



Virgin Pet Insurance is underwritten by UK Insurance Limited.

Registered Office:
The Wharf,
Neville Street,
Leeds LS1 4AZ.

Registered in England no. 1179980.

UK Insurance Limited is authorised and regulated by the Financial Services Authority.

Calls may be recorded.

Virgin Money Personal Financial Service Ltd.

Registered Office:
Discovery House,
Whiting Road,
Norwich NR4 6EJ.

Registered in England no. 3072766.

Virgin Money Personal Financial Service Ltd is authorised and regulated by the Financial Services Authority.

VIRMON/ACCILLPPB/0909 2009083



Virgin Pet Insurance

Your policy

virginmoney.com



Welcome to Virgin Pet Insurance

This policy and the schedule, that forms part of it, are evidence of the contract between you (the policyholder) and us UK Insurance Limited (UKI).

During any period of insurance we will insure the insured animals named on the policy schedule for those sections listed on your policy schedule under the conditions set out in this policy.

You must read this policy, schedule and any endorsements as one document. Any word or expression that is defined as having a particular meaning shall have the same meaning wherever it appears in these documents.

The information that you have given us orally or in writing or otherwise, is relevant to your policy and also forms the basis of this contract between you and us. We rely on the information you supply us and if that information is inaccurate or incorrect your policy may be invalid. You must tell us about any changes to this information as soon as possible. If you do not, it could affect the protection of your cover.

We propose English law will apply to this contract, unless we agree otherwise in writing.

If you have any questions about your policy please telephone or write to us at the address or number shown in this policy.

Virgin Pet Insurance is underwritten by UK Insurance Limited. UK Insurance Limited is authorised and regulated by the Financial Services Authority. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ, registered no. 1179980, England. UK Insurance Limited is a member of The Royal Bank of Scotland Group.

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Your information

Who we are

Virgin Pet Insurance is arranged by Virgin Money Personal Financial Service Limited (Virgin Money) and underwritten by UK Insurance Limited (UKI). You are giving your information to UKI. UKI are members of The Royal Bank of Scotland Group (the Group). In this Information statement 'we', 'us' and 'our' refers to UKI unless otherwise stated. For information about our group of companies please visit www.rbs.com and click on 'About Us', or for similar enquiries please telephone 0131 556 8555 or Textphone 0845 900 5960.

Your electronic information

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

How we use your information and who we share it with

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers. Your information comprises all the details we hold about you and your transactions and includes information obtained from third parties. We may use and share your information with other members of the Group to help us and them:

- ▶ assess financial and insurance risks,
- ▶ recover debt,
- ▶ prevent and detect crime,
- ▶ develop our services, systems and relationships with you,
- ▶ understand our customers' requirements,
- ▶ develop and test products and services.

We do not disclose your information to anyone outside the Group except,

- ▶ where we have your permission, or
- ▶ where we are required or permitted to do so by law, or

- ▶ to fraud prevention agencies and other companies that provide a service to us or you, or
- ▶ where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations. From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents. You will have been asked to agree to this when you called but please ensure that you only provide us with sensitive information about other people with their agreement.

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- › checking applications for, and managing credit and other facilities and recovering debt,
- › checking insurance proposals and claims,
- › checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee.

If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

Automatic renewals

Each year we will write to you before the anniversary of your policy to tell you about any changes to the premium or policy terms. As this is a monthly contract, which runs for 12 successive months, the policy will automatically continue and we will continue to take payment unless you tell us to stop.

Our promise to you

We will always be fair and reasonable whenever you need the protection of this policy and we will act quickly to provide that protection.

Important information

Your right to cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt. We will refund any premium paid in full provided no claims have been made on the policy during that time. Please return your documents to: Virgin Pet Insurance Customer Services, PO Box 106, 37 Broad Street, Bristol, BS99 7NQ.

If you would like to cancel after the first 14 days please telephone 0845 603 3585. Your policy will continue until your next direct debit is due and will be cancelled from the end of that period of insurance and all cover will end.

