Insurance cover for your pet – Lifetime
Welcome to Petsure

Thank You for choosing Petsure and letting Us protect Your Pet. We hope We have given You all the information You need so You can relax and not have to worry about Vet bills if Your Pet becomes unwell. If there is anything else We can do for You, please call Petsure Customer Services on the number below. We are here to help You should You need Us.

This product meets the demands and needs of someone wishing to insure against unexpected veterinary costs for their Pet. More than one level of cover is available and the options You have selected will be shown on Your Confirmation of Cover. Petsure has not provided You with any advice or recommendations as to whether this product meets Your specific insurance requirements.

To ensure We are consistent in providing Our customers with quality service We may record Your phone calls.

How we can help

Email
info@petsure.com

Phone Us
0333 006 3211

Social
Facebook: Petsure UK
Twitter: Petsure_UK

Claims
Tel: 0333 009 0998
claims@petsure.com

MyPetsure

Access your account 24/7 to view Your documents, update Your Policy and manage Your claims: www.petsure.com

If You have a query or need to amend Your Policy in any way:
Petsure Customer Services
Tel: 0333 0063 211
Email: info@petsure.com

If You want to make or have a query about a claim:
Petsure Claims
Tel: 0333 009 0998
Email: claims@petsure.com
Address: Petsure Claims, 2nd Floor, 5000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN

Petsure Complaints

If You are unhappy with any aspect of Our service You can find more information about Our Complaints procedure on page 32!
About Your Pet’s Lifetime Policy

We will offer annual cover for Illness and Accidental Injury to Your Pet. We will provide cover up to and until the Limit of Cover is paid in each Policy Year. Every 12 months, if You renew Your Policy, the Limit of Cover will be reinstated and You will be able to claim up to the Limit of Cover again in the next Policy Year. If Your Policy is cancelled or stops for any reason (including when the Premium is not paid), all cover for Your Pet will end and no further claims will be paid.

Each section of the Policy has a limit on the amount We will pay under that section, called the Limit of Cover. Some sections also include Inner Limits which are the maximum amounts We will pay for certain items within the Limit of Cover. The Limit of Cover and Inner Limits for each section are shown in the “Table of benefits”.

You can choose to increase some of the Limit of Cover and to add extra covers. You can also choose to increase the level of Excess and the Bill Share that You will pay if You claim, in return for a Premium reduction. The options You have chosen, including the Limit of Cover payable under Your Policy, the Excess and Your Bill Share (if applicable), are all shown on Your Confirmation of Cover.

We want You to get the most from Your Policy and to do this You should:
• Read Your Policy carefully and make sure that You have the cover that meets Your needs.
• Make sure that You understand the conditions and exclusions which apply to Your Policy because if You do not meet these conditions it may affect any claim that You make.

Essential Information

It is important that You read this Policy document and Your Confirmation of Cover carefully to ensure that it meets Your requirements and so that You understand the extent of cover provided, what is and is not covered along with any terms, or conditions of cover.

For information about Your rights to cancel the Policy and the cooling off period, please see “Cancelling Your Policy” on page 28 of this Policy Wording booklet.

Please take this document and Your Confirmation of Cover with You when You go to see a Vet in case they need to see them or You need to contact Us.

It is important that You call Us as soon as You need to make a change to Your Policy, to ensure You are accurately covered.

The things which are not covered by Your Policy are stated in:
• The “General Policy Exclusions”
• “What We don’t cover” in each section of cover

Throughout Your Policy, certain words have special meanings, and these are listed and explained in the section “Definitions We use”. These words are highlighted in bold wherever they appear.

You may insure more than one Pet under this Policy. We will use the singular “Pet” to refer to one or more insured animal throughout this Policy. However, the Limit of Cover, Inner Limits, Excess and Bill Share (if applicable) apply to each insured Pet individually.
Renewing Your Annual Policy

Unless You have advised Us that You do not want Your Policy to be automatically renewed, or You no longer meet the eligibility criteria, Petsure will send You Your renewal invitation at least 21 days before Your renewal date which will include Your Premium for the next year. If there are any changes in the policy Terms and Conditions, excesses or benefits these will be highlighted to You. Premium increases can be significant on a Lifetime product, especially when a Pet gets older, as they are more likely to become unwell.

If You renew on a continuous payment method, We will automatically renew Your Policy each year using the payment details You have given Us. Please contact Us prior to Your renewal date if You wish to renew using a different payment method and/or if You need to update Your or Your Pets’ details or amend Your cover options.

Failure to notify Us of any material changes may invalidate the cover provided.

We have the right not to offer renewal of Your Policy and will write to You at least 21 days before Your next renewal date explaining why.

Your Pet’s Conditions

Our Pets are a part of the family and our best friend and we want them to enjoy a long and healthy life. If You need advice about Your Pet, this could be a general question or advice, take a look at the FirstVet information and articles on Our website or download the app and book a video-chat with a UK Vet.

At Petsure We have a definition of what We deem as a Pre-existing Condition, this may differ from Your current insurer, so please check Our definition. At the start of the Policy We will review the health questions You completed and let You know if We can cover your Pet’s Conditions. If We have agreed cover for Your Pet’s Conditions (these will be shown on Your Confirmation of Cover as Accepted Declared Medical Conditions).

Where cover has been agreed for declared Conditions:

For any ongoing Conditions that need regular Treatment / medication prior to the start of the Policy;

We only cover –
• Changes in the prescription / medication or Treatment / therapies
• New prescribed medication or Treatment / therapies

We don’t cover –
• Consultations or routine tests to monitor an ongoing Condition
• Prescription / medication or Treatment / therapies that have currently been advised/suggested unless there has been a deterioration in health

For new bouts or flare-ups of a resolved Condition (We define a resolved Condition as a Condition when no further medication, check-up or test is needed);

We cover –
• Prescription / medication or Treatment / therapies

For the cover to be valid You must continue to follow the advice and Treatment recommended by Your Vet.

If Your Pet has any undiagnosed Symptoms or Conditions or is awaiting surgery before the Cover Start Date or during the first 14 days of cover, these will not be covered (and You will be responsible for any costs) until a diagnosis has been made and the Conditions have been reviewed by Us and cover has been agreed. We will send You a revised Confirmation of Cover showing if the additional Conditions are covered or not.

Illnesses won’t be covered in the first 14 days and Accidental Injuries won’t be covered in the first 2 days of the Policy Start Date unless You have Previous Insurance.

If You need to let Us know about any changes or new Conditions, please call Our Customer Services Team on 0333 0063 211.
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<th>Excess</th>
<th>Bill Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Vet Fees</td>
<td>Your chosen amount as shown on your Confirmation of Cover</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>• Behavioural Treatment and Complementary Therapy</td>
<td>Your chosen Vet fee amount or the cost of up to 12 sessions, whichever is lower</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>• Dental (Accident Injury only)</td>
<td>Your chosen Vet fee amount</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>• Euthanasia</td>
<td>£250</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td>• Prescribed Diet Food</td>
<td>£250</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>• Cruciate ligaments</td>
<td>Your chosen Vet fee amount or £2,000 whichever is lower</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>• MRI and CT scans</td>
<td>Your chosen Vet fee amount or £2,000 whichever is lower</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>24/7 Video Vet Access with FirstVet</td>
<td>Unlimited</td>
<td>N</td>
<td>N</td>
</tr>
</tbody>
</table>
| 2       | Emergency Care – kennel/cattery fees/dog-walking/pet-minding | • £35 per day up to £1,500 (professional)  
• £15 per day up to £1,500 (friend) | N      | N          |
| 3       | Third Party Liability (Dogs only)               | £2,000,000                                                   | Y      | N          |

## Section Cover Limit of Cover Excess Bill Share

### Optional Extras (available subject to additional Premium and only valid if shown on Your Confirmation of Cover)

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover</th>
<th>Limit of Cover</th>
<th>Excess</th>
<th>Bill Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>Dental Illness</td>
<td>Your chosen vet fee amount or £5,000 whichever is lower</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>5</td>
<td>Missing Pet</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>A. Loss, theft or straying</td>
<td>Up to Your Pet’s Value or £5,000, whichever is lower</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td>B. Advertising and Reward</td>
<td></td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td>• Advertising</td>
<td>£250</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td>• Reward</td>
<td>Up to twice Your Pet’s Value or £5,000, whichever is lower</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>6</td>
<td>Farewell</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>A. Death from Accidental Injury or Illness</td>
<td>Up to Your Pet’s Value or £5,000, whichever is lower</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td>B. Cremation or Burial</td>
<td>£250</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td>Bereavement Support Line with Blue Cross</td>
<td>Unlimited</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>Section</td>
<td>Cover</td>
<td>Limit of Cover</td>
<td>Excess</td>
<td>Bill Share</td>
</tr>
<tr>
<td>---------</td>
<td>-------</td>
<td>--------------------------------------------------------------------------------</td>
<td>--------</td>
<td>------------</td>
</tr>
<tr>
<td>7</td>
<td>Travel and Holiday</td>
<td>A. Vet Fees Abroad&lt;br&gt;• Behavioural Treatment and Complementary Therapy&lt;br&gt;• Euthanasia&lt;br&gt;• Clinical diet&lt;br&gt;• Cruciate ligaments&lt;br&gt;• MRI and CT scans&lt;br&gt;• Dental (Accident Injury only)&lt;br&gt;• 24/7 Video Vet Access with FirstVet</td>
<td>Your chosen amount as shown on your Confirmation of Cover&lt;br&gt;Your chosen Vet fee amount or the cost of up to 12 sessions, whichever is lower&lt;br&gt;£250&lt;br&gt;Your chosen Vet fee amount or £2,000 whichever is lower&lt;br&gt;Your chosen Vet fee amount&lt;br&gt;Your chosen Vet fee amount&lt;br&gt;Unlimited</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td></td>
<td>B. Emergency repatriation</td>
<td>Together with Vet Fees, up to Your chosen Vet fee amount</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>C. Trip Cancellation</td>
<td>£5,000 per person per trip</td>
<td>Y</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td>D. Cutting short Your trip</td>
<td>£5,000 per person per trip</td>
<td>Y</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td>E. Delayed return</td>
<td></td>
<td>Y</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Additional travel and accommodation expenses</td>
<td>£2,500 per person per trip</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Pet Travel Documents</td>
<td>£1,000 per Pet per trip</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td>F. Quarantine expenses</td>
<td>£35 per day up to £1,500 per Pet per trip</td>
<td>Y</td>
<td>N</td>
</tr>
</tbody>
</table>

All **Limit of Cover** are per **Pet** per **Policy Year** unless otherwise stated.
The **Excess** and **Bill Share** amounts that **You** have chosen will be stated on **Your Confirmation of Cover**.
The **Excess** amount is per **Condition** per year for claims under 1: **Vet Fees**, Section 4: **Dental Illness** and Section 7: **Travel and Holiday – A. Vet Fees Abroad**; and per person per claim under Section 7: **Travel and Holiday – C. Trip Cancellation** and **Cutting Short Your trip**; and per claim per section for all other sections of cover, where it applies. The **Bill Share** amount is per claim.
Making a claim

You must notify Petsure Claims Service as soon as possible when something happens that will or might result in a claim.

