

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 – Classic and Classic Plus

Effective 6th December 2018

The details of **your pet's** cover are shown in these Terms and Conditions. There are sections of cover detailed in this document which may not be included in **your pet's** cover due to his/her age. A section is only included in cover if it's shown on **your** Certificate of Insurance. For cats, **your** policy does not include the *Third Party Liability* section of cover. It's important that **you** check **your pet's** cover and contact us as soon as possible if it is not as **you** expected.

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

### Definitions

These definitions apply throughout the Terms and Conditions. Where **we** explain what a word means, that word appears in bold print and wherever used it has the meaning stated in this section.

#### 12 months

365 days calculated from and including the date an **injury** happened or the first **clinical signs** of an **illness** were noticed.

#### Clinical sign/signs

A change(s) in **your pet's** normal healthy state, bodily functions or behaviour.

#### Dog/Dog's

The dog named on **your** Certificate of Insurance.

#### EU countries

All countries which are members of the European Union. This is Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.

#### Family

- **Your** partner, who is **your** husband, wife, civil partner, girlfriend, boyfriend or other life partner, and/or
- **Your**, or **your** partner's child and/or step-child, and/or
- **Your**, or **your** partner's parent, step-parent, grandparent, grandson, granddaughter, brother and/or sister (including step-siblings).

#### Home

The place in the **UK** where **you** and **your pet** usually live.

#### Hydrotherapy

Any treatment of **illness** and/or **injury** with, or in, water, including swimming in a pool and the use of a water treadmill.

#### Illness/illnesses

Any change(s) to a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities **your pet** was born with or were passed on by his/her parents.

#### Immediate family

- **Your** partner, who is **your** husband, wife, civil partner, girlfriend, boyfriend or other life partner, and/or
- **Your**, or **your** partner's child and step-child, and/or
- **Your**, or **your** partner's parent or step-parent.

### Injury or illness which started in the first 14 days of cover

- Any **injury** that happened in the first 14 days of **your pet's** first **policy year**.
- Any **illness** that:
  - Showed **clinical signs**, or
  - Has the same diagnosis or **clinical signs**, as an **illness** that showed **clinical signs**,  
In the first 14 days of **your pet's** first **policy year**.
- Any **injury** or **illness** that is caused by, relates to, or results from:
  - A **clinical sign** that was noticed, or
  - An **illness** that showed **clinical signs**, or
  - An **injury** that happened,  
In the first 14 days of **your pet's** first **policy year**.

This applies in all cases regardless of whether the **injury** or **clinical signs** presents in the same or different parts of **your pet's** body.

### Injury/injured/injuries

Physical damage or trauma caused immediately by an accident. Not any physical damage or trauma that happens over a period of time.

### Market value

The price generally paid for an animal of the same age, breed, pedigree, gender and breeding ability at the time **you** took ownership of **your pet**.

### Maximum benefit

The most **we** will pay during the **policy year** as shown on **your** Certificate of Insurance.

### Member of a veterinary practice

Any person legally employed by a veterinary practice under a contract of employment.

### Personal Circumstances

Circumstances about **you**, **your family** or **your pet** which **you** have limited or no control over. Examples of personal circumstances are (but not limited to) a lack of transport, **your pet's** size or behaviour, **your home** environment, **your** or **your family's** working hours, **your** child-care arrangements, **your family's** other commitments etc.

### Pet/pet's

The cat or dog which is named on **your** Certificate of Insurance.

### Pet Passport

The **pet passport** issued for **your pet** under the terms of the **Pet Travel Scheme (PETS)**.

### Pet Travel Scheme (PETS)

A government scheme which allows people in the **UK** to take their pets to certain countries and bring them back again without the need for quarantine.

### Policy year

The time during which **we** provide cover as shown on **your** Certificate of Insurance. This is normally 12 months but can be less if **your pet** has been cancelled from **your** insurance.

### Pre-existing condition

- 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 as an **injury**, **illness** or **clinical sign** **your pet** had before **your pet's** cover started.
- Any **injury** or **illness** that has the same **clinical signs** as an **injury**, **illness** or **clinical sign** **your pet** had before **your pet's** 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 **your pet's** cover started.

This applies in all cases regardless of whether:

- The **injury** or **illness** presents in the same, or different parts of **your pet's** body.
- **You** knew, when starting cover for **your pet**, that **you** would need to make a claim for the **clinical sign/injury/illness**.
- **We** place an exclusion for the **clinical sign/injury/illness**.

### Therapist

Any person who is a member of one of the associations/organisations listed in the 'Who needs to carry out treatment?' section on page 11.

### Trip/trips

Travel within the **UK** and the other **EU countries**.

## UK

The United Kingdom, the Isle of Man and the Channel Islands.

## Vet

In the **UK** – a Veterinary Surgeon who is registered with the RCVS (Royal College of Veterinary Surgeons). In the other **EU countries** – a fully qualified Veterinary Surgeon registered in the country where he/she practices.

## Veterinary treatment

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

- Any examination, consultation, advice, 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**.

## We/us/ our

Allianz Insurance plc.

## You/your

The person named on **your** Certificate of Insurance.

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

**You** must keep to these 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. Precautions

Throughout the **policy year** **you** must take all reasonable steps to:

- Maintain **your pet's** health.
- Provide a secure and safe environment for **your pet** to prevent **injury, illness**, theft or straying.
- Control **your pet** to prevent injury to a person or another animal and damage or destruction to any property.

If **we** state that **you** have not taken reasonable steps and **you** disagree, **we** can appoint an independent national welfare organisation or **vet**, mutually agreed upon for their opinion. If **you** ask for this to be done, **you** agree to accept the independent opinion and **we** will also do the same. **We** will pay any costs relating to this.

### 2. Providing routine care – what you need to do

**You** must make sure the following care is provided for **your pet**:

- **Dental care – your pet** must have a dental examination by a **vet** at least once every 12 months. Any treatment recommended as a result of this examination must be carried out within 3 months of the examination taking place.
- **Preventative actions – you** must take any actions normally recommended by a **vet** to prevent or reduce the risk of **injury/illness**. Examples of this are (but not limited to) regular worming and flea treatments and providing a healthy diet.
- **Vaccinations – your pet** must be kept vaccinated against:
  - For dogs - distemper, hepatitis, leptospirosis and parvovirus
  - For cats - feline infectious enteritis, feline leukaemia and cat fluIf not, **we** will not cover any amount for the **illness** which has not been vaccinated against.

### 3. Providing timely veterinary treatment

If **your pet** is unwell and shows signs of an **injury/illness**, **you** must arrange for a **vet** to examine and treat **your pet** as soon as possible. **You** must follow any advice the **vet** gives; if **you** do not, any claim relating to that **injury/illness** will not be covered by the policy.

If there is a delay in arranging **veterinary treatment** and **we** believe this resulted in additional costs, **we** will not pay the additional costs. If **we** state the delay resulted in additional costs and **you** disagree, **we** can appoint a **vet**, mutually agreed upon, for their opinion. If **you** ask for this to be done, **you** agree to accept the independent opinion and **we** will also do the same. **We** will pay any costs relating to this.

### 4. Ownership of your pet and your residence

- a) **You** must be the owner of **your pet**. **Your** cover will stop immediately if ownership is transferred to another person or organisation.
- b) **You** and **your pet** must live in the **UK** at the address shown on **your** Certificate of Insurance. If **your** address, or the address of **your pet**, changes, **you** must tell **us** as soon as possible as this can affect the cover **we** provide.

### 5 If your pet was unwell before your cover started

**Your** policy will never cover any **injury** that happened, or any **illness** that showed **clinical signs**, before **your** cover started. This is regardless of whether **you** knew at the time of taking cover that **you** would need to make a claim for the **clinical sign, injury** or **illness**. For further details please read the definition '**pre-existing condition**'.

## 6. Extra exclusions that can apply to the cover for your pet

We can place exclusions on **your** policy at each renewal. We place exclusions based on **your pet's** veterinary history and **your** answers to **our** questions. We can also place exclusions during the **policy year** but we can only do this for the below reasons.