How to make a claim

To notify us of a claim in the first instance please telephone 0845 603 3588. For 0870 calls from a BT line there is a maximum charge of 7.9p per minute.

How to complain

Should there ever be an occasion where you need to complain, please call us on our priority number 0845 603 3585. If your complaint relates to a claim, contact your claims handler whose details will be shown in your claims documentation.

If you wish to write, then address your letter as follows:

- › Virgin Pet Insurance Claims Services, 1 Cathedral Square, Trinity Street, Bristol, BS1 5DL
- › All other complaints should be addressed to Virgin Pet Insurance Customer Services, PO Box 106, 37 Broad Street, Bristol, BS99 7NQ

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

Details about our regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority, number 202810. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk or they can be contacted on 0300 500 5000.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. (90% of the whole claim with no upper limit after 31/12/09.)

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk

Statement of needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs.

Additional services included in your policy

We provide more than just insurance – Your policy includes some general support for you too

At Virgin, we care about people as well as pets. So in addition to insurance we have teamed up with an assistance company to offer general support to our policyholders too. Your policy includes access to our pet helpline – 24 hours a day, 365 days a year – 0870 024 0663 .

Please note that no policy or cover information can be provided on the pet helpline.

Veterinary emergency

Unfortunately, a medical emergency can occur at any time. If for some reason you are unable to contact your usual vet or if you or your pet are away from home, and in the UK, call our advice line for assistance. Our team can provide you with details of a practice near to you and/or arrange for a veterinary surgeon to give you advice over the telephone.

Pet bereavement counselling

It can sometimes be difficult to come to terms with the loss of a much-loved pet. We provide a service staffed by professionals offering counselling, advice and support.

Legal advice

Ownership of a pet involves additional responsibilities. Your policy gives you access to practical legal advice on any personal problem, whether it relates to an incident or issue involving your pet or not.

For policy queries and amendments – please call our customer service number on 0845 603 3585 (8am - 9pm Monday to Friday, 9am - 5pm Saturday, Sunday and Bank Holidays 10am - 5pm.)

For claims enquiries – to make a claim or for advice on any related matter, please call our claims hotline number 0845 603 3588 (8am - 9pm Monday to Friday, 9am - 5pm Saturday, Sunday and Bank Holidays 10am - 5pm.)

Calls (including calls to the advice line) may be recorded with the aim of improving our services.

Meanings of words

Certain words in the policy and the policy schedule have a particular meaning wherever they appear. These words and their meaning are given below.

Carrier

A transport company approved by the Government to carry animals under the Pet Travel Scheme.

Coinsurance

The percentage amount of every claim which you must pay, for each separate condition, as shown on your policy schedule.

Complementary therapy

Manipulative therapy carried out by a suitably qualified person that has been specifically recommended by, and can be justified by, your vet or other alternative therapy provided directly by a vet who is properly trained to do so.

Condition

Any accident, injury, illness or disease, or any signs of injury, illness or disease, including related problems, no matter where these are noticed or happen in or on the insured animal. Recurring and chronic conditions shall be considered as one loss.

Excess

The first part of every claim, for each separate condition, as shown on the policy schedule.

Illness

Physical disease, sickness, infection or failure which is not caused by injury.

Injury

Damage to one or more parts of the insured animal's body as a result of one accidental cause.

Insured animal

The animal or animals identified in the policy schedule.

Journey

A holiday or trip to a qualifying country included in the Pet Travel Scheme (PETS) that starts and ends in the United Kingdom during a period of insurance.

Period of insurance

A calendar month for which you have paid us the agreed premium.

Pet passport

The official UK Pet Travel Scheme documents provided by a vet who has the Government's

authority to do so.

Pet Travel Scheme (PETS)

The Government scheme that allows you to take the insured animal to certain qualifying countries and to re-enter the United Kingdom without putting the insured animal into quarantine, as long as you have met the rules of the scheme.

Policy period

A period continuing for 12 calendar months beginning on the start date of insurance. Each new policy period will start from each anniversary of the insurance and continue for 12 successive calendar months.

