

pets
at home

where pets come first



Dog & Cat Insurance

Policy Booklet

www.petsathomeinsurance.com

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Policy Summary

This Policy Summary does not contain full details and conditions of your insurance – these are located in your Policy Wording.

This insurance is Underwritten by Zenith Insurance Plc, registered in Gibraltar No 84085.

Registered Office: 846-848, Europort, Gibraltar.

Regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (FCA Register Number 211787).

Type of insurance cover

This **pet** insurance policy provides cover for cats and dogs.

Conditions

- **You** must ensure that your **pet** has received the required vaccinations listed on page 13, failure to comply with this may jeopardise your claim or cover. Please refer to the general terms applicable to the whole policy in the Policy Wording for full details. Special terms apply to each section of your policy. Please refer to the Policy Wording for full details.
- Throughout any **period of insurance you** must look after your **pet** and maintain your **pets** health to avoid any conditions, death, loss, theft, staying , damage or destruction to third parties or their property. In addition **you** must also arrange for any **treatment** recommended by your **vet** to be completed immediately to prevent or reduce the risk of **injury** or **illness**.
- **You** must be a resident of the **United Kingdom**, the owner of the **pet** and the **pet** must be kept in the **United Kingdom** at the address **you** have provided.

Significant features and benefits

- The following tables show the maximum benefits **you** can claim for.
- Where an **excess** amount applies to a specific section, we will not pay the amount of the **excess** under that section. Please refer to your Schedule of Insurance for full details of which sections have an **excess** and how these apply.
- After the deduction of **excess** there is an amount to pay towards **Veterinary** fees called **co-insurance**.

Pets at Home - Pet Insurance Policy

Policy Summary

Dog table of benefits

	Cover	Classic	Classic Plus	Premier	Premier Plus
Section No	Treatment period	12 months	12 months	Per year	Per year
Section 1	Veterinary fees	£2,700	£4,000	£4,000	£9,000
	Dental treatment	injury and illness	injury and illness	injury and illness	injury and illness
	Dental treatment limit	£250	£500	£1,000	£1,500
	Complementary treatment	£500	£750	£1,000	£1,500
	Overseas veterinary treatment	£500	£1,000	£2,000	£3,000
	Referral to another vet / specialist clinic	not covered	£120	£150	£200
	Euthanasia cost	£100	£100	£100	£100
Section 2	Third party limit of liability	£1 Million	£1.5 Million	£1.5 Million	£2 Million
Section 4	Death from injury	£250	£500	£1,000	£1,500
Section 5	Death from illness	£250	£500	£1,000	£1,500
Section 6	Cremation / Burial	£75	£75	£100	£200
Section 7	Advertising costs	£150	£250	£750	£1,000
Section 7	Reward costs	£150	£250	£250	£500
Section 8	Theft or Straying	£250	£500	£1,000	£1,500
Section 9	Boarding fees / Daily minding	£150	£500	£750	£1,000
Section 10	Trip cancellation or return home	£250	£250	£500	£1,000
Section 11	Quarantine costs	£150	£500	£1,000	£1,500
Section 12	Loss of health certificate	£250	£250	£250	£250
Section 13	Overseas repeat tick & tapeworm treatment	£150	£250	£500	£1,000
Section 14	Emergency expenses overseas	£150	£250	£500	£1,500
	Bereavement counselling	Yes	Yes	Yes	Yes
	Pet legal	Yes	Yes	Yes	Yes
	Pet minders	Yes	Yes	Yes	Yes
	Find a vet	Yes	Yes	Yes	Yes

Pets at Home - Pet Insurance Policy

Policy Summary

Cat table of benefits

	Cover	Classic	Classic Plus	Premier	Premier Plus
Section No	Treatment period	12 months	12 months	Per year	Per year
Section 1	Veterinary fees	£1,700	£3,000	£4,000	£7,500
	Dental treatment	injury and illness	injury and illness	injury and illness	injury and illness
	Dental treatment limit	£250	£500	£500	£500
	Complementary treatment	£250	£500	£750	£1,000
	Overseas veterinary treatment	£500	£1,000	£2,000	£3,000
	Referral to another vet / specialist clinic	not covered	£120	£150	£200
	Euthanasia cost	£100	£100	£100	£100
Section 3	Accidental damage	£150	£250	£250	£500
Section 4	Death from injury	£250	£250	£750	£1,500
Section 5	Death from illness	£250	£250	£750	£1,500
Section 6	Cremation / Burial	£75	£75	£100	£200
Section 7	Advertising costs	£150	£250	£750	£1,000
Section 7	Reward costs	£150	£250	£250	£500
Section 8	Theft	£250	£500	£1,000	£1,500
Section 8	Straying	£250	£250	£250	£500
Section 9	Boarding fees / Daily minding	£150	£500	£750	£1,000
Section 10	Trip cancellation or return home	£250	£250	£500	£1,000
Section 11	Quarantine costs	£150	£500	£1,000	£1,500
Section 12	Loss of health certificate	£250	£250	£250	£250
Section 13	Overseas repeat tick & tapeworm treatment	£150	£250	£500	£1,000
Section 14	Emergency expenses overseas	£150	£250	£500	£1,500
	Bereavement counselling	Yes	Yes	Yes	Yes
	Pet legal	Yes	Yes	Yes	Yes
	Pet minders	Yes	Yes	Yes	Yes
	Find a vet	Yes	Yes	Yes	Yes

Pets at Home - Pet Insurance Policy

Policy Summary

Significant or unusual exclusions or limitations

- Please refer to the 'What is not covered' part of each section for full details.
- The excesses and the **co-insurance** shown within the Policy Wording or your Schedule of Insurance.
- Cover does not apply to any **pet** under 8 weeks of age.

General exclusions applicable to all sections of the policy

- Any **pet** under 8 weeks of age.
- Your Dog being an American Pit Bull Terrier, Dogo Argentino, Fila Brasileiro, Japanese Tosa, Pit Bull, Pit Bull Terrier, Irish Staffordshire Bull Terrier, Sarlooswolfhound, Czechoslovakian Wolf Dog, Wolf or Wolf hybrid, or a dog Crossed with these, or any animal registered under the Dangerous Dogs At 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs (amendment) Act 1997.
- Any notifiable diseases as named in the Animal Health Act 1981 or an order made under that Act, such as Rabies.
- Your **pet** being used for breeding purposes, guarding, track racing, coursing or used in connection with any business, trade, profession or occupation.
- Any **pet** which has aggressive tendencies or has been trained to attack.
- Repatriation of your **pet** following its death.
- War risks, **terrorism**, civil commotion and radioactive contamination.

Section 1 – Veterinary fees

- Costs resulting from an **injury** or **illness** which show **clinical signs** or become otherwise known to **you** before your **pet's** cover started or within the first 14 days of the start of cover.
- Any costs resulting from preventative or elective **treatments** including, but not limited to, vaccinations, spaying, castration, pregnancy or giving birth.

Section 2 – Third party liability

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

- Indemnity is subject to the payment of your policy **excess** in advance of settling any third party claim. Failure to pay the **excess** in advance will be in breach of policy conditions and may result in indemnity refusal, or legal action directly against **you** by a third party.
- Liability insured by any other insurance policy.
- Liability in respect of a cat.

Section 3 – Accidental damage

- Damage to any motor vehicle or its contents.
- Damage caused by your **pet** vomiting, fouling or urinating.
- Damage while your **pet** is left **unattended**.
- Damage to your own property.
- Any claim if your **pet** is a dog.