- As **your** policy covers an **illness** or **injury** for only **12 months**, when we find out **your pet** has been unwell, we can place exclusions on **your** policy which show the date we will stop covering the **injury/illness** and what we will no longer cover when **your 12 month** time limit has been reached.
- If we find out, that when we previously asked, **you** did not tell us about something or **you** provided us with inaccurate information (regardless of whether or not **you** thought it was accurate at the time) we can add exclusions to **your** policy from the date we would have added them had we known the information at the right time.

An exclusion is a condition, group of conditions or event which is usually covered under the policy, but isn't for **your pet**. Exclusions are in addition to what is stated as not covered within these Terms and Conditions. Any specific exclusions on the cover for **your pet** are shown on **your** Certificate of Insurance. **Your** policy does not cover any claim that results from an **injury, illness** or incident which falls under any exclusion placed on **your** policy. *Please also read point 11 in this section which explains when we can limit or remove Third Party Liability cover at renewal.*

## 7. If your pet was injured or showed signs of an illness within 14 days of your cover starting

**Your** policy does not cover any **injury** that happened or any **illness** that showed **clinical signs** in the first 14 days of **your** cover starting. This only applied in **your first policy year** and does not apply when **you** renew **your** policy with us. *For further details please read the definition 'injury or illness which started in the first 14 days of cover'.*

## 8. Providing information

**You** agree:

- To give us any information and documents we ask for to administer **your** policy and deal with **your** claim.
- That any **vet** or **therapist** has **your** permission to give us any information we ask for about **your pet**.

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

## 9. Paying your premium

- a) **Your pet** is only covered under this policy if **you** pay the premium. If **you** pay by Direct Debit instalments and **you** miss an instalment, **you** must pay the outstanding amount within the timescales stated in the reminders we send **you**. If **you** do not, we will cancel **your** policy back to the last day **you** have paid for cover. All cover for **your pet** will stop from that date and no further claims will be paid.
- b) When we settle **your** claim, if there are any premiums overdue, we will deduct the outstanding amount from the claim payment.

## 10. Renewing your policy

**Your** policy is in force for 12 months providing **you** continue to pay **your** premium. Every 12 months **you** need to renew this insurance contract to continue with **your** cover. We will contact **you** before **your** renewal date with full details of **your** premium, excesses, policy coverage and Terms and Conditions for the next **policy year**.

If **you** pay **your** premium by Direct Debit instalment, when **your** policy is due for renewal we will renew it for **you** automatically. If **you** do not want to renew **your** policy **you** need to let us know before **your** renewal date. If **you** pay by any other means, **you** need to contact us to confirm **you** want to renew **your** policy and to pay **your** premium.

## 11. The changes we can make at the renewal of your policy

- a) At renewal of **your** policy, we can change the:

- Premium,
- Excesses that **you** pay, and/or
- Terms and Conditions of **your** policy.

We can also place exclusions because of **your pet's** claims and veterinary history (*please also read point 6 in this section which explains this in more detail*). We will always tell **you** before **your** renewal date of any changes so **you** can consider if **your** policy still meets **your** needs.

- b) For dogs, at renewal, we can limit or remove *Third Party Liability* cover based on a review of **your dog's** behaviour. For example (but not limited to), any aggressive tendencies shown, any incidents where **your dog** has caused injury to a person/another animal or any health conditions which can affect how **your dog** behaves. *Third Party Liability* cover is not provided for any cat.
- c) When **your** policy is due for renewal, we have the right not to offer renewal. If this happens we will give **you** 21 days' notice in writing to the address on **your** Certificate of Insurance.

## 12. The changes we can make during the policy year

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

- **You** decide to change **your** or **your pet's** details.
- **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.

*Please read point 6 in this section to understand when we may place exclusions during the policy year.*

### 13. Keeping us informed of certain information

Throughout **your** policy **you** need to tell **us** about certain information. The things **you** need to tell **us** about are detailed in **your** Certificate of Insurance and it's important **you** check any new documents **we** send to understand the information **we** need. If **you** don't provide **us** with the full and accurate information it can result in a claim not being paid or affect the cover **we** provide.

### 14. If you are a member of veterinary staff

If **you** are a **vet**, **you** can treat **your pet** but another **vet** must countersign the claim form. If **you** are a veterinary nurse **you** cannot complete the veterinary practice part of **your** own claim form.

### 15. Claims decisions over the phone

**We** will not guarantee on the phone if **we** will pay a claim. Once **we** have received a fully completed claim form and all of the supporting information, **we** will assess **your** claim and only then will **we** be able to let **you** know if **we** will pay the claim. *Information about making a claim can be found in the 'How to make a claim' section on page 6.*

### 16. Legal rights against another person

If **you** have any legal rights against another person in relation to **your** claim, **we** can take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents related to the claim that **we** ask for.

### 17. Other insurances

**We** will not make any payment for any claim that results from an incident which is 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.

### 18. Cover outside of the UK:

- a) All sections of **your** policy provide cover when **your pet** is in the **UK** and the other **EU countries**, except:
  - *Third Party Liability*, which is only in force when **your dog** is in the **UK** (this section is not available for cats), and
  - *Quarantine Costs and Loss of Travel Documents and Emergency Overseas Expenses*, which are only in force when **your pet** is outside the **UK** in one of the other **EU countries**.For the sections which provide cover when **your pet** is in the other **EU countries**, **your pet** is covered for 60 days in each **policy year** for all **trips**. If **your pet** will be outside the **UK** for longer than this **you** must let **us** know as soon as possible as this can affect the cover **we** provide.
- b) When **your pet** is outside the **UK** **you** must follow the conditions of the **Pet Travel Scheme (PETS)**. Full details of the **Pet Travel Scheme** can be found on the DEFRA website [defra.gov.uk](http://defra.gov.uk) or **you** can call the DEFRA Pet Travel Scheme (PETS) Helpline on 0370 241 1710.
- c) **We** will not provide any cover when **your pet** is outside the **UK** if a **vet** has recommended **your pet** should not go on the **trip**.
- d) **We** will not pay any costs which result from any government or public authority putting restrictions on **your pet**, while he/she is outside the **UK**.
- e) All claim forms and supporting documentation must be written in English. It is **your** responsibility to provide this and pay for any translation costs.
- f) If **your pet** moves out of the **UK** to live in another country **you** must tell **us** as soon as possible. **Your** cover will stop on the day **your pet** leaves the **UK**.

### 19. Jurisdiction

- a) The laws of England and Wales apply to this insurance contract.
- b) Unless **we** agree otherwise the language of the policy and all communications relating to it will be in English.

### 20. When you can cancel your policy

**You** can cancel **your** policy at any time. If **you** cancel this policy in the first 14 days after **your** renewal date, **we** will refund any premium **you** have paid for cover after that renewal date. If **you** cancel at any other time, **we** will refund any amount **you** have paid for cover after the cancellation date.

### 21. When we can cancel your policy

**We** can cancel **your** policy at any time if **you** have been dishonest or fraudulent in any dealings with **us** or if **your vet** or a welfare organisation advises **us** that **you** have been negligent towards **your pet**. **We** will give **you** 7 days' notice in writing to the address on **your** Certificate of Insurance and will refund any amount **you** have paid for the cover after the cancellation date.

**We can also cancel your policy if you do not pay your premiums. For details on this please read point 9 in this section – 'Paying your premium'.**

### 22. Cover following the cancellation of a policy

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.

## How to make a claim

When **you** need to claim, simply send **us your** completed claim form along with the supporting documentation. The details of when **you** need to send **us your** claims and what supporting documents **you** need to provide are explained in each section of cover in these Terms and Conditions. Please make sure the claim form is completed in full by both **you** and (if applicable) **your vet**, as **we** need this information in order to process **your** claim. If any information is missing, **we** will return the claim form to **you**, which will unfortunately delay **your** claim.

