

Demands and Needs – who is this product suitable for?

This product meets the demands and needs of a rabbit owner who wants cover for the ongoing costs of veterinary treatment, for illnesses and injuries, over the life of their rabbit.

Terms and Conditions – Premier Rabbit

Effective 1st January 2021

The details of **your rabbit'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 rabbit's** cover due to his/her age. A section is only included in cover if it's shown on **your** Certificate of Insurance. It's important that **you** check **your rabbit'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.

Clinical sign/signs

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

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 rabbit** 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 rabbit** 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 rabbit'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 rabbit'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 rabbit's** first **policy year**.

In the first 14 days of **your rabbit'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 rabbit** 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 rabbit**.

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

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 rabbit** has been cancelled from **your** insurance.

Pre-existing condition

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

This applies in all cases regardless of whether:

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

Rabbit/rabbit's

The rabbit which is named on **your** Certificate of Insurance.

Therapist

Any person who is a member of one of the associations/organisations listed in the 'Who needs to carry out treatment?' which can be found in the *Veterinary Fees* section.

UK

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

Vet

A Veterinary Surgeon who is registered with the RCVS (Royal College of Veterinary Surgeons).

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 rabbit's** health.
- Provide a secure and safe environment for **your rabbit** to prevent **injury, illness**, theft or straying.

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 rabbit**:

- **Dental care – your rabbit** 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 recommended by a **vet** to prevent or reduce the risk of **injury/illness**. Examples of this are (but not limited to) taking actions to prevent fly strike and providing a healthy diet.
- **Vaccinations – your rabbit** must be kept vaccinated against myxomatosis and viral haemorrhagic disease. If not, **we** will not cover any amount for the **illness** which has not been vaccinated against.

3. Providing timely veterinary treatment

If **your rabbit** is unwell and shows signs of an **injury/illness**, **you** must arrange for a **vet** to examine and treat **your rabbit** 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 rabbit and your residence

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

5 If your rabbit 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. If your rabbit 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'.*

7. 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 rabbit**.

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

8. Paying your premium

- Your rabbit** 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 rabbit** will stop from that date and no further claims will be paid.
- When **we** settle **your** claim, if there are any premiums overdue, **we** will deduct the outstanding amount from the claim payment.

9. 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.

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

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

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

We will always tell **you** before **your** renewal date of any changes so **you** can consider if **your** policy still meets **your** needs.

11. 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** rabbit during the **policy year**, unless:

- **You** decide to change **your** or **your** rabbit'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.

12. 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.

13. If you are a member of veterinary staff

If **you** are a **vet**, **you** can treat **your** rabbit 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.

14. 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.*

15. 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.

16. 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.

17. 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.

18. 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.

19. 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** rabbit. **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 8 in this section – 'Paying your premium'.

20. Cover following the cancellation of a policy

If **your** policy is cancelled or comes to an end for any reason, all cover for **your** rabbit 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 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 rabbit is in the UK only

What is covered

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

We will provide ongoing cover for **illnesses** and **injuries**, year after year, providing **you** continue to pay **your** premium and renew **your** policy each year (without any break in cover). **Your** policy provides an amount of money in each **policy year** for **you** to claim for all **illnesses** and **injuries**. This is called the **maximum benefit**. The amount **you** can claim in each **policy year** for all **illnesses** and **injuries** is shown on **your** Certificate of Insurance. Every 12 months, if **you** renew **your** policy, the **maximum benefit** is replenished and **you** will again have the full amount to claim from in the next **policy year**. If **your** cover is cancelled or stops for any reason, all cover for **your rabbit** will end and no further claims will be paid.

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 13 in 'Conditions for Veterinary Fees' to understand this cover.

2. **The below complementary treatments:**

- Acupuncture
- Chiropractic manipulation
- Herbal medicine
- Homeopathy
- Osteopathy
- Physiotherapy – for the purpose of this insurance, this does not include any form of **hydrotherapy**.

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

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

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 in 'Who needs to carry out treatment?' at the end of this section.