Section 4 – Death from injury

- Death caused by an **illness**.
- Any claim made more than 6 months after the date on which your **pet** dies or has to be put to sleep.
- Any claim if the death results from an **injury** first occurring or showing clinical signs before cover starts or occurring within the first 14 days of the start of cover.

Section 5 – Death from illness

- Any claim if the death results from **illness** first occurring or showing **clinical signs** before cover starts or occurring within the first 14 days of the start of cover.
- Any claim if your dog is aged 9 years or over or your cat is aged 11 years or over at the time of death.

Section 6 – Cremation / Burial costs

- Any claim if your dog is aged 9 years or over or your cat is aged 11 years or over at the time of death and dies from an **illness**.

Section 7 – Advertising and reward costs

- Any reward to a person living with **you**.
- Any immediate family member.

Section 8 – Theft or straying

- Any claim if your **pet** is recovered within 90 days of the theft or straying.
- Any claim made more than 6 months after the date on which your **pet** is stolen or goes missing.

Pets at Home - Pet Insurance Policy

Policy Summary

Section 9 – Emergency boarding fees or daily minding

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

Section 10 – Trip cancellation or return home

- Any costs that in your vet's opinion does not relate to immediate life saving surgery.

Section 11 – Quarantine costs

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

Section 12 – Loss of health certificate

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

Section 13 – Overseas repeat tick and worming treatment

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

Section 14 – Emergency expenses overseas

- Additional accommodation and repatriation costs and expenses:
- if the emergency **veterinary treatment** needed overseas is not covered under Section 1 – **Veterinary** fees.
- if the loss of the health certificate is not covered under Section 12 – Loss of health certificate.
- if the repeat tick and worming **treatment** is not covered under Section 13 – Overseas repeat tick and worming **treatment**.

Duration of the policy

This is an annually renewable policy.

Cancellation period

You may cancel this policy at any time.

If **you** wish to cancel within 14 days of receipt of the policy documents, **you** may do so in writing to **Pets at Home Pet Insurance** for a full refund providing no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. If **you** cancel after the first 14 days of receipt of the documents and have not incurred eligible

claims during the period we have been on cover we will keep an amount of premium in proportion to the time **you** have been on cover any balance left over will be refunded to **you**.

If **you** incur eligible claims there will be no refund of premium. If **you** pay by instalments **you** will either have to continue with the instalment payments until the policy renewal date or we may, at our discretion, deduct the outstanding instalments due from any claim payment made.

See General conditions applicable to the whole policy in the Policy Wording.

Claim notification

To make a claim contact **Pets at Home Pet Insurance** on 0800 298 7140 or download a claim form from www.petsathomeinsurance.com

Complaints procedure

Any complaint **you** have should in the first instance be addressed to **Pets at Home Pet Insurance** Head of Complaints. We hope that we will be able to resolve any complaint that **you** may have. However, if the complaint is still not resolved, **you** can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found on pages 41 and 42 of this Policy Wording.

Financial Services Compensation Scheme (FSCS)

If we are unable to meet our obligations **you** might be entitled to compensation under the Financial Services Compensation Scheme (FSCS). If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further Information about the Scheme is available from the Financial Services Compensation Scheme

Financial Services Compensation Scheme
Address: 7th floor, Lloyds Chambers, Portsoken Street, London E1 8BN

Telephone: +44 (0)20 7892 7300

Website: www.fscs.org.uk

Full details are available at www.fscs.org.uk

Introduction

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

We will in the event of **injury, illness, bodily injury**, death, loss, theft, straying, damage or other specified events happening within the **period of insurance** provide insurance as described in the following pages and referred to in your Schedule of Insurance.

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

The Law applicable to this policy

Under European Law, the parties to a contract are free to choose the law applicable to the Insurance contract. Unless specifically agreed to the contrary prior to acceptance of the application, this insurance is subject to English Law under the jurisdiction of the courts of England and Wales.

Age eligibility of your pet

This policy is not available for any **pet** under 8 weeks of age.

Policy excess

Under some sections of the policy, claims will be subject to an **excess**. This means that **you** will be responsible for paying the first part of each claim under that section.

Co-Insurance

The Amount **you** are required to pay towards the **veterinary** fees. This amount will be deducted from the claims settlement after the compulsory **excess** has been deducted.

Policy information

If **you** would like more information or if **you** feel the insurance may not meet your needs, please telephone our customer service team on 0800 011 1910

How to contact us

- Customer Service: 0800 011 1910
- Renewals: 0800 011 1843
- Claims: 0800 298 7140
- Find a vet helpline: 0800 092 1078
- Find a pet minder helpline: 0800 092 1078
- Pet legal helpline: 0800 092 1078
- Bereavement counselling helpline: 0800 092 1078

Definitions

These definitions apply throughout your policy. Where we explain what a word means, that word will appear highlighted in bold print and have the same meaning wherever it is used in the policy. We have listed the definitions alphabetically.

Bodily injury

An identifiable physical **injury** caused by sudden, unexpected, external and visible means including **injury** as a result of unavoidable exposure to the elements.

Clinical sign/signs

Changes in **your pet's** normal healthy state, its bodily functions or behaviour.

Complementary therapist

A member of one of the following organisations:

- Association of Chartered Physiotherapists in Animal Therapy
- Canine Hydrotherapy Association
- McTimoney Chiropractic Association
- National Association of Veterinary Physiotherapists incorporating the National Association of Animal Therapists (NAAT)
- The International Association of Animal Therapists (UK)
- National Association of Registered Canine Hydro-therapists (NARCH)

Complementary treatment

Any of the following:

- Acupuncture, homeopathy and herbal medicine **treatment** recommended by your **vet** and prescribed by a suitably qualified **vet**.
- Chiropractic manipulation carried out by a **veterinary** practice or a member of the McTimoney Chiropractic Association or the International Association of Animal Therapists (UK), providing the member is a qualified animal chiropractor.

- Hydrotherapy carried out by a **veterinary** practice or a member of the Canine Hydrotherapy Association.
- Osteopathy carried out by a **veterinary** practice or a member of the International Association of Animal Therapists (UK) providing the member is a qualified animal osteopath.
- Physiotherapy carried out by a **veterinary** practice or a member of the Association of Chartered Physiotherapists in Animal Therapy, the International Association of Animal Therapists (UK) or the National Association of Veterinary Physiotherapists incorporating the National Association of Animal Therapists (NAAT) providing the member is a qualified animal physiotherapist.

Condition

Any **clinical sign of injury or illness in your pet**. Recurring and/or ongoing **conditions** shall be considered as one loss. Such **conditions** being defined as:-

- a) clinical manifestations resulting in the same diagnosis (regardless of the number of incidents or areas of the body affected) to which **Your Pet** has an ongoing predisposition or susceptibility related in any way to the original claim; or,
- b) **Conditions** which are incurable and likely to continue for the remainder of **Your Pets** life.

Co-insurance

The amount **you** are required to pay towards the **Veterinary** Fees. This amount will be deducted from the claims settlement after the compulsory **excess** has been deducted.

Pets at Home - Pet Insurance Policy Definitions

EU and Listed Non-EU Countries

The countries listed on the DEFRA website (please see www.defra.gov.uk for details).

Excess

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

Health certificate

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

Illness

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

Injury/injured

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

Notifiable Disease

A **notifiable disease** is any disease that is required by law to be reported to government authorities.