For all claims
1. Check Your Confirmation of Cover and the Policy Wording to see whether the loss is covered.
2. Carefully read the Additional conditions applying to this section in the Policy section(s) under which You intend to claim.
3. Log on to Your MyPetsure account where You can submit an online claim. Alternatively, if You prefer, You can contact Petsure Claims who can email/post a claim form to You where You can fill in the sections required. The claim form will tell You what documentation We require in order to process Your claim.
4. You must obtain, keep and produce at Your own expense all receipts, invoices, reports and other documentary evidence required by Us to support Your claim. Original documents (not photocopies) will be required.
5. If You would like to contact Petsure Claims Service:

Petsure Claims
Tel: 03330090998
Email: claims@petsure.com
Address:
Petsure Claims
2nd Floor
5000 Lakeside
North Harbour
Western Rd
Portsmouth PO6 3EN
Monday: Friday 9am–6pm
Saturdays: 9am– 2pm
Sundays and Bank Holidays: closed

Where We are making a claims payment to You, We will deduct the Excess and the Bill Share from the payment amount. Where We are settling a claims invoice directly with a Vet or other provider, You will be responsible for paying Us the Excess and the Bill Share. For information about Claims conditions, please see Page 29.

Important!
If Your animal is very sick or badly injured You should always seek veterinary care immediately.

FirstVet

As a Petsure customer, We have arranged for You to have free 24/7 access to video consultations with qualified Vets, through Our partnership with FirstVet.

You can video-chat with a Vet at any time day or night if You are worried about Your Pet’s health but aren’t sure if You need to visit a Vet. They may be able to put Your mind at ease or resolve many minor issues and questions in Your own home.

FirstVet’s friendly and experienced Vets can provide advice, information, treatment recommendations or refer You to a local Vet if necessary.

Using FirstVet won’t affect Your Premium and there’s no Excess to pay for this service either.

Here are some of the things FirstVet can help with:

- Vomiting and diarrhoea
- Poisoning
- Eye and ear problems
- Skin problems and itching
- Coughing and sneezing
- Minor injuries
- Bereavement counselling

How it works
1. Download the app and log in
Download the FirstVet app from https://firstvet.com/uk/
Log in directly with Your Petsure details.

2. Make an appointment
Add animal information, describe Symptoms and choose a time that suits You.

3. Veterinarian visit
The visit is via video call on Your mobile, tablet or computer. Open the app when the meeting starts. We’ll send a text message reminder just before the meeting starts.

4. After the visit
After the visit a journal will be sent to You with the Vet’s advice and diagnosis. You’ll also be sent a referral for treatment if You need one.

For more information on “How do I register with FirstVet?” please see page 35.
Definitions We use

**Accidental Injury**
A sudden and unforeseen injury to **Your Pet** which is the result of an identifiable and known cause or event. Any accidental or unintended consequences of surgical intervention by a **Vet**, will not be considered **Accidental Injury**.

**Assistance/Therapy Dog**
A trained **Assistance Dog** to help mitigate **Your** disability or a temperament tested (and approved) **Therapy Dog** used by **You** for volunteer work with a charity.

**Behavioural Treatment**
Treatment or therapy recommended by a **Vet** due to **Your** Pet suffering from a mental or emotional disorder which was not caused by lack of training or socialisation and which could not have been prevented by training or socialisation, and provided by a **Vet** or Certified Clinical Animal Behaviourist or member of the Association of Pet Behaviour Counsellors (APBC) or Certified Animal Behaviourist from the International Companion Animal Network (ICAN) or member of the Canine and Feline Behaviour Association (CFBA).

**Bill Share**
Also known as co-payment/co-insurance is the percentage share of any claim for **Vet Fees**, dental Illness or **Vet Fees Abroad** which **You** have chosen to pay, in addition to the **Excess**, in return for a **Premium** reduction. The **Excess** and percentage **Bill Share** **You** have chosen will be stated on **Your Confirmation of Cover**. The **Bill Share** will be calculated on the balance left after the **Excess** has been deducted.

eg. If **You** have chosen an **Excess** of £100 and 10% **Bill Share**:

<table>
<thead>
<tr>
<th>Valid claim amount (for one Condition)</th>
<th>£700</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less <strong>Excess</strong></td>
<td>£100 ( \text{£600} )</td>
</tr>
<tr>
<td>Less <strong>Bill Share</strong></td>
<td>10% = £60 ( \text{£540} )</td>
</tr>
<tr>
<td>Total <strong>Excess and Bill Share</strong> paid by <strong>You</strong></td>
<td>£160</td>
</tr>
<tr>
<td>Total paid by <strong>Us</strong></td>
<td>£540</td>
</tr>
</tbody>
</table>

**Breeding**
Three or more litters or commercial **Breeding**.

**Complementary Therapy**
Treatment or therapy recommended by a **Vet** due to **Your Pet** suffering from a physical disorder including physiotherapy, hydrotherapy, osteopathy, massage, laser **Treatment**, electrical muscle stimulation, acupuncture, chiropractic **Treatment**, homeopathic Treatments, or the use of complementary and herbal medicines of any kind administered by a **Vet** or a qualified member of the Association of Chartered Physiotherapists in Animal Therapy/ National Association of Vet Physiotherapists, the Institute of Registered Veterinary Animal Physiotherapists (IRVAP), the International Association of Animal Therapists, the Canine Hydrotherapy Association, International Veterinary Acupuncture Society (IVAS), the Association of British Veterinary Acupuncturists (ABVA) or the National Association of Registered Canine Hydrotherapists (NARCH).

**Condition(s)**
Any **Accidental Injury** or **Illness**, including those arising from hereditary and congenital defects, regardless of whether it results in a diagnosis. Some **Conditions** may fall into the following categories:

a. **Bilateral Condition(s)**
Any **Condition** affecting right and left sides or paired organs or body parts of **Your Pet** such as, but not limited to, ears, eyes, cruciate ligaments, hips and patellae, where there is an underlying cause;

b. **Recurring Condition(s)**
Any previous **Illness** or any **Symptoms** relating to that **Illness** or a previous **Accidental Injury** or any **Symptoms** relating to that **Accidental Injury** that may come back or that **Your Pet** is prone to, no matter how many times this comes back or how many areas of the body are affected;

c. **Related Condition(s)**
Any **Illness**, **Accidental Injury** or **Symptom** which is:
• diagnosed as one **Illness** or **Accidental Injury**; or
• caused by, related to, or resulting from another **Illness**, **Accidental Injury** or **Symptom**.

When applying a **Limit of Cover**, **Excess** or exclusion, **We** will consider **Bilateral**, **Recurring** or **Related Conditions** as one **Condition**. **Your Vet** may state that the **Conditions** are not technically related but **Your Policy** terms required **Us** to treat them as one **Condition**.
Confirmation of Cover
The Confirmation of Cover setting out the details of Your cover, and which should be read in conjunction with this Policy Wording.

Cover Start Date
The date on which Your Pet first becomes covered in the first Policy Year under this Policy as shown on Your Confirmation of Cover. If You allow Your Policy with Us to lapse and subsequently purchase a new Policy, the Cover Start Date refers to the start of cover under the new Policy. If additional cover is added to Your Policy after the purchase or renewal of this Policy, the Cover Start Date for this additional cover will be the date that cover is added unless otherwise stated.

ERGO TIS/We/Our/Us
ERGO Travel Insurance Services Ltd (ERGO TIS) on behalf of Great Lakes Insurance SE.

Excess
The amount of money, as shown on Your Confirmation of Cover, which You have chosen to pay towards the cost of a claim:

a. per Condition per Policy Year, for claims under Section 1: Vet Fees, Section 4: Dental Illness and Section 7: Travel and Holiday – A. Vet Fees Abroad; and

b. per person per claim under Section 7: Travel and Holiday – C. Trip Cancellation and D. Cutting short your trip; and

c. per claim per section for all other sections of cover, where it applies.

Family
Any relative in Your household dependent on You, including, but not limited to parents, grand-parents, foster/adopted/step children.

Geographical Area of Cover
a. The geographical area in which cover applies under this Policy, meaning Your country of residence; the United Kingdom.

b. If the appropriate additional Premium has been paid and “Travel and Holiday” cover is shown on Your Confirmation of Cover, cover is extended for the whole Policy for a maximum of 183 days Worldwide travel per Policy Year of no more than 90 days per trip.

Illness
Physical disease, sickness, abnormality, infection or failure which is not caused by an Accidental Injury. This includes any Symptoms, regardless of whether diagnosed.

Inner Limit(s)
Within the overall or total Limit of Cover for a section of cover, a lower Limit of Cover for specific items, as shown in the Table of Benefits.

Insurance Event
One occurrence, or a sequence of occurrences that happened due to one cause, giving rise to a claim.

Insured Journey
A pre-booked leisure trip from Your home, started and ended during the Policy Year and which includes a flight or pre-booked UK overnight accommodation away from Your home. If the trip does not start and end in the same Policy Year, then the Policy must be renewed and shown on Your new Confirmation of Cover.

Limit of Cover
The most We will pay per Policy Year is shown on Your Confirmation of Cover or Table of Benefits.

Microchipping Legal Requirements
Cats and Dogs must follow the Microchipping requirements in the current legislation that applies where You live. Dogs are also required by law to wear ID tags when outside.

Pet
A cat or dog insured under this Policy, named and described on Your Confirmation of Cover.

