

Pets at Home 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 cost of veterinary treatment for each injury and illness for 12 months only.

## Terms and Conditions

Effective from 17th May 2018

The details of your pet insurance policy are outlined in these Terms and Conditions. These state what is covered, what is not covered and any conditions that apply and they are the basis on which all claims will be assessed. There are sections of cover detailed in this document which may not be included in your pets cover due to his/her species or age. A section is only included in cover if it's shown on your Certificate of Insurance.

These Terms and Conditions are part of your insurance contract. The other parts are your Certificates of Insurance and your application. To understand exactly what your insurance contract covers you must read your Certificates of Insurance, together with these Terms and Conditions.

### Definitions

The definitions apply throughout these Terms and Conditions. Where we explain what a word means that word will appear highlighted in bold print and have the same meaning wherever it is used.

<b>12 months</b>	365 days calculated from and including the date an <b>injury</b> happened or the first <b>clinical signs</b> of an <b>illness</b> were noticed.
<b>Agreed countries/ agreed country</b>	Any European Union member states and territories which are included in the <b>Pet Travel Scheme</b> .
<b>Carrier</b>	The transport company approved by the <b>UK</b> government to carry animals according to the <b>Pet Travel Scheme</b> .
<b>Clinical sign/signs</b>	A change(s) in your <b>pet's</b> normal healthy state, its bodily functions or behaviour.
<b>Complementary treatment(s)</b>	Any of the following: <ul style="list-style-type: none"> <li>• Acupuncture and homeopathy carried out by a <b>vet</b>.</li> <li>• Herbal medicine prescribed by a <b>member of a veterinary practice</b>.</li> <li>• Chiropractic manipulation carried out by a <b>member of a veterinary practice</b> or a qualified animal chiropractor who is a member of one of the following organisations:                         <ul style="list-style-type: none"> <li>- McTimoney Chiropractic Association</li> <li>- McTimoney Animal Association</li> <li>- International Association of Animal Therapists (IAAT)</li> <li>- International Veterinary Chiropractic Association (IVCA)</li> </ul> </li> <li>• <b>Hydrotherapy</b> carried out by:                         <ul style="list-style-type: none"> <li>- A <b>member of a veterinary practice</b> providing the <b>hydrotherapy</b> is carried out in a pool/water treadmill owned by the veterinary practice,</li> <li>- In a pool/water treadmill where the <b>hydrotherapy</b> business has full Canine Hydrotherapy Association (CHA) membership, or</li> <li>- By a member of the National Association of Registered Canine Hydrotherapists (NARCH).</li> </ul> </li> <li>• Osteopathy carried out by a <b>member of a veterinary practice</b> or a qualified animal osteopath who is a member of the International Association of Animal Therapists (IAAT).</li> </ul>

- Physiotherapy carried out by a **member of a veterinary practice** or a qualified animal physiotherapist who is a member of one of the following associations. Physiotherapy does not include any type of **hydrotherapy**.
  - Association of Chartered Physiotherapists in Animal Therapy (ACPAT)
  - Institute of Registered Veterinary and Animal Physiotherapist (IRVAP)
  - National Association of Veterinary Physiotherapists (NAVVP)

<b>Elective treatment, diagnostic or procedure</b>	Any treatment, diagnostic or procedure <b>you</b> request, which the <b>vet</b> confirms is not necessary.
<b>Family</b>	<b>Your</b> partner (husband, wife, civil partner, girlfriend, boyfriend or other partner) and <b>your</b> or <b>your</b> partner's child, step child, parent, grandparent, grandson, granddaughter, brother or sister (including step siblings).
<b>Home Hydrotherapy</b>	The place in the <b>UK</b> where <b>you</b> and <b>your pet</b> usually live. The treatment of <b>illness</b> or <b>injury</b> with, or in, water, including swimming in a pool and the use of a water treadmill.
<b>Illness</b>	Any change(s) to a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities <b>your pet</b> was born with or were passed on by its parents.
<b>Immediate family</b>	<b>Your</b> partner (husband, wife, civil partner, girlfriend, boyfriend or other partner) and <b>your</b> or <b>your</b> partner's child, step child or parent.
<b>Injury or illness which started in the first 14 days of cover</b>	<ul style="list-style-type: none"> <li>• Any <b>injury</b> that happened, or any <b>illness</b> that showed <b>clinical signs</b>, in the first 14 days of <b>your pets</b> first <b>policy year</b>.</li> <li>• Any <b>injury</b> or <b>illness</b> that has the same diagnosis or <b>clinical signs</b>, as an <b>injury</b> that happened or an <b>illness</b> that showed <b>clinical signs</b> in the first 14 days of <b>your pets</b> first <b>policy year</b>.</li> <li>• Any <b>injury</b> or <b>illness</b> that is caused by, relates to, or results from, an <b>injury</b> that happened or an <b>illness</b> or <b>clinical sign</b> that was noticed in the first 14 days of <b>your pets</b> first <b>policy year</b>.</li> </ul> This applies in all cases regardless of whether the <b>injury</b> or <b>illness</b> presents in the same or different parts of <b>your pets</b> body.
<b>Injury/ injured/ injuries</b>	Physical damage or trauma caused immediately by an accident. Not any physical damage or trauma that happens over a period of time.
<b>Market value</b>	The price generally paid for an animal of the same age, breed, pedigree, gender and breeding ability at the time <b>you</b> took ownership of <b>your pet</b> .
<b>Maximum benefit</b>	The most <b>we</b> will pay during the <b>policy year</b> as shown on <b>your</b> Certificate of Insurance.
<b>Member of a veterinary practice</b>	Any person legally employed by a veterinary practice under a contract of employment.
<b>Policy year</b>	The time during which <b>we</b> provide cover; this is shown on <b>your</b> Certificate of Insurance. This is normally 12 months but may be less if <b>your pet</b> has been added to, or cancelled from, <b>your</b> insurance.
<b>Pet/pet's</b>	The cat or dog owned by <b>you</b> which is named on the Certificate of Insurance.
<b>Pet Travel Scheme</b>	The scheme allowing <b>you</b> to take <b>your pet</b> overseas to certain countries and re-enter the <b>UK</b> without the need

### Pre-existing condition

### Therapist

### Travel documents

### Treatment/ treatments

### Trip/trips

### UK

### Vet

### We/us/our You/your

### Worrying livestock

for **your pet** to go into quarantine, provided certain criteria have been adhered to. The scheme is also known as PETS.

- Any **injury** or **illness** that happened or first showed **clinical signs** before **your pet's** cover started.
- Any **injury** or **illness** that has the same diagnosis or **clinical signs** as an **injury, illness** or **clinical sign** **your pet** had before its cover started.
- Any **injury** or **illness** that is caused by, relates to, or results from, an **injury, illness** or **clinical sign** **your pet** had before its cover started.

This applies in all cases regardless of whether:

- The **injury** or **illness** presents in the same, or different part of **your pets** body, and/or
- **We** do, or do not, place any exclusion(s) for the **injury/ illness**.

A member of one of the following organisations:

- Association of Chartered Physiotherapists in Animal Therapy (ACPAT)
- Canine Hydrotherapy Association (CHA)
- Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)
- International Association of Animal Therapists (IAAT)
- International Veterinary Chiropractic Association (IVCA)
- McTimoney Chiropractic Association
- McTimoney Animal Association
- National Association of Registered Canine Hydrotherapists (NARCH)
- National Association of Veterinary Physiotherapists (NAVVP)

The Pet Passport, PETS Certificate and/or certificate for treatment against parasites issued for **your pet** under the terms of the **Pet Travel Scheme**.