Period of insurance

The time for which **we** provide cover as set out in the Schedule of Insurance and for which **we** have accepted **your** premium.

Pets at Home Pet Insurance

Pets at Home Ltd, Epsom Ave, Stanley Green Trading Estate, Cheshire, SK9 3RN. Registered in England. Company registration number: 1822577. VAT no: 616431754.

Pets at Home Ltd are introducer appointed representatives of BDML Connect Limited who arrange and administer the policy, who act as agents to the insurers.

Pet/pet's

The cat or dog owned by **you** which is named in the Schedule of Insurance.

Pet travel scheme

The **United Kingdom** Government scheme, administered by the Department for Environment, Food and Rural Affairs (DEFRA) allowing **you** to take **your pet** overseas to certain specific countries and re-enter the

United Kingdom without the need for **your pet** to go into quarantine, provided certain criteria have been adhered to. The scheme is also known as PETS.

Pre-existing medical condition

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

Terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Treatment/treatments

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

Trip/Trips

A holiday or **trip** or journey made by **you** outside the **United Kingdom**, which starts and ends in the **United Kingdom** during any **period of insurance** with a maximum duration of 60 days. Any **trip** over 60 days is not insured. Policy benefits will only apply outside of the **United Kingdom** whilst **your pet** is travelling to or from or is in any of the countries listed on the DEFRA website under **EU and listed non-EU countries**.

Unattended

Means any occasion when **your pet** is left alone or where **you** are not in a position to control its behaviour.

United Kingdom

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Pets at Home - Pet Insurance Policy Definitions

Veterinary/vet

- a) For **treatment** received in the **United Kingdom** this must be a fully qualified **veterinary** practitioner who works in general **veterinary** practice and is currently registered with the Royal College of **Veterinary** Surgeons, or a member of the general **veterinary** practice when acting under the direction of the fully qualified **veterinary** practitioner.
- b) For **treatment** received outside the **United Kingdom** this must be a fully qualified **veterinary** practitioner registered in the country that the **treatment** was received in.

We/Us/Our/Insurers

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You/your

The person named as the policyholder in the Schedule of Insurance.

Worrying livestock

To chase or attack livestock (cattle, sheep, goats, pigs, horses or poultry) on agricultural land in contravention of the Dogs (Protection of Livestock) Act 1953.

General Insurance conditions applicable to the whole policy

You must comply with the following insurance conditions to have the full protection of **your** policy. If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

Precautions

Throughout any **period of insurance you** must look after **your pet** and maintain **your pet's** health to avoid **injury, illness**, death, loss, theft, straying, damage or destruction to third parties or their property. In addition **you** must arrange and pay for **your pet** to have a yearly health check which will include a dental examination. **You** must also arrange for any **treatment** recommended by **your vet** to be completed to prevent or reduce the risk of **injury or illness**.

You must ensure that **your pet** is vaccinated in accordance with the recommendation of **your vet** against Canine Distemper, Hepatitis, Leptospirosis and Parvovirus for dogs or Feline Infectious Enteritis, Feline Leukaemia and Feline Influenza for cats. Any **conditions** arising from or exacerbated as a result of not vaccinating **your pet** will be excluded from **your pet's** insurance cover.

Under the control of Dogs order 1992, any dog in a public place must wear a collar with the name and address of the owner engraved on it, or engraved on a tag. **Your** telephone number is also advisable.

Consumer Insurance (Disclosure and Representations) Act 2012

In entering into this contract **you** are under a duty to take all reasonable care in answering all questions in relation to this insurance honestly and to the best of **your** knowledge. This includes anything that appears within **your** Schedule of Insurance as well as any information relating to **your pet's** medical history. **Your** failure to take reasonable care to avoid misrepresentation in relation to the information provided could result in **your**

policy being cancelled or **your** claim being rejected or not fully paid. If **you** are in any doubt about **your** duty to take reasonable care not to make a misrepresentation please contact our Customer Services Department on 0800 011 1910

Yearly Dental Examination

You must arrange and pay for **your pet** to have a yearly dental examination. **You** must also arrange for any **treatment** recommended by **your vet** to be completed to prevent or reduce the risk of **injury or illness**.

Ownership

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

Treatment details

You agree that any **vet** that has treated **your pet** has **your** permission to release any information that **we** might request concerning **your** insurance. Any charge for the release of this information will be **your** responsibility.

Higher than normal fees

If the **vet** fees **you** are charged are higher than fees usually charged by a general or referral practice, **we** reserve the right to request a second opinion from a **vet** that **we** choose. If that **vet** chooses not to agree with the fees charged **we** may decline **your** claim or pay only the **vet** fees charged by a **vet** in a similar area.

Data Consent

By accepting the policy terms **you** are giving **us** permission to obtain information from your **vet** or specialist to assist **us** with **your** claim. **You** agree to obtain any documents that **we** require to assess **your** claim from your **vet**, specialist or third party that we request at your own expense.

Pets at Home - Pet Insurance Policy

General Insurance Conditions applicable to the whole policy

Renewal terms

When **we** need to offer further **periods of insurance**, **we** may change the premium and the policy terms and conditions as **your pet** gets older and to allow for future increases in **treatment** costs. If, after **we** have offered a further **period of insurance**, **you** make a claim that relates to a **period of insurance** before the one **we** have offered, **we** may, based on the details of the claim, place exclusions back dated to the start of the further **period of insurance**.

Cancellation

Statutory cancellation rights

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

There is no refund of premium in the event of a claim unless it is a claim for death.

Pets at Home Pet Insurance
The Connect Centre
Kingston Crescent
Portsmouth
PO2 8QL
Tel: 0800 011 1910

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

Cancellation outside the statutory period

You may cancel this policy at any time by providing prior written notice to **Pets at Home Pet Insurance** at the address found above.

Providing **you** have not incurred eligible claims during the period **you** have been on cover **we** will retain an amount of premium in proportion to the time **you** have been on cover will be made, any balance left over will be refunded to **you**. If **you** are paying by instalments **your** instalment payments will cease

If **you** incur eligible claims there will be no refund of premium. If **you** pay by instalments **you** will either have to continue with the instalment payments until the policy renewal date or **we** may, at **our** discretion, deduct the outstanding instalments due from any claim payment made.

Cancellation by Us

We can cancel this policy if there are serious grounds to do so, for example

- **You** have deliberately or recklessly misrepresented the information provided in connection with this insurance; or
- **You** have failed to supply requested documentation (for example **veterinary** evidence or certificates).

We will do this by giving **you** 7 days' notice in writing to **your** last address notified to **us**. Any premium refund will be calculated in accordance with the conditions above except in the event of fraud or any attempted fraud which will mean that all premiums are retained by **us**.

Upgrading and downgrading policies

Upgrading and downgrading of policies can only be permitted subject to the issue of a new and separate policy. Any existing claims can only be considered as **pre-existing conditions** and cannot be covered under the new replacement policy.

Non-Payment of Premiums

In the event of non-payment of premium when due **we** will write to **you** giving **you** 14 days notice, in the event that the premium still remains unpaid **we** will follow the above Cancellation process.

Claims conditions

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

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

Claims

You must contact the Claims Line by phone if **you** want to make a claim on 0800 298 7140. Lines are open Monday to Friday between 8am and 6pm and on Saturday between 9am and 2pm. Alternatively, **you** can download a claim form from www.petsathomeinsurance.com

Following the occurrence of any **injury, illness, bodily injury**, death or disease or the discovery of any loss, theft, straying, damage or destruction which may lead to a claim under this policy the incident must be reported to **us** as soon as possible. A claim notification must also be completed as soon as **you** know if **your pet** is ill or **injured**.

