer, a pet sitter or at a boarding establishment.
10. If the **Accident** happens in an area or place where pets are specifically prohibited, unless **Your Pet** escapes and enters the area outside of **Your** control.

### Special Conditions for 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 section.
2. **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.
3. You agree to provide **Us** with any information connected with the claim **We** reasonably ask for including details of **Your Pet**'s history.
4. **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.
5. **You** must allow **Us** to take charge of **Your** claim and allow **Us** to prosecute in **Your** name for **Our** benefit.
6. If more than one of the pets insured under the **Policy** are involved in, or contribute towards, an **Accident** which is covered under this section only one **Maximum Benefit** will apply to the **Accident** for all of the pets. This means that if:
  - a. The pets 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 pets insured each have a **Maximum Benefit** of £1 million, **We** will pay no more than £1 million for the **Accident**.
  - b. If pets 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**.
7. If a business or a professional is being paid to care for **Your Pet** in any way (for example, but not limited to a pet minder, a trainer) it is **Your** responsibility to:
  - a. Make sure the business/person has the appropriate Third Party Liability insurance cover, and
  - b. Tell them if **Your Pet** has any behavioural problems or requires any special handling so they are able to handle **Your Pet** in an appropriate manner.

## Section 4 – Death from Illness or Injury

Cover under this section applies in the **UK** only.

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

### What We Will Pay

The price **You** paid for **Your Pet**, up to the **Maximum Benefit**, if it either dies or has to be put to sleep by a **Vet** during the **Period of Insurance** as a result of an **Injury** caused by an **Accident** or **Illness**. If **You** have no formal proof of how much **You** paid for **Your Pet**, **We** will pay the **Market Value** or purchase price, whichever is less. If **You** did not pay for **Your Pet** **We** will pay the **Market Value**.

### What You Pay

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

### What We Will Not Pay

1. Any amount which exceeds the **Maximum Benefit** for the relevant section or which will result in the **Maximum Benefit** being exceeded.
2. The **Excess** as detailed in **Your Certificate of Insurance**.
3. Any amount if the death results from an **Injury** or **Illness** that happened prior to the **Period of Insurance**.
4. Any amount if **Your Pet's** death results from a **Pre-Existing Condition** during the first **twelve (12) months** of **Your Pet's** insurance unless otherwise stated on **Your Certificate of Insurance**.
5. Any amount if **Your Pet's** death results from an **Illness** or **Injury** which starts in the **Waiting Period**.
6. Any amount unless **Your Vet** confirms it was not humane to keep **Your Pet** alive because it was suffering from an **Injury** that could not be treated or an incurable **Illness**.
7. Any amount if the death results from breeding, pregnancy or giving birth.
8. Any amount if a claim has not been submitted within one year of **Your Pet's** death, to the extent that **We** are prejudiced by the late notification of the claim.
9. Any amount if the death results from an **Injury** or **Illness** specified as excluded on **Your Certificate of Insurance** or generally not covered within these terms and conditions.
10. Any amount if the death results from fire, wind, storm, lightning, or flood.

### Special Conditions for Third Party Liability

1. **You** must provide in the event of a sudden or unexplained death or if **Your Pet** dies within the first **twelve (12) months** of the insurance cover a post mortem report at **Your** own expense. In all other cases of death **We** require a death certificate from a **Vet**.
2. **We** would also require **Your Pets** original purchase receipt from where **You** bought **Your Pet**, where applicable; **We** will not pay for this information.

## Section 5 – Loss from Theft, Fire or Weather Perils

Cover under this section applies in the **UK** only.

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

### What We Will Pay

The price **You** paid for **Your Pet**, up to the **Maximum Benefit**, if it is stolen due to forcible or violent entry; dies or is proven missing as a result of fire, wind, storm, lightning or flood during the **Period of Insurance** and is not recovered or does not return. If **You** have no formal proof of how much **You** paid for **Your Pet**, **We** will pay the **Market Value** or purchase price, whichever is less. If **You** did not pay for **Your Pet** **We** will pay the **Market Value**.

### What You Pay

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

### What We Will Not Pay

1. Any amount which exceeds the **Maximum Benefit** for the relevant section or which will result in the **Maximum Benefit** being exceeded.
2. Any amount if **You** or the person looking after **Your Pet** has freely parted with it, even if tricked into doing so, unless anyone was looking after or transporting **Your Pet** in return for money, goods or services.
3. Any amount if a claim has not been submitted within **twelve (12) months** of **Your Pet** being stolen or going missing, to the extent that **We** are prejudiced by the late notification of the claim.
4. Any amount in the event of escape or mysterious disappearance (unless by a weather peril).
5. Theft from an unattended vehicle or from an unattended stand at a show or exhibition.
6. Theft or loss from an alcohol licensed premises.
7. Theft or loss from an address **Your Pet** has been living at for longer than thirty (30) days which is not the address on **Your Certificate of Insurance**.