### Getting a claim form

- **You** can download a claim form from the pet insurance section of **our** website: <http://www.petsathome.com/shop/en/pets/pet-insurance/how-to-make-a-claim>
- If **you** would like a claim form sent to **you**, please contact **us**. **You** can email [petsathome.customerservice@allianz.co.uk](mailto:petsathome.customerservice@allianz.co.uk) or call 0344 209 0786.

### What you need to know about claims documentation

- **Your** insurance does not cover any charges made for the completion of claim forms or the cost of any supporting documentation needed as part of **your** claim.
- All claims and supporting documentation must be written in English. It is **your** responsibility to provide this and pay for any translation costs.

## 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** can void **your** policy, inform the relevant authorities/other organisations and record the details on anti-fraud databases. 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) If any other insurer asks if **you** have had a policy void, **you** need to tell them that **your** policy with **us** was void. If **you** do not, this could invalidate any insurance policy **you** hold with any insurer who asks.

## Sections of cover

### Veterinary Fees

Cover in this section applies when your pet is in the UK and the other EU countries

#### What is covered

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

This policy provides cover on a time-limited basis. This means that each **injury** and **illness** is only covered for **12 months**, starting from the date the **injury** happened or the **clinical signs** of the **illness** were first noticed. After this time all cover for that **injury** or **illness** will stop. To continue to claim for the **12 month** period **you** must keep **your** policy in force and continue to pay **your** premiums.

In addition to the time limit, **we** also provide a maximum 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 monetary amount, whichever is reached first. *For further details please read 'How long will we cover each injury and illness' on page 7.*

#### Limits within this section

The following are covered in the *Veterinary Fees* section, but have individual monetary limits. The amounts **you** can claim for these 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.

When carried out during the **policy year** to treat **injury** and **illness**, we will cover:

1. **Dental treatment** – please see point 18 in 'Conditions for Veterinary Fees' to understand when dental treatment will be covered.

2. **The below complementary treatments:**

- Acupuncture
- Chiropractic manipulation
- Herbal medicine
- Homeopathy
- **Hydrotherapy** – we will cover 5 sessions for each separate **illness** or **injury**. **You must read point 7 on page 9 to understand this session limit.**
- Osteopathy
- Physiotherapy – for the purpose of this insurance, this does not include any form of **hydrotherapy**.

A **vet** must refer **your pet** for the **treatment** and confirm to **us** when **you** claim that it is required to treat the **injury** or **illness**.

3. **Overseas treatment** – **veterinary treatment** carried out by a **vet**, needed while **your pet** is on a **trip** in the **EU countries**.

4. **The cost of euthanasia** – when needed to alleviate incurable and inhumane suffering.

*The cover explained in point 5 below, is only in force if **your pet** is covered under the Classic Plus plan. The plan name is shown on **your Certificate of Insurance**.*

5. **Referral to another vet/specialist clinic** (if **your pet** is covered under the Classic Plus plan only) – if **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.

**To be covered under the policy, the treatments under this section must be carried out by a person holding certain qualifications or membership of certain organisations. Full details can be found on page 11 in 'Who needs to carry out treatment?'**

#### How long we will cover each injury and illness

**Your** cover has two limits:

- A **time limit** for how long **you** can claim for each **injury** or **illness**, and
- A **monetary limit** for how much **we** will pay for each **injury** or **illness** (this is called the **maximum benefit**).

**We** will keep paying for an **injury** or **illness** until one of these limits has been reached.

**The time limit:** **Your** policy covers the treatment of each **illness** and **injury** for **12 months**. The **12 months** start when the **injury** happens or when the first **clinical signs** of the **illness** are noticed. After this time all cover for that **injury** or **illness** will stop.

**The monetary limit:** **Your** policy provides a maximum amount of money for **you** to claim for each separate **injury** and **illness**. This is called the **maximum benefit**. For each **injury** and **illness** you have one **maximum benefit** for **Veterinary Fees**. The amount **you** can claim for each **injury** and **illness** is shown on **your Certificate of Insurance**.

To fully understand how the time limit and monetary limit will be applied, **you** need to read points 1 to 5 in 'Conditions for Veterinary Fees' on page 8.

#### What you pay – your excesses

The excesses are the amounts **you** pay when **you** claim and these are deducted from **your** claim settlement(s). The excesses **you** pay under this section are explained on **your Certificate of Insurance**.

#### What is not covered under Veterinary Fees

1. The cost of any treatment for a **pre-existing condition**.
2. The cost of any treatment for any **injury** or **illness** which started in the **first 14 days of cover**.
3. The cost of any treatment to prevent **injury** or **illness**.
4. The cost of any treatment, diagnostic or procedure that **you** choose to have carried out that:
  - The **vet** confirms is not necessary, or
  - Is not related to an **injury** or **illness**.

**We** will also not pay for any complications that arise from these treatments/procedures.

5. The cost of killing and controlling fleas and the cost of general health improvers.
6. The cost of any treatment for a retained testicle(s).
7. The cost of any treatment in connection with breeding, pregnancy and/or giving birth.
8. The cost of any food for **your pet**, this includes:
  - Any food prescribed by a **vet**, and/or
  - Any special diet food.
9. The cost of treating any **injury** or **illness** deliberately caused by **you**, anyone living with **you**, anyone else looking after or handling **your pet** or when outside the **UK**, anyone travelling with **you**.

10. The cost of surgical items that can be used more than once.
11. The cost of transplant surgery, including pre- and post-operative care.
12. The cost of a post-mortem examination and/or report.

**It's important that you also read 'Conditions for Veterinary Fees' below and 'Who needs to carry out treatment?' on page 11. These sections also explain limitations and areas the policy does not cover.**

## Conditions for Veterinary Fees

**You must keep to these 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 can refuse the claim.**

### 1. The way we work out the 12 month time limit and maximum benefit

*Please read 'How long we will cover each injury and illness' on page 7 before reading the wording in this section.*

**For injuries** The **12 months** cover and the **maximum benefit** 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** applies for all of the **injuries**. In this case the **12 months** of cover and the **maximum benefit** starts from the date the first **injury** happened.

**For illnesses** The **12 months** cover and the **maximum benefit** start from the date the **illness** or **clinical signs** were first noticed. If **your pet** has suffered from the same **clinical signs** or has been diagnosed with the same **illness** in the past, the **12 months** cover and the **maximum benefit** starts from the very first time the **clinical signs/illness** were seen. This applies in all cases regardless of whether:

- The **clinical sign/illness** presents in the same or different part of **your pet's** body, and/or
- **Your vet** states the past and current **illnesses** are not linked.

### 2. After your policy limits have been reached

*Please read 'How long we will cover each injury and illness' on page 7 before reading the wording in this section.*

If **we** have paid for either the cost of treatment for **12 months** or the **maximum benefit**, **we** will not pay for any more treatment for that **injury** or **illness**. **We** will also not pay for any **illness** or **injury** which:

- Is caused by or related to it, or
- Has the same diagnosis.

This applies in all cases regardless of whether:

- The **injury** or **illness** presents in the same or different part of **your pet's** body, and/or
- **Your vet** states the past and current **illness** are, or are not, linked.

For example (but not limited to), if **your pet** ruptures a cruciate ligament (either due to an **injury** or an **illness**) in the left hind leg, after **we** have paid for treatment for either **12 months** or the **maximum benefit**, **we** will not cover any further ruptures to the cruciate ligaments in either the left or right hind legs.

### 3. An illness which was first noticed before your policy started or in the first 14 days of cover

If **your pet** suffered from an **illness**:

- Before **your pet's** policy started, or
- In the first 14 days of **your pet's** first **policy year**,

Any costs relating to that **illness** will not be covered by **your** policy. If, at a later time (days, weeks, months or years) an **illness** with the same diagnosis presents in the same or different parts of **your pet's** body, **we** will not cover any costs to treat that **illness**. This is regardless of whether **your vet** states the past and current **illnesses** are, or are not, linked. For example (but not limited to), if **your pet** developed a cataract in his/her left eye in the first 14 days of the first **policy year**, that cataract is not covered and the policy will also not cover any other cataracts which develop in either the left or right eye.