Pre-existing condition

A condition or symptoms or signs of injury, illness or disease that happen or exist in any form before the start of this insurance.

Recurring condition

A condition that may recur throughout the life of the insured animal or that the insured animal is prone to no matter how many times the condition comes back or how many areas of the body are affected.

Treatment

Any necessary examination, consultation, advice, tests, x-rays, surgery, prescribed drugs or medication, nursing, hospitalisation or care provided by a vet during a period of insurance.

United Kingdom/UK

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

Vet

A qualified veterinary surgeon currently registered to practice in the country in which treatment is received.

Veterinary fees

Reasonable and necessary fees charged by a vet to treat a condition.

We/our/us

UK Insurance Limited and/or its agents.

You/your/yourself

The person named on the policy schedule who is responsible for the insured animal.

Your family

Your husband, wife, partner, children, parents and other relatives normally living with you.

General Conditions and Exclusions

General conditions that apply to the whole policy

It is a condition of the policy that the insured animal:

- 1.1 is not less than 8 weeks old nor older than the age stated in the policy schedule at the start date of insurance.
- 1.2 is free from any injury, illness or physical disability at the start date of this insurance. If covered to go on a journey (section 8 Overseas travel cover) the insured animal must be in good health and fit to travel at the start of your journey.
- 1.3 has its main place of residence in the United Kingdom. If travelling on a journey the insured animal must not have been outside the qualifying countries included in the Pet Travel Scheme in the six months immediately before the start of your journey.
- 1.4 is not subject to restrictions under the Dangerous Dogs Act 1991 or the Dogs (Northern Ireland) Order 1983, including both as may be amended from time to time.
- 1.5 must wear a collar that shows details that will allow you to be reunited with the insured animal whether in the United Kingdom or on a journey.

The payment of claims under this policy is conditional upon the following:

- 2.1 you must be a resident of the United Kingdom.
- 2.2 you must take proper and reasonable care of the insured animal at all times and arrange and pay for the insured animal to have any treatment normally recommended by a vet to prevent illness or injury.
- 2.3 you must arrange for the insured animal to be kept vaccinated against the following:
 - ▶ Dogs: distemper, hepatitis, leptospirosis and parvovirus.
 - ▶ Cats: feline infectious enteritis, feline leukaemia and cat flu.

If you do not keep the insured animal vaccinated, we will not pay any claims that result from any illness it must be vaccinated against.

- 2.4 wherever possible, contacting us before incurring any costs, which you may want to claim.
- 2.5 you must arrange for a vet to examine and treat the insured animal as soon as possible after it shows clinical signs of an injury or an illness.
- 2.6 you agree that your current or any previous vet may give us information or records about any insured animal. If the vet makes a charge for this, you must pay the charge.
- 2.7 if we ask you to take the insured animal to a vet of our choice, you must do so.
- 2.8 if there is any disagreement between your vet and our vet, an independent vet who you and we agree to will make the final decision, which you and we must keep to.
- 2.9 you agree and confirm that you are the sole owner of the insured animal.
- 2.10 you must give all the necessary information, documentation and assistance that we may require (at your expense), including, if necessary, veterinary certification and details of any other relevant insurance which may be in force.
- 2.11 the insured animal is only covered under this policy if you pay the premium. We will cancel your cover if you do not pay your premium and all cover will end from the last period of insurance payment was received.
- 2.12 if when you claim, there is any other insurance under which you are entitled to a payment, you must tell us the name and address of the insurance company and the number of the policy you hold with them.
- 2.13 it is your responsibility to check the accuracy of all information provided on or with a claim form by a vet or anyone else.
- 2.14 you must check your policy schedule carefully when you get it and contact us to correct it if you find any mistakes.

We reserve the right to:

- 3.1 decline any claim, which in any way is connected with a pre-existing condition.