### Special Conditions for Loss from Theft, Fire or Weather Perils

1. Within twenty-four (24) hours of **You** discovering **Your Pet** is stolen, **You** must tell the appropriate authority and obtain written confirmation of **Your report**. Depending on where **You** live the appropriate authority may be **Your** local Council or the police. If **Your Pet** is microchipped **You** must also contact **Your** microchip provider and **Vet** to advise that **Your Pet** is stolen or missing.
2. No settlement will be made for loss of **Your Pet** by theft until ninety (90) days after the incident is reported to **Us** and then only in the event that **Your Pet** is not recovered.
3. To claim for theft cover the following security requirements must be in place if **Your Pet** is kept outside:
  - a. Single pet or collection of pets insured, valued up to £1,500; All openings to the enclosures must be protected by closed shackled high tensile steel padlocks.
  - b. Single pet or collection of pets insured, valued between £1,501 and £10,000; All openings to the enclosures must be protected by closed shackled high tensile steel padlocks. Enclosures must be constructed to a standard suitable to prevent theft or escape of **Your Pets**. Security lighting must be operational continuously covering the enclosure. Enclosure must be recorded continuously by CCTV including Day & Night Vision and must be powered by wires connected to a mains power system, **We** will require a copy of this in the event of a claim.
  - c. Single pet or collection of pets insured, valued over £10,001; Please refer to **Your Certificate of Insurance** for security requirements which will apply.

4. To submit a claim for theft or loss **You** must have advertised the loss of **Your Pet** for at least ninety (90) days and when **You** claim **You** must provide **Us** with evidence showing the advertising took place, the pet's original purchase receipt from where **You** bought **Your Pet**, where applicable; **We** will not pay for this information.
5. If **Your Pet** has not been found within ninety (90) days, please fill in a claim form and return it to **Us** as soon as possible.
6. If the claim is paid the purchase receipt will not be returned to **You**.
7. If **Your Pet** is found or returns, **You** must repay the full amount **We** have paid **You**.
8. If the loss or theft happened during **Your Journey** please also send **Us** the booking invoice for **Your Journey** or any other official documentation to show the dates of **Your Journey**.
9. Outside pet housing and/or enclosures must be constructed and maintained to a standard that will withstand normal weather perils. If there is a disagreement between **You** and **Us** in respect of normal weather perils, the details will be referred to an independent specialist/ loss adjuster mutually agreed upon. Both **You** and **Us** agree to accept the third party's decision.
10. **You** must maintain, where applicable, in accordance with the manufacturers recommendations all CCTV systems, fire extinguishers, smoke alarms, electrical wiring and appliances, security lights and locks and secure the premises where **Your Pet** is kept, when they are unoccupied and during the hours of darkness. All security systems must be fully operational at all times and activated when premises are unoccupied.
11. In the event of death by a weather peril, a Death Certificate issued by a **Vet** will be required.
12. In the event of death by fire, a Death Certificate by a **Vet** or verification by an independent third party e.g. fire officer is required.
13. If there have been any break-ins or attempted break-ins at the premises where **Your Pet** is kept within the **twelve (12) months** prior to the commencement of **Your Policy** **You** must have notified **Us** before **Your** cover commences.
14. **You** must immediately take all reasonable steps to find or recover **Your Pet**. **You** must take the following steps:
  - a. Within twenty-four (24) hours of **You** discovering **Your Pet** is stolen, **You** must tell the appropriate authority and obtain written confirmation of **Your** report. Depending on where **You** live the appropriate authority may be **Your** local Council or the police.
  - b. Tell all the **Vets** and local rescue centres within a reasonable distance of the area where **Your Pet** was last seen, within five (5) days of **Your Pet** going missing; and
  - c. If **Your Pet** has not been found within ninety (90) days, fill in a claim form and return it to **Us** as soon as possible.
  - d. If **Your Pet** was lost or stolen while being transported by a shipping agent or aircraft, **You** must immediately report the loss to the operator and obtain written confirmation of **Your** report.
  - e. There are other actions **You** can take, which although are not requirements of this insurance, may help to improve the chances of **Your Pet** returning **Home**. This includes notifying all **Vets**, local rescue centres, distributing flyers, do a letterbox drop in the area **Your Pet** went missing and searching the local area; **We** are happy to share useful tips with **You** if **You** contact **Us**.