### 4. The maximum benefit that we will pay

*Please read 'How long we will cover each injury and illness' on page 7 before reading the wording in this section.*

The most **we** will pay for each **illness** and **injury** is the **maximum benefit** that applies on the date the **injury** happened or the date the **clinical signs** of the **illness** were first noticed.

The following are covered in the *Veterinary Fees* section, but have individual monetary limits within the *Veterinary Fees maximum benefit* - dental treatment, complementary treatment, overseas veterinary treatment, the cost of euthanasia and if **your pet** is covered under the Classic Plus plan, referral to another vet/specialist clinic. To understand how much **you** can claim for these, please refer to 'Limits within this section' on pages 6-7.

### 5. The cost of medicines and materials

**We** will only cover the cost of any medicines or materials which have been prescribed or supplied to be used during the **12 month** time limit. This is **12 months** after the date the **injury** happened or the **illness** first showed **clinical signs**.



## 6. Timescales for making a claim

You must send us your claim no later than one year after your pet received treatment. Any claims we get after this time will not be covered by your policy.

## 7. The number of hydrotherapy sessions you can claim for

We will pay for 5 sessions of hydrotherapy for each separate illness or injury. Once this session limit has been reached, all cover for hydrotherapy for that illness/injury ends and the policy will never cover any further sessions.

## 8. Another vet reviewing your pet's details

We can 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. We will pay any costs for this.

## 9. Dealing with your veterinary practice

- If you have asked us to pay your vet, and we agree to, we will send payment directly to the veterinary practice. If there is any amount other that we cannot pay because the costs are not covered, we will tell you in writing.
- If we receive a request to pay the claim settlement direct to a veterinary practice, we have the right to decline this request.

## 10. If you want a second opinion

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, the costs relating to the second opinion will not be covered by us. 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.

## 11. Paying for treatment within required time frames

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 a discount is provided for paying the costs 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.

## 12. The costs relating to putting your pet to sleep (also known as euthanasia)

Your policy covers the cost of putting your pet to sleep, up to the maximum benefit detailed on your Certificate of Insurance. This is providing it is carried out to alleviate incurable and inhumane suffering. If your pet is put to sleep for any other reason, including (but not limited to) aggression or behaviour, these costs will not be covered. For information about the costs of having your pet cremated or buried, please see the 'Cremation or Burial Costs' section, which explains when we will cover these costs.

## 13. Administration charges and the dispensing of medication

Your policy does not cover any administrative costs. This includes:

- Any fees for dispensing medication, providing prescriptions and for the administration of a referral to another veterinary practice or hospital.
- Any charges made for the completion of claim forms or the cost of any supporting documentation needed as part of your claim.

## 14. The cost of any expenses to travel to another vet

If your pet is covered on the Classic Plus plan, please read 'Referral to another vet/specialist clinic' on page 7 to understand when we will cover travel expenses. These costs are not covered on the Classic plan.

- We will pay 40p per mile for petrol.
- We will not cover any costs for:
  - Expenses to travel to, or from, your pet's usual veterinary practice, or any branch practice of a veterinary group your usual veterinary practice belongs to.
  - Any other method of transportation for your pet.

## 15. The cost of house visits

We will only cover a house visit, if this is by a vet and:

- Your pet was suffering from a life-threatening injury or illness, and
- That moving your pet was likely to have resulted in his/her death or significantly worsened the life-threatening injury or illness.

We will not cover any costs if the house visit was needed because of your personal circumstances. The attending vet needs to confirm all of the above when you claim.

## 16. The cost of out of hours treatment and hospitalisation

We will only cover the cost of your pet being:

- Treated outside of the veterinary practice usual opening hours, and/or
- Admitted into the care of a veterinary practice (also known as hospitalisation),

If there was no option but to take this action as any alternative would have seriously endangered **your pet's** life. **We** will not cover any costs if this action was needed because of **your personal circumstances**. The attending **vet** needs to confirm all of the above when **you** claim.

#### 17. The cost of procedures you can carry out

There can be times when a **member of a veterinary practice** or a **therapist** asks **you** to provide treatment for **your pet**. For example (but not limited to) giving tablets, applying ear drops, taking a urine sample, carrying out physiotherapy etc. If **you** are not able to carry out the treatment due to **your personal circumstances**, **we** will not cover the cost of any other person or professional carrying out the treatment.

#### 18. The cost of dental treatment

**We** will cover the treatment of a dental **injury** or **illness** if:

- **Your pet** had a dental examination by a **vet** in the 12 months before the first **clinical signs** of the **injury** or **illness** were seen, and
- Any treatment recommended as a result of the last dental examination was carried out within 3 months of the examination taking place.

#### 19. The cost to neuter your pet

The only time **we** will cover the cost of neutering **your pet** is if it is carried out when **your pet** is suffering from an **injury** or **illness** and neutering is essential to treat that **injury** or **illness**. **We** will not cover the cost of spaying following a false pregnancy or neutering to treat a behavioural illness. Regardless of why **your pet** is neutered, if he/she suffers from complications during or after the procedure, **we** will cover the cost of treatment needed to deal with the complications.

#### 20. The cost to vaccinate your pet

**We** will not cover the cost of vaccinations; however, if **your pet** suffers complications during, or after, a vaccination, **we** will cover the cost of treatment needed to deal with the complications. *This does not apply if **your pet** must be vaccinated against **illness** as part of a compulsory mass vaccination programme, for details of this please see General Exclusions point 2b) on page 21.*

#### 21. The cost of bathing and grooming your pet

**We** will only cover the cost of bathing **your pet** if it is done by a **member of a veterinary practice** and the substance being used, according to manufacturer's guidelines, can only be administered by a **member of a veterinary practice**. **We** will not cover bathing if this is needed because of **your personal circumstances**. **We** will never cover the cost of grooming and/or de-matting **your pet**.

#### 22. Your policy does not cover any behavioural illness

**We** will not cover the cost of treatment for any behavioural illnesses or problems.

#### 23. The cost of equipment or machinery

**We** will not cover the cost of buying or hiring any type of equipment, machinery, animal housing or cages. These costs are never covered by the policy and this is regardless of whether:

- A **vet** advises the item is required as part of treatment for an **illness** or **injury**, or
- The item is required due to **your personal circumstances**.

Examples of equipment and machinery are (but not limited to) home glucose monitors, sharps bins, paw protectors, heat pads etc.

#### 24. The cost of removing dew claws

**We** will cover the cost of removing dew claws if they are damaged or infected at the time of removal. **We** will not cover the costs at any other time.

#### 25. The cost of artificial body parts

**We** will cover the cost of hip, knee and elbow joint replacements. **We** will not cover the cost of any other prosthesis (also known as artificial body parts) or any costs which are related in any way to any other prosthesis.

#### 26. Complementary and alternative treatments

**We** will pay for acupuncture, chiropractic manipulation, herbal medicine, homeopathy, **hydrotherapy**, osteopathy and physiotherapy under the *Complementary Treatment* limit within **your Veterinary Fees** section of cover. **We** will not cover any other complementary or alternative treatment. **Your pet** may need some **veterinary treatment** to support a complementary/alternative treatment. The cost of this is covered under the *Complementary Treatment* limit when needed for the treatments listed above; **we** will not cover these costs for any other complementary or alternative treatments.

#### 27. Overseas treatment outside the UK

**We** will only provide cover under the *Overseas Treatment* section when **your pet** is treated by a **vet** outside the **UK**, in one of the other **EU countries**, if:

- A **vet** believes the treatment cannot be delayed until his/her return **home**, and/or
- The **journey** was not made to get treatment abroad.

**We** will cover up to the **maximum benefit** detailed on **your** Certificate of Insurance. **We** will not cover treatment in any other circumstances.