The cost of the following when required to treat **injury** and **illness**:

- Any examination, consultation, advice, test, x-ray, diagnostic procedure, surgery and nursing carried out by a **vet**, a veterinary nurse or another **member of a veterinary practice** under the supervision of a **vet**, and
- Any medication legally prescribed by a **vet**.

Travel from **your home**, to any of the **agreed countries**, for a maximum of 60 days for all trips in the **policy year**. This includes the duration of **your** holiday or business trip and any travel in, and between, **agreed countries** and return trips to **your home**.

The United Kingdom which is made up of England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

- For **treatment** in the **UK** - a Veterinary Surgeon who is registered with the RCVS (Royal College of Veterinary Surgeons).
- For **treatment** in an **agreed country** - a fully qualified Veterinary Surgeon registered in the country where **treatment** was received.

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

To chase or attack livestock (including but not limited to cattle, sheep, goats, pigs, horses or poultry) on agricultural land in contravention of the Dogs (Protection of Livestock) Act 1953.

## General conditions that apply to the all sections of the policy

**You** must comply with the following conditions to have the full protection of **your** policy. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** may refuse the claim.

### 1. Precautions

- a) Throughout the **policy year** **you** must take all reasonable steps to:
- Prevent the **injury, illness, death, loss, theft or straying of your pet.**
  - Control **your pet** to prevent **injury** to a person or damage or destruction to property.

If there is a disagreement between **you** and **us** as to what reasonable steps are, an independent animal welfare organisation, relevant animal specialist or **vet** mutually agreed upon can be appointed. Both parties agree to accept the organisation's/person's opinion. **We** will pay any costs relating to this.

- b) **You** must arrange and pay for **your pet** to:

- Have an annual dental examination carried out by a **vet**. Any **treatment** recommended as a result of the dental examination must be carried out within the timescales recommended by the **vet**.
- Have any **treatment** normally recommended by a **vet** to prevent or reduce the risk of **injury or illness**.

- c) **You** must keep **your pet** vaccinated against:

For dogs - distemper, hepatitis, leptospirosis and parvovirus

For cats - feline infectious enteritis, feline leukaemia and cat flu

**We** will not pay any claim that results from, or is worsened by, any **illness** stated above if **your pet** is not vaccinated against it.

### 2. Ownership

- a) **You** must be a **UK** resident and **you** and **your pet** must live at the address stated on **your** Certificate of Insurance.

- b) **You** must be the owner of **your pet**. **Your** cover will stop immediately if ownership is transferred to another person or organisation.

### 3. Providing information

**You** agree that:

- Any **vet** or **therapist** has **your** permission to release any information **we** ask for about **your pet**.
- When **you** claim **you** will provide **us** with any information and any documents that **we** ask for.

If a charge is made for this information, **you** must pay the charge.

### 4. Renewing your policy

If **you** pay **your** premium by Direct Debit instalment, when **your** policy is due for renewal **we** will renew it for **you** automatically. **We** will write to **you** before the policy expires with full details of **your** premium and policy conditions for the next **policy year**. If **you** do not want to renew this policy just let **us** know before **your** renewal date.

### 5. Changes at renewal

- a) If **we** offer further periods of insurance, **we** may change the premium, excesses and Terms and Conditions.
- b) 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.
- c) At renewal, **we** have the right to 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.

### 6. Keeping us informed of certain information

Throughout the policy **you** must keep **us** informed of certain information. The information **we** need is stated in **your** policy documents; this can change so make sure **you** check any new documents **we** send **you**. If **you** don't provide the full and accurate information it can result in a claim not being paid or can affect the cover **we** provide.

### 7. Changes during the policy year

Changes will only be made to **your** policy at renewal; **we** will not change the cover **we** provide during the **policy year**, unless:

- **You** did not tell **us** about something when **we** previously asked.

- **You** provided **us** with inaccurate information when previously asked, regardless of whether or not **you** thought it was accurate at the time.

### 8. Cancellation

- a) If **your** policy is cancelled or comes to an end for any reason all cover for **your pet** will stop on the date the policy is cancelled/ends and no further claims will be paid.
- b) **You** can cancel **your** policy at any time. If **you** cancel this policy in the first 14 days after **your** renewal date, **we** will provide a full refund for any premium **you** have already paid for the cover after the renewal date. If **you** cancel after this timeframe **we** will provide a refund of any money **you** have paid for cover after the cancellation date.
- c) **We** may cancel **your** policy at any time if **you** have been dishonest or fraudulent in any dealings with **us** or **your vet** has advised that **you** have been negligent towards **your pet**. **We** will give **you** 7 days' notice in writing to the last address **you** have given **us** and **we** will give **you** a refund of any money **you** have paid for cover after the cancellation date.

### 9. Non-payment of premiums

- a) **Your pet** is only covered under this policy if **you** pay the premium. If **you** pay the yearly premium in Direct Debit instalments and **you** miss an instalment, **you** must pay the outstanding amount within 10 days of the date the instalment was due to be paid. If **we** do not receive **your** payment within 10 days of the date the premium was due, **your** insurance will automatically stop and **we** will make no further claim payments.
- b) When **we** settle **your** claim, if there is any premium overdue **we** will deduct the outstanding amount from the claim payment.

### 10. Cover outside of the UK:

- a) Some sections of **your** policy provide cover outside of the **UK**; where this is the case it is shown at the start of each section in these Terms and Conditions. The travel cover is limited to the **agreed countries** for a maximum of 60 days in each **policy year** for all **trips**. While **your pet** is outside the **UK** **you** must follow the conditions of the **Pet Travel Scheme**. Full details of the **Pet Travel Scheme** can be found on the DEFRA website [www.defra.gov.uk](http://www.defra.gov.uk) or **you** can call the DEFRA Pet Travel Scheme (PETS) Helpline on 0370 241 1710.
- b) **You** agree to pay translation costs for any claim documentation not written in English.

*Further information about cover outside the UK can be found in 'general exclusions that apply to all sections of the policy' - point 5.*

### 11. The law applicable to this policy

The laws of England and Wales apply to this insurance contract.

### 12. The language used in this policy

Unless **we** agree otherwise the language of the policy and all communications relating to it will be in English.

## Claims conditions

**You** must comply with the following conditions to have the full protection of **your** policy. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** can refuse the claim.

#### 1. How to claim

The details of how to claim and what **you** need to send **us** and when are explained at the end of each section in these Terms and Conditions.

#### 2. Claim form completion

- a) **We** will not guarantee payment of a claim over the telephone. If **you** want to make a claim **you** need to send **us** a completed claim form along with any claim documentation listed in the section under which **you** are claiming.
- b) **Your** insurance does not cover any charges made for the completion of claim forms or the cost of any claim documentation.
- c) All claims documentation must be in English and any translation costs must be paid by **you**.

#### 3. Delayed treatment

**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 there has been any delay in arranging veterinary **treatment** and **we** believe the delay has resulted in additional costs, **we** will not pay the additional costs. If

there is a disagreement between **you** and **us** as to whether the delay has caused additional costs a **vet**, mutually agreed upon, can be appointed. Both parties agree to accept the **vet's** opinion. **We** will pay any costs relating to this.

#### 4. Transferring of rights

**We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for our benefit against any other party. **You** must give **us** any help **you** can and provide any documents **we** ask for.

#### 5. Other insurances

**We** will not make any payment for any claim that results from an incident covered by any other insurance. If there is any other insurance under which **you** are entitled to make a claim **you** must report the incident to that insurance company and tell **us** their name and address and **your** policy and claim number with them.

