

pets
at home

where pets come first



Rabbit 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 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 rabbits.

Conditions

Throughout any period of insurance you must look after your rabbit and maintain your Pet's health to avoid injury, illness, death, loss, theft or straying

- You must ensure that your rabbit has received the required vaccinations, Myxomatosis and Viral Haemorrhagic Disease (VHD), failure to comply with this may jeopardise your claim or cover.
- In addition you must arrange and pay for your rabbit 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.

Please refer to the General conditions applicable to the whole policy in the Policy Wording for full details.

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

Significant features and benefits

- The 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 deduction of the excess a co-insurance amount will be payable for vet fees.

Rabbit table of benefits

Section No	Cover	Premier
	Treatment period	Per year
Section 1	Veterinary fees	£1500
	Dental treatment	injury and illness
	Dental treatment limit	£350
	Complementary treatment	£750
	Euthanasia limit	£50
Section 2	Death from injury	£150
Section 3	Death from illness	£150
Section 4	Advertising and reward costs	£200
Section 5	Boarding fees / Daily minding	£250
Section 6	Trip cancellation or return home	£250
	Bereavement counselling	Yes
	Pet legal	Yes
	Pet minders	Yes
	Find a vet	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 co-insurance shown within the Policy Wording or your Schedule of Insurance.
- Cover does not apply to any rabbit under 8 weeks of age.
- 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.
- There is no benefit available to re-imburse cremation or burial fees.

General exclusions applicable to all sections of the policy

- Any rabbit under 8 weeks of age.
- Any notifiable diseases as named in the Animal Health Act 1981 or an order made under that Act, such as rabies.
- Your rabbit being used for breeding purposes, or used in connection with any business, trade, profession or occupation.
- Repatriation of your rabbit 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 rabbit'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 – Death from injury

- Death caused by an illness.
- Any claim made more than 6 months after the date on which your rabbit dies or has to be put to sleep.

Section 3 – Death from illness

- Death caused by an injury.
- 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 rabbit is aged 5 years or over at the time of death.
- There is no benefit available to re-imburse cremation or burial fees.

Section 4 – Advertising and reward costs

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

Section 5 – Emergency boarding fees or daily minding

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

Section 6 – Trip cancellation or return home

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

Pets at Home - Pet Insurance Policy

Policy Summary

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 you 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 discussed with our Customer Services Department on 0800 011 1910 or you can write to The Complaints Manager at Pets At Home Pet Insurance. 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 Service will not affect your right to take legal action. Full details of addresses and contact numbers can be found on pages 39 and 43 of the Policy Wording.

Financial Services Compensation Scheme (FSCS)

If we were unable to meet our obligations you might be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about the Scheme is available from the FSCS website at www.fscs.org.uk or by calling us.

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

Introduction

This is your rabbit insurance policy. It contains details of cover, conditions and exclusions relating to your rabbit 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 rabbit

This policy is not available for any pet under 8 weeks of age or for pets over the age of 4 at the commencement date of the policy.

Policy excess

Under certain 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. Your policy excesses are shown on your Schedule of Insurance.

Co-insurance

Co-insurance will be deducted from the settlement amount of each veterinary claim after the compulsory excess has been deducted. Your co-insurance amount is shown on your Schedule of Insurance.

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 rabbit's** normal healthy state, its bodily functions.

Complementary therapist

A member of one of the following organisations:

- Association of Chartered Physiotherapists in Animal Therapy
- McTimoney Chiropractic Association
- National Association of Veterinary Physiotherapists incorporating the National Association of Animal Therapists (NAAT)
- The International Association of Animal Therapists (UK)

Complementary treatment

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.

- 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 rabbit**. 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 rabbit** 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 rabbit's** life.

Co-insurance

The amount **you** are required to pay towards the costs of the **veterinary** fees. This amount will be deducted from the claims settlement.

Excess

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

Pets at Home - Pet Insurance Policy Definitions

Illness

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

Injury/injured

An identifiable physical **injury** sustained by **your rabbit** 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 Avenue, 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.

Rabbit/rabbit's

The rabbit owned by **you** which is named in the Schedule of Insurance.

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

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

Trip/Trips

A holiday or pleasure **trip** or journey made by **you** outside the **United Kingdom** which starts and ends in the **United Kingdom** during any **period of insurance** with a maximum duration of 60 days. Any **trip** over 60 days is not insured.

United Kingdom

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

Veterinary/vet

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

We/Us/Our/Insurers

Zenith Insurance Plc., registered in Gibraltar No. 84085. Registered Office: 846-848, Eurport, Gibraltar is authorised by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (Financial Services Register Number 211787). You can check this by visiting the Financial Services Register at www.fca.org.uk or contact either the Financial Conduct Authority on 0800 111 6768 or the Prudential Regulation Authority on 020 7601 4444.

You/your

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

General conditions applicable to the whole policy

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

Precautions

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

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

Vaccinations

You must ensure that **your rabbit** is vaccinated in accordance with the recommendation of **your vet** against Myxomatosis and Viral Haemorrhagic Disease. Any conditions arising from or exacerbated as a result of not vaccinating **your Rabbit** will be excluded from **your rabbits** insurance cover.