### Who needs to carry out treatment?

This section explains who needs to carry out the different elements within the *Veterinary Fees* section of cover. If these requirements are not met, the treatment will not be covered by the policy. For everything other than **veterinary treatment**, acupuncture and homeopathy, if the treatment is not carried out by a **vet**, a **vet** must refer **your pet** for the treatment and confirm to **us** when **you** claim that it is required to treat the **injury or illness**. If **your pet** needs *Overseas Treatment* outside the **UK** in one of the other **EU countries**, the treatment must be carried out by a **vet**.

<b>Veterinary treatment:</b>	A <b>vet</b> , a veterinary nurse or another <b>member of a veterinary practice</b> under the supervision of a <b>vet</b>
<b>Acupuncture:</b>	A <b>vet</b>
<b>Herbal medicine:</b>	This must be prescribed by a <b>member of a veterinary practice</b>
<b>Homeopathy:</b>	A <b>vet</b>
<b>Chiropractic manipulation:</b>	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>• International Association of Animal Therapists (IAAT)</li><li>• International Veterinary Chiropractic Association (IVCA)</li><li>• McTimoney Animal Association</li><li>• McTimoney Chiropractic Association</li></ul>
<b>Hydrotherapy:</b>	<ul style="list-style-type: none"><li>• A <b>member of a veterinary practice</b> providing the hydrotherapy is carried out in a pool/water treadmill owned by the veterinary practice, or</li><li>• In a pool/water treadmill where the hydrotherapy business has full Canine Hydrotherapy Association (CHA) membership, or</li><li>• By a full member of the National Association of Registered Canine Hydrotherapists (NARCH)</li></ul>
<b>Osteopathy:</b>	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)
<b>Physiotherapy:</b>	A <b>member of a veterinary practice</b> or a qualified animal physiotherapist who is a member of one of the following organisations: <ul style="list-style-type: none"><li>• Association of Chartered Physiotherapists in Animal Therapy (ACPAT)</li><li>• Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)</li><li>• International Association of Animal Therapists (IAAT)</li><li>• National Association of Veterinary Physiotherapists (NAVPP)</li></ul>

### Claiming for Veterinary Fees

#### When you need to send us your claims

**You** must send **us your** claim(s) no later than one year after **your pet** received treatment. Any claims received after this time will not be covered by the policy.

#### Please send us the following along with your claim form:

- The invoices from the veterinary practice or **therapist** which show what **you** are claiming for.
- *If it's the first claim you are making for your pet* – his/her full clinical history. This is a record of all visits **your pet** has made to a **vet** and can be obtained from each veterinary practice **your pet** has attended. **We** can also require this if **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 overseas treatment in the EU countries* – the booking invoice for **your trip** or any other official documents which show the dates of **your trip**.
- *If the claim is for complementary treatment* – the claim form must be signed by **your vet** and the **therapist** must provide invoices showing the costs involved.
- *If your pet is covered under the Classic Plus plan and the claim includes referral expenses to another vet* – receipts or invoices for any travel and accommodation expenses claimed for.

Further details of how to claim and obtain a claim form, can be found in the 'How to make a claim' section on page 6.

## Third Party Liability (this section only applies for dogs)

Cover in this section applies when your dog is in the UK only

The section only applies if it is shown on **your** Certificate of Insurance.

In this section **you/your** mean **you** or any person looking after or handling **your dog** with **your** permission.

Details of what you need to do if an incident happens can be found in 'Conditions for Third Party Liability' point 2.

### 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 excess is the amount **you** pay when **you** claim. The excess **you** pay under this section for each incident is shown on **your** Certificate of Insurance.

### What is not covered under Third Party Liability

1. More than the **maximum benefit** shown on **your** Certificate of Insurance for each incident.
2. Any amount for any incident which happened in the first 14 days of **your dog's** first **policy year**.
3. Any costs and expenses for defending **you** which **we** have not agreed beforehand.
4. Any compensation, costs and expenses for an incident which involves **your** profession, occupation or business.
5. Any compensation, costs and expenses resulting from an incident that happens where **you** work.
6. 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.
7. 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.
8. Any compensation, costs and expenses if **you** are legally responsible only because of a contract **you** have entered into.
9. Any compensation, costs and expenses for the death, injury or illness of **you**.
10. Any compensation, costs and expenses for the death, injury or illness of **your immediate family** or anyone who lives with **you** or is employed by **you**.
11. Any compensation, costs and expenses if the property damaged belongs to **you**, any person who lives with **you**, a member of **your immediate family** or a person who is employed by **you**.
12. 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.
13. Any compensation, costs and expenses that result from an incident if **you** have not followed instructions or advice given to **you** by the re-homing organisation or a qualified behaviourist about the behaviour of **your dog**.
14. 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.
15. Any compensation, costs and expenses if **you** are deemed responsible under the laws of any country, other than the **EU countries**.
16. 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 caused by **your dog**.
17. Any compensation, costs and expenses if **your dog** lives at, or is kept on, premises which sell alcohol. There is no cover if an incident happens at, or away from, the premises. For the purpose of this insurance, **we** class a dog as living at, or being kept on, premises which sell alcohol if the business premises can be accessed from the residential premises.

### Conditions for Third Party Liability

**You** must comply with these 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** can refuse the claim.

#### 1. You must not admit responsibility and/or negotiate

**You**, or anyone acting on **your** behalf, must not admit responsibility, agree to pay any amount or negotiate with any person following an incident.

#### 2. Telling us about an incident

**You** must call **us** as soon as possible if:

- An incident happens 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.
  - **You**, or any other person, are advised of any prosecution, inquest or enquiry which could lead to a claim under this section.
- To tell **us** about an incident please call **our** specialist liability team on 01483 218 782 who are available Monday to Friday, 9am to 5pm, excluding Bank Holidays. Outside of these times, please call 0344 209 0786.

### 3. If you receive any legal documents

You must immediately send us any writ, summons or legal documents you receive. You or any other person must not respond to any of these documents.

### 4. Helping us with your claim

You agree to:

- Provide us with any information connected with the claim we ask for including details of your dog's history.
- 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.
- Allow us to take charge of your claim and allow us to prosecute in your name for our benefit.

### 5. When another party is being paid to care for your dog

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.

## Claiming for Third Party Liability

You need to tell us about any incidents that could lead to a **Third Party Liability** claim

- If an incident happens that could lead to a **Third Party Liability** claim, you must call to tell us about it as soon as possible. You must do this even if you don't believe a claim will be made against you at this time. Our specialist liability team are available on 01483 218 782 Monday to Friday, 9am to 5pm, excluding Bank Holidays (outside these times please contact us on 0344 209 0786).
- You need to send us all correspondence, writs, summons or any other legal documents as soon as you receive them. You or any other person must not respond to any of these documents.
- If you or any other person are advised of any prosecution, inquest or enquiry which could lead to a claim under this section, you must tell us as soon as possible.

Details of what you need to do if an incident happens can be found in 'Conditions for Third Party Liability' point 2, on page 12.

## Death from Injury

Cover in this section applies when your pet is in the UK and the other EU countries

### What is covered

We will pay the price you paid for your pet if, during the policy year, he/she:

- Dies due to an injury, or
- Has to be put to sleep by a vet due to an injury that the vet believes cannot be treated.

## Death from Illness

Cover in this section applies when your pet is in the UK and the other EU countries

### What is covered

We will pay the price you paid for your pet if, during the policy year, he/she:

- Dies due to an illness, or
- Has to be put to sleep by a vet due to an illness that the vet believes is not curable.

## Providing proof of purchase

If you can't provide a purchase receipt or rehoming document showing how much you paid or donated for your pet, we will pay the market value or the purchase price/donation amount, whichever is less. If you did not pay for your pet, we will pay the market value.

### What is not covered under Death from Injury and Death from Illness

1. More than the maximum benefit shown on your Certificate of Insurance.
2. Any amount if your pet's death results from a pre-existing condition.
3. Any amount if your pet's death results from an injury or illness which started in the first 14 days of cover.
4. Any amount if your pet is put to sleep due to a behavioural illness or problem.
5. Any amount if your pet's death results from breeding, pregnancy or giving birth.
6. Any amount for having your pet put to sleep, cremated, buried, or disposed of. Please see the 'Conditions for Veterinary Fees' point 12 and the *Cremation and Burial Costs* section to understand when we will cover these costs.