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 costs of killing and controlling fleas and the cost of general health improvers.
6. The cost of any treatment in connection with breeding, pregnancy and/or giving birth.
7. The cost of any food for **your rabbit**, this includes:
 - Any food prescribed by a **vet**, and/or
 - Any special diet food.
8. The cost of treating any **injury or illness** deliberately caused by **you**, anyone living with **you**, anyone else looking after or handling **your rabbit**.
9. The cost of any treatment in connection with false pregnancy if **your rabbit** has received **veterinary treatment** for more than 2 episodes of false pregnancy.
10. The cost of surgical items that can be used more than once.
11. The cost of any joint replacement(s) or prosthesis (also known as an artificial body part) and any **veterinary treatment** needed to fit the joint replacement/prosthesis.
12. The cost of transplant surgery, including pre- and post-operative care.
13. The cost of any products which are used to try to calm and/or de-stress **your rabbit**.
14. The cost of a post-mortem examination and/or report.
15. The cost of transporting **your rabbit**, including any costs to get **your rabbit** to, or from, any veterinary practice.

It's important that you also read 'Conditions for Veterinary Fees' below and 'Who needs to carry out treatment?' at the end of this section. 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. Timescales for making a claim

You must send **us** your claim no later than one year after **your rabbit** received treatment. Any claims **we** get after this time will not be covered by **your** policy. If treatment is ongoing **you** must make sure that claims are sent to **us** at least once every 12 months.

2. The maximum benefit that we will pay

Please read 'What is covered' at the start of the Veterinary Fees section to find out more about the **maximum benefit**.

The most **we** will pay for the cost of treatment is the **maximum benefit** that applies on the date the treatment is carried out. If the claim includes medication, the cost of the medication will be taken from the **maximum benefit** that applies on the date the medication will be used.

The following are covered in the *Veterinary Fees* section, but have individual monetary limits within the *Veterinary Fees maximum benefit - dental treatment, complementary treatment, and the cost of euthanasia*. To understand how much **you** can claim for these, please refer to 'Limits within this section' at the start of the *Veterinary Fees* section.

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

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

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

Any costs relating to that **illness** will never 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 rabbit'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 rabbit** 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. Another vet reviewing your rabbit's details

We can refer **your rabbit's** case history to a **vet** that **we** choose and if **we** request, **you** must arrange for **your rabbit** to be examined by this **vet**. **We** will pay any costs for this.

5 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 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.

6. If you claim over £10,000 during your rabbit's life

If over the life of **your rabbit** **you** have claimed over £10,000, to make sure **your rabbit** is receiving the best treatment available, **we** can require one or more of the following:

- Before any further *Veterinary fees* claims are considered **your rabbit** needs to be examined by a specialist/consultant **vet** that **we** choose. **We** will pay any costs for this.
- All future **veterinary treatment** and complementary treatment (other than emergency life-saving treatment) needs to be authorised by **us** before treatment is carried out. A pre-authorisation claim form needs to be submitted and **we** will then let **you** know if we will pay for the cost of treatment.
- All future **veterinary treatment** and complementary treatment needs to be carried out in conjunction with a specialist/consultant **vet** or **therapist** that **we** choose.

If any of these are necessary **we** will contact **you**.

7. If you want a second opinion

If **you** decide to take **your rabbit** 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.

8. The costs relating to putting your rabbit to sleep (also known as euthanasia)

Your policy covers the cost of putting **your rabbit** 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 rabbit** is put to sleep for any other reason, including (but not limited to) aggression or behaviour, these costs will not be covered. **Your** policy does not cover the costs of having **your rabbit** cremated, buried or disposed of.

9. 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 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.

10. The cost of house visits

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

- **Your rabbit** was suffering from a life-threatening **injury** or **illness**, and
- That moving **your rabbit** 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.

11. The cost of out of hours treatment and hospitalisation

We will only cover the cost of **your rabbit** 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 rabbit'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.

12. 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 rabbit**. 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.

13. The cost of dental treatment

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

- **Your rabbit** 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.

We will cover up to the **maximum benefit** detailed on **your** Certificate of Insurance.

b) **We** will not cover the cost of trimming, burring or rasping **your rabbit's** teeth.

14. The cost to neuter your rabbit

The only time **we** will cover the cost of neutering **your rabbit** is if it is carried out when **your rabbit** 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 rabbit** 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.

