



Dogs and Cats (limits up to)				
Benefit	Value	Essential	Standard	Ultimate
Product type	12 month	Lifetime	Lifetime	Lifetime
Veterinary fees	£2,500 per incident	£3,000 per year	£5,000 per year	£8,500 per year
Inner limit MRI	£1,250	£1,250	£1,250	£1,500
Inner limit CT scans	£800	£800	£1,000	£1,000
Inner limit cruciate	£1,500	£1,500	£1,500	£2,000
Fixed excess (per incident, per year)	£85	£85	£85	£85
Variable excess (per incident, per year)	10% aged 6+ for dogs & cats	10% aged 6+ for dogs & cats	10% aged 6+ for dogs & cats	10% aged 6+ for dogs & cats
Third party legal liability (dogs only)	£1M	£1M	£1M	£1M
Death of your pet (illness) (dogs aged 6 and over & cats aged 8 and over)	£650	£800	£1,250	£1,500
Death of your pet (injury)	£650	£800	£1,250	£1,500
Advertising & reward costs	£650	£800	£1,250	£1,500
Theft and straying	£650	£800	£1,250	£1,500
Boarding fees	£650	£800	£1,250	£1,500
Holiday cancellation/curtailment	£650	£800	£1,250	£1,500
Quarantine costs	£150	£150	£150	£150
Loss of animal health certificate	£250	£250	£250	£250
Emergency expenses cover abroad	£150	£150	£150	£150
Overseas travel	30 days	30 days	90 days	180 days
Helplines	Yes	Yes	Yes	Yes

12 month policy explanation

Our Value cover level is a “time-limited” policy which enables **you** to claim up to the specified limit of £2,500 for vet fees for treatments where any **injury** or **illness** is due to the same incident (whether that is **illness** or accident, or death by either) for up to 12 months from when it is first treated by **your** vet. The cover levels decrease with each claim **you** make. When **you** renew **your** policy the cover levels will be set at the sum available as at the last day of cover prior to the renewal date and for only the balance of any 12 month period left since the date that the condition was first treated, the 12 month period of cover for the condition does not reset when **you** renew the policy. For example, if **your** pet suffers an **illness** or accident, **you** can claim for several treatments related to that incident for up to 12 months from when it originally occurred – but to a maximum of £2,500. After 12 months from the initial **illness**/accident OR when the specified £2,500 limit is reached (whichever is sooner) **you** will no longer be able to claim for treatment where any **injury** or **illness** is due to that particular **illness**/accident, but **you** could claim for further separate incidents – again, the specified limits of £2,500 and 12 months would apply.

Example veterinary fees claim -

Maximum cover £2,500 policy starts on 1st January Condition first treated 1st June

Claim cost £250 for treatment on 1st June Renewal cover level - £2,250 after 31st December

Date cover for the condition ends 31st May of following year.

Lifetime policy explanation

Cover levels Essential, Standard and Ultimate are all lifetime contracts, which provide a fixed amount of money each year to cover all veterinary treatment. “Lifetime” refers to the ability to renew the contract each year, and the level of cover does reset when **you** renew the policy each year.

Should **your** pet’s total veterinary treatment in the policy year exceed the limit applicable for **your** chosen level of cover there will be no further cover until the renewal of the policy when the cover does reset at renewal. So long as **you** keep **your** policy renewed, the premiums paid up to date and the insurer invites renewal, there is no limit on how long **you** can claim for each **illness** or **injury**.

Contents

What words mean	4
Introduction.....	9
What we ask of you	12
What we will not cover	14
Section 1: Veterinary fees (treatment to your pet)	16
Section 2: Third party legal liability (claims against you or your dog)	23
Section 3: Death of your pet (illness)	27
Section 4: Death of your pet (injury)	28
Section 5: Advertising and reward costs (if your pet is lost or stolen)	29
Section 6: Theft and straying (if your pet is lost or stolen).....	30
Section 7: Boarding fees	30
Section 8: Holiday cancellation/curtailment	32
Section 9: Quarantine costs.....	33
Section 10: Loss of animal health certificate.....	34
Section 11: Emergency expenses cover abroad	34
Cancellation	35
Claims	38
Fraud	40
Complaints procedure	41
Data protection	43
Helplines.....	45

What words mean

Certain words or phrases in **your policy** have a particular meaning whenever they appear in bold. These words and their meanings are explained below:

Accident: One sudden and unexpected event which happens during the **period of insurance** resulting in **injury** or death to **your pet**.