Yearly Dental Examination:

You must arrange and pay for **your Rabbit** 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 **rabbit**. **Your** cover will cease immediately if **your rabbit** is sold.

Treatment details

You agree that any **vet** that has treated **your rabbit** 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.

Renewal terms

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

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 conditions applicable to the whole policy

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.

Residency

You must be a resident of the United Kingdom, the owner and keeper of the rabbit and the rabbit must be kept at the address **you** have provided.

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 on the left hand side.

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 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 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**.

Non Payment of Premium due

In the event of non payment of premium when due **we** will write to **you** within 14 days to advise that payment has been missed should payment remain outstanding after this date **we** will cancel the policy with seven days notice as described above.

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

The claim notification must be made within 60 days or as soon as possible thereafter following any **injury, illness, bodily injury, death, disease** or the discovery of any loss which may lead to a claim under this policy.

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 postmortem examination of **your rabbit**.

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

Claim form completion

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

Signs of injury or illness

You must arrange for a **vet** to examine and treat **your rabbit** 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.

Policyholders who are veterinary surgeons or 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.

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.

Payments in error

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

Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance policy covering injury, death, or loss, we will not pay more than our proportional share.

General exclusions applicable to all sections of the policy

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

Age of your rabbit

Your rabbit 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 rabbit's** cover starting, or;

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

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

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 rabbit being used for breeding purposes, or used in connection with any business, trade, profession or occupation.

Health or importation regulations

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

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 rabbit**.

Illness contracted overseas

Any **illness** that **your rabbit** 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 after the expiry or cancellation of the policy

Any loss or costs relating to **your rabbit** after **your** Pet Insurance has either been cancelled or expired.

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.

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 rabbit receives in the period of insurance, for an injury or illness, carried out by a vet.</p> <p>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 reinstate the 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 specified on your Schedule of Insurance.</p>	<ol style="list-style-type: none">1. The excess and co-insurance shown on the Schedule of insurance.2. Any cost of treatment that exceeds the vet fees cover limit shown on your Schedule of Insurance per period of insurance under Premier policies.3. The cost of any treatment received by your rabbit after the policy has cancelled/expired.4. 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 rabbit'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 rabbit had prior to or within the first 14 days of your rabbit's cover starting;c) an injury or illness that is caused by, relates to or results from an injury, illness or clinical sign your rabbit had prior to or within the first 14 days of your rabbit's cover starting, no matter where the injury, illness or clinical signs are noticed or happen in, or on your rabbit's body.5. Any claim for veterinary treatment outside the United Kingdom.

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 shown on your Schedule of Insurance, cover levels are defined on the Table of Benefits on page 4.</p> <ol style="list-style-type: none"> 1. Dental treatment to relieve suffering due to illness or injury provided your rabbit has received an annual dental examination, or a dental examination at the time of the first vaccinations if your rabbit is under 1 year of age. All recommended treatment has to be carried out and at your expense. 2. Where there is no history of regular minimum annual routine checkups then cover is limited to accidental causes only. 3. Fees for alternative medicine or complementary medicine which the vet recommends and as pre-approved by us. 	<ol style="list-style-type: none"> 6. Costs resulting from treatment your vet recommends to prevent an injury or illness. 7. Any costs relating to the hospitalisation of your rabbit 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. 8. Preventative and elective treatments including but not limited to, elective routine examinations vaccinations, grooming, spaying, castration, whelping, kitting and of the cost of any treatment that is caused by, relates to or results from any of these. 9. Any treatment relating to behavioural disorders. 10. Any claim or treatment for cryptorchidism (retained testicle(s)). 11. The cost of dental treatment unless the treatment relates to an injury or illness and your rabbit has had an annual dental examination by a vet and all treatment recommended at the time of examination has been carried out and at your expense. 12. In cases where there is not history of regular minimum annual routine checkups then dental is restricted to accidental causes only and there will be no cover for disease or illness nor preventative care including but not limited to teeth trimming de burring and rasping nor any resulting treatment resulting from the malocclusion or over growth of your rabbits teeth. 13. Any pre-existing dental conditions, those having the same clinical signs or diagnosis as a dental problem previously treated or noted by your vet. 14. Costs resulting from killing or controlling fleas, general health enhancers and unconventional or unlicensed treatment.

What is covered	What is not covered
	<ol style="list-style-type: none">15. Sex hormonal problems unless directly resulting from a valid claim.16. Costs resulting from vaccinations, microchipping, spaying, castration, mating, pregnancy, giving birth or any secondary or related complications from these actions.17. Complementary treatments that are not carried out under the direction of a vet and previously authorised by us.18. Cost of house calls unless the vet confirms that moving your rabbit would endanger its life.19. 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.20. Costs that result from an illness or injury specifically excluded in the Schedule of insurance.21. The cost of treating any injury or illness deliberately caused by you, anyone living with you or anyone else looking after your rabbit.22. The cost of surgical items that can be used more than once.23. The cost of any form of housing, including cages, whether hired or purchased.24. The cost of bathing, grooming or de-matting your rabbit unless a vet confirms only a vet or a member of a veterinary practice can carry out these activities, regardless of your personal circumstances.25. The cost of a post mortem examination on your rabbit unless we require this and agree to pay.