#### 6. Veterinary Staff

If **you** are a **vet** **you** can treat **your** own pet but another **vet** must countersign the claim form confirming the **treatment** has gone ahead. If **you** are a veterinary nurse **you** cannot complete **your** own claim form.

#### 7. Fraud

Fraud increases **your** premium and the premiums of all policyholders. If **you**:

- Provide **us** with false information,
- Make a false or exaggerated claim with **us**, or
- Make any claim with **us** which involves **your** dishonesty,

**We** will not pay **your** claim and **we** may void **your** policy and inform the relevant authorities. If **we** pay a claim and subsequently find the claim was fraudulent, **you** must repay **us** the full amount.

'Void your policy' means **we** will cancel **your** policy from the date the fraud occurred. If **we** take this action **you** must:

- a) Repay **us** any claim payments **we** have made from the date the fraud occurred; this is regardless of whether or not all of the claims were fraudulent.
- b) Tell any other insurer that **we** have void **your** policy; failure to do this could invalidate any future insurance policy.

## General exclusions that apply to all sections of the policy

This policy does not cover:

#### 1. War risks, terrorism, civil commotion and radioactive contamination

- a) Any loss or damage caused by, or resulting from, war of any nature, including but not limited to war, invasion, acts of foreign enemies, hostilities and warlike actions (whether war be declared or not) and civil war.
- b) Any loss or damage caused by, or resulting from, rebellion, riot, revolution, nationalisation, confiscation, expropriation, deprivation, requisition, insurrection, civil commotion assuming to proportion of or amounting to an uprising and military or usurped power.
- c) Any loss or damage caused by, or resulting from, any act of terrorism. An act of terrorism is any act of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government de jure or de facto.
- d) Any loss or damage caused by, or resulting from, 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.

#### 2. Breeds

Any amount for a dog which is, or is crossed with, an American Pit Bull Terrier, Dogo Argentino, Fila Brasileiro, Japanese Tosa, Pit Bull, Pit Bull Terrier, Irish Staffordshire Bull Terrier, Sarloos Wolfhound, Czechoslovakian Wolf Dog, Wolf or a Wolf hybrid.

#### 3. Notifiable diseases

Any amount for any notifiable disease as named in the Animal Health Act 1981 or an Order made under that Act, for example but not limited to rabies. A notifiable disease is any disease that is required by law to be reported to the government or authorities.

#### 4. Your pet's use

Any amount if **your pet** is being used for breeding, guarding, track racing, coursing or used in connection with any business, trade, profession or occupation.

#### 5. Cover outside the UK

a) While **your pet** is on a **trip** in an **agreed country**, we will not cover any amount:

- If **you** do not follow the conditions of the **Pet Travel Scheme**.
- When **your pet** is outside of the **agreed countries**.
- If the section does not provide cover outside of the **UK**.
- If **you** take **your pet** on a **trip** against the advice of a **vet**.
- If a foreign government or public authority puts restrictions on **your pet**.
- For the cost of returning **your pets** body **home** following its death outside the **UK**.
- For any loss due to variations in exchange rates of any and every description.

b) While **your pet** is in the **UK** or on a **trip** in an **agreed country**, we will not cover any amount:

- For any costs incurred in order to comply with the **Pet Travel Scheme**, unless specifically stated as covered within these Terms and Conditions.
- For 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.
- For any costs imposed by the **carrier** to carry out checks, whether required by them or by any government or governing body.

#### 6. Laws and regulations:

a) Any amount for any dog that must be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997 or any further amendments to this Act.

b) Any amount if **you** break the **UK** or Republic of Ireland laws or regulations, including those relating to animal health or importation.

c) Any amount if **your pet** is confiscated or destroyed by government or public authorities or under the Animals Act 1971 because it was **worrying livestock**. This includes any further amendments to this Act.

d) Any amount if the Department for Environment, Food and Rural Affairs (DEFRA) have put any restrictions on **your pet**.

e) Any legal expenses, fines and penalties connected with, or resulting from, a Criminal Court Case or an Act of Parliament.

#### 7. Claims as a result of worrying livestock

Any amount in relation to **your pet worrying livestock** including but not limited to, cattle, sheep, pigs and horses.

#### 8. Deliberate acts

Any amount resulting from a deliberate act by **you** or any person looking after, or handling **your pet**, with **your** permission.

#### 9. Disease transfer

Any amount resulting from a disease transmitted from animals to humans.

### Section 1 - Veterinary fees

Cover in this section only applies in the **UK** and while overseas in the **agreed countries**

#### What is covered

This policy provides cover on a time-limited basis. This means that each **injury** and **illness** is only covered for a certain period of time. Under this policy each **injury** or **illness** is covered for **12 months**, starting from the date the **injury** happened or the **clinical signs** of the **illness** were first noticed. To continue to claim for the **12 months** period **you** must keep **your** policy in force and continue to pay **your** premium. If **your** cover is cancelled or stops for any reason, all cover for **your pet** will end and no further claims will be paid.

In addition to the time limit, we provide an amount of money **you** can claim up to for each separate **injury** or **illness**. This is called the **maximum benefit** and it is shown on **your** Certificate of Insurance. Each **injury** or **illness** is covered for up to **12 months** or up to the **maximum benefit** limit, whichever is reached first.

#### Section A

We will pay the cost of veterinary **treatment your pet** has received in the **policy year** to treat **injury** and **illness**.

#### Section B

The following are covered in the veterinary fees section but have restricted monetary limits. The amounts **you** can claim for each separate **injury** or **illness** for these elements of cover are shown on **your** Certificate of Insurance. These amounts form part of the overall veterinary fees **maximum benefit**; they are not in addition to it.

We will cover:

1. **Dental treatment** required to treat **injury** and **illness**.
2. **Complementary treatments** required to treat **injury** and **illness**. Your **vet** must refer **your pet** for the **treatment** and confirm it is required. Within this cover we will pay for up to 5 sessions of **hydrotherapy** for each separate **illness** or **injury**. Once the session limit has been reached, we will not cover any further sessions of **hydrotherapy** for that **illness/injury**.
3. **Overseas treatment - treatment for injury or illness** by a **vet** which is required while **your pet** is on a **trip** in the **agreed countries**. This is providing the **illness** or **injury** is covered under section A – veterinary fees.
4. **The cost of euthanasia** when required to alleviate incurable and inhumane suffering.
5. If **your pet** has cover under the Classic Plus plan we will also cover **travel and accommodation costs** - if the **injury** or **illness** is covered under Section A – veterinary fees and **your vet** recommends an alternative **vet** or specialist clinic treats **your pet**, we will pay the cost of additional travel and accommodation (incurred by **you** or any member of **your** family permanently residing with **you**) for travel from **your home** to the other veterinary practice/specialist clinic. The plan **your pet** is covered under is shown on **your** Certificate of Insurance.

#### What you pay – your excesses

The excesses are the amounts **you** pay when **you** make a claim and these will be deducted from **your** claim settlement(s). **You** will pay a fixed amount (the fixed excess) for each unrelated **illness** or **injury** when **you** claim under this section of cover and once this amount has been deducted **you** will then pay a percentage (the percentage excess) of all costs on all claims submitted. The fixed and the percentage excesses **you** will pay are shown on **your** Certificate of Insurance.