## Section 6 – Loss from Not Returning whilst Flying

Cover under this section applies in the **UK** only.

This section is an **Optional Extra Benefit** only available to birds of prey and only applies if it is shown as covered on **Your Certificate of Insurance**.

### What We Will Pay

The price **You** paid for **Your Pet**, up to the **Maximum Benefit** as agreed and stated in **Your Certificate of Insurance**, if it is proven missing whilst flying during the **Period of Insurance** and is not recovered or does not return. If **You** have no formal proof of how much **You** paid for **Your Pet**, **We** will pay the **Market Value** or purchase price, whichever is less. If **You** did not pay for **Your Pet** **We** will pay the **Market Value**.

### What You Pay

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

### What We Will Not Pay

1. Any amount which exceeds the **Maximum Benefit** for this section or which will result in the **Maximum Benefit** being exceeded.
2. Any amount in the event of escape or mysterious disappearance.
3. Any amount if a claim has not been submitted within **twelve (12) months** of **Your Pet** going missing.
4. Any amount if the loss happened prior to the **Period of Insurance**.
5. Any amount due to a loss which is excluded on **Your Certificate of Insurance** or generally not covered within these terms and conditions.
6. Any amount if **Your** bird is not flown with telemetry tracking equipment.

### Special Conditions for Loss from Not Returning whilst Flying

1. **Your Pet** must be flown with telemetry tracking equipment.
2. No settlement will be made for loss of **Your Pet** until ninety (90) days after the incident is reported to **Us** and then only in the event that **Your Pet** is not recovered.
3. Any loss must be notified to **Us** as soon as it occurs.
4. To submit a claim for theft or loss **You** must have advertised the loss of **Your Pet** for at least ninety (90) days and when **You** claim **You** must provide **Us** with evidence showing the advertising took place, the pet's original purchase receipt from where **You** bought **Your Pet**, where applicable; **We** will not pay for this information.
5. If the claim is paid the purchase receipt will not be returned to **You**.
6. If **Your Pet** is found or returns, **You** must repay the full amount **We** have paid **You**.
7. **You** must immediately take all reasonable steps to find or recover **Your Pet**. **You** must take the following steps:
  - a. Tell all the **Vets** and local rescue centres within a reasonable distance of the area where **Your Pet** was last seen, within five (5) days of **Your Pet** going missing; and
  - b. If **Your Pet** has not been found within ninety (90) days, fill in a claim form and return it to **Us** as soon as possible.

There are other actions **You** can take, which although are not requirements of this insurance, may help to improve the chances of **Your Pet** returning **Home**. This includes notifying all **Vets**, local rescue centres, distributing flyers, do a letterbox drop in the area **Your Pet** went missing and searching the local area; **We** are happy to share useful tips with **You** if **You** contact **Us**.

# 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](http://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 Petcover EU Limited, and **We** will assist **You** in the pursuance and settlement of **Your** claim.

Claim payments will be made directly into your bank account or by cheque, 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](http://www.britishpetinsurance.co.uk/claims) or
2. Contact **Us** by telephone if **You** would like **Us** to send **You** a claim form; or
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 six (6) months after the **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. 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:

### For Section 1 - Veterinary Fees

**You** will be required to complete a claim form in all instances, and **You** should telephone **Us** on 01444 708840 or email [info@petcover.uk.com](mailto:info@petcover.uk.com) immediately **You** become aware of a potential claim, or alternatively **You** can download a claim form from **Our** website address. For payment **Your Veterinary Practice/Surgeon** must complete their section of the claim form and substantiate each claim with an invoice and clinical history detailing all **Treatment** administered and drugs prescribed. The completed claim form together with all relevant documentation e.g. **Your Pet's** clinical history should be returned to **Us** within six (6) months of the completion of the **Treatment**. If **You** completed claim form is not returned to **Us** within six (6) months, it may affect the validity of **Your** claim or delay renewal terms being offered on **Your** insurance **Policy**.

For this section of cover, the **Veterinary Practice** must complete the relevant section of the claim form.

- a. Please send **Us** the original fully itemised invoices from the **Veterinary Practice** which show what **You** are claiming for. (Photocopies of invoices are not acceptable).

- b. 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.
- c. 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.
- d. For **Veterinary Fees**, if the claim is for **Treatment** in an **Agreed Country**, **You** need to provide the booking invoice for **Your Journey** or any other official documents which show the dates of **Your Journey**.

**You** must phone **Us** on 01444 708840 and talk to **Our** claims team, for the approval of any reward before **You** advertise it.

Please send **Us**:

**For Section 2 - Advertising and Reward**

- a. The original fully itemised invoices and receipts to show the costs involved, including a receipt for any reward paid, and
- b. If the loss or theft happened during **Your Journey**, the booking invoice or another official document to show the dates of **Your Journey**, and
- c. If applicable the police or operator's report.