Pet’s Value
The lowest of:

a. The amount that You declared that You paid or donated for Your Pet, as shown on Your Confirmation of Cover; and

b. The amount that You paid or donated for Your Pet, for which You are able to provide documentary evidence when making a claim; and

c. In the event that You did not pay for, or made a donation for Your Pet, or that You are unable to provide documentary evidence to prove what You paid for Your Pet, the estimated market value of Your Pet based on its age, breed, pedigree, sex and breeding ability at the time of the Insurance Event resulting in a claim.
Pet Travel Documents
Any documents legally required to allow Your Pet to travel abroad including a Pet Passport or Pet Health Certificate. When travelling abroad with Your Pet, what You need to do will depend on which country You are going to. For the latest information please see www.gov.uk/taking-your-pet-abroad

Policy Wording
This document.

Policy
The contract of insurance consisting of the Policy Wording and Your Confirmation of Cover.

Policy Year
The 12-month period shown on Your Confirmation of Cover.

Pre-existing Condition
1. Any Condition for which Your Pet has been subject to examination, consultation, advice, tests, X-rays, medication, surgery, nursing or other care provided by a Vet in the 24 months prior to the Cover Start Date or within the Waiting Period including in relation to:
   a. Changes in Your Pet’s health or behaviour; or
   b. Existing physical abnormalities; or
   c. Existing Illnesses or injuries; or
   d. Existing Illnesses, injuries or physical abnormalities which lead to other health issues or injuries; or
   e. Illnesses or injuries which are medically linked to existing Illnesses, injuries or physical abnormalities; and
   f. Changes in Your Pet’s health, behaviour or Symptom that You haven’t yet seen a Vet about; and

2. Any ongoing Condition or Symptom, that was diagnosed over 2 years ago, that You may not have needed to see a Vet about in the 24 months prior to the Cover Start Date, or within the Waiting Period, e.g. diabetes controlled by diet.

Premium
The amount payable by You for Your Annual Policy, either as a single amount in advance or in monthly instalments for the cover provided by this Policy.

Previous Insurance
Where the cover provided to Your Pet under this Policy follows on, without any gap in cover, from the cover provided by another insurer and You provide Us with full details of Your previous policy. Cover must be specific to the section for it to be deemed continuous, so as an example, if Your previous policy provided cover for Vet Fees at the time of Your switch, but not for Trip Cancellation, You will have Previous Insurance for Vet Fees but not for Trip Cancellation under this Policy, within the dedicated Waiting Periods.

Symptom
A change in Your Pet’s normal healthy state, its bodily functions or behaviour.

Treatment
Any examination, consultation, advice, tests, X-rays, medication, surgery, nursing and care provided by a Vet, veterinary practice or member of an approved professional organisation following Your Vet’s instruction, which We deem necessary in line with the Royal College of Veterinary Surgeons code of professional conduct up to the limits set out on Your Confirmation of Cover. We may contact Your Vet to confirm that Treatment was appropriate for the particular Condition.

United Kingdom – The United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands.

Vet:
   a. In the United Kingdom a member of the Royal College of Veterinary Surgeons, actively working as a veterinary surgeon or holding a veterinary degree approved by the Royal College of Veterinary Surgeons; or
   b. Outside the United Kingdom a veterinary surgeon who is registered and actively working in a country Your Pet is able to travel to and return from with Pet Travel Documents.

Vet Fees / Vet Fees Abroad
Fees charged to provide Treatment for a Condition, including Behavioural Treatment and Complementary Therapy.

Waiting Period
Unless You have Previous Insurance, any claims won’t be covered for:-
• Any Symptom or Illness within the first 14 days after the Cover Start Date
• Any Accidental Injuries within the first 2 days after the Cover Start Date.
You, Your, Yourself
The person named on Your Confirmation of Cover who is responsible for Your Pet. Joint policyholders are not permitted. If Your Pet is owned by more than one person, You must select one to be the policyholder.

Sections of cover
Section 1: Vet Fees
We will reimburse You for the cost of any necessary Treatment Your Pet receives for a Condition(s), up to the Limit of Cover (including any Inner Limits) set out below and on Your Confirmation of Cover, as follows:

What We cover
1. Vet Fees in relation to an Accidental Injury or Condition up to the policy limit in each Policy Year.
2. Up to 12 sessions of Behavioural Treatment or Complementary Therapy per Policy Year, recommended by Your Vet to treat Your Pet for, or aid their recovery from, a mental or emotional disorder or Condition.
3. Up to £250 to have Your Pet put to sleep (euthanasia) if recommended or agreed by Your Vet.
4. Up to £250 towards the cost of a prescribed diet food for Your Pet, recommended by Your Vet for the Treatment of a Condition other than obesity.
5. Up to £2,000 (or the overall Limit of Cover for this Section, whichever is lower) to treat Your Pet for Conditions relating to cruciate ligaments.
6. Up to £2,000 (or the overall Limit of Cover for this Section, whichever is lower) in total for Magnetic Resonance Imaging (MRI) scans or Computerised Tomography (CT) scans.

What We don't cover
1. Any amount above the Limit of Cover stated on Your Confirmation of Cover or the Inner Limits specified above, where applicable.
2. The Excess You have chosen, as stated on Your Confirmation of Cover.
3. The Bill Share percentage amount You have chosen, as stated on Your Confirmation of Cover.
4. Any Pre-existing Condition unless declared to Us and accepted by Us in writing.
5. Any excluded Condition as stated on Your Confirmation of Cover.
6. The cost of Treatment for a dental Condition and any Related Conditions not caused by Accidental Injury.
7. The cost of any Treatment or poisoning within the Waiting Period.
8. House calls, any additional costs for out of hours Treatment, or ambulance fees, regardless of Your personal circumstances, unless FirstVet or Your Vet confirms that moving Your Pet or waiting until normal surgery hours would either endanger its life or significantly worsen the Condition.
9. Any cost relating to routine or investigative tests including but not limited to pre-operative blood tests, unless these are to diagnose a Condition due to specific existing Symptoms and the Condition is covered under this Policy.
10. Any routine and preventative Treatments, vaccinations, cosmetic dentistry, cosmetic surgery, cleaning and descaling of teeth, spaying, castration, routine removal of dew claws, parasite control Treatments, grooming and nail clipping or any complications arising from these Treatments.
11. Any tests more frequently than once every 3 months that monitor an ongoing illness unless Your Vet confirms the reason and We agree.
12. The cost of any dental crowns, root canals or fillings.
13. Any Treatment related to deciduous teeth (baby/milk teeth) if Your Pet is over 16 weeks of age at the Cover Start Date.
14. Any Treatment related to retained testes or related to retained testes if Your Pet is over 16 weeks of age at the Cover Start Date.
15. The cost of any food except as set out in “What We cover” point 4.
17. Any Treatment for an Illness that is preventable by vaccination if You failed to vaccinate as recommended by Your Vet.
18. The cost of any Treatment for fleas except where this is used to treat a skin Condition, in which case We will pay the cost of one flea Treatment.
19. Any more than one protective collar (or cone), protective boot (one per foot), protective shirt or harness per Treatment.
20. Any Treatment related to pregnancy, giving birth or Breeding and any related complications.
21. Any post-operative or convalescent Treatment which Your Vet confirms You could have provided in Your home Yourself.
22. Any organ or stem cell transplants, prostheses and any associated Treatment.
23. Travelling expenses.
24. Claims resulting from Your dog being involved in a fight where Your dog has a history of fighting.
25. Any Treatment following a fight between two or more of Your Pets.
26. Any fees charged by Your Vet for completing claim forms.
27. Any fees charged by Your Vet for referral to another Vet.
28. Any claims for Treatment not supported by an original receipt endorsed with the address and telephone number of the veterinary surgery providing Treatment.
29. Anything mentioned in the “General Policy Exclusions”.

Additional conditions applying to this section

1. We may contact Your Vet to confirm that the Treatment provided was appropriate for the particular Condition. If We consider the Vet Fees and/or Treatment to be excessive, We will negotiate with Your Vet on Your behalf.
2. We reserve the right to obtain a second opinion from Our Vet advisor where We consider:
   a. The Vet Fees charged appear to be in excess of conventional fees charged by an attending/referral veterinary practice; or
   b. The Treatment received may have been unnecessary or excessive when compared with Treatment conventionally undertaken by an attending/referral veterinary practice.
3. Where there is a dispute, We will pay only those Vet Fees deemed reasonable and essential by Our Vet advisor. We reserve the right to pay only up to a 100% mark-up on the manufacturer’s price for veterinary medicines, inclusive of any dispensing fee charged by Your Vet.
4. Bilateral, recurring and Related Condition(s) will be considered as one Condition when applying the Limit of Cover or an exclusion.
5. If We are dissatisfied, We may ask You to find an alternative Vet for future Treatment. Otherwise, We may be unable to pay future claims.
6. We can refer Your Pet’s case history to a Vet of Our choice and if We require, You must arrange for Your Pet to be examined by this Vet. We will pay any costs for this.
7. If You decide to take Your Pet to a different Vet for a second opinion because You are unhappy with the diagnosis or Treatment provided by Your own Vet, You must tell Us in advance. If You fail to do so, the costs relating to the second opinion will not be covered by Us. If We require, You must use a Vet of Our choice. If We decide the diagnosis or Treatment currently being provided is correct, We will not cover any costs relating to the second opinion.
8. To make a claim You must send Us:
   a. The invoices from the veterinary practice or therapist which show what You are claiming for; and
   b. If You are making the first claim for Your Pet under this Policy – Your Pet’s full clinical history which is a record of all visits Your Pet has made to a Vet and can be obtained from each veterinary practice that Your Pet has attended; and
   c. If You are covered by the Travel and Holiday section and are claiming for Vet Fees Abroad – the booking invoice for Your Insured Journey or any other official documents which show the dates of Your Insured Journey.
Section 2: Emergency care

In the event that:

a. You, or a member of Your Family, are hospitalised for 24 hours or more consecutively as a result of injury or Illness; or

b. You become incapacitated by injury or illness in Your own home and no member of Your household is able to walk Your dog; or

c. Your home becomes uninhabitable due to fire, explosion, storm, flood, subsidence or burglary,

We will reimburse You, up to the Limit of Cover set out within the Table of benefits in this booklet, for:

What We cover

1. Up to £35 per day towards the cost of Your Pet staying in a licensed kennel or cattery or with a pet-minder while You are hospitalised or Your home is uninhabitable; or

2. Up to £35 per day towards the cost of a professional dog-walker to walk Your dog twice a day while You are incapacitated; or

3. Up to £15 per day for someone who does not live with You to look after Your Pet while You, or a member of Your Family, are hospitalised or Your home is uninhabitable.