#### What is not covered

1. The amount of the excesses.
2. The cost of any **treatment** for a **pre-existing condition**.
3. The cost of any **treatment** for any **injury** or **illness** which started in the **first 14 days** of cover.
4. More than the **maximum benefit** for each **injury** or **illness**.
5. The cost of any **treatment your pet** receives more than **12 months** after the date the **injury** happened or the **illness** first showed **clinical signs**.
6. The cost of any **treatment** resulting from an **injury** or **illness**, if the **clinical signs** are the same as the **clinical signs** of an **injury** which happened or **illness** which first showed **clinical signs** more than **12 months** before.
7. The cost of any medicines or materials prescribed or supplied to be used more than **12 months** after the date the **injury** happened or the **illness** first showed **clinical signs**.
8. The cost of any **treatment** received by **your pet** after the date the policy is cancelled or comes to an end (for any reason).
9. The cost of any **treatment** to prevent **injury** or **illness**.
10. The cost of any **elective treatment, diagnostic or procedure** or any **treatment** that **you** choose to have carried out that is not directly related to an **injury** or **illness**, including any complications that arise.
11. The costs of killing and controlling fleas and the cost of general health improvers.
12. The cost of any **treatment** for a retained testicle(s).
13. The cost of any **treatment** in connection with breeding, pregnancy and giving birth.
14. The cost of spaying (including spaying following false pregnancy) or castration unless the procedure is carried out when **your pet** is suffering from an **injury** or **illness** and is essential to treat the **injury** or **illness**.
15. The cost of dental treatment unless:

a) The treatment relates to an **injury** or **illness**, and

b) **Your pet** had a dental examination carried out by a **vet** in the 12 months before the **clinical signs** of the **illness** or **injury** were first noticed.

16. The cost of any **treatment** which is connected in any way with **your pet's** behaviour, including the cost of any behavioural therapy or training.
17. The cost of any food, including any food prescribed by a **vet**, any special diet foods or the normal costs of feeding **your pet**.
18. The cost of any **complementary treatments** which are carried out without the referral of a **vet** and confirmation from a **vet** that they are needed to treat an **injury** or **illness**.
19. The cost of more than 5 sessions of **hydrotherapy** for each unrelated **injury** and **illness**.
20. The cost of a house call unless the **vet** or **therapist** confirms that, without taking **your** personal circumstances into consideration, **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**.
21. The cost of hospitalisation and associated treatment unless the **vet** or **therapist** confirms that, without taking **your** personal circumstances into consideration, there is no option but to hospitalise **your pet** as any alternative would seriously endanger his/her health.
22. The cost of any additional veterinary attention required because **you** are unable to administer medication due to **your pet's** behaviour or **your** personal circumstances.
23. Any extra costs for treating **your pet** outside usual surgery hours, unless the **vet** or **therapist** confirms that without taking **your** personal circumstances into consideration, an emergency consultation is essential.
24. The costs of treating any **illness** or **injury** specifically excluded in the Certificate of Insurance.
25. The cost of treating any **injury** or **illness** deliberately caused by **you**, anyone living with **you**, or anyone else looking after or handling **your pet** with **your** permission.
26. The cost of surgical items that can be used more than once.
27. The cost of buying or hiring equipment or machinery or any form of bedding or housing, including cages.
28. The cost of grooming, de-matting or bathing **your pet**, other than bathing when a substance is being used which, according to manufacturer's guidelines, can only be administered by a **member of a veterinary practice**.
29. The cost of any prosthesis including any treatment needed to fit the prostheses, other than the cost of hip, knee and/or elbow replacements.
30. The cost of transplant surgery, including pre- and post-operative care.
31. The cost of removing of dew claws, unless they are damaged or infected at the time the removal is carried out.
32. The cost of pheromone products, including but not limited to Feliway and Adaptil products.
33. The cost of a post-mortem examination and/or report.
34. The cost of euthanasia, unless it is carried out to alleviate incurable and inhumane suffering.
35. The cost of euthanasia if **your pet** is put to sleep due to aggression.
36. The cost of having **your pet's** body cremated, buried or disposed of in any other way (see section 6 for this cover).
37. The cost of any expenses to travel:
  - a) To, or from, **your pet's** usual veterinary practice, or
  - b) To, from, or in between, any practice or branch practice of a group of veterinary practices **your** usual veterinary practice belongs to.
38. The cost of any fees for dispensing medication, providing prescriptions and completing claim forms and for the administration of a referral to another veterinary practice or hospital.

#### Conditions applying to veterinary fees

**You** must comply with the following conditions to have the full protection under this section. If **you** do not, and the condition **you** have not kept to relates to a claim, we may refuse the claim.

1. This policy covers an **illness** or **injury** for **12 months**, providing **you** renew the policy and continue to pay the premium, and after that time all cover for the **illness/injury** will stop. The maximum amount we will pay for the cost of **treatment** for each **illness** and **injury** is the **maximum benefit**.

- For **injuries**, the period of **12 months** and the **maximum benefit** will start from the date the **injury** happened. If **your pet** has more than one **injury**, if they are:
  - Diagnosed as the same **injury**, or
  - They happen at the same time, or
  - Are caused by, or relate to, one another,

One period of **12 months** and one **maximum benefit** will apply to the **treatment** received for all of the **injuries**. In this case the **12 months** of cover and the **maximum benefit** will start from the date the first **injury** happened.

- For **illnesses**, the period of **12 months** and the **maximum benefit** will start from the date the **illness** or **clinical signs** were first noticed. If **your pet** has suffered from the same **clinical signs** or been diagnosed with the same **illness** in the past, the **12 months** cover and the **maximum benefit** will start from the very first time **your pet** suffered from the **clinical signs/illness**. This applies in all cases regardless of whether:
  - The **clinical sign/illness** presents in the same or different part of the body, and/or
  - **Your vet** confirms the past and current **illnesses** are, or are not, linked.

- After **we** have paid the cost of treatment for **12 months** (or the **maximum benefit**) **we** will not pay any further amount for that **injury** or **illness**, or anything which is caused by or related to it. **We** will also no longer cover any **illness** or **injury** which has the same diagnosis. This applies in all cases regardless of whether:
  - The **injury** or **illness** presents in the same or different part of the body, and/or
  - **Your vet** confirms the past and current **illness** are, or are not, linked.

- If **your pet** suffers from an **illness** and it has the same diagnosis as an **illness** which happened:
  - Before **your pet's** policy started, or
  - In the first 14 days of **your** pet's first **policy year**,
 The **illness** will not be covered by the policy. This applies in all cases regardless of whether:
  - The **illness** presents in the same or different part of the body, and/or
  - **Your vet** confirms the past and current illnesses are, or are not, linked.

- Before **your pet** is treated **you** need to 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.
- The claim form and invoices must be sent to **us** within one year of **your pet** receiving the treatment. Any claims received after this time will not be covered by **your** policy. Please make sure that the form is signed by both **you** and **your vet** and that **you** confirm who **we** should provide payment to.

- If **you** have asked **us** to pay **your vet**, and **we** agree to, **we** will send payment directly to the veterinary practice and if there is any amount other than the excess that **we** cannot pay because the costs are not covered **we** will tell **you** in writing.
- If **your** claim involves **complementary treatment** the claim form must be signed by **your vet** and the **therapist** must provide invoices showing the costs involved.
- If **we** receive a request to pay the claim settlement direct to a veterinary practice, **we** have the right to decline this request.

- We** may refer **your pet's** case history to a **vet** that **we** choose and if **we** request, **you** must arrange for **your pet** to be examined by this **vet**.
- If over the lifetime of **your pet** **you** have claimed over £36,000 to make sure **your pet** is receiving the best treatment available, **we** may require one of the following. If this is necessary **we** will contact **you**.
  - Before any further veterinary fees claims can be considered **we** may require **your pet** is examined by a specialist/consultant **vet**. **We** will pay any costs for this.
  - All future veterinary **treatment** (other than emergency life-saving **treatment**) may need to be authorised by **us** before **treatment** is carried out. A pre-authorisation claim form may need to be submitted and **we** will then let **you** know if treatment can go ahead.
  - All future veterinary fees may need to be carried out in conjunction with a specialist/consultant **vet** or **therapist** **we** choose.