What is covered	What is not covered
	<ol style="list-style-type: none">26. The cost of transplant surgery, including pre and post operative care.27. Ovariohysterectomy to prevent mammary tumours, or the reoccurrence of false pregnancies.28. Removal of dew claws unless they are damaged or infected at the time the treatment is carried out.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 or surgery.30. Any claim as a result of a 'notifiable' disease, e.g. Rabies.31. Any claim for an illness that could have been prevented by vaccinating your rabbit.32. Any claim for any form of special diet, housing, or bedding needed for the treatment or general wellbeing of your rabbit.33. Any prescription food or special diet foods or normal feeding costs of your pet.34. Any charges in excess of £50 in respect of euthanasia even in the case of humane destruction to alleviate incurable and inhumane suffering.35. Any expenses to travel to or from your rabbit'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.36. 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.37. Anything mentioned in the General exclusions applicable to all sections of the policy on page 14.

Special conditions relating to claims

1. Before **your rabbit** 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 the **vet** to do this.
2. The claim form and invoices must be returned to **us** within 60 days of the **rabbit** receiving the **treatment** or as soon as possible thereafter. Please make sure that the form is signed by both **you** and **your vet** and that it is indicated to whom **we** should make the payment.
3. If **you** have asked **us** to pay **your vet** **we** will send payment directly to the practice and if there is any amount other than the **excess** that **we** cannot pay because the costs are not covered **we** will tell **you** in writing. **You** must settle with **your vet** any amount 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 on each occasion that **treatment** is provided.
6. If **your rabbit** is referred to a specialist please make sure **your own vet**, that normally treats **your rabbit**, 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

Death 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 shown on your Schedule of Insurance in the event your rabbit dies from an injury or is put to sleep, if certified by a vet as necessary to alleviate incurable and inhumane suffering of your rabbit, due to injury.</p>	<ol style="list-style-type: none">1. Death caused by an illness2. 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 rabbit alive rather than put it to sleep, but despite this you still have your rabbit put to sleep.4. Any monetary amount higher than the cost that you paid to purchase your rabbit.5. Cremation or burial fees.6. Anything mentioned in the General exclusions applicable to all sections of the policy on page 14.

Special conditions relating to claims

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

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

Section 3 Death from 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 shown on your Schedule of Insurance, in the event your rabbit dies from illness or is put to sleep, if certified by a vet as necessary to alleviate incurable and inhumane suffering of your rabbit, due to illness or disease.</p>	<ol style="list-style-type: none"> 1. Death caused by injury. 2. Any claim where your rabbit 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 rabbit'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 rabbit'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 14 days of your rabbit's cover starting, no matter where the illness or clinical signs are noticed or happen in, or on your rabbit's body. 3. Any claim if your rabbit is aged 5 years or over at the time of death. 4. Any claim if a vet believes it is more humane to keep your rabbit alive rather than put it to sleep, but despite this you still have your rabbit put to sleep. 5. Any monetary amount higher than the cost that you paid to purchase your rabbit. 6. Cremation or burial fees. 7. Anything mentioned in the General exclusions applicable to all sections of the policy on page 14.

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 rabbit's** death, together with any pedigree certificate (where applicable) and receipt for the original purchase of **your rabbit**.

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

Section 4

Advertising and reward costs

What is covered	What is not covered
<p>If your rabbit 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 rabbit (previously agreed with us) up to the maximum amount payable shown on your Schedule of Insurance.</p>	<ol style="list-style-type: none">1. Any reward to a person living with you.2. Any 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 rabbit when it was lost or stolen.5. Anything mentioned in the General exclusions applicable to all sections of the policy on page 14.

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 5

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 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 rabbit.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 rabbit started.2. Any costs resulting from treatment that is not related to a bodily injury, illness or disease.3. Any costs resulting from you 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 14.

Special conditions relating to claims

1. **You** must send **us** written confirmation from the appropriate boarding home or from the person responsible for looking after **your rabbit** 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 6

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 shown on your Schedule of Insurance, (in any one period of insurance), in the event that your rabbit 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.</p>	<ol style="list-style-type: none">1. The amount of the excess shown in your Schedule of Insurance.2. The cost of anyone else that is on holiday with you.3. Non life-saving operations.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 14.

Special conditions relating to claims

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

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 Pet 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
Hants 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 Ombudsman Service

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

Looking for a new home?

Use our in-store ordering guide to find the perfect hutch and run for your rabbit

Ask a member of our store team for the in-store guide



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



Picnic Time

Come and see our pets enjoy their healthy snacks

Every weekday at 4pm and Saturdays and Sundays at 2.30pm



Log onto [petsathome.com](https://www.petsathome.com) to find details of your local store