15. The cost to vaccinate your rabbit

We will not cover the cost of vaccinations; however, if **your rabbit** 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 rabbit** must be vaccinated against **illness** as part of a compulsory mass vaccination programme, for details of this please see General Exclusions point 2b.*

16. The cost of bathing and grooming your rabbit

We will only cover the cost of bathing **your rabbit** 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 rabbit**.

17. Your policy does not cover any behavioural illness

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

18. 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.

19. 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) heat pads and lamps etc.

20. 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.

21. Complementary and alternative treatments

We will pay for acupuncture, chiropractic manipulation, herbal medicine, homeopathy, osteopathy and physiotherapy under the *Complementary Treatment* limit within **your Veterinary Fees** section of cover. We will not pay for any other complementary or alternative treatments treatments, for example (but not limited to) **hydrotherapy**. **Your rabbit** may need some **veterinary treatment** to support a complementary/ alternative treatment. The cost of this **veterinary treatment** 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.

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 rabbit** for the treatment and confirm to **us** when **you** claim that it is required to treat the **injury** or **illness**.

Veterinary treatment:	A vet , a veterinary nurse or another member of a veterinary practice under the supervision of a vet
Acupuncture:	A vet
Herbal medicine:	This must be prescribed by a member of a veterinary practice
Homeopathy:	A vet
Chiropractic manipulation:	A member of a veterinary practice or a qualified animal chiropractor who is a member of one of the following organisations: <ul style="list-style-type: none">• International Association of Animal Therapists (IAAT)• International Veterinary Chiropractic Association (IVCA)• McTimoney Animal Association• McTimoney Chiropractic Association
Osteopathy:	A member of a veterinary practice or a qualified animal osteopath who is a member of the International Association of Animal Therapists (IAAT)
Physiotherapy:	A member of a veterinary practice or a qualified animal physiotherapist who is a member of one of the following organisations: <ul style="list-style-type: none">• Association of Chartered Physiotherapists in Animal Therapy (ACPAT)• Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)• International Association of Animal Therapists (IAAT)• National Association of Veterinary Physiotherapists (NAVVP)

Claiming for Veterinary Fees

When you need to send us your claims

You must send **us your Veterinary Fees** claim(s) no later than one year after **your rabbit** received treatment. Any claims received after this time will not be covered by the policy. If **you** need to claim for an ongoing condition, **you** and **your vet** must complete a claim form and supply **us** with the supporting invoices at least once every 12 months.

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 rabbit* - his/her full clinical history. This is a record of all visits **your rabbit** has made to a **vet** and can be obtained from each veterinary practice **your rabbit** 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 complementary treatment* – the claim form must be signed by **your vet** and the **therapist** must provide invoices showing the costs involved.

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

Death from Injury

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

What is covered

We will pay the price you paid for your rabbit 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 rabbit is in the UK only

What is covered

We will pay the price you paid for your rabbit 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 rabbit, we will pay the **market value** or the purchase price/donation amount, whichever is less. If you did not pay for your rabbit, 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 rabbit's death results from a **pre-existing condition**.
3. Any amount if your rabbit's death results from an **injury or illness which started in the first 14 days of cover**.
4. Any amount if your rabbit's death results from breeding, pregnancy or giving birth.
5. Any amount if your rabbit is put to sleep due to a behavioural illness or problem.
6. Any amount for having your rabbit put to sleep, cremated, buried, or disposed of. Please see the 'Conditions for Veterinary Fees' point 8 to understand when we may cover costs for euthanasia.

Conditions for Death from Injury and Death from Illness

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 claim no later than one year after your rabbit's death. Any claims received after this time will not be covered by the policy.

2. We will automatically remove the Death from Illness section when your rabbit gets to a certain age

Your rabbit's *Death from Illness* cover will be automatically removed by us at the renewal following his/her 5th birthday. After this time, all cover in this section will stop.

3. Cover following a claim

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

Claiming for Death from Injury or Illness

When you need to send us your claim form

You must send us your claim no later than one year after your rabbit'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 rabbit.
- If your rabbit 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 rabbit's death.

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

Advertising and Reward Costs

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

What is covered

If **your rabbit** 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 rabbit** back.

You can claim up to the **maximum benefit** shown on **your** Certificate of Insurance. If **your rabbit** 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 rabbit** when he/she was lost or stolen,
- Stole **your rabbit**,
- Is in collusion with the person who stole **your rabbit**.