**You** must contact **Our** claims team on 01444 708840 immediately or as soon as reasonably possible, for advice if someone is holding **You** responsible for an **Accidental Injury** or damage caused by **Your Pet**. **We** will send **You** a claim form to complete.

**For Section 3 - Third Party Liability**

**IMPORTANT: do not accept any responsibility or respond to any correspondence whether verbal or written.**

Please send **Us**:

- a. **Your** completed claim form with any detailed written description of the incident, and
- b. Any correspondence that **You** may have received from a third party, this includes court documentation and legal documents.

If death cover is included in **Your Insurance** **You** will be required to complete a claim form in all instances, and should telephone **Us** on 01444 708840 or email [info@petcover.uk.com](mailto:info@petcover.uk.com) immediately **You** become aware of a potential claim, or alternatively **You** can download a claim form from **Our** website [www.britishpetinsurance.co.uk/claims](http://www.britishpetinsurance.co.uk/claims). For payment, **Your Veterinary Practice/ Surgeon** must complete their section of the claim form, and **You** will be required at **Your** own expense, to support **Your** claim with either: a death certificate from the attending **Vet** confirming the death of **The Insured Pet** and identifying marks or features or, a full written post mortem report (*see Section 4, Conditions 1*). The completed claim form together with all relevant documentation should be returned to **Us** within thirty (30) days of original notification of the claim. If **Your** completed claim form is not returned to **Us** within thirty (30) days, it may affect the validity of **Your** claim or delay renewal terms being offered on **Your** insurance **Policy** if **Your Policy** covered more than one pet.

**For Section 4 - Death from Illness & Injury**

Please send **Us**:

- a. The post mortem or death certificate from **Your Vet**,
- b. The purchase receipt from when **You** bought **Your Pet**,
- c. A copy of **Your** Article 10 certificate or justification as to why this cannot be provided.

**For Section 5 -  
Theft/Fire/  
Weather Perils**

In the event of theft, **You** should immediately notify the local police of the circumstances surrounding **Your** loss. In the event of the loss or death of **Your Pet** from fire or weather perils **We** may require an independent third party to substantiate the death (i.e. the attending fire officer). **You** will be required to complete a claim form, and **You** should therefore telephone **Us** on 01444 708840 or email [info@petcover.uk.com](mailto:info@petcover.uk.com) immediately **You** become aware of a potential claim.

Please send **Us**:

- a. Evidence of the advertising carried out to try and find **Your Pet**,
- b. The purchase receipt from when **You** bought **Your Pet**,
- c. A copy of **Your** Article 10 certificate or justification as to why this cannot be provided.

**For Section 6 -  
Not Returning  
Whilst Flying**

In the event of the loss of **Your Pet** from not returning whilst flying, **You** will be required to complete a claim form, and **You** should therefore telephone **Us** on 01444 708840 or email [info@petcover.uk.com](mailto:info@petcover.uk.com) immediately **You** become aware of a potential claim.

Please send **Us**:

- a. The purchase receipt from when **You** bought **Your Pet**,
- b. A copy of **Your** Article 10 certificate or justification as to why this cannot be provided.

## 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**

4 Bridge Road Business Park  
Haywards Heath  
West Sussex  
RH16 1TX  
Telephone: 01444 708840  
Email: [info@petcover.uk.com](mailto:info@petcover.uk.com)  
Website: [www.britishpetinsurance.co.uk](http://www.britishpetinsurance.co.uk)

**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](http://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 <http://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** are 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](http://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](http://www.britishpetinsurance.co.uk)

A paper copy of the Data Privacy Notice can be obtained by contacting **Us** by email ([info@petcover.uk.com](mailto: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](mailto: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 (“bøgføringsloven”) and often we store information to the extent necessary longer for the sake of legal requirements regarding, among 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 with 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.

<b>By Telephone</b>	01444 708840
<b>By Email</b>	<a href="mailto:info@petcover.uk.com">info@petcover.uk.com</a>
<b>By Post</b>	British Pet Insurance, 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex, RH16 1TX
<b>Website</b>	<a href="http://www.britishpetinsurance.co.uk">www.britishpetinsurance.co.uk</a>



# British Pet Insurance

Services

**01444 708840**

**info@petcover.uk.com**

**britishpetinsurance.co.uk**



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

British Pet Insurance Services is a trading name of Petcover EU Limited who is registered in England and Wales under number 10001319. Petcover EU Limited is authorised and regulated by the Financial Conduct Authority under reference number 747757.

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