What We don’t cover

1. More than the Limit of Cover set out within the Table of benefits in this Policy Wording booklet, in total, for all claims occurring during the Policy Year.

2. Any claim if:
   a. The person looking after Your Pet normally lives with You; or
   b. You or a member of Your Family stay in a convalescent or nursing home.

3. Hospitalisation directly or indirectly arising from:
   a. any Illness or injury which occurred or showed symptoms within the Waiting Period; or
   b. Pregnancy or childbirth, unless due to complications which occurred or first showed symptoms after the Cover Start Date and Waiting Period; or

c. An elective cosmetic procedure or any other Treatment not related to Illness or injury or not on the advice of a doctor, specialist or consultant; or

d. Alcohol or solvent abuse, drug abuse, drug addiction, attempted suicide or self-inflicted injury or Illness.

4. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to this section

1. You must obtain and provide Us with a Medical Certificate from the hospital You or the member of Your Family attended or from Your GP, showing Your and their name and address, the dates of, and reason for, hospitalisation or incapacity; and

2. You must obtain and provide Us with original receipts from the boarding kennel, cattery or pet-minder where Your Pet stayed, showing the name of Your Pet, Your name and address, the dates of the stay and the amounts charged for each day; or

3. You must obtain and provide Us with original receipts from the dog-walker, showing the name of Your Pet, Your name and address, the dates of walking and the amounts charged for each day; or

4. Written confirmation that Your Pet was looked after by another person, stating their name, address and telephone number and the number of days Your Pet was looked after.

Section 3: Third-party liability (dogs only)

In the event that Your dog causes:

1. Death or bodily injury to another person; or

2. Loss of or damage to the tangible, material property of another person or their pets.

We will pay up to the Limit of Cover set out within the Table of benefits in this Policy Wording booklet, for:
What We cover

1. Material damages and compensation for legal action which You are legally liable; and
2. Legal costs and expenses incurred in defending an action against You or in negotiating the settlement of such an action; and
3. Your costs and expenses incurred in the event that Your attendance or participation is required by Us in the defence of such an action.

What We don’t cover

1. Any liability directly or indirectly arising from:
   a. Death or bodily injury to You, Your relative, a member of Your household, a person You employ, a person with whom You have arranged to stay or a person looking after Your dog with Your permission; or
   b. Loss of or damage to material property, buildings or land owned by, or in the care, custody or control of You, a relative, a member of Your household, a person You employ, a person with whom You have arranged to stay or a person looking after Your dog with Your permission; or
   c. Your trade, profession or business or that of a member of Your household, a person You employ, a person with whom You have arranged to stay or a person looking after Your dog with Your permission; or
   d. Any incident occurring at Your place of work or that of a member of Your household, a person You employ, a travelling companion, a person with whom You have arranged to stay or a person looking after Your dog with Your permission; or
   e. A contract, unless such liability would exist in any event in the absence of the contract; or
   f. Your deliberate, unlawful, malicious or wilful act or omission; or
   g. A matter which is subject to criminal proceedings against You.
   h. Any incident occurring when Your dog is in the care of a business or a professional and You are paying for their services, including, but not limited to, when Your dog is in the care of a dog walker/minder/sitter, a boarding kennel, a Vet or a grooming parlour.
   i. Any incident if You have failed to follow the instructions or advice given to You by a re-homing organisation or a qualified behaviourist about the behaviour of Your dog.
   j. Any incident occurring in an area or place where dogs are specifically prohibited, unless Your dog escapes and enters the area outside of Your control; or
   k. Your dog’s interaction with other animals or worrying livestock; or
   l. Any person handling Your dog without Your permission or consent.

2. Any claim if Your dog lives at, or is kept on, premises which sell alcohol. There is no cover if an incident happens at, or away from, the premises. For the purposes of this Policy, We consider a dog to be living at, or being kept on, premises which sell alcohol if the business premises can be accessed from the residential premises.

3. Any liability directly or indirectly arising where cover is provided under any other insurance or guarantee.

4. Punitive or exemplary damages.

5. Any claim if, when You bought or renewed the Policy, You failed to disclose to Us that Your dog had previously been involved in an accident involving a third party or attacked, bitten or been aggressive towards a person or other animal or has shown aggressive tendencies.

6. Any claim arising outside of Your country of residence (the United Kingdom) unless You have purchased Our optional Travel and Holiday cover.

7. Any fines, compensation and prosecution costs if You break any laws or regulations.

8. Any fines, penalties or breach of quarantine restrictions, or import or export regulations.

9. Any claim if You are responsible for air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an accident caused by Your dog.
10. Any claim where You have failed to notify Us of the Insurance Event within a reasonable time of it occurring and where this failure adversely affects Our ability to defend the claim or to limit Our liability.

11. Any liability arising from Your ownership of a cat.

12. The Excess You have chosen, as stated on Your Confirmation of Cover.


Additional conditions applying to this section

1. If You know of any Insurance Event which may result in a claim under this section You must:
   a. Inform Us in writing without delay; and
   b. Send all correspondence and legal documents to Us unanswered without delay; and
   c. Not discuss liability with any third party.

2. You must make no admission of liability, or offer, promise, or make payment or indemnity without Our prior written agreement.

3. You must provide Us with details of any other insurances which may provide cover for the death, bodily injury or loss or damage in question.

4. We are entitled to take over the defence and settlement of any claim against You in Your name and have full discretion in the conduct of any proceedings and the settlement of any claim.

5. We may, at Our own expense, take over proceedings in Your name with full discretion to recover compensation or indemnity from any third party in respect of any loss, damage or expense.

6. In the event that Your attendance or participation is required by Us in the defence or negotiation of an action against You, We will pay Your reasonable and necessary transport and accommodation costs and expenses, provided that these are agreed by Us in advance, in writing.

7. If more than one dog is insured under this Policy and are involved in, or contribute towards, an incident, the most We will pay for the incident in total is the Limit of Cover.

8. If a business or professional, including but not limited to a dog walker/minder/sitter, a boarding kennel, a Vet or a grooming parlour, is being paid to care for Your dog in any way it is Your responsibility to:
   a. Ensure that the business or professional has appropriate third-party liability insurance; and
   b. Tell them if Your dog has any behavioural problems or requires any special handling so that they can handle Your dog in an appropriate manner.

Section 4: Dental Illness (optional)

This section only applies if the appropriate additional Premium has been paid and Dental Illness is shown on Your Confirmation of Cover as included, in which case the cover provided for Vet Fees under Section 1 is extended as follows (all other exclusions and conditions from Section 1, apply to this Section):

What is covered

Up to the overall Limit of Cover for Section 1: Vet Fees for the cost of Treatment for a Dental Condition and any Related Conditions not caused by Accidental Injury, providing:

a. There is a history of annual check-ups (or if not annual, as recommended by Your Vet) and evidence that any advice given has been followed within 6 months; and

b. The Treatment is to relieve suffering due to Illness.

What is not covered

See Section 1: Vet Fees.
Section 5: Missing Pet (optional)

This section only applies if the appropriate additional Premium has been paid and Missing Pet cover is shown on Your Confirmation of Cover as included. This section only covers Pets which are microchipped.

A. Loss, theft or straying

In the event that Your Pet is lost, stolen or strays and is not recovered within 30 days, We will pay You:

What We cover
1. Your Pet’s Value, up to £5,000 as set out on Your Confirmation of Cover.

What We don’t cover
1. Any claim if Your Pet goes missing before the Cover Start Date or within the Waiting Period unless You have Previous Insurance.
2. Any claim for Your cat or dog if it is not microchipped in accordance with the applicable Microchipping Legal Requirements or the microchip information held on record is not kept up to date.
3. Anything mentioned in the "General Policy Exclusions".

Additional conditions applying to this section
1. Within 24 hours of finding out that Your Pet is missing You must tell the appropriate authority; Your local authority or the Police depending on where You live and whether You believe Your Pet was stolen.
2. Within 48 hours of finding out that Your Pet is missing, You must notify Your microchip provider, Your local rescue and welfare centres as well as at least one veterinary practice in the area where Your Pet was last seen.

3. If You also purchased the optional Travel and Holiday cover and Your Pet goes missing when outside of the United Kingdom, You must report the loss. You will need to obtain a report from the local Police or, if Your Pet is lost on a ship, aircraft, train or coach or while they are in transit You will need to report it to the transport provider and obtain a written report.

4. You must advise Us as soon as possible in writing, but not later than 30 days after Your Pet goes missing.

5. You must provide Us with proof of what You paid for Your Pet; a purchase receipt, or a donation certificate if You got Your Pet from an animal charity. If You have no formal proof of payment, We will pay You the estimated value of Your Pet based on its age, breed, pedigree, sex and breeding ability at the time of the Insurance Event resulting in a claim, not exceeding the Limit of Cover.

6. If You claim for a pedigree Pet, You must send Us any original recognised Breed Club registration document and Pedigree Certificate You have.

7. If We pay a claim under this section, We will not automatically cancel Your Pet from the Policy (if there are multiple Pets on Your Policy), or cancel the Policy entirely (if there is only one Pet on Your Policy) unless You ask Us to. Cover can continue for Your Pet while it is missing, as long as You continue to pay the Premium and renew the Policy.

8. If We pay a claim under this section and Your Pet is subsequently recovered alive, You will repay the claim amount to Us.

B: Advertising and reward.

In the event that Your Pet is lost, stolen or strays, We will reimburse You for the following costs of attempting to recover Your missing
Pet, in total up to the Limit of Cover set out within the Table of benefits in this Policy Wording booklet:

What We cover
1. Up to £250 towards the cost of advertising materials (posters, flyers, leaflets and similar) and advertising on social media; and
2. The reward You have offered and paid to recover Your missing Pet, up to twice Your Pet's Value or the Limit of Cover, whichever is lower.