- 3.2 decline any claim and immediately void the insurance if you make a claim that is in any way false or fraudulent. You will have to pay back any money we have paid you under this policy.
- 3.3 cancel the insurance if you fail to observe and fulfil the terms and conditions of the policy.
- 3.4 take over if you have any legal rights against another person in relation to your claim and use your rights in your name against any other person for our own benefit and take legal action against them in your name at our expense. You must give us all the help you can and provide any documents we ask for.
- 3.5 only refund the premium if you let us know that you do not need cover within 14 days of receiving the policy and no claims have been made.
- 3.6 cancel the cover in the event of the non-payment of any premiums by you. Should this occur we will send a reminder asking you to pay. If you do not pay the missed premiums the policy will be cancelled and all cover will end.
- 3.7 see all records held by your current or previous vet in support of a claim.
- 3.8 disclose information about your pet insurance policy to any vet who has either treated the insured animal or is about to treat the insured animal.
- 3.9 terminate the insurance at any time by sending you at least 7 days written notice at your last known address.
- 3.10 not make any payment for any event for which indemnity is provided by any other insurance policy.
- 3.11 change the premium and policy conditions, when we offer further periods of cover. We also may set exclusions because of your pet's claims history.

If you have Overseas travel cover (section 8) the following will also apply:

- 3.12 the insured animal must not work on a journey (other than as a registered guide or hearing dog) unless we have agreed to this in writing.
- 3.13 If you are travelling on a journey with the insured animal, you must meet all the conditions of

the Pet Travel Scheme. This includes, but is not limited to, having a current pet passport for the insured animal and any other documents needed under the Pet Travel Scheme.

- 3.14 You must not make more than three journeys (and of no more than 30 days each) in a policy period, unless we agree to this in writing.

General exclusions that apply to the whole policy

We will not pay for:

- 4.1 any indirect loss, unless specifically covered by the policy, including but not limited to the cost of transporting the insured animal to a vet, loss of earnings due to time off work or the cost of pet mobility aids.
- 4.2 any claim arising from a malicious act, willful injury or gross negligence.
- 4.3 any claim where the insured animal has been used for commercial, guard, security purpose, racing or for breeding.
- 4.4 any claim arising out of the worrying of livestock.
- 4.5 any loss due to infringement of UK animal health or importation legislation.
- 4.6 any insured animal destroyed or injured pursuant to any court order or by any person or authority acting in accordance with statutory or regulatory power.
- 4.7 any injury, illness, loss or legal responsibility which is caused directly or indirectly by:
 - ▶ radioactive contamination from using, storing or burning nuclear fuel
 - ▶ the dangerous properties of part of or a whole explosive nuclear device
 - ▶ civil disturbance, riot, revolution, war or any similar event; or
 - ▶ pressure waves from aircraft flying faster than the speed of sound.
- 4.8 any claim caused by or in any way related to a condition that is excluded either on your policy schedule or in a separate endorsement letter.
- 4.9 any costs or expenditure that we do not consider to be reasonable or necessarily incurred.

- 4.10 any claim related to an insured animal which is under 8 weeks old.
- 4.11 any claim related to a dog that is subject to restrictions under the Dangerous Dogs Act 1991 or the Dogs (Northern Ireland) Order 1983.
- 4.12 any claim in connection with or arising from any pre-existing condition or illness.
- 4.13 any claim for in connection with any illness or disease arising during the first 14 days of the insured animal being covered.
- 4.14 any claim as a result of the official actions of customs, any government or the authorities of any country unless specifically covered.
- 4.15 any claim as a result of a disease that should be reported to an authority such as but not limited to Rabies.
- 4.16 any claim as a result of travel outside of the United Kingdom, unless you have overseas travel cover (section 8) under this policy, in which case we will not pay for any claim as a result of travel outside the qualifying countries covered by the Pet Travel Scheme.
- 4.17 any shortfall in payment or loss caused by currency changes, exchange-rate changes, or currency or exchange charges or more than the maximum amounts shown in each section including VAT where this is payable.