Alternative medicine: Herbal or homoeopathic medicine recommended by **your vet** and prescribed by a suitably qualified **vet**.

Behavioural illness: A change in **your pet's** normal behaviour, directly caused by a medical, mental, or emotional disorder which could not have been avoided by training or medical intervention. **Treatment** to be carried out only after pre-approval and carried out by a member of approved behavioural training body.

Behavioural modification: A programme or training regime conducted by or under the supervision of a **veterinary** surgeon or a pre-approved program of **behavioural modification** carried out by a behaviourist who is a member of The Institute of Modern Dog trainers (IMDT), a Certified Clinical Animal Behaviourist (CCAB) or member of the Association of Pet Behaviour Counsellors (APBC) or Canine and Feline Behaviour Association (CFBA).

Complementary medicine/therapy/treatment: Acupuncture, hydrotherapy, osteopathy, physiotherapy and chiropractic therapy recommended by **your vet** and carried out by a suitably qualified person that has been specifically recommended by **your vet**.

Commercial breeding: Any pet that has had more than 2 litters in its lifetime.

Condition: Any **injury** to **your pet** or the first sign of an **illness**.

Dental: Any **treatment** of the teeth gums or mouth.

Fixed excess: The amount **you** have to pay as part of certain claims made under the **policy** as shown in **your policy schedule** and will be payable each year for each **illness** or **injury**.

Guarding: **Your pet** being used for commercial security work or if **you** or anyone living with **you** hold a Security Industry Authority (SIA) license of any description and carry out any activity that the SIA license allows.

Holiday: Means a pleasure trip outside of the **UK** which starts from and ends at **your** address as shown in **your policy schedule**.

Illness: changes in **your pets** state of health that are not caused by an **accident**, or any which may be caused by gradual or biological cause.

Recurring and/or on-going **illnesses** shall be considered as one loss. Such **illness** being defined as:-

- a) Clinical manifestations resulting in the same diagnosis (regardless of the number of **incidents** or areas of the body affected) to which **your pet** has an on-going predisposition or susceptibility related in any way to the original claim; or
- b) **Illnesses** which are incurable and likely to continue for the remainder of **your pet's** life.

For **illnesses** that can have multiple sites or bilateral **illnesses** such as eyes, ears or legs **we** shall treat all occurrences of an **illness** as the same **illness** and apply just one **vet** fee limit and charge only one **fixed excess**. This is the definition as to how benefits are provided under this **policy** of insurance if the **condition** diagnosis by **your veterinary** surgeon is the same as a previous **condition** they will be treated as the same **condition** even if the problem is a different part of **your pets** body, if **your pet** has a growth on the left ear which is subsequently found on the right ear both will be treated in benefit terms as the one **condition**, benefit limits and the start date for the **condition** will be from the date that the left ear growth was found irrespective of the time difference between diagnosis **we** will always treat the same diagnosis as one **condition** irrespective of when or where in **your pets** body the symptoms are

found, even where the **condition** is diagnosed in different legs for the purposes of allocating benefits and deciding the start date for the **condition** it will be the date that the first symptom was diagnosed.

For the avoidance of doubt an **illness** is taken to start from the date that symptoms are first noticed, by either **you** or **your vet** (whichever is the sooner not the date that an **illness** is first treated by **your vet**).

Incident: Any clinical sign of **injury** or **illness** in **your pet**.

Injury: Clinical signs or symptoms of changes in **your pet's** normal state of health caused by an **accident** including multiple **injuries** caused by one **accident**.

Market value: The average price **we** are able to determine paid at the date of death based on age breed, pedigree, and breeding status of **your pet**.

Period of insurance: The period for which **your pet** is covered as shown on **your policy schedule**. Each renewal is the start of a new **period of insurance**.

Pet: The dog or cat specified in **your policy schedule**.

Pets in a Pickle: Is a trading name of Global Radio. Policies are arranged and administered by Insurance Factory Limited (registered no. 02982445). Registered in England and Wales at Markerstudy House, 45 Westerham Road, Bessels Green, Sevenoaks, Kent, TN13 2QB. Where a reference is made to **Pets in a Pickle**, it means Insurance Factory Limited acting on behalf of the insurers. Insurance Factory Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register number 306164). These details can be checked on the Financial Services Register at www.fca.org.uk

Policy: Your **policy wording** and most recent **policy schedule**.

Policy schedule: This is a document issued by **us** to **you** with **your policy wording**. The **policy schedule** shows details about **you, your pet, policy** limits and excesses that apply to the specific cover that **you** have purchased.