All **veterinary** claims notifications must be received by **us** within 60 days from the date of **injury** or onset of **illness**. Claims under Section 8 – Theft or straying must be notified to us within 121 days of the disappearance of **your pet**.

You must also tell **us** if **you** are aware of any writ, summons, and letter of claim or other documents as soon as **you** receive it. Every communication relating to a claim must be sent to **us** immediately.

You or anyone acting on **your** behalf must not negotiate, admit or repudiate (refuse) any claim without **our** permission in writing.

You or **your** legal representatives must supply at **your** own expense all information, evidence, details of any other insurance policy involved (such as household insurance) and **veterinary** certificates as required by **us**.

You should refer to the section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

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

We may refuse to reimburse **you** for any expenses for which **you** cannot provide fully itemised invoices.

Claim form completion

We cannot guarantee payment of a claim over the telephone. If **you** want to make a claim **you** must complete the relevant sections of the claim form and for **veterinary** fees, arrange for **your vet** to fill in their part and **you** must return the claim form to **us** within 60 days of **your pet** receiving the **treatment** or as soon as possible thereafter. **You** will be responsible for any costs charged by **your vet** for the completion of the form. If all or part of **your claim** cannot be paid we will tell **you** in writing. **We** will also require fully itemised invoices and, when requested, clinical history for **your pet**.

All claims documentation must be in English and any translation costs must be paid by **you**.

Signs of injury or illness

You must arrange for a **vet** to examine and treat **your pet** as soon as possible after it shows **clinical signs** of an **injury** or **illness**. If we can see evidence in **your pet's** clinical history that there has been any delay in arranging **veterinary treatment** we will refer the case to an independent **vet**. If it can be established that the delay in arranging **treatment** has or is likely to result in additional costs or expenses being incurred **we** reserve the right to either refuse to admit the claim or make a deduction from any settlement to reflect these increased costs or expenses.'

Subrogation (transferring of rights)

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

Fraud

You must not act in a fraudulent manner.

If **you** or anyone acting for **you**:

- a) make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect; or,
- b) make a statement in support of a claim knowing the statement to be false in any respect; or,
- c) submit a document in support of a claim knowing the document to be forged or false in any respect; or,
- d) make a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance

Then:

- a) **we** shall not pay the claim

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

Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance policy covering the following perils, but not limited to, **bodily injury**, death, loss, theft, straying, damage, destruction, expense or liability **we** will not pay more than **our** proportional share.

This **condition** is not applicable to Section 2 Third party liability - See Section 2 "What is not covered" on page 24.

Payments in error

If a claim is paid in error **you** agree to return any monies paid to **you** back to **us**.

Veterinary Staff

If **you** are a **veterinary** surgeon **you** may treat **your own pet** but another **vet** must countersign the claim form confirming the **treatment** has gone ahead. The same applies if **you** are a **vet** Nurse, **you** cannot complete **your own** claim form.

By accepting the policy terms **you** are giving **us** permission to obtain information from **your vet** or specialist to assist **us** with **your** claim. **You** agree to obtain any documents that we request at **your own** expense.

General exclusions applicable to all sections of the policy

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

Age of your pet

Your pet being under 8 weeks of age.

Pre-existing conditions

- An **illness** or **injury** that first showed **clinical signs** prior to or within 14 days of **your pet's** cover starting or;
- an **illness** or **injury** that is the same as, or has the same diagnosis or **clinical signs** as an **illness** that first showed **clinical signs** prior to or within 14 days of **your pet's** cover starting. or;
- an **illness** or **injury** that is caused by, relates to or results from a **clinical signs** that was first noticed, or an **illness** or **injury** that first showed **clinical signs** prior to or within 14 days of **your pet's** cover starting;

no matter where the **illness, injury** or **clinical signs** are noticed or happen in, or on **your pet's** body.

War risks and civil commotion

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, riot, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

Radioactive contamination

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

Excluded breeds

Your dog being an American Pit Bull Terrier, Dogo Argentino, Fila Brasileiro, Japanese Tosa, Pit Bull, Pit bull Terrier, Irish Staffordshire Bull Terrier, Sarlooswolfhound, Czechoslovakian Wolf Dog, Wolf or Wolf hybrid, or a dog Crossed with these, or any animal registered under the Dangerous Dogs At 1991, and the Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs (amendment)Act 1997.

Notifiable diseases

Any **notifiable disease** as named in the Animal Health Act 1981 or an Order made under that Act, such as Rabies.

Breeding or other uses

Your pet being used for breeding purposes, guarding, track racing, coursing or used in connection with any business, trade, profession or occupation.

Pet travel scheme

Your non-compliance with any part of the **pet travel scheme** requirements, whether imposed by the **United Kingdom** Government, a **carrier** or other countries involved in the **pet travel scheme**.

Customs regulations

Any delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or any Government Officials or Authorities of any country unless specifically covered by this policy.

Pets at Home - Pet Insurance Policy

General exclusions applicable to all sections of the policy

Excluded Countries

Travel to:

- Any country which is not included in the **pet travel scheme**; or
- Any country which is included in the **pet travel scheme** but does not fall within the list of countries defined by DEFRA as the **EU and listed non-EU Countries**.

Carriers' costs

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

Pet travel scheme costs

Any costs incurred in order to comply with the **pet travel scheme**. The policy only covers travel to the **EU and non-EU listed countries** covered under the Defra **pet travel scheme** unless specifically mentioned and agreed with **us**.

Repatriation

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

Exchange rates

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

Health or importation regulations

You breaking the **United Kingdom** or Republic of Ireland laws, or regulations, including those relating to animal health or importation.

Confiscation or destruction

The confiscation or destruction of **your pet** by Government or Public Authorities, or under the Animals Act 1971 **United Kingdom** and the Control of Dogs Act 1986 and Control of Dogs (amendment) Act 1992 Republic of Ireland because it was **worrying livestock**.

Restrictions

The Department for Environment, Food and Rural Affairs (DEFRA) or the Department of Agriculture, Food and Rural Development in the Republic of Ireland putting any restrictions on **your pet**.

Illness contracted overseas

Any **illness** that **your pet** contracted while outside the **United Kingdom** that it would not normally have contracted in the **United Kingdom**.

Legal expenses, fines and penalties

Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament made in the **United Kingdom**.

Non payment of premiums

If **you** do not keep **your** premiums paid and up to date, **we** will not pay any claims and **your** policy will be cancelled.

Claims as a result of worrying livestock

Any loss or costs relating to **your pet** as a result of **worrying livestock** including but not limited to, Cattle, Sheep, Pigs and Horses.

Deliberate acts

Any loss, damage or liability resulting from a deliberate act by **you** or any person looking after **your pet** with **your** permission or knowledge.

Claims after the expiry or cancellation of the Policy

Any loss or costs relating to **your pet** after **your pet** insurance policy has either been cancelled or expired.