- If **you** decide to take **your pet** to a different **vet** or **therapist** for a second opinion because **you** are unhappy with the diagnosis or **treatment** provided, **you** must tell **us** before **you** arrange an appointment with them. If **you** do not, **we** will not pay any costs relating to the second opinion. If **we** request, **you** must use a **vet** or **therapist** **we** choose. If **we** decide the diagnosis or **treatment** currently being provided is correct, **we** will not cover any costs relating to the second opinion.

- It is **your** responsibility to ensure the veterinary practice or **therapist** is paid within the required timeframe:
  - If an additional charge is added to the cost of **treatment** due to the late payment of fees, **we** will deduct this charge from the claim settlement.
  - If the veterinary practice or **therapist** provides a discount for paying the cost of **treatment** within a certain timeframe, **you** must provide payment within this timeframe. If **you** do not, **we** will deduct the discount, which would have been provided, from the claim settlement.

### How to claim for veterinary fees

Claims forms can be obtained by calling 0344 391 1087 or emailing [petsathome.customerservice@allianz.co.uk](mailto:petsathome.customerservice@allianz.co.uk), and some veterinary practices will have a supply of veterinary fees claim forms. If **you** would like a claim form sent to **you** please contact **us**.

To make a claim under this section send **us** the completed claim form, along with the documentation below. **You** must submit **your** claim to **us** no later than one year after the **treatment** takes place. 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.

- The invoices from the veterinary practice or **therapist** which show what **you** are claiming for.
- The first claim submitted for **your pet** must include his/her full clinical history. The full clinical history is a record of all visits **your pet** has made to a **vet** and this information can be obtained from each veterinary practice **your pet** has attended. In addition, **we** may require the full clinical history when **you** submit claims for certain conditions but will let **you** know if this is needed once **we** have received **your** claim form.
- If the claim is for **treatment** in an **agreed country**, **you** also need to provide the booking invoice for **your trip** or any other official documents which show the dates of **your trip**. **Your** insurance does not cover any charges made for the completion of claim forms or the cost of any supporting documentation.

### Section 2 - Third party liability (this section only applies to dogs)

Cover in this section applies in the UK only

In this section:

- Your dog** means the dog owned by **you** which is named on **your Certificate of Insurance**.
- You/your** mean **you** and any person looking after **your dog** with **your permission**.

#### What is covered

If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving **your dog** during the **policy year** and **you** are legally responsible, **we** will pay:

- Compensation and claimant's costs and expenses, and
- Legal costs and expenses for defending a claim against **you**.

The amount **we** will pay for each incident is shown on **your** Certificate of Insurance.

#### What you pay – your excess

The amount **you** must pay for each incident is shown on **your** Certificate of Insurance.

#### What is not covered

- Any amount for any incident which happens in the first 14 days of **your dogs** first **policy year**.
- Any costs and expenses for defending **you** which **we** have not agreed beforehand.
- Any compensation, costs and expenses for an incident which involves **your** profession, occupation or business.

- Any compensation, costs and expenses resulting from an incident which involves the profession, occupation or business of anyone who is employed by **you** or anyone who works for **you** in any way.
- Any compensation, costs and expenses for an incident which takes place when **your dog** 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 dog** is in the care of a dog minder, a dog sitter or at the grooming parlour.
- Any compensation, costs and expenses if **you** are legally responsible only because of a contract **you** have entered into.
- Any compensation, costs and expenses for the death, **injury** or **illness** of **you**, an **immediate family member** or anyone who lives with **you** or is employed by **you**.
- Any compensation, costs and expenses if the property damaged is **your** responsibility or it belongs to **you**, any person who lives with **you**, a member of **your immediate family** or a person who is employed by **you**.
- Any compensation, costs and expenses if **you**, a member of **your immediate family** or any person who lives with **you** or is employed by **you** is responsible for, or looking after, the property that is damaged.
- Any compensation, costs and expenses that result from an incident if **you** have not followed instructions or advice given to **you** by previous owners, the re-homing organisation or a qualified behaviourist about the behaviour of **your dog**.
- Any compensation, costs and expenses if the incident happens in an area or place where dogs are specifically prohibited, unless **your dog** escapes and enters the area outside of **your** control.
- Any compensation, costs and expenses if **you** are deemed responsible under the laws of any country, other than members of the European Union.
- Any compensation, costs and expenses if **you** are responsible for air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an accident involving **your dog**.
- Any compensation, costs and expenses resulting from an incident that happens where **you** work.
- Any compensation, costs and expenses if **your dog** is kept or lives on premises which sell alcohol, unless there is no access from the residential premises to the business premises.

#### Conditions applying to third party liability

**You** must comply with the following conditions to have the full protection under this section. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** may refuse the claim.

- You** must not admit responsibility, agree to pay any claim or negotiate with any person following an incident.
- You** must notify **us** immediately:
  - If an incident occurs which could lead to a claim under this section. **You** must notify **us** of an incident even if **you** don't believe that a claim is being made against **you** at this time.
  - Upon being advised of any prosecution, inquest or enquiry which could lead to a claim under this section.
- You** must immediately send **us** any writ, summons or legal documents **you** receive and **you** or any other person must not respond to any of these documents.
- You** or anyone acting on **your** behalf must not negotiate, admit or refuse any claim without **our** permission in writing
- You** agree to provide **us** with any information connected with the claim **we** reasonably ask for including details of **your dogs** history.
- 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.
- You** must allow **us** to take charge of **your** claim and allow **us** to prosecute in **your** name for **our** benefit.
- If a business or a professional is being paid to care for **your dog** in any way (for example, but not limited to a dog minder, a dog walker or a groomer) it is **your** responsibility to:
  - Make sure the business/person has the appropriate third party liability insurance cover, and
  - Tell them if **your dog** has any behavioural problems or requires any special handling so they are able to handle **your dog** in an appropriate manner.

#### How to claim for third party liability

- **You must call us on 01483 218 782 and let us know of any incident that happens even if you don't believe a claim will be made against you at this time.** We are available Monday to Friday, 9am to 5pm, excluding Bank Holidays.
- **You must send us** all correspondence, writs, summons or any other legal documents as soon as they are received. **You** or any other person must not respond to any of these documents.
- **You** or anyone acting on **your** behalf must not negotiate, admit or repudiate (refuse) any claim without **our** permission in writing.

#### Section 4 - Death from injury

Cover in this section only applies in the UK and while overseas in the agreed countries

##### What is covered

We will pay the price **you** paid for **your pet** if it either dies or has to be put to sleep by a **vet** as a result of an **injury**. If a purchase receipt cannot be provided as proof of purchase, **we** will pay the **market value** or the purchase price, whichever is less. If **you** did not pay for **your pet** **we** will pay the **market value**.

##### What is not covered

1. Any amount if the death is caused by an **illness**.
2. More than the **maximum benefit** shown on **your** Certificate of Insurance.
3. Any amount if the death results from an **injury** which happened before **your pet's** cover started.
4. Any amount if the death results from an **injury** which happened in the first 14 days of **your pet's** first **policy year**.
5. Any amount if **your pet** dies or is put to sleep more than **12 months** after the date the **injury** happened.
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.
7. Any amount if a claim has not been submitted within one year of **your pet's** death.