Conditions for Advertising and Reward Costs

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 **your rabbit** went missing. Any claims received after this time will not be covered by the policy.

2 Actions you must take when you find your rabbit is missing

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

- If **you** believe **your rabbit** may have been stolen, within 24 hours of finding out he/she 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.
- Within 5 days of finding out **your rabbit** is missing:
 - If **your rabbit** is microchipped, **you** must notify **your** microchip provider.
 - If **your rabbit** 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 rabbit**:
 - 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** Certificate 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 signature of, the person who found **your rabbit**. This must be submitted with **your** claim.

4. 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 receipts showing the costs **you** are claiming.

5. Using the services of another party to find your rabbit

We will cover the cost of another party producing missing posters/leaflets and advertising the loss of **your rabbit** 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 rabbit** (either on foot, with search dogs or equipment)
- To produce anything other than posters/leaflets
- To communicate with people about the loss or to report **your rabbit** missing to other people/organisations (other than to advertise on the internet and social media)
- To distribute/display advertising materials etc

6. Keeping your policy running while your rabbit is missing

You can keep **your** policy running for as long as **you** like after **your rabbit** goes missing to protect against **injuries** or **illnesses** which happen while he/she is away. **We** will continue with cover providing **you** pay **your** premiums and renew **your** policy (without a break in cover). **We** will not automatically cancel **your rabbit's** cover if **we** pay a claim under this section. 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.

Claiming for Advertising and Reward Costs

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 rabbit** 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 rabbit**.
- The relevant party being notified within 5 days of **your rabbit** going missing. If **your rabbit** is microchipped, this is the microchip provider. If **your rabbit** is not microchipped, this is at least one veterinary practice in the area where he/she went missing.
- 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 rabbit**.

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

Emergency Boarding Fees and Daily Minding

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

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 rabbit** at a licensed boarding establishment or £15 a day towards the cost of someone looking after **your rabbit** 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 rabbit** 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 rabbit'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 rabbit** showing the dates and daily cost of boarding.
- *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.

Trip Cancellation or Return Home

Cover in this section applies when your rabbit is in the UK and you are either in the UK or in the 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 rabbit** 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 rabbit**, 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).

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

What is not covered under Trip Cancellation or Return Home

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 any food for any person or any pet.
5. Any costs or expenditure for any holiday booked less than 28 days prior to departure.

Conditions for Trip Cancellation or Return Home

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 the 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 **you** return **home**. Any claims received after this time will not be covered by the policy.

2. Notification of your trip cancellation

Within 48 hours of finding out that **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.

Claiming for Trip Cancellation or Return Home

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 **you** return **home**. Any claims received after this time will not be covered by the policy.

Please send us the following along with your claim form:

- Confirmation from a **vet** of the treatment **your rabbit** needed – this isn't needed if **you** are submitting a *Veterinary Fees* claim for the **illness/injury** that caused **your trip** cancellation.
- 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.

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

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 rabbit is being used for breeding or used in connection with any business, trade, profession or occupation.
2. **Laws and regulations – all sections of your policy do not cover:**
 - a) Any amount if **you** break the **UK** laws or regulations, including those relating to animal health or importation.
 - b) Any amount if a government or another official body orders that **your rabbit** 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.
 - c) Any amount if the Department for Environment, Food and Rural Affairs (DEFRA) have put any restrictions on **your rabbit**.
 - d) 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:**
 - a) Any loss or damage caused by, or resulting from, war of any nature, including but not limited to war, invasion, acts of foreign enemies, hostilities and warlike actions (whether war be declared or not) and civil war.
 - b) Any loss or damage caused by, or resulting from, rebellion, riot, revolution, nationalization, confiscation, expropriation, deprivation, requisition, insurrection, civil commotion assuming to proportion of or amounting to an uprising and military or usurped power.
 - c) Any loss or damage caused by, or resulting from, any act of terrorism. An act of terrorism is any act of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government de jure or de facto.
 - d) Any loss or damage caused by, or resulting from, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
4. **Notifiable diseases and disease transfer – all sections of your policy do not cover**
 - a) 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.
 - b) 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

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
Telephone: 0800 0234567 or 0300 1239123
Email: complaint.info@financial-ombudsman.org.uk

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, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

Contacting us

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

Please contact us if you require a copy of this Policy Booklet in large print or Braille

For information about how Pets at Home use your personal data, you can find a copy of the Privacy Notice at www.petsathome.com/shop/en/pets/privacy-policy. Alternatively, you can request a printed version by calling 0800 328 4204 or by writing to Pets at Home Ltd, Epsom Avenue, Stanley Green Trading Estate, Handforth, Cheshire, SK9 3RN.