Section 1 Veterinary fees

What is covered	What is not covered
<p>Section A</p> <p>We will pay for all customary charges made for treatment your pet receives in the period of insurance, for an injury or illness, carried out by a vet.</p> <p>For Classic and Classic Plus policies vet fee cover is provided per condition for up to 12 months from the first clinical signs of an injury or illness. Providing you continue to renew your policy and you pay your insurance premium.</p> <p>For Premier and Premier Plus policies vet fee cover is provided per period of insurance for treatment of all injuries and illnesses. Continuous treatment is subject to the policy remaining in force, being continuously renewed at each anniversary and premiums received on the due date. In that event we will continue to provide cover and ongoing conditions will continue to be covered up to the insured limit for the subsequent period of insurance.</p> <p>Policy limits are dependent on the cover level selected as specified on your Schedule of Insurance.</p>	<ol style="list-style-type: none">1. The excess and co-insurance as shown on the Schedule of insurance.2. The cost of any treatment undertaken 12 months after the first clinical signs of an illness or injury, under Classic and Classic Plus policies, or any amount over the vet fee limit as shown on your Schedule of Insurance.3. Any cost of treatment that exceeds the vet fees cover limit shown on your Schedule of Insurance per period of insurance under Premier and Premier Plus policies.4. The cost of any treatment received by your pet after the policy has cancelled/ expired.5. The cost of any treatment for:<ol style="list-style-type: none">a) an injury that happened or an illness that first showed clinical signs prior to or within the first 14 days of your pet's cover started; or,b) an injury or illness that is the same as, or has the same diagnosis or clinical signs as an injury, illness or clinical sign your pet had prior to or within the first 14 days of your pets cover starting;c) an injury or illness that is caused by, relates to or results from an injury, illness or clinical sign your pet had prior to or within the first 14 days of your pets cover starting, no matter where the injury, illness or clinical signs are noticed or happen in, or on your pet's body.6. Any claims for veterinary treatment occurring outside of the United Kingdom unless resulting from permitted trips to EU and listed non-EU countries.

What is covered	What is not covered
<p>Section B</p> <p>The following policy benefits have restricted monetary limits within the overall vet fee monetary limit. Amounts payable are dependent on the cover level shown on your Schedule of Insurance, cover levels are defined on the Table of Benefits on page 5 and 6.</p> <ol style="list-style-type: none"> 1. Dental treatment due to injury or illness. 2. Fees for complementary medicine which the vet recommends and as pre-approved by us, including a limited amount of hydrotherapy provided the pool operators are members of one of the defined Hydrotherapy Associations. The sessions of hydrotherapy, apply to each separate illness or injury for Classic and Classic Plus policies up to a maximum of 5 sessions, and to each illness or injury in each period of insurance for Premier and Premier Plus policies up to a maximum of 10 sessions. 3. Overseas veterinary treatment provided that the illness or injury is covered under Section A – Veterinary fees. 4. If your pet is injured or shows the first clinical signs of an illness, provided that the illness or injury is covered under Section 1 A – Veterinary fee cover and your usual vet recommends an alternative vet or specialist clinic to treat your pet, we will pay additional travel and accommodation expenses incurred by you following referral of your pet to the alternative vet/specialist clinic. Cover will only be provided for expenses in respect of travel from your home to the other veterinary practice/specialist clinic either incurred by you or any member of your family permanently residing with you. 	<ol style="list-style-type: none"> 7. Costs resulting from treatment your vet recommends to prevent an injury or illness. 8. Any costs relating to the hospitalisation of your pet unless your vet confirms that to discharge your pet from the care of the vet will seriously endanger its health irrespective of your personal circumstances. 9. Any costs resulting from preventative and elective routine treatments including but not limited to, examinations, vaccinations, microchipping, spaying, castration, pre/post-operative blood tests, or any secondary cost of any treatment that is caused by, relates to or results from any of the above. 10. Any costs resulting from mating, pregnancy, whelping, kitting, giving birth or any secondary complications from these. 11. Any treatment relating to your pet's behaviour, or any cost for behavior therapy or training. 12. Any claim or treatment for cryptorchidism (retained testicle(s)). 13. The cost of dental treatment unless the treatment relates to an injury or illness and your pet has had its teeth checked by a vet no longer than 12 months before the onset date of the claim. If any treatment was recommended as a result of the check, this must have been carried out at your expense. 14. Costs resulting from killing or controlling fleas, general health enhancers and unconventional or unlicensed treatment. 15. Sex hormonal problems unless directly resulting from a valid claim. 16. The cost of any complementary treatments that are not carried out under the direction of a vet or complementary therapist and previously authorised by us.

What is covered	What is not covered
	<ol style="list-style-type: none">17. Cost of house calls unless the vet confirms that moving your pet would endanger its life.18. The cost of any treatment outside normal surgery hours except for treatment that a vet considers cannot wait until normal surgery hours because it would seriously endanger your pet's health. The vet that treated your pet must also confirm this in writing when your veterinary claim is submitted.19. Costs that result from an illness or injury specifically excluded in the Schedule of Insurance.20. The cost of treating any injury or illness deliberately caused by you, anyone living with you, or anyone else looking after your pet.21. The cost of surgical items that can be used more than once.22. The cost of any form of housing, including cages, whether hired or purchased.23. The cost of bathing, grooming or de-matting your pet unless a vet confirms only a vet or a member of a veterinary practice can carry out these activities, regardless of your personal circumstances.24. The cost of a post mortem examination on your pet unless we require this and agree to pay.25. The cost of transplant surgery, including pre and post operative care or prosthetic limbs.26. Any claim if your pet has to be put to sleep due to aggression.27. Ovariohysterectomy to prevent mammary tumours, or the reoccurrence of false pregnancies.

What is covered	What is not covered
	<p>28. Removal of dew claws unless they are damaged or infected at the time the removal is carried out.</p> <p>29. The cost of any treatment, or complications arising from treatment, that you choose to have carried out that is not directly related to an injury or illness, including cosmetic dentistry as well as cosmetic surgery.</p> <p>30. The cost of pheromone products, including Dog Appeasing Pheromone (DAP) diffusers and Feliway.</p> <p>31. Any claim for an illness that could have been prevented by vaccinating your pet.</p> <p>32. Any claim for a notifiable illness.</p> <p>33. Any claim for any form of special diet, housing, or bedding needed for the treatment or general wellbeing of your pet.</p> <p>34. Any prescription food, special diet foods or normal feeding cost for your pet.</p> <p>35. Any charges in respect of euthanasia except in the case of humane destruction to alleviate incurable and inhumane suffering. Euthanasia Costs are only covered up to £100 for all levels of cover.</p> <p>36. Any expenses to travel to or from your pet's usual veterinary practice or to, from or in between any practice or branch practice of a group of veterinary practices your usual veterinary practice belongs to.</p> <p>37. Any ancillary administration fees including but not limited to dispensing fees, prescription fees, claims form completion, administration referral fees to specialist vets or referral vets and x-ray referral fees.</p> <p>38. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.</p>

Special conditions relating to claims

1. Before **your pet** is treated please check that **your vet** is willing to complete the claim form and supply **us** with the supporting invoices. **We** will not pay for any charges from the **vet** for the supply or completion of any documentation.
2. The claim form and invoices must be returned to **us** within 60 days of the **pet** receiving the **treatment** or as soon as possible thereafter. Please make sure that the form is signed by both **you** and **your vet** and that it is indicated to whom **we** should make the payment.
3. If **you** have asked **us** to pay **your vet** **we** will send payment directly to the practice and if there is any amount other than the **excess** and **co-insurance** that **we** cannot pay because the costs are not covered **we** will tell **you** in writing. **You** must settle with **your vet** any amount not covered by the policy.
4. If **your** claim involves **complementary treatment** the claim form and invoices must be countersigned by **your vet**.
5. If **you** are submitting a claim for an ongoing **condition** your **vet** must still complete a claim form and supply us with the supporting invoices and history on each occasion that **treatment** is provided.
6. If **your pet** is referred to a specialist please make sure **your own vet**, that normally treats **your pet**, has completed a separate claim form for the initial costs. **We** will not be able to assess the claim form and supporting invoices from the referral practice until **we** have processed the initial **treatment** from **your own vet**.