If you have Overseas travel cover (section 8) we will not pay for the following:

- 4.18 any claim as a result of you failing to meet any conditions of the Pet Travel Scheme. This applies to conditions set by the UK Government, a carrier or other countries involved in the scheme.
- 4.19 any costs the carrier may charge to carry out checks.
- 4.20 your costs in meeting the conditions of the Pet Travel Scheme, unless they are specifically covered by this policy.
- 4.21 you to bring the insured animal home if it dies.
- 4.22 any loss as a result of currency exchanges.

Section 1 - Veterinary fees

The policy provides cover only for the sections of cover as shown on your policy schedule. The vet fee policy option you have chosen will be shown on your policy schedule.

We will reimburse any veterinary fees incurred by you for the treatment or complementary therapy of a condition affecting the insured animal and occurring during a period of insurance subject to the following:

1. Accident and illness policy: Each condition is covered for up to 12 months following the first date of treatment up to a maximum of £3000.
Accident and Illness Extra policy: Each condition is covered up to a maximum of £6000.
2. We will not pay more than the maximum limit or limits that applied to the period of insurance during which the condition first started, subject to cover still being in force.
3. If you have the Accident and Illness Extra policy, treatment of a condition that first started under this cover will only be covered if the Accident and Illness Extra policy remains in force.
4. Should a series of claims initially be regarded as separate conditions but we later consider them to be a recurring or related condition we will add up the amounts we have paid for these claims and not make any more payments during the life of the insured animal once we have paid up to the limits.
5. The initial payment for each condition will be subject to the excess shown in the policy schedule. The excess will be applied only once per condition. For pets aged seven years or older you will have to pay 20% Co-Insurance of every claim for each separate condition. We work this out after taking off the excess shown on your policy schedule.

Exclusions

We will not pay for fees arising from:

1. Any condition or treatment occurring during a period of insurance for which any premiums due have not been paid.
2. A condition for which a routine vaccination is available other than in respect of vaccine failure.
3. Any pre-existing condition.
4. The costs of routine or investigative tests, unless these are to diagnose a condition due to specific or existing symptoms or clinical signs and the condition is covered under the insurance.
5. Preventative and elective treatment prescribed, non-specific health enhancers, routine examinations and treatment including but not limited to flea treatment, nail clipping, infestations or parasites, spaying or castration or any treatment in connection with pregnancy or giving birth.
6. Hospitalisation, house calls or out of hours calls unless deemed essential by the vet in the interest of the health of the insured animal.
7. Euthanasia, cremation and/or disposal in the UK.
8. The treatment of behavioural problems, training or therapy.
9. Any referral, second opinion or specialist treatment or fees unless we have specifically agreed to it.
10. Any conditions or symptoms first starting on a journey, unless overseas travel cover (section 8) was included in your policy at the time and continues to be included.

We will not pay the cost of:

11. Prescription or dietary food to be consumed by the insured animal at home, whether recommended by your vet or not.
12. Dental treatment other than where necessary following accidental external damage, or where the insured animal is more than 18 weeks old, the removal of deciduous teeth.
13. Any form of housing (such as a cage or basket) or bedding whether bought or hired.

14. Any diagnostic laboratory fees, such as but not limited to, histopathology that originate outside your usual vet practice that we do not consider to be within a reasonable and customary amount.
15. Any prescription or medicine decision fees.

Conditions

1. You must notify us within three months of the insured animal's first treatment for a condition. Claims must be submitted within 12 months of the insured animal's first treatment for a condition.
2. Where the insured animal is referred to a specialist you must notify us immediately and before treatment begins.
3. You must retain all invoices and receipts issued by your vet in connection with your claim and submit them to us with a completed claim form.
4. We may need a vet's opinion on what may be wrong with the insured animal before we can pay a claim.

Section 2 - Death from accidental injury

The policy provides cover only for the sections of cover as shown on your policy schedule.

We will reimburse the insured animal's purchase price as shown in the policy schedule, up to a maximum of £1500 in the event of their death during a period of insurance due to accidental injury.

Exclusions

We will not pay:

1. If the insured animal dies as a result of an illness.
2. If the insured animal has been destroyed or put down following accidental injury unless certified by a vet to be imperative for humane reasons.
3. More than the amount shown as evidence of the insured animals original purchase price.