**Conditions apply to this section - please see 'Conditions applying to death from injury and death from illness' below.**

**The details of how to claim under this section are shown on page 5.**

#### Section 5 - Death from illness

Cover in this section only applies in the UK and while overseas in the agreed countries

##### What is covered

We will pay the price **you** paid for **your pet** if it either dies or has to be put to sleep by a **vet** as a result of an **illness**. If a purchase receipt cannot be provided as proof of purchase, **we** will pay the **market value** or the purchase price, whichever is less. If **you** did not pay for **your pet** **we** will pay the **market value**.

Cover is only provided for dogs under the age of 9 years and cats under the age of 11 years.

##### What is not covered

1. Any amount if the death is caused by an **injury**.
2. More than the **maximum benefit** shown on **your** Certificate of Insurance.
3. Any amount if **your pet's** death results from a **pre-existing condition**.
4. Any amount if **your pet's** death results from an **injury** or **illness** which started in the **first 14 days** of cover.
5. Any amount if **your pet** dies or is put to sleep more than **12 months** after the date the **illness** first showed **clinical signs**.
6. Any amount unless **your vet** confirms it was not humane to keep **your pet** alive because it was suffering from an incurable **illness**.
7. Any amount if **your pet's** death results from breeding, pregnancy or giving birth.
8. Any amount if **your pet** was aged 9 years or over for a dog or 11 years or over for cat.
9. Any amount if a claim has not been submitted within one year of **your pet's** death.

**The details of how to claim under this section are shown on page 5.**

**Conditions applying to death from injury and death from illness**

**You** must comply with the following conditions to have the full protection under this section. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** may refuse the claim.

1. This policy covers an **illness** or **injury** for **12 months** and after that time all cover for the **illness/injury** will stop. This is providing **you** renew the policy and continue to pay the premium.
  - For **injuries**, the period of **12 months** will start from the date the **injury** happened. If **your pet** has more than one **injury**, if they are:
    - Diagnosed as the same **injury**, or
    - They happen at the same time, or
    - Are caused by, or relate to, one another,One period of **12 months** of cover will start from the date the first **injury** happened.
  - For **illnesses**, the period of **12 months** will start from the date the **illness** or **clinical signs** were first noticed. If **your pet** has suffered from the same **clinical signs** or been diagnosed with the same **illness** in the past, the **12 months** cover will start from the very first time **your pet** suffered from the **clinical signs/illness**. This applies in all cases regardless of whether:
    - The **clinical sign/illness** presents in the same or different part of the body, and/or
    - **Your vet** confirms the past and current **illnesses** are, or are not, linked.

#### Section 6 - Cremation or burial costs

Cover in this section only applies in the UK and while overseas in the agreed countries

##### What is covered

We will pay towards the cost of cremation or burial if **your pet** dies or is put to sleep by a **vet**, during the **policy year**, as a result of an **injury** or **illness**. **You** can claim up to the **maximum benefit** shown on **your** Certificate of Insurance.

##### What is not covered

1. Any amount if **your pet** dies due to an **injury** and the death is not covered under section 4 - death from injury.
2. Any amount if **your pet** dies due to an **illness** and the death is not covered under section 5 - death from illness.
3. Any amount if a claim has not been submitted within one year of **your pet's** death.

##### How to claim for death from injury or illness and cremation or burial

Claims forms can be obtained by calling 0344 391 1087 or emailing [petsathome.customerservice@allianz.co.uk](mailto:petsathome.customerservice@allianz.co.uk). If **you** would like a claim form sent to **you** please contact **us**. To make a claim under this section send **us** the completed claim form, along with the documentation below. **You** must submit **your** claim to **us** no later than one year after **your pet's** death.

- The death certificate from **your vet**,
- The purchase receipt from when **you** bought **your pet**, and
- If **your pet** is a pedigree, a copy of the pedigree certificate.
- If **you** are claiming for cremation or burial - the invoices showing the costs involved.

**Your** insurance does not cover any charges made for the completion of claim forms or the cost of any supporting documentation.

#### Section 7 - Advertising and reward costs

Cover in this section only applies in the UK and while overseas in the agreed countries

##### What is covered

If **your pet** goes missing or is stolen, **we** will pay for the cost of advertising in a local newspaper and for the reward **you** have offered and paid for the recovery of **your pet**. **You** can claim up to the **maximum benefit** shown on **your** Certificate of Insurance for all incidents in each **policy year**.

##### What is not covered

1. Any reward paid to any person who:
  - Is a member of **your family**, lives with **you** or is employed by **you**.
  - Was caring for **your pet** when it was lost or stolen.
  - Stole **your pet**, or any person who is in collusion with the person who stole **your pet**.

2. Any reward that **we** have not agreed to before **you** advertised it.
3. Any reward not supported by a signed receipt giving the full name, address and telephone number of the person who found **your pet**.
4. Any amount if a claim has not been submitted within one year of **your pet** going missing.

**Conditions apply to this section - please see 'Conditions applying to advertising and reward costs and theft or straying' on page 5.**

##### How to claim for advertising and reward costs

**You** must contact **us** and get **our** approval of any reward before **you** advertise it. Claims forms can be obtained by calling 0344 391 1087 or emailing [petsathome.customerservice@allianz.co.uk](mailto:petsathome.customerservice@allianz.co.uk). If **you** would like a claim form sent to **you** please contact **us**. To make a claim under this section send **us** the completed claim form, along with the documentation below. **You** must submit **your** claim to **us** no later than one year after **your pet** went missing.

- Copies of any advertisements placed and receipts or bills to show the costs being claimed, and
- A receipt for any reward **you** are claiming. This must be signed by the person who found **your pet**, and include their full name, address and telephone number.

**Your** insurance does not cover any charges made for the completion of claim forms or the cost of any supporting documentation.

#### Section 8 - Theft or straying

Cover in this section only applies in the UK and while overseas in the agreed countries

##### What is covered

We will pay the price **you** paid for **your pet** if he/she goes missing and does not return within 90 days. If a purchase receipt cannot be provided as proof of purchase, **we** will pay the **market value** or the purchase price, whichever is less. If **you** did not pay for **your pet** **we** will pay the **market value**.

##### What is not covered

1. More than the **maximum benefit** shown on **your** Certificate of Insurance.
2. Any amount if **you** or the person looking after **your pet** has freely parted with it.
3. Any amount if a claim has not been submitted within one year of **your pet** going missing.

**Conditions apply to theft and straying - please see 'Conditions applying to advertising and reward costs and theft or straying' on page 5.**

##### How to claim for theft or straying

Claims forms can be obtained by calling 0344 391 1087 or emailing [petsathome.customerservice@allianz.co.uk](mailto:petsathome.customerservice@allianz.co.uk). If **you** would like a claim form sent to **you** please contact **us**. To make a claim under this section send **us** the completed claim form, along with the documentation below. **You** must submit **your** claim to **us** no later than one year after **your pet** went missing.

- Evidence of the advertising carried out to try and find **your pet**,
- The purchase receipt from when **you** bought **your pet**, and
- If **your pet** is a pedigree, the original pedigree certificate.

**Your** insurance does not cover any charges made for the completion of claim forms or the cost of any supporting documentation.

**Conditions applying to advertising and reward costs and theft or straying**

**You** must comply with the following conditions to have the full protection under this section. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** may refuse the claim.

1. **You** must take the following steps:
  - a) Within 24 hours of discovering **your pet** is missing **you** must tell the appropriate authority and obtain written confirmation of **your** report. Depending on where **you** live the appropriate authority may be **your** local authority or the police. The only time **you** do not need to do this is where **your** cat is missing and **you** don't believe he/she has been stolen.
  - b) For all missing pets, within 5 days of discovering **your pet** is missing **you** must tell at least one veterinary practice in the area where he/she was last seen.