To make a claim under this section please call 0800 298 7140
or download a claim form from www.petsathomeinsurance.com

Section 2

Third party liability (Only applicable to dogs)

For the purposes of this section the Definitions of 'you' and 'your' are extended to include any person looking after **your pet** with **your** permission.

What is covered	What is not covered
<p>We will pay for any amounts you become legally liable to pay for damages (including claimant's costs and expenses) for bodily injury and material damage to property caused by your dog and happening during any period of insurance covered by this pet insurance policy. Our liability under this section of the policy is limited to the amount shown in the Table of Benefits on page 5 of this policy in all for any accident or series of accidents arising out of any one event. Cover only applies in respect of:</p> <ol style="list-style-type: none">1. Bodily injury, death, sickness or disease to any person who is not in your employment or who is not a member of your family or household.2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of you, anyone in your employment or any member of your family or household within:<ol style="list-style-type: none">a) the United Kingdom.or<ol style="list-style-type: none">b) whilst temporarily in a member state of the European Union provided that your dog complies with all the relevant legislation relating to movement across international borders.	<ol style="list-style-type: none">1. The amount of the excess shown in your Schedule of Insurance for third party Liability.2. Indemnity is subject to the payment of your policy excess in advance of settling any third party claim. Failure to pay the excess in advance will be in breach of policy conditions and may result in indemnity refusal, or legal action directly against you by a third party.3. Any third party liability claims occurring within the first 14 days following commencement of your pet insurance policy.4. Compensation or legal costs arising directly or indirectly from liability which has been assumed by you under agreement (such as a hire agreement) unless the liability would have existed without the agreement.5. Loss or damage to property in the ownership, custody or control of you or your family or household, or any person employed by members of your household or any person looking after your dog with your permission.6. Accidental bodily injury to or disease contracted by you or a member of your family or persons permanently residing with you or any person looking after your dog with your permission.7. Accidental bodily injury or disease contracted by any person who is under a contract of service or apprenticeship with you when such injury or disease arises out of and in the course of employment by you.8. Fines, penalties or your breach of quarantine restrictions or import or export regulations.9. Any liability insured under any other insurance policy (including your household insurance) unless that cover has been exhausted.

What is covered	What is not covered
	<p>10. Any claim or series of claims arising from any one event in your place of employment.</p> <p>11. Liability in respect of pollution or contamination of buildings or other structures or of water or land or the atmosphere unless directly caused by a sudden identifiable, unintended and unexpected occurrence which takes place in its entirety at a specific moment in time and place during the period of insurance provided that:</p> <p>a) all pollution or contamination which arises out of one occurrence will be deemed to have occurred at the time such occurrence takes place;</p> <p>b) our liability for all damages and claimants costs and expenses payable in respect of all pollution or contamination which is deemed to have occurred during the period of insurance shall not exceed £1,000,000 in the aggregate.</p> <p>12. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.</p>

Special conditions relating to claims

1. **You** should immediately call **our** claims helpline to give **us** full details of any incident, which may give rise to a claim.
2. **You** must send **us** every writ, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall give **us** all necessary information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

To make a claim under this section please call 0800 298 7140 or download a claim form from www.petsathomeinsurance.com

Section 3 Accidental damage

What is covered	What is not covered
<p>We will pay up to the maximum amount payable, dependent on the cover level shown on your Schedule of Insurance if your cat causes damage to:</p> <ol style="list-style-type: none">1. Personal property that is not owned by you, a member of your immediate family, a relative, employee, guest or other person who is responsible for or in control of your cat while your cat is visiting someone else's property, whether or not you are legally liable for the damage.	<ol style="list-style-type: none">1. Damage to property in the ownership, custody or control of you, your family, by members of your household or any person entrusted with the care, custody or control of your cat.2. Damage to any motor vehicle or its contents.3. The excess as shown on the Schedule of insurance.4. Damage caused by your cat vomiting, defecating (fouling) or urinating.5. Damage while your cat is left unattended.6 Any claim if your pet is a dog.7. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.8. Property more specifically covered by any other insurance policy.9. Property used for business purposes or in relation to any profession or employment purpose.10. Any claim for accidental damage occurring outside of the United Kingdom or permitted EU and Non EU listed countries.

Special conditions relating to claims

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

To make a claim under this section please call 0800 298 7140
or download a claim form from www.petsathomeinsurance.com

Section 4

Death of your pet caused by injury

What is covered	What is not covered
<p>We will reimburse you the purchase price as declared on your Schedule of Insurance, up to the maximum amount payable dependent on the cover level shown on your Schedule of Insurance in the event your pet dies from an injury or is put to sleep, if certified by a vet as necessary to alleviate incurable and inhumane suffering of your pet, due to injury.</p> <p>If a purchase receipt cannot be provided as proof of purchase, we will reimburse you the price generally paid for your pet based on the following: breed, age, gender, pedigree and breeding ability at the time that you purchased your pet.</p>	<ol style="list-style-type: none">1. Death caused by an illness.2. Any claim if the death occurs in relation to a condition that happened prior to or within the first 14 days of the policy starting.3. Any claim if a vet believes it is more humane to keep your pet alive rather than put it to sleep, but despite this you still have your pet put to sleep.4. Any monetary amount higher than the cost that you paid to purchase your pet.5. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.

Special conditions relating to claims

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

To make a claim under this section please call 0800 298 7140
or download a claim form from www.petsathomeinsurance.com

Section 5 Death of your pet caused by illness

What is covered	What is not covered
<p>We will reimburse you the purchase price as declared on your Schedule of Insurance, up to the maximum amount payable dependent on the cover level shown on your Schedule of Insurance, in the event your pet dies from illness or is put to sleep, if certified by a vet as necessary to alleviate incurable and inhumane suffering of your pet, due to illness or disease.</p> <p>If a purchase receipt cannot be provided as proof of purchase, we will reimburse you the price generally paid for your pet based on the following: breed, age, gender, pedigree and breeding ability at the time that you purchased your pet.</p> <p>Cover is only provided under this section of the policy for dogs under the age of 9 and cats under the age of 11 years.</p>	<ol style="list-style-type: none">1. Death caused by injury.2. Any claim where your pet dies or has to be put to sleep due to:<ol style="list-style-type: none">a) an illness that first showed clinical signs prior to or within 14 days of your pet's cover starting; or,b) an illness that is the same as, or has the same diagnosis or clinical signs as an illness that first showed clinical signs prior to or within 14 days of your pet's cover starting; or,c) an illness that is caused by, relates to or results from a clinical sign that was first noticed, or an illness that first showed clinical signs, prior to or within 10 days of your pet's cover starting, no matter where the illness or clinical signs are noticed or happen in, or on your pet's body.3. Any claim if your dog is aged 9 years or over or your cat is aged 11 years or over at the time of death.4. Any claim if a vet believes it is more humane to keep your pet alive rather than put it to sleep, but despite this you still have your pet put to sleep.5. Any monetary amount higher than the cost that you paid to purchase your pet.6. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.