What We don't cover
1. Any claim:
   a. If Your Pet goes missing before, or within 14 days after, the Cover Start Date unless You have Previous Insurance; or
   b. Where You, or the person looking after Your Pet, have voluntarily parted with or abandoned it, even if tricked into doing so; or
   c. Made more than 90 days after the date Your Pet went missing.
   d. For Your cat or dog if it is not microchipped in accordance with the applicable Microchipping Legal Requirements or the microchip information held on record is not kept up to date.
2. Payment of any reward:
   a. To You, Your relative, a member of Your household, a person You employ or any other person known to You before Your Pet went missing; or
   b. To the person who stole Your Pet, or any person who is in collusion with the person who stole Your Pet; and
   c. That We have not agreed to before You advertised it.
3. Any costs for the services of any person, company, organisation or Pet detective to search for Your Pet, either on foot or with search dogs or equipment.
4. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to this section
1. Within 24 hours of finding out that Your Pet is missing You must tell the appropriate authority; Your local authority or the Police depending on where You live and whether You believe Your Pet was stolen.
2. Within 48 hours of finding out that Your Pet is missing, You must notify Your microchip provider and at least one veterinary practice in the area where Your Pet was last seen.
3. If You have purchased Our optional Travel and Holiday cover, and Your Pet goes missing when outside of the United Kingdom, You must report the loss to the local Police or, if the loss happens on a ship, aircraft, train or coach or while in the custody of a transport provider, to that transport provider and obtain written confirmation of Your report.
4. Your Pet must have been missing for at least 48 hours before a claim can be made.
5. If Your Pet is recovered, to claim for payment of a reward You must obtain and provide Us with a signed receipt showing the full name, address, telephone number and email address of the person who found Your Pet and received the reward.
6. You must obtain and provide Us with original receipts for all costs incurred.

Section 6: Farewell (optional)
This section only applies if the appropriate additional Premium has been paid and Farewell cover is shown on Your Confirmation of Cover as included.

A: Death from Accidental Injury or Illness
In the event that Your Pet dies or has to be put to sleep (euthanasia) by a Vet, as a result of Accidental Injury or Illness, We will pay You:

What We cover
1. Your Pet's Value, up to £5,000 as set out on Your Confirmation of Cover.

What We don't cover
1. Death as a result of poisoning within the Waiting Period.
2. Death as a result of any **Pre-existing Condition** unless declared to **Us** and accepted by **Us** in writing.
3. Death as a result of **Breeding**, pregnancy or giving birth.
4. Death as a result of the accidental or unintended consequences of preventative, routine or elective **Treatment** or surgical intervention.
5. Euthanasia following **Accidental Injury** or **Illness**, unless the **Vet** confirms that it was not humane to keep **Your Pet** alive.
6. Euthanasia due to any act of any legal or legislative authority for any reason whatsoever, including any order made in respect of a notifiable disease.
7. Euthanasia due to behavioural problems or for financial reasons.
8. Any claim under this section if **We** have already paid a claim under the "Missing Pet - Loss, theft or straying" arising from the same **Insurance Event** and **Your Pet** is subsequently found to have died.
9. Anything mentioned in the "**General Policy Exclusions**".

**Additional conditions applying to this section**

1. The death must occur within 12 months of the **Accidental Injury** and renewed **Your Policy**.
2. **You** must advise **Us** as soon as possible in writing, but not later than 30 days after **Your Pet’s** death.
3. **You** must provide **Us** with proof of what **You** paid for **Your Pet**; a purchase receipt, or a donation certificate if **You** got **Your Pet** from an animal charity. If **You** have no formal proof of payment, **We** will pay **You** the estimated value of **Your Pet** based on its age, breed, pedigree, sex and breeding ability at the time of the **Insurance Event** resulting in a claim, not exceeding the **Limit of Cover**.
4. If **You** claim for a pedigree **Pet**, **You** must send **Us** any original recognised **Breed Club registration document and Pedigree Certificate** **You** have.

5. **You** must obtain and send **Us** a **Vet** certificate stating the cause of death at **Your** own expense and arrange for a post-mortem examination at **Our** expense if **We** require one.
6. If **We** pay a claim under this section, **We** will automatically cancel **Your Pet** from the **Policy** (if there are multiple **Pets** on **Your Policy**), or cancel the **Policy** entirely (if there was only one **Pet** on **Your Policy**) from either the day after **You** inform **Us** of **Your Pet’s** death or the date confirmed by **Your Vet**, whichever is the earliest.

**B: Cremation or burial**

In the event that **Your Pet** dies or is put to sleep by a **Vet** as a result of **Accidental Injury** or **Illness**, **We** will reimburse **You**, up to the **Limit of Cover** set out within the Table of benefits in this **Policy Wording** booklet, for:

**What We cover**

Up to £250 in total towards:

1. The costs of cremation or burial or having **Your Pet** disposed of; and
2. The cost of an urn, casket or box.

**What We don’t cover**

1. Any claim if **Your Pet** dies as a result of **Accidental Injury** or **Illness** not covered elsewhere under this **Policy**.
2. Ongoing or periodic cemetery fees for maintenance of **Your Pet’s** grave or the cemetery in general.

**Additional conditions applying to this section**

1. **You** must obtain and provide **Us** with original receipts for all costs incurred.

**Section 7: Travel and Holiday (optional)**

In order to travel abroad with **Your Pet**, **You** may need to get certain **Pet Travel Documents** such as a Pet Passport or Pet Health Certificate. **What You** need to do will...
depend on which country You are going to. For the latest information please see www.gov.uk/taking-your-pet-abroad.

If You are a resident of Northern Ireland travelling to Great Britain or You are a resident of Great Britain, travelling to Northern Ireland, the covers detailed below in relation to the requirements for Pet Travel Documents are automatically provided for such trips under this section with no additional Premium.

Otherwise, this section only applies if the appropriate additional Premium has been paid and purchased Our optional Travel and Holiday cover is shown on Your Confirmation of Cover as included, in which case the Geographical Area of Cover applicable to this section is extended to Worldwide, and the additional cover detailed below applies.

Cover is provided for a maximum of 183 days abroad per Policy Year of no more than 90 days per trip. Cover applies to You and to any Family member accompanying You on Your trip.

We will reimburse You up to the Limit of Cover, in total, set out on Your Confirmation of Cover, as a result of:

A. Vet Fees Abroad

The Limit of Cover and Inner Limits which apply to Vet Fees Abroad apply in total together with Vet Fees. i.e. if You have chosen an overall Limit of Cover for Section 1: Vet Fees of £5,000 the most We will pay for Vet Fees in the United Kingdom and Abroad in total in a Policy Year, is £5,000.

We will reimburse You for the cost of any necessary Treatment Your Pet receives for a Condition(s), up to the Limit of Cover (including any Inner Limits) set out below and on Your Confirmation of Cover, as follows:

We will only pay claims under this section if the Condition did not occur or Symptom did not appear prior to travel.

What We cover
See Section 1: Vet Fees.

What We don’t cover
See Section 1: Vet Fees.

### Additional conditions applying to this section

See Section 1: Vet Fees.

#### B. Emergency repatriation

The emergency repatriation of Your Pet or its remains due to:

1. Accidental Injury or Illness of Your Pet; or

What We cover

1. Reasonable additional costs to transport Your Pet or its remains, home.

What We don’t cover

1. Any additional costs not approved by Us in advance.
2. Any costs or expenses that You would have had to pay in any case.
3. Any claim in respect of B.1., unless a Vet has certified that Your Pet is too ill to travel home by the scheduled means of transport.
4. Any claim arising from Accidental Injury or Illness of Your Pet occurring prior to departure from Your home.
5. The cost of an urn, casket or box for Your Pet’s remains.
6. The Excess You have chosen, as stated on Your Confirmation of Cover.
7. Anything mentioned in the “General Policy Exclusions”.

### Additional conditions applying to this section

1. Any additional travel and accommodation expenses must be approved by Us in advance.
2. You must obtain and provide Us with any written evidence We require to demonstrate the reason(s) for the emergency repatriation and original receipts for any additional costs claimed.

#### C. Trip Cancellation

In the event that Your Pet:

1. Is lost, stolen or strays; or
2. Dies or is put to sleep by a Vet as a result of an Accidental Injury or Illness; or
3. Requires urgent life-saving Treatment as a result of an Accidental Injury or Illness; occurring (or in the case of Illness, deteriorating to the point of being life-threatening) within 7 days before Your scheduled departure, and You cancel Your Insured Journey.

What We cover
1. The cost of:
   a. Your unused non-refundable pre-booked travel and accommodation which You have paid or are contracted to pay; and
   b. Your unused non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which You have paid or are contracted to pay; and
   c. Your unused non-refundable visa or other relevant travel permission which You have paid.
   d. Your unused non-refundable pre-booked kennel and/or cattery fees which You have paid or are contracted to pay.

What We don’t cover
1. The cost of any Treatment or poisoning within the Waiting Period.
2. Any claim as a result of the loss, theft or straying of Your Pet unless it would be covered under the Loss, theft or straying section of this Policy (regardless of whether You have chosen that cover).
3. Any claim following the death of Your Pet as a result of Accidental Injury or Illness unless it would be covered under the Farewell section of this Policy (regardless of whether You have chosen that cover).
4. Any claim as a result of Treatment on Your Pet that a Vet confirms is not urgent and life-saving.
5. Any additional expenses resulting from You not cancelling Your Insured Journey as soon as reasonably possible after You become aware of the need to cancel.
6. Any claim for costs which are recoverable elsewhere, such as from a travel insurance policy or payment provider for Your trip.
7. Any loss in respect of Air Passenger Duty (this can be reclaimed by You through Your travel agent or airline).
8. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
9. Any claim for promotional vouchers or reward points such as Air Miles or Avios points.
10. Any claim for anyone booked to travel with You who is not a member of Your Family, or for costs paid by You on behalf of other persons not insured under this Policy.
11. The Excess You have chosen, as stated on Your Confirmation of Cover. The Excess for this section of cover applies per person for each claim.

Additional conditions applying to this section
1. You must notify the tour operator, travel agent or transport and accommodation provider as soon as You become aware of the need to cancel Your Insured Journey. Our liability will be restricted to the cancellation charges that would have applied had You not failed to do so.
2. You must contact Petsure Claims as soon as You know that there is a possibility of Your trip not going ahead.
3. You must provide Us with any written evidence and any original documents that We require to support Your claim, including proof of the reason for, and the costs of, cancellation.
4. If You cancel Your trip due to the Accidental Injury or Illness of Your Pet, Your Vet should complete the Veterinary Certificate on the claim form.
5. Multipet cover will not entitle You to more than the Limit of Cover for Trip Cancellation.