It's important that you read 'Conditions applying to Death from Injury, Death from Illness and Cremation or Burial Costs' starting on page 14. This section also explains limitations and areas the policy does not cover.

You can find out how to claim under these sections on page 14.

## Cremation or Burial Costs

Cover in this section applies in the UK and the other EU 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 under Cremation or Burial Costs

1. Any amount if **your pet** dies due to an **injury** and the death is not covered under the *Death from Injury* benefit.
2. Any amount if **your pet** dies due to an **illness** and the death is not covered under the *Death from Illness* benefit.
3. Any amount to have **your pet's** body disposed of in any way other than cremation or burial.
4. Any amount for returning **your pet's** body **home** if he/she dies outside the **UK**.

## Conditions for Death from Injury, Death from Illness and Cremation or Burial Costs

You must keep to these conditions to have the full protection under these sections. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** can refuse the claim.

### 1. The way we work out the 12 month time limit

**Your** policy has a *time limit* for how long **you** can claim; **you** can claim for each **illness** and **injury** for **12 months** only. After that time all cover for that **illness** or **injury** will stop. This means that the *Death from Injury*, *Death from Illness* and/or *Cremation or Burial Costs* sections will only provide cover if **your pet** dies or is put to sleep within this **12 month** time limit.

#### For injuries

The **12 months** cover 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
- They are caused by, or relate to, one another,

One period of **12 months** will apply for all of the **injuries**. In this case the **12 months** of cover will start from the date the first **injury** happened.

#### For illnesses

The **12 months** cover will start from the date the **illness** or **clinical signs** were first noticed. If **your pet** has suffered from the same **clinical signs** or has been diagnosed with the same **illness** in the past, the **12 months** cover will start from the very first time the **clinical signs/illness** were seen. This applies in all cases regardless of whether:

- The **clinical sign/illness** presents in the same or different part of **your pet's** body, and/or
- **Your vet** states the past and current **illnesses** are, or are not, linked.

### 2. Timescales for making a claim

You must send **us** **your** claim no later than one year after **your pet's** death. Any claims received after this time will not be covered by the policy.

### 3. We will automatically remove the Death from Illness section when your pet gets to a certain age

**Your pet's** *Death from Illness* cover will be automatically removed by **us** at the renewal following a cat's 11<sup>th</sup> birthday and a dog's 9<sup>th</sup> birthday. At this time, all cover in this section will stop.

### 4. Cover following a claim

If **we** pay a claim under these sections, **we** will automatically cancel **your** policy from the day after **your pet's** death.

## Claiming for Death from Injury or Illness and Cremation or Burial Costs

### When you need to send us your claim form

You must send **us** **your** claim no later than one year after **your pet's** death. Any claims received after this time will not be covered by the policy.

### Please send us the following along with your claim form:

- The purchase receipt from when **you** bought **your pet**.
- If **your pet** is a pedigree, a copy of the pedigree certificate.
- The death certificate from **your vet** – this isn't needed if **you** are submitting a *Veterinary Fees* claim for the **illness/injury** that caused **your pet's** death.
- If **you** are claiming for cremation or burial costs – the invoices showing the costs involved.
- If the loss happened outside the **UK** in any of the other **EU countries** – the booking invoice for **your trip** or any other official documents which show the dates of **your trip**.

Further details of how to claim and obtain a claim form, can be found in the 'How to make a claim' section on page 6.

## Advertising and Reward Costs

Cover in this section applies when your pet is in the UK and the other EU countries

### What is covered

If **your pet** goes missing or is stolen during the **policy year**, we will pay:

- The cost of advertising, and
- The reward **you** have offered and paid to get **your pet** back.

**You** can claim up to the **maximum benefit** shown on **your** Certificate of Insurance. If **your pet** goes missing more than once, only one **maximum benefit** applies for all incidents during the **policy year**.

### What is not covered under Advertising and Reward Costs

Any reward paid to any person who:

- Is a member of **your family**,
- Lives with **you**,
- Is employed by **you**,
- Was caring for **your pet** when he/she was lost or stolen,
- Stole **your pet**,
- Is in collusion with the person who stole **your pet**,
- Is travelling with **you** when outside the **UK**.

**It's important that you also read 'Conditions for Advertising and Reward Costs and Theft or Straying'.**

**This section also explains limitations and areas the policy does not cover.**

**You can find out how to claim under this section on pages 16-17.**

## Theft or Straying

Cover in this section applies when your pet is in the UK and the other EU countries

### What is covered

We will pay the price **you** paid for **your pet** if he/she is stolen or goes missing during the **policy year** and does not return within 90 days. If **you** can't provide a purchase receipt or rehoming document showing how much **you** paid or donated for **your pet**, we will pay the **market value** or the purchase price/donation amount, whichever is less. If **you** did not pay for **your pet** we will pay the **market value**.

### What is not covered under Theft or Straying

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 him/her.

## Conditions for Advertising and Reward Costs and Theft or Straying

**You** must keep to these the following conditions to have the full protection under these sections. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** can refuse the claim.

### 1. Timescales for making a claim

**You** must send **us** **your** claim no later than one year after **your pet** went missing. Any claims received after this time will not be covered by the policy. For *Theft or Straying* **you** can send **us** **your** claim once **your pet** has been missing for more than 90 days.

### 2. Actions you must take when you find out your pet is missing

**You** must take the following steps and when **you** claim **you** need to send **us** evidence of this:

- Within 24 hours of finding out **your pet** is missing **you** must tell the appropriate authority and get 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 if **your pet** is a cat and **you** don't believe he/she has been stolen.
- Within 5 days of finding out **your pet** is missing:
  - If **your pet** is microchipped, **you** must notify **your** microchip provider.
  - If **your pet** is not microchipped, **you** must tell at least one veterinary practice in the area where he/she was last seen.

### 3. Providing a reward

- a) **You** must have **our** approval before advertising a reward; if not, the cost of the reward will not be covered.
- b) **You** can provide a reward by giving the person who found **your pet**:
  - Money (for example, but not limited to, cash or a bank transfer). If **you** do this, the most **we** will pay is 50% of the **maximum benefit** shown on **your** Certificates of Insurance.
  - A gift (for example, but not limited to, a hamper, a bunch of flowers etc). If **you** do this, the most **we** will pay for the gift is £50.

c) When **you** provide a reward (either by way of money or a gift) **you** must get a receipt giving the full name, address, telephone number, email address and the signature of the person who found **your pet**. This must be submitted with **your** claim.

#### 4. Advertising the loss of your pet

To submit a 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.

#### 5. Making your own posters and advertising material

If **you** or **your family** make the posters and/or advertising material **we** will pay up to £50 in each **policy year** for materials for this purpose. For example (but not limited to) paper, a printer cartridge, weatherproof folders, tape to display the posters etc. When **you** claim **you** need to provide a copy of the poster, tell **us** how many were made and submit receipt showing the costs **you** are claiming.

#### 6. Using the services of another party to find your pet

**We** will cover the cost of another party producing missing posters and leaflets and advertising the loss of **your pet** on the internet and social media. **We** will not cover any costs for any other services provided by another party (such as a person, company, organisation or pet detective). For example (but not limited to) **we** will not cover any costs for another party to:

- Search for **your pet** (either on foot, with search dogs or equipment)
- To produce anything other than posters and leaflets
- To communicate with people about the loss or to report **your pet** missing to other people/organisations (other than to advertise on the internet and social media)
- To distribute/display advertising materials

#### 7. Your pet's pedigree certificate and purchase receipt

When **you** claim under *Theft or Straying* **you** must send **us** the original purchase receipt from when **you** bought **your pet** and if **your pet** is a pedigree, the original pedigree certificate. If the claim is paid, these documents will not be returned to **you**.