Special conditions relating to claims

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

To make a claim under this section please call 0800 298 7140
or download a claim form from www.petsathomeinsurance.com

Section 6 Cremation/Burial costs

What is covered	What is not covered
<p>We will pay up to the maximum amount payable, dependent on the cover level shown on your Schedule of Insurance if your pet dies or is put to sleep by a vet as a result of an injury or illness, provided such injury or illness is covered under Section 1 – Veterinary fees and you are entitled to claim under Section 4 -Death from injury or Section 5 – Death from illness.</p>	<ol style="list-style-type: none">1. Any claim if your dog is aged 9 years or over or your cat is aged 11 years or over at the time of death and dies from an illness.2. Any Cremation or Burial costs if the death has occurred from any illness or injury not covered under the section 4 – Death of your pet caused by injury or section 5 – Death of your pet caused by illness.3. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.

Special conditions relating to claims

1. **You** must send **us** all relevant invoices / receipts and a fully completed claim form for the cremation/burial costs.

To make a claim under this section please call 0800 298 7140
or download a claim form from www.petsathomeinsurance.com

Section 7

Advertising and reward costs

What is covered	What is not covered
<p>If your pet is lost or stolen, we will reimburse you for advertising in a local newspaper and for a suitable reward to be offered for recovery of the pet (previously agreed with us) up to the maximum amount payable dependent on the cover level shown on your Schedule of Insurance.</p>	<ol style="list-style-type: none">1. Any reward to a person living with you.2. Any reward to an immediate family member.3. Any reward that we have not agreed to before you advertised it.4. Any reward paid to the person who was caring for your pet when it was lost or stolen.5. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.

Special conditions relating to claims

You must telephone the claims helpline immediately and secure **our** approval prior to incurring any expense or any offer of reward.

In the case of a reward **you** must not pay the finder yourself. Please provide **us** with the details of the finder and **we** will arrange for the payment to be made directly.

To make a claim under this section please call 0800 298 7140
or download a claim form from www.petsathomeinsurance.com

Section 8 Theft or straying

What is covered	What is not covered
<p>We will reimburse you the purchase price as declared on your Schedule of Insurance, up to the maximum amount payable dependent on the cover level shown on your Schedule of Insurance, in respect of permanent loss due to your pet being lost or stolen and after no recovery has been made after 45 days, despite advertising and reward.</p> <p>If a purchase receipt cannot be provided as proof of purchase, we will reimburse you the price generally paid for your pet based on the following: breed, age, gender, pedigree and breeding ability at the time that you purchased your pet.</p>	<ol style="list-style-type: none">1. Any Monetary amount higher than the cost that you paid for your pet.2. The Purchase price of your pet if you can not provide evidence of how much you purchased your pet for.3. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.

Special conditions relating to claims

1. If **your** dog has been stolen **you** must report this to the Police within 24 hours of becoming aware that the dog is missing. In the case of the loss of **your pet you** must make enquiries and obtain a crime reference number with the local authority dog warden, **veterinary** practices and local rescue centres.
2. Any claim notification must be made within 121 days of the date on which **your pet** is stolen or goes missing. The notification may be made at any time during this period but **we** will not make any payment to **you** within the first 90 days of the theft or straying.
3. **You** must send **us** any pedigree certificate (where applicable) and receipt for the original purchase of **your pet**.
4. If **your pet** is eventually found or returns, **you** must notify us repay the full amount that **we** have paid under this section of **your** policy.

To make a claim under this section please call 0800 298 7140
or download a claim form from www.petsathomeinsurance.com

Section 9

Emergency boarding fees and daily minding

What is covered	What is not covered
<p>We will reimburse you for boarding fees or daily minding up to the maximum amount payable dependent on the cover level shown on your schedule of insurance (in any one period of insurance) in the event:</p> <ol style="list-style-type: none">1. You or any member of your family permanently residing with you suffer any bodily injury, illness or disease which necessitates your or their emergency hospitalisation as an in-patient for a period exceeding 4 consecutive days and no other member of your family permanently residing with you is able to look after your pet.2. Your main UK residence is deemed to be uninhabitable as a result of circumstances beyond your control, including but not limited to: Flood, Fire, Hurricane and/or enforced evacuation on the order of the emergency services.	<ol style="list-style-type: none">1. Any hospitalisation that is either known or foreseeable before cover for your pet started.2. Any costs resulting from treatment that is not related to a bodily injury, illness or disease.3. Any costs resulting from you or any family member going into a hospital for the treatment for alcohol or solvent abuse, drug abuse, drug addiction, attempted suicide or self-inflicted injury or illness.4. Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.5. Any period of hospitalisation of you or any member of your family permanently residing with you as a result of pregnancy.6. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.

Special conditions relating to claims

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

To make a claim under this section please call 0800 298 7140
or download a claim form from www.petsathomeinsurance.com

Section 10

Trip cancellation or return home

What is covered	What is not covered
<p>We will reimburse you for any non-recoverable cancellation costs up to the maximum amount payable dependent on the cover level shown on your Schedule of Insurance, (in any one period of insurance), in the event that your pet is injured or shows the first clinical signs of any illness while you are away or up to 7 days before you leave and in your vet's opinion needs immediate life-saving surgery or treatment.</p>	<ol style="list-style-type: none">1. The amount of the excess shown in your Schedule of Insurance.2. Any cost of anyone else that is on holiday with you.3. Any trip that is cancelled or your return home for veterinary treatment that is not immediate life saving surgery.4. Any costs or expenditure for any holiday booked less than 28 days prior to departure.5. Any additional cancellation charges incurred because you did not tell the company providing your transport or accommodation, their agents or any person acting for you, as soon as you knew you had to cancel your holiday.6. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.

Special conditions relating to claims

1. **You** must send **us** written confirmation of the **treatment** signed by **your vet**.
2. **You** must send **us** cancellation invoices from **your** travel agent, tour operator or other holiday sales organisation. The invoices must show the dates and total cost of **your** holiday, the date **you** decided to cancel or return home and any expenses that **you** cannot recover.

To make a claim under this section please call 0800 298 7140
or download a claim form from www.petsathomeinsurance.com

Section 11 Quarantine costs

What is covered	What is not covered
<p>We will pay up to the maximum amount payable, dependent on the cover level shown on your Schedule of Insurance per trip for:</p> <ol style="list-style-type: none">1. Quarantine kennelling costs and other costs incurred in getting a new health certificate for your pet, should your pet's microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fail.2. Quarantine kennelling costs should your pet have to go into quarantine due to illness despite your compliance with all the required regulations of the pet travel scheme.	<ol style="list-style-type: none">1. Any costs if the microchip was checked and found not to be functioning properly within the 14 days prior to your departure on any trip.2. Any costs arising from any condition of which you were aware before the start of any trip.3. Any costs resulting with your non-compliance with all relevant regulations of the pet travel scheme.4. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.

Special conditions relating to claims

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

To make a claim under this section please call 0800 298 7140
or download a claim form from www.petsathomeinsurance.com

Section 12 Loss of health certificate

What is covered	What is not covered
<p>We will pay you up to the maximum amount payable dependent on the cover level shown on your Schedule of Insurance per trip for the cost of a replacement health certificate should the original become lost, stolen or destroyed during the trip. This includes any quarantine costs incurred as a direct result of such a loss.</p>	<ol style="list-style-type: none">1. Any loss, theft or destruction that occurs prior to the start of your trip.2. Any claim where the loss, theft or destruction of the health certificate is not reported to the issuing vet within 24 hours of discovery.3. Any costs if the health certificate is lost or stolen while it was left unattended, unless the health certificate was secured in your holiday accommodation safe or the boot, covered luggage compartment or glove box of a locked vehicle.4. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.