D. Cutting short Your trip
In the event that Your Pet:
1. Is lost, stolen or strays; or
2. Dies or is put to sleep by a Vet as a result of an Accidental Injury or Illness; or
3. Requires urgent life-saving Treatment as a
result of an **Accidental Injury** or **Illness** in the **United Kingdom**; or
4. Requires emergency repatriation as a result of an **Accidental Injury** or **Illness** abroad covered under sub-section B. Emergency repatriation above; occurring (or in the case of **Illness**, deteriorating to the point of being life-threatening) after **Your** departure, and **You** cut short **Your** **Insured Journey**.

**What We cover**
1. **Your** reasonable additional travel and accommodation expenses which **You** incur in cutting short **Your** **Insured Journey** and returning home; and
2. A pro-rata amount corresponding to the cost of the unused proportion of:
   a. **Your** non-refundable pre-booked travel and accommodation which **You** have paid or are contracted to pay; and
   b. **Your** non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which **You** have paid or are contracted to pay; and
   c. **Your** non-refundable visa or other relevant travel permission which **You** have paid; and
   d. **Your** unused non-refundable pre-booked kennel and/or cattery fees which **You** have paid or are contracted to pay.

**What We don’t cover**
1. Any claim as a result of any **Illness**, **Accidental Injury** or poisoning within the **Waiting Period**.
2. Any claim as a result of the loss, theft or straying of **Your** **Pet** unless it would be covered under the Missing Pet: Loss, theft or straying section of this **Policy** (regardless of whether **You** have chosen that cover).
3. Any claim following the death of **Your** **Pet** as a result of **Accidental Injury** or **Illness** unless it would be covered under the Farewell section of this **Policy** (regardless of whether **You** have chosen that cover).
4. Any claim as a result of **Treatment** on **Your** **Pet** that a **Vet** confirms is not urgent and life-saving.
5. Any claim for costs which are recoverable elsewhere, such as from a travel insurance policy or payment provider for **Your** trip.
6. Any loss in respect of Air Passenger Duty (this can be reclaimed by **You** through **Your** travel agent or airline).
7. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
8. Any claim for promotional vouchers or reward points such as Air Miles or Avios points.
9. Any claim for anyone booked to travel with **You** who is not a member of **Your** **Family**, or for costs paid by **You** on behalf of other persons not insured under this **Policy**.
10. The **Excess** **You** have chosen, as stated on **Your** **Confirmation of Cover**. The **Excess** for this section of cover applies per person for each claim.
11. Anything mentioned in the “**General Policy Exclusions**”.

**Additional conditions applying to this section**
1. **You** must notify the tour operator, travel agent or transport and accommodation provider as soon as **You** become aware of the need to cut short **Your** **Insured Journey**. **Our** liability will be restricted to the costs of cutting short **Your** trip that would have applied had **You** not failed to do so.
2. **You** must contact Petsure Claims as soon as **You** know that there is a possibility of **Your** having to be cut short.
3. **You** must provide **Us** with any written evidence and any original documents that **We** require to support **Your** claim, including proof of the reason for, and the costs of, cutting short **Your** trip.
4. If **You** cut short **Your** trip due to the **Accidental Injury** or **Illness** of **Your** **Pet**, the treating **Vet** should complete the Veterinary Certificate on the claim form.
5. Multipet cover will not entitle **You** to more than the **Limit of Cover** for cutting short **Your** trip.
E. Delayed return

Your unavoidable delay in returning home, beyond Your schedule return date, due to:
1. Accidental Injury or Illness of Your Pet making it unfit to travel home; or
2. Loss, destruction or theft of essential Pet Travel Documents for Your Pet during Your trip; or
3. Failure of Your Pet’s microchip (requiring new certification) during Your trip; or
4. Lapse in the validity of Your Pet’s parasite/worming certification following a delay in Your scheduled return travel outside of Your control; or
5. Loss, theft or straying of Your Pet abroad; or
6. The death of Your Pet abroad; or

What We cover
1. Reasonable additional travel and accommodation expenses (room only) for You to extend Your stay beyond Your scheduled return date, until;
   a. Your Pet is medically fit to return home; or
   b. You receive necessary replacement Pet Travel Documents; or
   c. You receive necessary new microchip certification for Your Pet; or
   d. Your Pet receives repeat parasite/worming Treatment and certification; or
   e. You recover Your Pet; or
   f. You are able to arrange to bury or cremate Your Pet abroad or arrange the repatriation of its remains; or
2. Reasonable additional costs of meeting the requirements for Pet Travel Documents so that Your Pet can return home.

What We don’t cover
1. Any additional travel and accommodation expenses not approved by Us in advance.
2. Any costs or expenses that You would have had to pay in any case.
3. Any claim in respect of E.1, unless a Vet has certified that Your Pet is too ill to travel home on the scheduled departure date.
4. Any costs or expenses incurred after such a time as You and Your Pet could have returned home, if You choose not to do so.

5. Any claim arising from:
   a. Accidental Injury or Illness of Your Pet occurring prior to departure from Your home.
   b. Your failure to provide any Pet Travel Documents whether required by the regulations of the UK or a foreign Government, a transport provider or their agent or other authorities, unless specifically covered by this Policy.
   c. Any Pet Travel Documents lost, destroyed or stolen prior to departure from Your home.
   d. Microchip failure if Your Pet’s microchip was not tested and found to be working prior to departure from Your home.
   e. Confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or any government officials or authorities of any country.
6. The Excess You have chosen, as stated on Your Confirmation of Cover.
7. Anything mentioned in the “General Policy Exclusions.”

Additional conditions applying to this section
1. Any additional travel and accommodation expenses must be approved by Us in advance. We will only pay for economy class travel where this is available and for accommodation to a similar standard as the original booking.
2. If You do not hold a valid return ticket, We will deduct from Your claim an amount equal to Your original carrier’s one-way charges, for the same class of ticket as Your outward travel, for the route used for Your return home.
3. You must take any actions necessary as soon as practical, with regard to Your Pet and to alternative transport arrangements, to allow You to return home at the earliest reasonable opportunity.
4. **You** must take reasonable care in protecting **Your Pet Travel Documents** against loss or theft at all times and, if left unattended, they must be kept in **Your** locked private accommodation or in the locked boot, covered luggage area or glove compartment of a locked vehicle.

5. **You** must report the loss or theft of **Your Pet Travel Documents** to the local Police or, if the loss happens on a ship, aircraft, train or coach or while in the custody of a transport provider, to that transport provider as soon as reasonably possible and obtain written confirmation of **Your** report.

6. **You** must obtain and provide **Us** with any written evidence **We** require to demonstrate the reason(s) for **Your** delayed return home and original receipts for any additional travel, accommodation, veterinary and other expenses claimed.

**F. Quarantine expenses**

The unexpected legally-required quarantine of **Your Pet**, due to:

1. The new **Illness** of **Your Pet**; or
2. The failure of **Your Pet’s** microchip, or
3. The loss, destruction or theft of the **Pet Travel Documents** of **Your Pet**.

**What is covered**

1. The reasonable costs of quarantine for **Your Pet**.

**What is not covered**

1. Any additional costs not approved by **Us** in advance.
2. Any costs or expenses that **You** would have had to pay in any case.
3. Any claim arising from:
   a. **Illness** of **Your Pet** occurring prior to departure from **Your** home.
   b. **Your** failure to provide any **Pet Travel Documents** whether required by the regulations of the UK or a foreign Government, a transport provider or their agent or other authorities, unless specifically covered by this **Policy**.
   c. Any **Pet Travel Documents** lost, destroyed or stolen prior to departure from **Your** home.
   d. Microchip failure if **Your Pet’s** microchip was not tested and found to be working prior to departure from **Your** home.
   e. Confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or any government officials or authorities of any country.

4. The **Excess You** have chosen, as stated on **Your Confirmation of Cover**.

5. Anything mentioned in the **General Policy Exclusions**.

**Additional conditions applying to this section**

1. Any additional travel and accommodation expenses must be approved by **Us** in advance.
2. **You** must obtain and provide **Us** with any written evidence **We** require to demonstrate the reason(s) for **Your Pet’s** quarantine and original receipts for any costs claimed.

**General policy exclusions**

These exclusions apply to all sections of **Your Policy**. In addition, individual sections of cover may have specific exclusions which apply only to those sections.

A. This **Policy** does not provide cover unless:
   a. **You** are a resident of the **United Kingdom** and **Your Pet** lives with **You**; and
   b. **Your Pet** is more than 4 weeks old; and
   c. **Your Pet** has had a health check-up with a **Vet** in the last 12 months.

B. **We** will not pay for any losses unless both the **Insurance Event** causing the claim and the resulting losses occur within the **Geographical Area of Cover**.

C. **We** will not pay for any losses that are not directly associated with the **Insurance Event** causing the claim, for example loss of earnings if **You** are
forced to take time off work or the cost of repairing or cleaning Your furniture or carpets soiled or damaged by Your Pet.

D. We will not pay for any losses recoverable from any other source. Where another insurance policy covers the same risk, We will only pay Our proportionate share of a valid claim.

E. We will not pay for any Treatment for an Illness that is preventable by vaccination unless Your Vet has advised against the vaccinations due to health concerns.

F. We will not pay for any loss, damage, cost or expense directly or indirectly caused by or arising from:

1. Civil authority order
   A government, civil authority or court ordering that Your Pet be:
   a. Vaccinated against an Illness as part of a compulsory mass vaccination programme. We will not pay any costs relating to the vaccination itself or any resulting complications.
   b. Confiscated or destroyed, including under the Animals Act 1971 United Kingdom and any amendments to it or replacement legislation, because it was worrying livestock.

2. Disease
   Any disease or virus transmitted from animals to humans or vice versa.

3. Default
   The negligence, error or omission of:
   a. You or Your relative; or
   b. A Vet or any other employee or agent of a veterinary practice; or
   c. Any provider of pet-related services; or
   d. Any provider of transport or accommodation, or agent or online booking service through which travel arrangements were made.