2. For Advertising and Reward only:
  - a) **You** must obtain **our** approval before advertising a reward; if not, the cost of the reward will not be covered by this insurance.
  - b) **You** must provide **us** with a receipt(s) for any amount which **you** are claiming for. Any costs not supported by a receipt will not be covered by this insurance.
3. For Theft or Straying only:
  - a) To claim for Theft or Straying **you** must have advertised the loss of **your pet** and when **you** claim **you** must provide **us** with evidence showing the advertising took place.
  - b) If **your pet** has not been found within 90 days, please fill in a claim form and return it to **us** (no later than one year after the date **your pet** went missing).
  - c) If the claim is paid the original pedigree certificate and purchase receipt will not be returned to **you**.
  - d) If **your pet** is found or returns, **you** must tell **us** and repay the full amount that **we** have paid **you**.

### Section 9 - Emergency boarding fees and daily minding

**Cover in this section only applies in the UK and while overseas in the agreed countries**

#### What is covered

**We** will pay the cost of boarding **your pet** in a boarding establishment or the cost of a person looking after **your pet** if:

1. **You**, or any member of **your family** permanently residing with **you**, require emergency hospitalisation as an in-patient for 4 or more consecutive days.
2. **Your home** is 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.

**You** can claim up to the **maximum benefit** shown on **your** Certificate of Insurance for all incidents in each **policy year**.

#### What is not covered

*In this section 'you' and 'your' mean you and any member of your family permanently residing with you.*

1. Any amount if **you** are in hospital for less than 4 consecutive days during each hospital stay.
2. Any amount if the person looking after **your pet** lives with **you** or is a member of **your family**.
3. Any costs resulting from **you** going into a hospital because of an **injury** or **illness** first occurring or showing symptoms before **your pet** was covered.
4. Any costs resulting from **you** being pregnant, giving birth or any treatment that is not related to an injury or illness.
5. Any costs resulting from **you** going into a hospital for the treatment for alcoholism, solvent abuse, drug abuse, drug addiction, attempted suicide or self-inflicted injury or illness.
6. Any costs resulting from care in a nursing home or from convalescence care that **you** do not receive in a hospital.
7. Any costs if a claim has not been submitted within one year of the stay in hospital.

#### How to claim for emergency boarding fees and daily minding

Claims forms can be obtained by calling 0344 391 1087 or emailing [petsathome.customerservice@allianz.co.uk](mailto:petsathome.customerservice@allianz.co.uk). If **you** would like a claim form sent to **you** please contact **us**. To make a claim under this section send **us** the completed claim form, along with the documentation below. **You** must submit **your** claim to **us** no later than one year after the stay in hospital.

- Written confirmation from the kennels/cattery or the person looking after **your pet** showing the dates and daily cost of boarding, and
- A medical certificate or written confirmation from the treating doctor or hospital confirming the dates of admission to, and discharge from, the hospital.

**Your** insurance does not cover any charges made for the completion of claim forms or the cost of any supporting documentation.

### Section 10 - Trip cancellation or return home

**Cover in this section only applies in the UK and while overseas in the agreed countries**

#### What is covered

**We** will pay travel and accommodation expenses that **you** cannot recover, for **you** and **your immediate family**, if:

- a) Up to 7 days before **you** leave **you** have to cancel **your trip**, or
  - b) While **you** are away on a **trip you** have to cut **your trip** short, Because **your pet** needs immediate life-saving veterinary **treatment** due to an:
    - **Injury**, or
    - **Your pet** showing the first **clinical signs** of an **illness**.
- You** can claim up to the **maximum benefit** shown on **your** Certificate of Insurance for all **trips** in each **policy year**.

#### What is not covered

1. Any amount or expense resulting from a **pre-existing condition**.
2. Any amount or expense resulting from an **injury or illness which started in the first 14 days of cover**.
3. Any amount **you** can claim back from anywhere else.
4. The cost of food.
5. Any cost relating to anyone who is not **you** or a member of **your immediate family**.
6. Any costs or expenditure for any holiday booked less than 28 days prior to departure.
7. 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 trip**.
8. Any amount if a claim has not been submitted within one year of **your trip** being cancelled.

#### How to claim for trip cancellation or return home

Claims forms can be obtained by calling 0344 391 1087 or emailing [petsathome.customerservice@allianz.co.uk](mailto:petsathome.customerservice@allianz.co.uk). If **you** would like a claim form sent to **you** please contact **us**. To make a claim under this section send **us** the completed claim form, along with the documentation below. **You** must submit **your** claim to **us** no later than one year after **your trip** was cancelled.

- Written confirmation of the **treatment** signed by a **vet**.
- 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.

**Your** insurance does not cover any charges made for the completion of claim forms or the cost of any supporting documentation.

### Section 11 - Quarantine costs and loss of travel documents

**Cover in this section only applies while overseas in the agreed countries**

#### What is covered

If **your pet** is either unable to return to the **UK** or must be quarantined on return to the **UK** because of:

1. An **illness** first showing **clinical signs** during the **trip**,
2. The failure of the microchip, or
3. The **travel documents** being lost or stolen,

#### **We** will pay:

- The cost to keep **your pet** in quarantine,
- The cost of getting duplicate **travel documents**,
- The cost of temporary accommodation while getting the duplicate **travel documents**, and
- Extra costs to travel **home** if the time in getting duplicate **travel documents** has caused **you** to miss **your** scheduled travel arrangements back to **your home**.

**You** can claim up to the **maximum benefit** shown on **your** Certificate of Insurance for each separate **trip** in the **policy year**.

#### What is not covered

1. Any costs that result from an **injury** that happens or an **illness** first showing **clinical signs** before the start of **your trip**.

2. Any costs arising from any condition of which **you** were aware before the start of any **trip**.
3. Any costs that can be reclaimed from anywhere else.
4. Any costs that result from the failure of any microchip that does not meet the standards ISO 11784 or ISO 11785.
5. Any costs that result from a microchip reader failing to read a microchip.
6. 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**.
7. More than 7 days' accommodation costs and more than £30 for each day's accommodation.
8. Any loss, theft or destruction that occurs prior to the start of **your trip**.
9. Any costs if a claim has not been submitted within one year of the date **your pet** returns **home**.

#### Conditions applying to quarantine costs and loss of health certificate

**You** must comply with the following conditions to have the full protection under this section. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** may refuse the claim.

1. When the **travel documents** are left unattended they must be kept in **your** locked accommodation or in the locked boot, covered luggage area or glove compartment of a locked vehicle.
2. If the **travel documents** are lost or stolen, within 24 hours of discovering them missing, **you** must report the incident to the police and obtain a police report. If the loss or theft occurred on a ship, aircraft, train or coach **you** must report the loss to the operator and obtain a report.

#### How to claim for quarantine costs and loss of travel documents

Claims forms can be obtained by calling 0344 391 1087 or emailing [petsathome.customerservice@allianz.co.uk](mailto:petsathome.customerservice@allianz.co.uk). If **you** would like a claim form sent to **you** please contact **us**. To make a claim under this section send **us** the completed claim form, along with the documentation below. **You** must submit **your** claim to **us** no later than one year after **your pet** returns **home**.

- The booking invoice or another official document showing the dates of **your trip**,
- The invoices and receipts to show the costs involved, and
- If applicable, written confirmation of the **treatment** signed by a **vet** and the police or operator's report.

**Your** insurance does not cover any charges made for the completion of claim forms or the cost of any supporting documentation.