Special conditions relating to claims

1. **You** must send **us** receipts or bills for all costs **you** have incurred as these will help **you** substantiate **your** claim.
2. **You** must report the loss or theft of **your health certificate** within 24 hours of it going missing to the **vet** who issued it, the police or if **you** are on a ship, train, plane or coach, the tour operator.

To make a claim under this section please call 0800 298 7140
or download a claim form from www.petsathomeinsurance.com

Section 13

Overseas repeat tick and worming treatment

What is covered	What is not covered
<p>We will pay up to the maximum amount payable dependent on the cover level shown on your Schedule of Insurance in reimbursement for veterinary treatment costs incurred in arranging repeat tick and worming treatment where your departure to the UK is delayed by your carrier.</p> <p>Veterinary treatment will only be covered if your pet is travelling within the designated authorised Defra EU and listed non-EU countries within the pet travel scheme.</p>	<ol style="list-style-type: none">1. Any veterinary fees incurred in obtaining the initial tick and worming treatment.2. Any veterinary fees incurred if the initial tick and worming treatment was not performed in the time-scale required by the pet travel scheme.3. Any veterinary fees incurred if the repeat tick and worming treatment was not necessary in order to comply with the pet travel scheme.4. Anything mentioned in the General exclusions applicable to all sections of the policy on page 17.

Special conditions relating to claims

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

To make a claim under this section please call 0800 298 7140
or download a claim form from www.petsathomeinsurance.com

Section 14 Emergency expenses overseas

What is covered	What is not covered
<p>We will pay up to the maximum amount shown on your Schedule of Insurance, per trip, in reimbursement for emergency expenses for any of the following incurred by you outside the United Kingdom during a trip:</p> <ol style="list-style-type: none">1. Reasonable additional accommodation and repatriation costs and expenses of you and your pet:<ol style="list-style-type: none">a) if your pet needs emergency veterinary treatment and as a result of this you miss your scheduled departure to the United Kingdom, provided such emergency veterinary treatment is covered under Section 1 – Veterinary fees.b) if your scheduled departure to the United Kingdom is missed as a direct result of the loss of your pet's health certificate, provided that such loss is covered under Section 12 – Loss of health certificate.c) if your scheduled departure to the United Kingdom is delayed by the carrier provided the repeat tick and worm treatment is covered under Section 13 – Repeat tick and worm treatment.2. Reasonable additional travel and accommodation costs and expenses (up to a maximum of 14 days) if your pet becomes lost during a trip, whilst you try to find your pet before your scheduled return date to the United Kingdom.	<ol style="list-style-type: none">1. Any costs more specifically insured under any other insurance policy.2. The cost of any food or drink for you, your pet and any other persons on the trip with you.3. Any costs in relation to your pet receiving treatment that is not certified by a vet that treated your pet.4. Any cost if the trip was made to get veterinary treatment carried out on your pet abroad.5. Anything mentioned in the general exclusions applicable to all sections of the policy on pages 17 and 18.

Special conditions relating to claims

1. **You** must send **us** receipts or bills for all costs and expenses **you** have incurred as these will help **you** substantiate **your** claim.
2. **You** must supply evidence of the **veterinary treatment** that **your pet** received whilst on **your trip** by supplying the clinical history, claim form, invoices and receipts for the **treatment** received.
3. **You** must provide documentary evidence that the initial tick and worming **treatment** was obtained and that this was done in the time-scale required by the **pet travel scheme**.
4. **You** must supply all documentation to us from the transport agencies and or booking agents to show **us** the delayed travel and rescheduled dates of travel and return home.
5. **You** must provide evidence that the repeat tick and worming **treatment** was necessary in order to comply with the **pet travel scheme**.
6. **You** must notify the police or relevant transport operator within 24 hours of discovery of the incident and obtain, at **your** own expense, a written report should **you** wish to claim following the loss or theft of **your pet**.

To make a claim under this section please call 0800 298 7140
or download a claim form from www.petsathomeinsurance.com

Complaints procedure

Making yourself heard

We are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Who to contact

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- a) to be sure **you** are talking to the right person; and,
- b) that **you** are giving them the right information.

When you contact us:

Please give **us your** name and contact telephone number.

Please quote **your** policy and/or claim number, and the type of policy **you** hold.

Please explain clearly and concisely the reason for **your** complaint. So **we** begin by establishing **your** first point of contact:

Step One – initiating your complaint:

Does **your** complaint relate to:

- A: **your** policy?
- B: a claim on **your** policy?

If **A, you** need to contact **our** customer service team on 0800 011 1910 and state **your** complaint.

If **B, you** need to contact whoever is currently dealing with **your** claim by calling **our** claims team on 0800 298 7140 and state **your** complaint.

In either case, if **you** wish to provide written details, the following checklist has been prepared for **you** to use when drafting **your** letter.

- Head **your** letter 'PETS AT HOME COMPLAINT.'
- Give **your** full name, post code and contact telephone number(s).
- Advise **us** that **you** have a **Pets at Home Insurance** policy and quote **your** policy and/or claim number.
- Explain clearly and concisely the reason(s) for **your** complaint.

The letter should be sent to the person dealing with **your** complaint along with any other material required to the following address:

Pets at Home Pet Insurance
The Complaints Manager
The Connect Centre
Kingston Crescent
Portsmouth
PO2 8QL

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied, **you** can take the issue further:

Pets at Home - Pet Insurance Policy Complaints procedure

Step Two - The Financial Services Ombudsman

If **we** have given **you our** final response and **you** are still not satisfied **you** may refer **your** case to the Financial Ombudsman Service (FOS).

The Ombudsman is an independent body that arbitrates on complaints about general insurance products and other financial services. It will only consider complaints after **we** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted.

Insurance Division
Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Tel: 0300 123 9123
Fax: 020 7964 1001

Please note that **you** have six months from the date of **our** final response in which to refer **your** complaint to the Ombudsman. Referral to the Ombudsman will not affect **your** right to take legal action.

Our promise to you:

We will acknowledge all complaints promptly.

We will investigate quickly and thoroughly.

We will keep **you** informed of progress.

We will do everything possible to resolve **your** complaint.

We will learn from **our** mistakes. **We** will use the information from complaints to continuously improve **our** service.

To help **us** improve **our** service, **we** may record or monitor telephone calls.

Useful numbers

Customer services	0800 011 1910
Renewals	0800 011 1843
Claims	0800 298 7140
Find a vet helpline	0800 092 1078
Find a pet minder helpline	0800 092 1078
Pet legal helpline	0800 092 1078
Bereavement counselling helpline	0800 092 1078

Book a FREE nutrition consultation today* Just ask



*FREE bag of Cat Nutrition food with a consultation

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*Terms and conditions apply.

Ask a member of the store team for more details.

Change their food, change their life

They'd be lost without it...

Microchipping is a safe and easy way to ensure your pet can always be identified

We now offer this service in store, ask for details



We sell licensed medicines

Ask one of our qualified advisors about treating your pet for fleas and worms



Log onto petsathome.com to find details of your local store