4. Epidemic
   Any epidemic or pandemic as declared by the World Health Organisation.

5. Excluded Cats
   Any cats:
   a. used for commercial or work purposes or Breeding.
   b. which is, or is crossed with any breed which We are unable to cover. A full list of the breeds We are unable to cover can be found at www.petsure.com/excluded-breeds/.

6. Excluded Dogs
   Any dog:
   a. that lives at or kept on a premises which sells alcohol; or
   b. used for security, racing, Your occupation or working purposes; or
   c. that has ever been involved in an accident involving a third party or attacked, bitten or been aggressive towards a person or other animal or has shown aggressive tendencies; or
   d. used for hunting, pointing, field work or Breeding except Assistance/Therapy Dogs; or
   e. which is, or is crossed with any breed which We are unable to cover. A full list of the breeds We are unable to cover can be found at www.petsure.com/excluded-breeds/, or
   f. which is considered to match the description of a prohibited “type” as defined in the Dangerous Dogs Act 1991 and any amendments to it or replacement legislation, or deemed to be dangerous by the Secretary of State.

7. Failure to take precautions, advice and Treatment recommended by a Vet
   Your failure to:
   a. Obtain any recommended vaccinations, inoculations or preventative medications for Your Pet in a timely manner; or
   b. Follow the veterinary advice, accept the Treatment or take the prescribed medication recommended by a Vet.

8. Foreseeable circumstances
   Any circumstances that were known or could reasonably have been anticipated at the time the Policy or cover was purchased.

9. Nuclear, biological and chemical hazards
   a. Ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any nuclear machinery or parts; or
   b. The use of nuclear, biological or chemical
10. Pollution
Air, water or soil pollution.

11. Pre-existing Conditions
Any Pre-existing Condition unless declared to Us and accepted by Us in writing.

12. Pressure waves
The transmission of an energy pulse through the atmosphere caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

13. Reasonable care
Your failure, in the opinion of Your Vet, to take reasonable care of Your Pet.

14. Self-inflicted harm
You wilfully or negligently inflicting injury or Illness on Your Pet; or
a. You wilful exposing Your Pet to needless peril; or
b. You using any drug or Treatment on Your Pet not prescribed and directed by a Vet.

15. Terrorism/Terrorist Act
The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system or network, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following apply:

a. The apparent intent or effect is to intimidate or coerce a government or business or to disrupt any segment of the economy; or
b. The apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments; or
c. The reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

16. Unlawful acts
a. Any unlawful act deliberately or intentionally committed by You or a person acting on Your behalf, including those relating to animal health or importation; or
b. The operation of law or the order of any court; or
c. Civil or criminal proceedings against You.

17. War and Civil Unrest
a. Any sort of war (whether declared or not), hostility, invasion, revolution, act of foreign enemy, civil war or unrest, rebellion, insurrection, mutiny, uprising or military usurped power, martial law, state of siege or United Nations or NATO enforcement action; or
b. The explosion of war weapon(s), utilisation of nuclear, chemical or biological weapons or the hostile act of an enemy foreign to the United Kingdom or to the country in which the act occurs.

General policy conditions
These are the general conditions applying to all of Your Policy. Certain sections of cover have additional conditions specific to the section.
1. We promise to act in good faith in all Our dealings with You.
2. We may not pay Your claim if You do not:
   a. Take all possible care to safeguard against accident, injury, illness, loss, damage or theft; and
   b. Avoid any action or inaction which may increase the loss or liability that might arise from such a claim or which may result in any unreasonable or unnecessary expense; and
   c. Give Us full details of any incident which may result in a claim under Your Policy as soon as is reasonably possible; and
   d. Pass on to Us every claim form, summons, legal process, legal document or other communication in connection with the claim; and
   e. Provide all information and assistance that We may reasonably require at Your expense (including, where necessary, Vet certification and
details of Your household and travel insurance).

3. You must not admit liability for any event, or offer to make any payment, without Our prior written consent.

4. The terms of Your Policy can only be changed if We agree. We may require You to pay an additional Premium before making a change to Your Policy.

5. We have the right to apply special terms and conditions to Your Policy and these will show under the Special Terms and Conditions section on Your Confirmation of Cover for Your Pet.

6. You agree that We can:
   a. Make Your Policy void where any claim is found to be fraudulent; and
   b. Share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information You supply on a claim, together with information You supplied when You bought Your Policy and other information relating to a claim, may be provided to the register participants; and
   c. Take over and act in Your name in the defence or settlement of any claim made under Your Policy; and
   d. Take proceedings in Your name but at Our expense to recover for Our benefit the amount of any payment made under Your Policy; and
   e. Obtain information from Vet’s records (with Your permission) for the purpose of dealing with any claims. No personal information will be disclosed to any third party without Your prior approval.

7. We will not pay You more than the amounts shown in the “Table of benefits” or on Your Confirmation of Cover.

8. We will cover new Symptoms and Conditions of Your Pet and accepted declared Pre-existing Conditions providing that You continue to follow the advice and Treatment recommended by Your Vet. For ongoing Pre-existing Conditions We will not cover medications, repeat prescriptions, ongoing therapies or diagnostics, routine or planned consultations for maintenance of the Pet’s Condition if their health has not changed. Please note: You must continue to follow the advice and Treatment recommended by Your Vet for this cover to be valid.

9. We will consider and treat You (the named policyholder) as if You were the sole legal owner of Your Pet. If a Pet has more than one owner, that will not entitle You to any additional cover or benefit under this Policy.

10. You agree that We only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. You must give Us details of such other insurance.

11. We shall not be liable to pay damages to You for the late payment of a claim under this insurance contract, unless We fail deliberately or recklessly to pay the claim within a reasonable time.

12. A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available from that Act.

13. You cannot transfer Your interest in this Policy to anyone else.

About Your contract

Your Policy is a legal contract between You and Us.

The two parts – Your Policy Wording and Your Confirmation of Cover – make one legal document and You must read them together.

Our part of the contract is as follows:
We provide the cover set out in Your Policy. Your Confirmation of Cover shows which cover options You have chosen to purchase, the total Premium and other information about Your insured Pet. This cover will only apply to the specified Pet, during the Policy Year.

Your part of the contract is as follows:
You must pay the Premium for Your Annual Policy, either as a single amount in advance or in monthly instalments. You can pay the Premium with a debit or credit card or any other agreed method.

Your Policy is based on all the information You gave Us about You and Your Pet,
specified on Your Confirmation of Cover, when You applied for the insurance or at any time after. Every time We or You make a change to Your insurance, We will send You a new Confirmation of Cover.

The law of England and Wales will apply to this contract.

All communication between You and Us will be in English.

Changes to Your Cover

Your Policy is based on all the information You gave Us about You and Your Pet, shown on Your Confirmation of Cover. Every time a change is made to Your Policy, We will send You a new Confirmation of Cover with the new details and We will amend the Premium for the rest of the Policy Year. You must inform Us as soon as possible in the event of changes to Your details or those of Your Pet.

If We make any changes to the Policy Terms and Conditions, Excess or benefits these will be notified to You separately.

Upgrading or downgrading Your cover can be done mid-term or at renewal by choosing a different Vet Fee, Excess or Bill Share limit, or by adding or removing optional extras. A Waiting Period will apply to any upgrade in cover or additional optional extras.

You can choose to downgrade Your cover so that all claims for any new and ongoing conditions will be on the new lower Policy terms. Any optional extras which are removed will no longer apply.

If You request a higher Vet Fee limit or to add Our optional “dental illness” cover, a new health questionnaire will need to be completed. We will review the health questions You completed and let You know if We can cover Your Pet’s Conditions at the higher Vet Fee level (an additional Premium may apply). If We agree the new limit, the new Limit of Cover will only apply after a new Waiting Period has been completed, following the date of the upgrade. Any previous claims that fall within this Policy Year will be deducted from the new higher Vet Fee limit. Your new Confirmation of Cover will show the new Vet Fee limit and the Accepted Declared Medical Conditions.

If We are unable to agree the higher Vet Fee limit then Your Policy will continue with no changes made.

Cancelling Your Policy

Within the 14 day cooling-off period

Please tell Us immediately if Your Policy does not meet Your requirements. If You cancel Your Policy within 14 days of receipt of Your documentation and You have not made or intend to make a claim, We will give You a full refund.

Outside of the 14 day cooling-off period

After this 14 day period, You can still cancel Your Policy at any time by contacting Us. As long as You have not made a claim We will cancel Your Policy and;

a. We will stop Your monthly instalments once any outstanding premiums have been paid (if applicable); or
b. We will refund any Premium You have paid after We have deducted a charge for the cover You received.

If You have made or intend to make a claim, no Premium refund will be made unless this was due to the death, loss, theft or straying of Your Pet when We will apply Our normal cancellation rules as shown above.

Multi-pet

In the event that more than one Pet is insured on Your Policy, the cancellation terms above will only apply to that part of the cover, Premium and claims, corresponding to the Pet whose cover is to be cancelled.

If We cancel Your Policy

We may cancel Your Policy at any time by giving You 14 days’ notice in writing. If this happens:

a. We will stop Your monthly instalments once any outstanding premiums have been paid (if applicable); or
b. If You pay Your annual Premium as a single amount in advance, We will refund the Premium You have paid for cover after the cancellation date.

Once Your Policy has been cancelled Your cover will end and You will not be able to make a claim.
The Insurer

This Policy is insured by Great Lakes Insurance SE (GLISE), a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich and UK Branch office at 10 Fenchurch Avenue, London, EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht, deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority’s website.

This Policy is underwritten by ERGO TIS (ERGO Travel Insurance Services Ltd), registered in the UK, company number 11091555. ERGO TIS is authorised and regulated by the Financial Conduct Authority, register number 805870, with registered office at 10 Fenchurch Avenue, London, EC3M 5BN.

Details of the extent of GLISE’s authorisation and regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from Us on request.

Compensation Scheme

If You are resident in England, Scotland, Wales or Northern Ireland, You are protected by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under their policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Fraud

The contract between You and Us is based on mutual trust.

However, if You or anyone acting for You provides false information or documentation or withholds important information to obtain cover under Your Policy for which You do not qualify, or to obtain cover at a reduced Premium, then:

- Your Policy may be void; and
- We may be entitled to recover from You the amount of any claim already paid under Your Policy; and
- We will not return any Premium paid; and
- We will inform the Police and criminal proceedings may follow.