4. Unexpected or sudden death that cannot be proved to have arisen from an accidental injury to the outside of the insured animal's body.

Conditions

1. You will be required to supply documentation in support of the original purchase price.
2. We reserve the right to contact your vet in order to establish cause of death.
3. In the event that death cannot immediately be proven due to an accidental injury, you may need to have a post-mortem performed on the insured animal at your expense.

Section 3 - Advertising and reward

The policy provides cover only for the sections of cover as shown on your policy schedule.

We will reimburse you up to £500 in any policy period towards local advertising expenses (including a reward not to exceed £50) to assist in the recovery of the insured animal should it be stolen or stray during a period of insurance. This includes the cost of getting the insured animal back to your home address.

Exclusion:

We will not pay:

1. For any reward that is claimed by any member of your family or household or by any person employed by you.
2. For any costs that we do not consider reasonable.

Conditions:

1. If the insured animal is a dog you must report the loss to your local authority and welfare centres (in Scotland this must be reported to the police) and we will need to see evidence that you have done this. If the insured animal is a cat you should report the loss to your vet and local welfare centres and we may ask for confirmation that you have done so.

2. If you are claiming for paying a reward we will need evidence that a reward for finding the insured animal was advertised and written confirmation with full contact details from the person claiming the reward.
3. We will need to see receipts and examples of advertising for any expenses you want to claim.

Section 4 - Loss of insured animal due to theft or straying

The policy provides cover only for the sections of cover as shown on your policy schedule.

We will reimburse the purchase price as shown in the policy schedule, up to £1500, should the insured animal be stolen or stray during the period of insurance and is not recovered within 45 days.

Exclusions:

We will not pay:

1. More than you paid for the insured animal.
2. For any payment until more than 45 days after the insured animal first went missing.

Conditions:

1. If the insured animal is a dog you must report the loss to your local authority and welfare centres (in Scotland this must be reported to the police) and we will need to see evidence that you have done this. If the insured animal is a cat you should report the loss to your vet and local welfare centres and we may ask for confirmation that you have done so.
2. You must provide proof of what you paid for the insured animal.
3. If the insured animal is found or returns you must repay the full amount we have reimbursed you.

Section 5 - Boarding fees if you have to stay in hospital

The policy provides cover only for the sections of cover as shown on your policy schedule

We will pay up to £500 in any policy period towards:

1. The cost of boarding the insured animal at a licensed kennel or cattery or,
2. the cost of the insured animal being looked after at home in the United Kingdom by someone who is not living with you, a daily rate of £4 subject to the maximum limit of up to £500, if you are hospitalised for more than 4 consecutive days as a result of illness or accident occurring during a period of insurance.

We will not pay:

1. For costs arising from nursing home care or from convalescence care that you do not receive in a hospital.
2. For costs arising from hospitalisation that you were aware was likely to be required at the start date of insurance.
3. For costs as a result of any hospital stay that is not on the advice of doctor, specialist or consultant.

Conditions

1. We may require your doctor or the specialist treating you to confirm details of the illness or accident that has led to your hospital stay.
2. You must retain all receipts issued by the boarding home and submit them with your completed claim form.

Section 6 - Holiday cancellation cover

The policy provides cover only for the sections of cover as shown on your policy schedule.

We will reimburse you up to a maximum of £1,000 in any policy period for non-recoverable expenses incurred following:

1. The necessary curtailment of your holiday during a period of insurance due to the insured animal:
 - (i) Becoming lost in the UK.
 - (ii) Requiring emergency life-saving treatment as a result of accident or illness.
2. The necessary cancellation of your holiday within 7 days of your intended departure date during the period of insurance, due to the insured animal:
 - (i) Becoming lost in the UK.
 - (ii) Requiring emergency life-saving treatment as a result of accident or illness.

Exclusions

We will not pay:

1. For any claim arising from a pre-existing condition .
2. For any claim arising from a condition for which routine vaccination is available, other than in respect of vaccine failure.
3. For any claim arising from a condition of which you were aware prior to the holiday being booked or before this cover commenced.