#### 8. Keeping your policy running while your pet is missing

**You** can keep **your** policy running for as long as **you** like after **your pet** goes missing to protect against **injuries, illnesses** or incidents which happen while he/she is away. **We** will continue with cover providing **you** pay for **your** premiums and renew **your** policy (without a break in cover). **We** will not automatically cancel **your pet's** cover if **we** pay a claim under these sections. If **you** want to stop cover **you** need to let **us** know and **your** policy will be cancelled from the date **you** ask **us** to do this. **We** will refund any amount **you** have paid for cover after the cancellation date. **We** will not refund any premiums paid for cover before the date **you** tell **us** **you** want cover to stop.

#### 9. If your pet returns

If **your pet** is found or returns after **we** have paid a *Theft or Straying* claim, **you** must repay the full amount that **we** have paid **you** within the timescales **we** and **you** agree.

#### 10. When outside the UK

If **your pet** goes missing when outside the **UK** (and in one of the other **EU countries**), within 24 hours of finding that **your pet** is missing, **you** must report the loss to the police or if the loss happens on a ship, aircraft, train or coach, to the operator. **You** need to get written confirmation of **your** report and this must be sent to **us** with **your** claim.

### Claiming for Advertising and Reward Costs and/or Theft or Straying

**You** must phone **us** on 0344 209 0786 for the approval of any reward before **you** advertise it.

#### When you need to send us your claims

**You** must send **us** **your** claims no later than one year after **your pet** went missing. Any claims received after this time will not be covered by the policy.

#### Please send us evidence showing:

- The advertising carried out to try and find **your pet**.
- The police or relevant authority being notified within 24 hrs of **your pet** going missing (only needed for cats if **you** believe he/she was stolen).
- The relevant party being notified within 5 days of **your pet** going missing. If **your pet** is microchipped, this is the microchip provider. If **your pet** is not microchipped, this is at least one veterinary practice in the area where he/she went missing.
- *If the loss or theft happened outside the UK in the other EU countries* – the booking invoice or another official document to show the dates of **your trip** and evidence showing the loss was reported to the policy or operator.

*Continues on the next page...*



#### For theft or straying please also send us:

- The purchase receipt from when **you** bought **your pet** and if **your pet** is a pedigree, the original pedigree certificate. These must be the originals (copies will not be accepted) and if the claim is paid, these documents will not be returned to **you**.
- If **you** do not have a purchase receipt OR **we** have not paid a *Veterinary Fees* claim under the policy – **your pet's** full clinical history and a recent photograph of **you** and **your pet**.

#### For advertising and reward costs please also send us:

- The invoices and receipts to show the costs **you** are claiming for.
- *If a reward has been given* - a receipt giving the full name, address, telephone number, email address and signature of the person who found **your pet**.

Further details of how to claim and obtain a claim form, can be found in the 'How to make a claim' section on page 6.

## Emergency Boarding Fees and Daily Minding

Cover in this section applies when your pet is in the UK and the other EU countries

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

#### What is covered

**We** will pay the cost of boarding **your pet** at a licensed boarding establishment or £15 a day towards the cost of someone looking after **your pet** while:

1. **You** are hospitalised during the **policy year**, 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 during the **policy year**.

#### What is not covered under Emergency Boarding Fees and Daily Minding

1. Any amount if the person looking after **your pet** lives with **you** or is a member of **your family**.
2. Any costs resulting from care in a nursing home or from convalescence care that **you** do not receive in a hospital.
3. Any amount that can be claimed back from anywhere else.

## Conditions for Emergency Boarding Fees and Daily Minding

**You** must keep to these 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** can refuse the claim.

#### 1. Timescales for making a claim

**You** must send **us your** claim no later than one year after the stay in hospital or **your home** was uninhabitable. Any claims received after this time will not be covered by the policy.

#### 2. The reason you went into hospital

**We** will only provide cover in this section if **you** went into hospital because **you** were injured or ill and the injury happened or the illness first showed symptoms after **your pet's** cover started. **We** will not cover any costs if **your** stay in hospital was due to:

- Pregnancy or giving birth.
- Alcoholism, drug abuse or drug addiction.

#### 3. When your home is uninhabitable

If **your home** is uninhabitable as a result of circumstances outside of **your** control, **we** will need:

- An explanation of the circumstances surrounding the reason why **your home** became uninhabitable and evacuation was necessary.
- If there was an enforced evacuation, confirmation details for the emergency services that responded.
- The crime reference number (if applicable).
- Details of any claim made under a home insurance policy (if applicable).

## Claiming for Emergency Boarding Fees and Daily Minding

Your doctor/consultant and the owner of the boarding establishment (if one has been used) must complete the relevant section(s) of the claim form.

### When you need to send us your claims

You must send us your claim no later than one year after the stay in hospital or your home was uninhabitable. Any claims received after this time will not be covered by the policy.

### Please send us the following along with your claim form:

- The invoice from the boarding establishment or written confirmation from the person looking after your pet showing the dates and daily cost of boarding.
- *If you were hospitalised outside the UK in the other EU countries* – the booking invoice or another official document to show the dates of your trip.
- *If your home was uninhabitable* – the relevant details of the event and if applicable, the contact details for the attending officer/official and a copy of any home insurance contents claim.

Further details of how to claim and obtain a claim form, can be found in the 'How to make a claim' section on page 6.

## Trip Cancellation or Return Home

Cover in this section applies when your pet is in the UK and the other EU countries

### What is covered

We will pay travel and accommodation expenses for you and your immediate family, which you cannot recover if, during the policy year, you have to:

- a) Cancel your trip because, up to 7 days before you leave your pet needs immediate life-saving veterinary treatment for:
  - An injury, or
  - A new illness (which he/she has never shown signs of before).
- b) Cut your trip short because your pet, who has not gone with you on the trip, needs immediate life-saving veterinary treatment for:
  - An injury, or
  - A new illness (which he/she has never shown signs of before).
- c) Cut your trip short because your pet, who is with you on the trip, needs to return home for the veterinary treatment of:
  - An injury, or
  - A new illness (which he/she has never shown signs of before).

We will pay for the unused travel and accommodation expenses.

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

It's important that you read 'What is not covered' and 'Conditions' for Trip Cancellation or Return Home, Quarantine Costs and Loss of Travel Documents and Emergency Overseas Expenses starting on page 19.

## Quarantine Costs and Loss of Travel Documents

Cover in this section applies when your pet is in the UK and the other EU countries

### What is covered

If during a trip in the policy year, your pet is either unable to return to the UK or must be quarantined on return to the UK because of:

1. A new illness (which he/she has never shown signs of before),
2. The failure of the microchip, or
3. The pet passport being lost or stolen,

We will pay:

- The cost to keep your pet in quarantine,
- The cost of getting a duplicate pet passport. We will also cover the cost of temporary accommodation while getting this and extra costs to travel home if you missed your scheduled travel arrangements back home while you were waiting for the duplicate.

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

It's important that you read 'What is not covered' and 'Conditions' under Trip Cancellation or Return Home, Quarantine Costs and Loss of Travel Documents and Emergency Overseas Expenses starting on page 19.

## Emergency Overseas Expenses

Cover in this section applies when your pet is outside the UK in one of the other EU countries

### What is covered

1. If, during the **policy year**, **your pet** is **injured** or suffers from a new **illness** (which he/she has never shown signs of before) while on a **trip** and cannot travel **home** the same way he/she travelled abroad, **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**.
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**.

For covers 1 and 2 combined **you** can claim up to the **maximum benefit** shown on **your** Certificate of Insurance for each separate **trip** in the **policy year**.

3. If **your pet's** scheduled departure date to the **UK** is delayed by **your** travel provider and this results in **your pet** needing repeat tick and worming treatments, **we** will pay the veterinary costs for these treatments. For each **trip** in the **policy year**, **we** will pay up to £150 if **your pet** is covered under the Classic plan and £250 if **your pet** is covered on the Classic Plus plan.