The Allianz Insurance Privacy Notice is below.

Privacy Notice – how we use personal information

Introduction

This notice explains how we collect, use and store personal information. Your privacy and personal information are important to us and we are committed to keeping it protected. We've tried to make this notice as clear and transparent as possible, so you are confident about how we use your information. As data controller, we are responsible for decisions about how your information will be processed and managed. You will also find details below regarding your rights under data protection laws and how to contact us.

1. Who we are and whose personal information we collect

When we refer to “we”, “us” and “our” in this notice it means Allianz Insurance plc, Allianz Engineering Inspection Services Limited, Petplan Ltd and VetEnvoy. When we say “you” and “your” and “individuals” in this notice, we mean anyone whose personal information we may collect, including:

- anyone seeking an insurance quote from us or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses
- anyone who has a business relationship or transacts business with us or provides us with a service, such as brokers, intermediaries and animal breeders

2. How we use personal information

We use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims and carry out engineering inspections to fulfil our contract
- to administer third party claims, deal with complaints and prevent financial crime to meet our legal obligations
- to manage our business, conduct market research and manage our relationships with business partners to meet the legitimate needs of our business
- to send marketing information about our products and services if we have received your specific consent.

There is no obligation to provide us with personal information, but we cannot provide our products and services without it.

Anyone whose personal information we hold has the right to object to us using it.

They can do this at any time by telling us and we will consider the request and either stop using their personal information or explain why we are not able to. Further details can be found below.

3. Marketing

We use an individual's personal information to market products and services to them.

Our marketing activities may include:

- providing information about products and services by telephone, post, email and SMS; we will either do this ourselves or use third party partners to do it for us
- working with selected partners to display relevant online advertisements, and to our other customers, on third party websites and social media platforms. To do

this, we may provide our partners with an individual's personal information in an encrypted format, which they use only to identify the appropriate audiences for our advertisements. We ensure that our partners delete this information once the advertisement audiences have been identified, and do not use the information for their own purposes

If you do not wish to receive marketing information about our products and services you can tell us at any time by using the contact details found in Section 10: Know your Rights.

4. Automated decision making, including profiling

We may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer your policy. This helps us decide whether to offer insurance, determine prices and validate claims. Anyone subject to an automated decision has the right to object to it. To do so please contact us using the details in Section 10: Know Your Rights and we will review the decision.

5. The personal information we collect

The information we collect will depend on our relationship with you. We collect the following types of personal information so we can complete the activities in Section 2: How We Use Personal Information:

- basic personal details such as name, age, contact details and gender
 - family, lifestyle and social circumstances, such as marital status, dependants and employment type
 - financial details such as direct debit or payment card information
 - photographs and/or video, including surveillance to help us manage policies and assess claims
 - tracking and location information if it is relevant to the insurance policy or claim
 - identification checks and background insurance risk details including previous claims information
 - information relating to the use of our websites via the use of cookies
 - accessibility details if we need to make reasonable adjustments to help
 - business activities such as goods and services offered
- In certain circumstances, we may request and/or receive special category or sensitive information about you. We would only collect this information if it is relevant to the insurance policy or claim or where it is necessary for a legal obligation:
- your current or former physical or mental health
 - criminal offences, including alleged offences, criminal proceedings, outcomes and sentences (previous criminal convictions, bankruptcies and other financial sanctions such as County Court Judgements)

6. Where we collect personal information

We collect personal information direct from individuals, their representatives or from information they have made public, for example, on social media.

We also collect personal information from other persons or organisations, for example:

- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices

- veterinary practices, animal charities and breeders
- insurance industry registers and databases used to detect and prevent insurance fraud, for example, the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers
- other insurers or service providers who underwrite the insurance or provide the services for our products
- other involved parties, for example, claimants or witnesses

We also collect information from your computer in the form of cookies. Please refer to our Cookie Policy for more details - <https://www.allianz.co.uk/cookie-policy.html>

7. Sharing personal information

We only share your information when necessary for the purposes stated in Section 2: How We Use Personal Information.