Conditions

1. We will ask you to support your claim with documentary evidence that you booked and subsequently cancelled or curtailed your holiday.
2. You must retain all relevant receipts because we may require you to support your claim with evidence of expenditure.

Section 7 - Third party liability

The policy provides cover only for the sections of cover as shown on your policy schedule.

This section only applies to dogs

In this section you and your mean you and any person looking after or handling the insured animal with your permission or knowledge.

We will pay up to £1,000,000 in any policy period towards compensation and costs awarded against you by a court and if we agree the legal costs and expenses for defending a claim against you if as a result of an accidental incident involving the insured animal during a period of insurance:

1. property is damaged, or;
2. a person suffers an injury or dies.

Exclusions

We will not pay for:

1. Any liability arising out of bodily injury to you, any member of your family, household or domestic staff.
2. Any liability arising out of damage to property belonging to or in the custody or control of you, your family, household or domestic staff.
3. Any liability arising out of any profession, business or employment.
4. Any liability arising from the worrying of livestock.
5. Any costs that have not been agreed between you and us in writing.
6. The first £250 of each and every claim for loss of or damage to material property.
7. Any compensation costs or expenses if you have cover under any other insurance policy, such as home insurance, unless the cover provided by that policy has been used up.

Conditions

1. You must report to us, within 30 days of any incident which may result in a claim under the policy, full details of such incident and forward to us immediately upon receipt every writ, summons, legal process or other communication in connection with a claim.
2. You must not admit liability or make an offer or promise of payment without our written consent.

Section 8 - Overseas travel cover

The policy provides cover only for the sections of cover as shown on your policy schedule.

Part A

This part of this section extends cover to sections 1 to 7, if they appear on your policy schedule, to provide cover for you and the insured animal while on a journey. Some extra cover, exclusions and conditions relating to claims apply. These are below and you should read them with the sections to which they relate.

Extra cover to section 1 - veterinary fees cover

If a vet decides the insured animal should be put to sleep while it is on a journey, we will pay up to £200 towards the cost of putting it to sleep, cremating it or disposing of its remains.

Extra claims conditions relating to section 1 - veterinary fees cover

1. If you are on a journey, you must get the vet to fill in a claim form before you return to the United Kingdom. You must also keep all the relevant receipts and pass them on to us to support your claim.

2. We may ask you to provide evidence that the insured animal was in good health, free from injury or illness and fit to travel at the start of the journey.
3. If you are claiming for having the insured animal put to sleep, we will need to see evidence from the vet that this was essential.

Extra exclusions to section 3 - advertising and reward

We will not pay for any reward claimed by anyone travelling on a journey with you.

Extra claims condition relating to section 3 - advertising and reward

If you lose the insured animal while on a journey, you must report the loss to the governing body or organisation in the country where the insured animal goes missing. If you make a claim we will need to see written evidence that you have done this.

Extra exclusion to section 5 - boarding fees if you have to stay in hospital

We will not pay the costs if you knew you were likely to need to go into hospital before starting a journey.

Extra claims conditions relating to boarding fees if you have to stay in hospital

While on a journey you must make sure you get evidence of your hospital stay before leaving the country.

Extra cover to section 6 - holiday cancellation cover

Cover is extended to cover you if you need to cut short your journey if the insured animal dies while on a journey, or cancel your holiday within seven days of your planned departure date because the insured animal is injured or becomes ill and because of this is unable to travel on a journey.

Extra claims condition relating to claims under section 6 - holiday cancellation cover

If you cancel your journey because the insured animal is injured or is ill and is unable to travel, you must support your claim with written evidence from a vet.

Extra exclusions relating to section 7 - third party liability cover

1. We will not pay for any compensation, costs or expenses for injury or death to anyone travelling on a journey with you or staying with you during a journey.
2. We will not pay for any compensation, costs or expenses if the property damaged belongs to anyone travelling on a journey with you or staying with you during a journey.
3. We will not pay for any compensation, costs or expenses if you or anyone you are travelling on a journey with, or staying with during a journey, is responsible for or looking after the property that is damaged.
4. We will not pay any compensation, costs or expenses if these arise because you are responsible under the laws of the USA or Canada.