In addition, in the event that You or anyone acting for You:

1. Makes a claim knowing this to be false or fraudulently exaggerated in any respect or to any degree; or
2. Makes a statement in support of a claim knowing the statement to be false in any respect; or
3. Submits a document in support of a claim knowing the document to be forged, amended or false in any respect; or
4. Makes a claim in respect of any loss or damage caused by Your/their wilful act, knowledge or connivance; or
5. Acts in any other manner in order to gain a financial advantage to which You would not otherwise be entitled;

Then We:

- Will not pay any part of the claim; and
- Will, at Our option, cancel Your Policy; and
- Will not return any Premium paid; and
- Will inform the Police and criminal proceedings may follow.

Claims conditions

As part of Your Policy, You agree to and accept the following conditions in the event that You submit a claim:

1. We will request relevant information or records from Your current or previous veterinary practice, specialist, breeder or rescue centre at any time in order for Us to be able to fully assess Your claim.
2. Your veterinary practice or any veterinary practice treating Your Pet can openly discuss and receive information about Your claims with Your Policy administrator where appropriate. This also includes the transfer of Your claim via an electronic service using a third party application.
3. We will only ever ask for information which is relevant to the details and circumstances of the claim and previous medical history, which is necessary for claims processing purposes.

**Reporting Claims**

**Petsure Claims**

Tel: 0333 0090 998

Email: claims@petsure.com

**Address:**

Petsure Claims

2nd Floor

5000 Lakeside

North Harbour

Western Rd

Portsmouth

PO6 3EN

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**Important information**

We strongly recommend that You keep a record of all information given to Us, including telephone calls, copies of all letters, emails and the application and claim forms You completed, whether in hard copy or online. A copy of the **Policy** is available on request.

**No interest**

No interest shall be added to any claims payments.

**Other insurance**

If You claim under this **Policy** for something which is also covered by another insurance policy, including travel or household insurance, You must provide Us with full details of the other insurance policy. We will only pay Our proportionate share of any claim.

**Rights and responsibilities**

We will be entitled to take over and conduct in Your name (at Our expense) the defence or settlement of any claim or to prosecute in Your name to Our own benefit in respect of any claim for indemnity or damage or otherwise, and will have full discretion in the conduct of any proceedings or in settlement of any claim and You will give all such information and reasonable assistance as We require. This will include legal action to get compensation from anyone else and/or legal action to get back from anyone else any payments that have already been made. You may not settle, reject or negotiate any claim without written permission to do so from Us.

In case of **Illness** or **Accidental Injury**, We may approach any Vet who may have treated Your Pet prior to the claim and We may, with reasonable notice to You, arrange for Your Pet to be examined by a Vet of Our choice, or in the event of Your Pet’s death, have a post mortem examination carried out at Our own expense. You will supply, at Your own expense, a certificate from a Vet in the form required by Us in support of any Vet Fees claimed under the **Policy**.

**Your application and changes**

It is essential that all the information given to Us is accurate and that You have answered Our questions fully and accurately. You must tell Us immediately if there are any relevant changes in Your circumstances or to the information already given. Accurate information about Your Pet is particularly important as the **Policy** contains specific conditions and exclusions.

If You are not sure whether something is important, please tell Us anyway as failure to do so may invalidate Your insurance.

**Data protection notice**

**Consent**

We will only use Your personal data when the law allows Us to. Most commonly We will use Your personal data under the following two circumstances:

1. When You gave explicit Consent for Your personal data to be collected and processed by Us in accordance with this Data Protection Notice.

2. Where We need to perform the contract which We are about to enter into or have entered into with You.

**How We use Your Personal Data**

We use Your personal data for the purposes of providing You with insurance, handling claims and providing other services under Your **Policy** and any other related purposes (this may include underwriting decisions made via automated means). We also use Your personal data to offer renewal of Your **Policy**, for research or statistical purposes.
and to provide You with information, products or services that You request from Us or which We feel may interest You. We will also use Your personal data to safeguard against fraud and money laundering and to meet Our general legal or regulatory obligations.

We collect and process Your personal data in line with the Data Protection Act 2018. The Data Controllers are Petsure and ERGO TIS. The Data Processor is Petsure.

Special Categories of Personal Data
Some of the personal data You provide to Us may be more sensitive in nature and is treated as a Special Category of personal data. The provision of such data is conditional for Us to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes as set out in this notice.

Sharing Your Personal Data
We will keep any information You have provided to Us confidential. However, You agree that We may share this information with Great Lakes Insurance SE and other companies within the ERGO Group and with third parties who perform services on Our behalf in administering Your Policy, handling claims and in providing other services under Your Policy. Please see Our Privacy Policy (www.ergotravelinsurance.co.uk/privacy-statement/) for more details about how We will use Your information.

We will also share Your information if We are required to do so by law, if We are authorised to do so by You, or where We need to share this information to prevent fraud.

We may transfer Your personal data outside of the European Economic Area (“EEA”). Where We transfer Your personal data outside of the EEA, We will ensure that it is treated securely and in accordance with all applicable Data Protection legislation.

Your Rights
You have the right to ask Us not to process Your personal data for marketing purposes, to see a copy of the personal information We hold about You, to have Your personal data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask Us to provide a copy of Your personal data to any controller and to lodge a complaint with the local data protection authority.

The above rights apply whether We hold Your personal data on paper or in electronic form.

Your personal data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or Our business relationship with You, unless We are required to retain the data for a longer period due to business, legal or regulatory requirements.

Further Information
Any queries relating to how Petsure process Your personal data or if You would like to request a copy of Your Personal Data, get in touch by email or letter using the information below:

Data Protection Officer
Petsure
Britannia House
3-5 Rushmills Business Park,
Bedford Road
Northampton
NN4 7YB

Email: dataprotectionofficer@petsure.com

Any enquiries in relation to data held by ERGO TIS should be directed to:

Data Protection Officer
ERGO TIS
Afon House
Worthing Road
Horsham
RH12 1TL

Email: dataprotectionofficer@ergo-travel.co.uk

Phone: +44 (0) 1403 788 510

Complaints procedure
We aim to provide the highest service standards at all times. However, We recognise that We do sometimes get things wrong. Accordingly, We have set up a complaints procedure to allow You to tell Us about any aspect of Our service that
You are dissatisfied with and to allow Us to review Our processes and any decisions We might have made. Our objectives are to ensure that Your concerns are dealt with promptly and fairly.

Please quote Your name, as shown on Your Confirmation of Cover, Your Policy number and if Your complaint is about a claim, the claim number, in all correspondence and telephone calls. In the first instance, We would encourage You to write to Us and ask for Your complaint to be investigated:

Petsure Complaints
Tel: 0333 006 8033
Email: complaints@petsure.com

Address:
Complaints Team
Petsure
Britannia House
3-5 Rushmills Business Park
Bedford Road
Northampton
NN4 7YB

Alternatively, if Your complaint is about a claim, please forward details of Your complaint to:

Petsure Claims Service:
Tel: 0333 009 0998
Email: claims@petsure.com

Address:
Petsure Claims
2nd Floor
5000 Lakeside
North Harbour
Western Rd
Portsmouth
PO6 3EN

If We cannot resolve Your complaint to Your satisfaction You should contact:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR.

Email: complaint.info@financial-ombudsman.org.uk
Tel: 0800 023 4567

Full details of their impartial complaints’ procedure can be found on their website: www.financial-ombudsman.org.uk

The Financial Ombudsman Service can only deal with Your complaint after You have followed Our full complaints procedure. If You use Our complaints procedure or complain to the Financial Services Ombudsman, Your right to take legal action against Us is not affected.
How do I register with FirstVet?

FirstVet is available to all Petsure policy holders

Once your cover has started you can register with FirstVet. We’ll also send you an email with more information on how to register with FirstVet. Here’s what you’ll need to do:

1. **Check your emails**
   We’ll send you an email with access to FirstVet.

2. **Add your pets**
   Under My Pets, add your pet that you have covered with us.

3. **Book a consultation**
   When you need FirstVet, simply book a consultation. Just let us know your pet’s symptoms and then pick a time slot.

4. **Talk to a vet**
   It’s as simple as that. You’ll be sent a text reminder before your call is due to start. Just enter the app and join the video call with your vet!

Access to Blue Cross for emotional support

Losing your pet can be a very painful experience, and many people feel they must struggle through it on their own. With your Petsure policy, you’ll have access to a dedicated support line, run by volunteers at Blue Cross.

The Pet Bereavement Support Service is available 365 days a year from 8.30am to 8.30pm. Their fully trained volunteers have also experienced pet loss and offer support in a safe, non-judgmental, and confidential space.
Petsure – Need to get in touch?

**MyPetsure**
Access Your account 24/7 to view Your documents, update Your Policy and manage Your claims: [www.petsure.com](http://www.petsure.com)

**Customer Services Team**
If You have a query or need to amend Your Pet(s) Policy in any way
**Tel:** 0333 0063 211
**Email:** info@petsure.com

**Opening hours:**
Monday to Friday: 08.30am – 6pm
Saturday: 9am – 5pm
Sundays and Bank Holidays: closed

**If you need to make a claim**
**Petsure Claims**
**Tel:** 0333 009 0998
**Email:** claims@petsure.com

**Address:**
Petsure Claims, 2nd Floor, 5000 Lakeside, North Harbour, Western Rd, Portsmouth, PO6 3EN

**Opening hours:**
Monday to Friday: 8am - 6pm
Saturdays: 9am - 2pm
Sundays and Bank Holidays: closed

For information about “Making a claim” please see page 8

Petsure is a trading name of TICORP Limited. Petsure pet insurance is arranged by TICORP Limited which is registered in Gibraltar company number 111526. Registered Office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. TICORP Limited is authorised and regulated by the Gibraltar Financial Services Commission and trades into the UK on a freedom of services basis, FCA FRN 663617.

Petsure pet insurance is administered by Howser Limited which is registered in England and Wales number 03882026. Registered office: Britannia House, 3-5 Rushmills Business Park, Bedford Road, Northampton, NN4 7YB. Howser Limited is authorised and regulated by the Financial Conduct Authority FRN 599282.