We may share personal information with:

- other companies within the global Allianz Group www.allianz.com
- credit reference, fraud prevention and other agencies that carry out certain activities on our behalf, for example, the Motor Insurance Database (MID), the Insurance Fraud Bureau (IFB) and marketing agencies if agreed
- our approved suppliers to help deal with claims or manage our benefit services, for example, vehicle repairers, veterinary advisors, legal advisors and loss adjusters
- other partners, local authorities and councils, including the RSPCA, if we suspect or conclude, following investigation, poor breeding practices and animal cruelty
- other insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS); and other companies that provide services to us or you, for example, the Employers Liability Tracing Office (ELTO) and the Claims and Underwriting Exchange (CUE) and network organisations of which you are a member
- external agencies for market research purposes
- any organisation where you have agreed for them to receive that data as part of the terms and conditions of your membership or affiliation
- prospective buyers in the event that we wish to sell all or part of our business

8. Transferring personal information outside the UK

We use servers located in the European Union (EU) to store personal information where it is protected by laws equivalent to those in the UK. We may transfer personal information to other members of the global Allianz Group to manage the insurance policy or claim; this could be inside or outside the EU. We have Binding Corporate Rules (BCRs) which are our commitment to the same high level of protection for personal information regardless of where it is processed.

These rules align with those required by the European Information Protection authorities. For more information about BCRs, please contact our Data Protection Officer. Some of our suppliers have servers outside the EU. Our contracts with these suppliers require them to provide equivalent levels of protection for personal information.

9. How long we keep personal information

We keep information only for as long as we need it to administer the policy, manage our business or as required by law or contract.

10. Know your rights

Any individual whose personal information we hold has a number of rights in relation to how that information is processed by us. You have the following rights:

- **The right to object** – individuals can object to us processing their data and we will either agree to stop processing or explain why we are unable to
- **The right of access** – individuals can request a copy of their personal information we hold, subject to certain exemptions (a subject access request)
- **The right of rectification** – individuals can ask us to update or correct their personal information to ensure its accuracy
- **The right to be forgotten** – individuals can ask us to delete their personal information from our records if it is no longer needed for the original purpose
- **The right of restriction** – individuals can ask us to restrict the processing of their personal information in certain circumstances
- **The right to data portability** – individuals can ask for a copy of their personal information, so it can be used for their own purposes
- **The right to withdraw consent** – individuals can ask us, at any time, to stop processing their personal information, if the processing is based only on individual consent
- **The right to make a complaint** – individuals can complain if they feel their personal information has been mishandled. We encourage individuals to come to us in the first instance but they are entitled to complain directly to the Information Commissioner's Office (ICO) www.ico.org.uk

If you wish to exercise any of these rights you can do so by contacting our Data Rights team:

Phone: 0208 231 3992

Email: datarights@allianz.co.uk

Address: Allianz Insurance Plc, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB

11. Allianz (UK) Group Data Protection Officer contact details

Allianz Insurance plc, Allianz Engineering Inspection Services Limited, Petplan Ltd and VetEnvoy are companies within the Allianz Holdings.

Any queries about how we use personal information should be addressed to our Data Protection Officer:

Phone: 0330 102 1837

Email: dataprotectionofficer@allianz.co.uk

Address: Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB

12. Changes to our Privacy Notice

This Privacy Notice was last updated in September 2020.

Occasionally it may be necessary to make changes to this notice. When that happens we will provide an updated version at the earliest opportunity. The most recent version will always be available on our website www.allianz.co.uk.

13. Allianz Privacy Standards (APS)

The Allianz Privacy Standard provides you with information on the rules governing the international transfer of personal data between Allianz Group companies operating in the European Economic Area (EEA) and Allianz Group companies outside that area. The Allianz Privacy Standard also describes your rights in respect of such transfers, what to do if you want to exercise your rights or complain about such transfers, and how to contact us.

The latest Allianz Privacy Standard can be found at <https://www.allianz.com/en/privacy-statement.html>.