### What is not covered under Trip Cancellation or Return Home, Quarantine Costs and Loss of Travel Documents and Emergency Overseas Expenses

1. Any amount resulting from a **pre-existing condition**.
2. Any amount resulting from an **injury or illness which started in the first 14 days of cover**.
3. Any amount that can be claimed back from anywhere else.
4. The cost of food for any person or pet.
5. Any amount for returning **your pet's** body **home** if he/she dies outside the **UK**.
6. Any costs that result from a microchip reader failing to read a microchip.
7. *For Trip Cancellation or Return Home* - Any costs or expenditure for any holiday booked less than 28 days prior to departure.
8. *For Quarantine Costs and Loss of Travel Documents and Emergency Overseas Expenses only* - Any amount that results from an **injury** that happens or an **illness** that first shows **clinical signs** before the start of **your trip**.

## Conditions for Trip Cancellation or Return Home, Quarantine Costs and Loss of Travel Documents and Emergency Overseas Expenses

**You** must keep to these conditions to have the full protection under these sections. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** can refuse the claim.

### 1. Timescales for making a claim

**You** must send **us** **your** claims no later than one year after the **trip** is cancelled or **your pet** returns **home**. Any claims received after this time will not be covered by the policy.

### 2. The cost of accommodation

- For *Quarantine Costs and Loss of Travel Documents* – **we** will provide 7 days' accommodation costs.
- For *Emergency Overseas Expenses* – **we** will provide 14 days' accommodation costs.

For both sections, **we** will cover up to £50 for each day's accommodation. If **you** stay at a property owned by **you** or **your family**, **we** will not cover any accommodation costs.

### 3. Going overseas for veterinary treatment

**We** will not provide any cover if **your pet** left the **UK** to get treatment in another country.

### 4. Veterinary confirmation

When **you** claim **you** need to provide evidence of the below:

- For *Trip cancellation or Return Home* – if **your pet** goes with **you** on a **trip** and returns **home** for treatment, **you** will only be able to claim under this section if a **vet** confirms **your pet** had to return **home** for treatment.
- For *Emergency overseas expenses* – **you** will only be able to claim for travel and accommodation costs if a **vet** confirms **your pet** was too sick to travel **home** the same way he/she travelled abroad.

### 5. Your pet's micro-chip and pet passport

- a) When **your pet passport** is left unattended, it must be kept in **your** locked accommodation or in the locked boot, covered luggage area or glove compartment of a locked vehicle.
- b) If **your pet passport** is lost or stolen, within 24 hours of discovering it 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 get a report.

c) **Your pet's** microchip must meet the standards ISO 11784 or ISO 11785.

#### 6. If your pet is lost while on a trip

*For Emergency Overseas Expenses only*

Within 24 hours of finding that **your pet** is missing **you** must report the loss to the police or relevant transport operator. **You** need to get written confirmation of **your** report and this must be sent to **us** with **your** claim.

#### 7. Notification of your trip cancellation

Within 48 hours of finding out **you** have to cancel **your trip**, **you** must notify the company providing **your** transport or accommodation, their agents or any person acting for **you**. If there are any additional cancellation charges because **you** did not do this, **we** will deduct this charge from the claim settlement

#### 8. Costs for the repeat tick and worming treatment

If a repeat tick and travel treatment is needed, **we** will pay the costs, providing it was necessary in order to comply with the **Pet Travel Scheme (PETS)** and:

- The treatment was not carried out for the original departure date, and
- The initial tick and worming treatment, needed for **your** departure from the **UK**, was performed in the timescales required by the **Pet Travel Scheme (PETS)**.

*To understand how much **we** will cover, please see 'What is covered' under Emergency Overseas Expenses.*

### Claiming for Trip Cancellation or Return Home, Quarantine Costs and Loss of Travel Documents and Emergency Overseas Expenses

#### When you need to send us your claims

**You** must send **us** **your** claims no later than one year after **your trip** was cancelled or **your pet** returns **home**. Any claims received after this time will not be covered by the policy.

#### If you are claiming for Trip Cancellation or Return Home, please send us:

- The booking and cancellation invoices from the holiday sales organisation. The invoices must show the date of booking, the dates and total cost of **your** holiday, the date **you** decided to cancel or return **home** and any expenses that **you** cannot recover.
- *If **your pet** goes with **you** on the **trip** and has to return **home** for treatment* – confirmation from a **vet** that **your pet** had to return **home** for treatment.

#### If you are claiming for Quarantine Costs and Loss of Travel Documents or Emergency Overseas Expenses, please send us:

- The booking invoice or another official document showing the dates of **your trip**.
- The invoices and receipts to show the costs **you** are claiming.
- *If **you** are claiming for travel and accommodation costs because **your pet** needed treatment* – confirmation from a **vet** that **your pet** was too ill to travel **home** the same way it travelled abroad.
- *If **you** are claiming for travel and accommodation costs because **your pet** was lost* – evidence showing the loss was reported to the police or travel operator within 24 hours of discovering he/she was missing.
- *If **you** are claiming due to the loss of **your pet** passport* – evidence showing the loss was reported to the police or travel operator within 24 hours of discovering it was missing.
- *If **you** are claiming for the repeat tick and worming treatment:*
  - a) Evidence showing that the initial tick and worming treatment, required for the original date of departure, was carried out in the time-scale required by the **Pet Travel Scheme (PETS)** and that the repeat tick and worming treatment was necessary in order to comply with the **Pet Travel Scheme (PETS)**.
  - b) Written confirmation from **your** travel provider of the delay.

Further details of how to claim and obtain a claim form, can be found in the 'How to make a claim' section on page 6.

## Helplines

### Bereavement counselling

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

### Legal advice helpline

**You** have access to Lawphone, which gives **you** legal advice on any personal legal issue that affects **you**. It is available 24 hours a day 365 days a year. It does not provide legal advice for business issues.

**How to get the advice** - Phone **0370 241 4140** and quote master policy number 36823. **You** will then be asked for a brief summary of the problem and these 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.

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

### 1. There is no cover under this policy if:

- Your dog** is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Fila Brasileiro, Japanese Tosa, Irish Staffordshire Bull Terrier, Sarloos Wolfhound/Wolfdog, Czechoslovakian Wolf Dog, Wolf or any Wolf hybrid.
- Your dog** is being used for guarding, track racing, or coursing.
- Your dog** must be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997 or any further amendments to this Act.
- Your pet** is being used for breeding or in connection with any business, trade, profession or occupation.

### 2. Laws and regulations – all sections of your policy do not cover:

- Any amount if **you** break the **UK** laws or regulations, including those relating to animal health or importation.
- Any amount if a government or another official body orders that **your pet** must be vaccinated against **illness** as part of a compulsory mass vaccination programme. **We** will not pay any costs relating to this vaccination itself or any complications that happen due to the procedure taking place. For the purpose of this insurance, 'a mass vaccination programme' means a programme of the compulsory vaccination of a species, or a selected group within a species, with the aim of protecting that group, people or other animals from **illness** or another risk.
- Any amount that results from **your pet** worrying livestock. This includes, but is not limited to, if **your pet** is confiscated or destroyed by government or public authorities or under the Animals Act 1971 (or any further amendments to this Act) because it was worrying livestock. For the purpose of this insurance 'worrying livestock' means to chase or attach 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.
- Any amount if the Department for Environment, Food and Rural Affairs (DEFRA) have put any restrictions on **your pet**.
- Any amount connected with, or resulting from, a Criminal Court Case or an Act of Parliament.

### 3. War risks, terrorism, civil commotion and radioactive contamination – all sections of your policy do not cover:

- 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.
- Any loss or damage caused by, or resulting from, rebellion, riot, revolution, nationalization, confiscation, expropriation, deprivation, requisition, insurrection, civil commotion assuming to proportion of or amounting to an uprising and military or usurped power.
- 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.
- 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.

### 4. Notifiable diseases and disease transfer – all sections of your policy do not cover

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

## Making a complaint

**Our** aim is to get it right, first time every time. If **we** make a mistake, **we** will try to put it right 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 this Policy Booklet in large print or Braille**