Part B

This part of this section provides extra cover if you are travelling on a journey.

Quarantine costs

We will pay up to €1500 in any policy period towards the cost of:

1. Quarantine kennelling and costs involved in getting a new pet passport for the insured animal if a microchip of ISO Standard 11784 or Annex A to ISO 11785 fails, or:
2. quarantine kennelling if you have obeyed all the rules of the Pet Travel Scheme but the insured animal still has to go into quarantine because of an illness or condition.

Exclusions to quarantine costs

We will not pay:

1. For fees if the microchip was not checked and found to be working properly within 14 days of your departure on a journey.
2. For any fees as a result of a condition that you were aware of before the start of the journey.

Claim conditions relating to quarantine costs

1. You must support your claim with documents to prove that the insured animal was microchipped before your journey with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 and that this was checked within 14 days of you travelling on a journey.
2. You must keep all documents and receipts showing the dates and expenses you had to pay, and send these to us to support your claim.

If you lose your pet passport

We will pay up to €250 in any policy period towards the cost of a replacement pet passport if you lose your original pet passport during a journey. This includes any quarantine costs as a direct result of you losing your pet passport.

Exclusions to losing your pet passport

We will not pay for:

1. Any claim unless you report the loss of the pet passport to the vet who provided it within 24 hours of discovering its loss.
2. Any damage, loss or theft that happens before the start of your journey.

Claims conditions relating to loss of pet passport

You must provide documents and receipts to support your claim.

Repeat tick and worming treatment

We will pay reasonable fees charged by a vet if your carrier delays your departure for the United Kingdom and you have to get repeat tick and worming treatment for the insured animal.

Exclusions to repeat tick and worming treatment

We will pay for the following:

1. For any costs involved in getting the first tick and worming treatment needed under the Pet Travel Scheme on each journey.
2. Any costs if the first tick and worming treatment done (on each journey) was not carried out in the timescales needed under the Pet Travel Scheme.
3. For any costs if the tick and worming treatment was not necessary under the Pet Travel Scheme.

Claims conditions relating to claims under the repeat tick and worming treatment cover

1. You must support your claim with documents to prove that the original tick and worming treatment was carried out and that this was done in the timescales needed under the Pet Travel Scheme.
2. You must support your claim with documents to prove that the tick and worming treatment was needed under the Pet Travel Scheme.

Emergency expenses abroad

We will pay up to £300 for each journey towards the following:

1. Reasonable accommodation expenses and extra expenses to take you and the insured animal home if it needs emergency treatment from a vet and as a result of this, you miss your return travel to the United Kingdom.

2. Reasonable accommodation and transport costs for up to four days to look for the insured animal if it is lost or strays during a journey and within three days of the date you are due to return to the United Kingdom.
3. Reasonable extra expenses to take you home if the insured animal is lost or strays within three days before you are due to return to the United Kingdom and you decide to stay abroad to try and find the insured animal.
4. Reasonable accommodation expenses and expenses to take you and the insured animal home if you miss your departure to the United Kingdom as a direct result of losing your pet passport.
5. Reasonable accommodation expenses and expenses to take you and the insured animal home if the carrier delays your departure for the United Kingdom and you miss your rearranged departure as a direct result of having to get repeat tick and worming treatment.

Claims conditions relating to emergency expenses abroad

1. You must support your claim with documents to show the amounts and dates of any expenses, and that these were both necessary and covered by this policy.
2. We may ask you to prove that the extra expenses were reasonable.

What to do in the event of a claim

If you wish to make a claim or you require advice on any related matter please call us on the claims hotline telephone number below.

Please retain all receipted invoices forming part of your claim and submit them with the completed claim form.

Please refer to the claims conditions under each section of your policy for further help and information.

Claims hotline: 0845 603 3588

Our lines are open between 9am – 5pm Monday to Friday.