### Section 14 - Emergency expenses overseas

**Cover in this section only while overseas in the agreed countries**

#### What is covered

1. If, whilst **your pet** is on a **trip**, he/she needs emergency veterinary **treatment** and as a result, **you** miss **your** scheduled departure to the **UK**, **we** will pay:
  - The cost of accommodation for **you** to stay after **your** scheduled date of travel **home** until **your pet** is well enough to travel, and
  - Extra costs to get **you** and **your pet home**.

This cover is only in force if the emergency veterinary **treatment** is covered under section 1 – veterinary fees.
2. If, whilst **your pet** is on a **trip**, he/she is lost and is not found before **your** scheduled return date to the **UK**, **we** will pay:
  - Accommodation costs while **you** are trying to find **your pet** after the scheduled date of travel **home**, and
  - Extra costs to get **you** and **your pet home**.
3. If the scheduled departure of **your pet** to the **UK** is delayed by the **carrier** due to the loss of the **travel documents**, **we** will pay the cost of additional accommodation for **you** and **your pet**.

For covers 1, 2 and 3 combined **you** can claim up to £150 if **your pet** is covered on the Classic plan and £250 if **your pet** is covered on the Classic Plus plan. **You** can claim the amount for each separate **trip** in the **policy year**.

4. If the scheduled departure date of **your pet** to the **UK** is delayed by the **carrier we** will pay the veterinary costs required for the repeat tick and worming treatment. For each separate **trip** in the **policy year you** can claim up to £150 if **your pet** is covered on the Classic plan and £250 if **your pet** is covered on the Classic Plus plan.

### What is not covered

1. Any costs that result from an **injury** that happens or an **illness** first showing **clinical signs** before the start of **your trip**.
2. Any costs that can be reclaimed from anywhere else.
3. Any costs unless a **vet** has certified **your pet** is too ill to travel **home** on the scheduled departure date.
4. Any costs in relation to **your pet** receiving **treatment** that is not certified by the **vet** that treated **your pet**.
5. Any cost if the **trip** was made to get veterinary **treatment** abroad.
6. More than 14 days' accommodation costs and more than £30 for each day's accommodation.
7. The cost of any food or drink for **you**, **your pet** and any other person on the **trip** with **you**.
8. Any costs for the tick and worming treatment if:
  - It was carried out for the original departure date, or
  - The initial tick and worming treatment, required for the original departure date, was not performed in the timescales required by the **Pet Travel Scheme**, or
  - It was not necessary in order to comply with the **Pet Travel Scheme**.
9. Any costs if a claim has not been submitted within one year of the date **your pet** returns home.

### Conditions applying to emergency overseas expenses

**You** must comply with the following conditions to have the full protection under this section. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** may refuse the claim.

1. If **your pet** is lost while on a **trip** **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.

### How to claim for emergency expenses overseas

Claims forms can be obtained by calling 0344 391 1087 or emailing [petsathome.customerservice@allianz.co.uk](mailto:petsathome.customerservice@allianz.co.uk). If **you** would like a claim form sent to **you** please contact **us**. To make a claim under this section send **us** the completed claim form, along with the documentation below. **You** must submit **your** claim to **us** no later than one year after **your pet** returns **home**.

*If **you** are claiming for travel and accommodation costs because **your pet** needed emergency veterinary treatment:*

- Receipts or bills for any travel and accommodation costs **you** want to claim for.

*If **you** are claiming for additional accommodation costs because **your pet's** departure was delayed by the **carrier**:*

- Receipts or bills for any accommodation costs **you** want to claim for.
- Documentation from the transport agencies and/or booking agents to show the delayed travel and rescheduled dates of travel and return **home**.
- Written confirmation from the **carrier** (or their handling agents) of the delay.

*If **you** are claiming for travel and accommodation costs because **your pet** was lost during a **trip**:*

- Receipts or bills for any travel and accommodation costs **you** want to claim for.
- Written confirmation from the police or transport operator confirming the loss of **your pet** was reported to them.

*If **you** are claiming for repeat tick and worming treatment:*

- A document showing that the initial tick and worming treatment, required for the original date of departure, was carried out and that this was done in the time-scale required by the **Pet Travel Scheme**.
- Evidence that the repeat tick and worming treatment was necessary in order to comply with the **Pet Travel Scheme**.
- Invoices showing the cost of the repeat tick and worming treatment.
- Written confirmation from the **carrier** (or their handling agents) of the delay.

**Your** insurance does not cover any charges made for the completion of claim forms or the cost of any supporting documentation.

## Helplines

### Bereavement counselling

This service is run by the Blue Cross - **you** can get help by calling **0800 138 6533**.

### Legal advice helpline

**What we will provide** - Access to Lawphone, a helpline that gives **you** legal advice on any personal legal issue that affects **you**. It is available 24 hours a day 365 days a year.

**What we will not provide** - Legal advice for business issues.

**How to get the advice** - Phone 0370 241 4140 and quote master policy number 36823. **You** will be asked about the problem and the details will be passed to an advisor who will call **you** back.

The advice **you** get from Lawphone will always be according to the laws of Great Britain and Northern Ireland. **We** may record the calls for **your** and **our** mutual protection and **our** training purposes. This service is provided by Allianz Legal Protection, a trading name of Allianz Insurance plc.

## Making a complaint

**Our** aim is to get it right, first time every time. If **you** have a complaint **we** will try to resolve it straight away. If **we** are unable to, **we** will confirm **we** have received **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected. If **we** have not resolved the situation within eight weeks **we** will issue **you** with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service. If **you** have a complaint please contact **our** Customer Satisfaction Manager at:  
Pets at Home Pet Insurance, Allianz Insurance plc, Great West House (GW2), Great West Road, Brentford, Middlesex TW8 9DX, United Kingdom  
Telephone: 0344 391 1091  
Email: [petsathome.complaints@allianz.co.uk](mailto:petsathome.complaints@allianz.co.uk)

**You have the right to refer your complaint to the Financial Ombudsman, free of charge - but you must do so within six months of the date of the final response letter.** If **you** do not refer **your** complaint in time, the Ombudsman will not have our permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Telephone: 0800 0234567 or 0300 1239123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If **you** choose to submit **your** complaint this way it will be forwarded to the Financial Ombudsman Service. Visit [ec.europa.eu/odr](http://ec.europa.eu/odr) to access the Online Dispute Resolution Service. Please quote our e-mail address: [petsathome.complaints@allianz.co.uk](mailto:petsathome.complaints@allianz.co.uk). Alternatively, **you** can contact the Financial Ombudsman Service directly.

Using **our** complaints procedure or contacting the FOS does not affect **your** legal rights.

## Financial Services Compensation Scheme

If Allianz is unable to meet its liabilities **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

## Contacting us

<b>Our telephone number</b>	<b>0344 209 0786</b>
<i>For third party claims only</i>	<i>01483 218 782</i>
<b>Our email address</b>	<b><a href="mailto:petsathome.customerservice@allianz.co.uk">petsathome.customerservice@allianz.co.uk</a></b>
<b>Our address</b>	<b>Pets at Home Pet Insurance Allianz Insurance plc Great West House (GW2) Great West Road Brentford Middlesex TW8 9DX United Kingdom</b>
<b>To obtain a claim form</b>	<b>0344 391 1087</b>
<b>Bereavement Counselling Helpline</b>	<b>0800 138 6533</b>
<b>Legal Advice Helpline</b>	<b>0370 241 4140</b>

**Please contact us if you require a copy of these Terms and Conditions in large print or Braille.**

Allianz Insurance plc, (Registered in England No. 84638). Registered office address: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849.

Trading address is: Allianz Insurance plc, Great West House (GW2), Great West Road, Brentford, Middlesex TW8 9DX