Policy wording: This document tells **you** what **you** can and cannot claim for under **your policy**.

Pre-existing condition: Any **illness** or **injury** or issue directly caused by an **injury** or **illness**, whether diagnosed or undiagnosed that has been identified or investigated by a **vet** or is otherwise known to **you** prior to the start of the insurance or within the first 14 days of the **policy** for **illness** or 48 hours in the case of **injury**.

Terrorism: Means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Treatment: Any examination, consultation, advice, tests, x-rays, ultrasound, CT scan, MRI scan, drugs, or medication administered or prescribed surgery, nursing, or care; provided by, or under the direction of, a **vet**.

Unattended: Any occasion where **your pet** is left alone or out of sight.

United Kingdom/UK: England, Scotland, Wales and Northern Ireland.

Variable excess: The percentage amount **you** have to pay towards the costs of the **veterinary** fees in addition to the **fixed excess** (only if **your dog** or **your cat** is over the age of 6 years). This amount will be deducted from the claims settlement.

Example of how to calculate the amount you will have to pay in the event of a claim.

A valid claim arises for **veterinary** fees totalling £300

Amount Claimed		£300
Less fixed excess	£85	£215
Less variable excess	10% = £21.50	£193.50
Total excess paid by you	£106.50	
Total paid by us		£193.50

Vet/Veterinary/Veterinary Surgeon: A member of the Royal College of Veterinary Surgeons actively working as a **veterinary surgeon** in the **UK** or **veterinary surgeon** registered and actively working outside the **UK**.

We/Us/Our: Insurance Factory Limited Acting as administrators for the underwriters of **your policy**. For details of the underwriters of **your policy**, and the underwriters of the Third Party Liability (dogs only) section of **your policy**, please refer to the “About the products we offer” section of **your** Terms of Business Agreement document.

You/Your: The person named on the **policy schedule** who is the owner and carer for the **pet**.

Introduction

This is a **pet insurance policy** that lasts for a year and **you** must pay the full year's premium in one payment or by monthly instalments. **Your** insurance contract is made up of this **policy wording**, **your policy schedule** and the information **you** gave when arranging this insurance or at any time after. To know exactly what is covered by **your** insurance contract **you** need to read **your policy wording** together with **your policy schedule**.

Who provides your insurance?

Pets in a Pickle pet insurance is arranged and administered by **Insurance Factory Limited**, authorised and regulated by the Financial Conduct Authority under Financial Services Register number 306164, a company registered in England and Wales (company number 02982445); registered office: 45 Westerham Road, Bessels Green, Sevenoaks, TN13 2QB. **Insurance Factory Limited** is part of the Markerstudy Group of companies. For details of the underwriters of **your policy**, and the underwriters of the Third Party Liability (dogs only) section of **your policy**, please refer to the "About the products we offer" section of **your** Terms of Business Agreement document.

Consumer Insurance

(Disclosure and Representations) Act 2012

In entering into this contract **you** are under a duty to take all care in answering all questions in relation to this insurance honestly and to the best of **your** knowledge. This includes anything that appears within **your policy schedule** as well as any information relating to **your pet's** medical history. **Your** failure to take reasonable care to avoid misrepresentation in relation to the information provided could result in **your policy** being cancelled or **your** claim being rejected or not fully paid. If **you** are in any doubt about **your** duty to take reasonable care not to make a misrepresentation please contact **our** Customer Services Department on 0330 126 0001.

The law that applies to this policy

You and **we** are free to choose the law applicable to the **policy**, but in the absence of agreement, to the contrary the law of the country in which **you** are resident at the time of the contract will apply. If **you** are not resident in the **United Kingdom**, the law which will apply will be the law of England and Wales and by purchasing this **policy you** have agreed to this.

Data consent

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 from any business that has treated **your pet** in order for **us** to assess **your** claim.
2. Any business that has treated **your pet** can openly discuss and receive information about **your** claims with **your** policy administrator. 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 necessary for claims processing purposes.

Territorial limits and Travel

This **policy** is valid in the **UK** and includes cover while **you** travel on **holiday** with **your pet** in the **UK** and Republic of Ireland for up to 30 days in each **period of insurance**. It also provides cover while **you** travel on **holiday** with **your pet** for 30 days under Value and Essential cover levels, 90 days under Standard cover and 180 days under the Ultimate cover level, within in **each period of insurance**. Please visit the gov.uk website to follow the latest guidance on travel within the EU post-Brexit.

Unlimited free online veterinary consultations with FirstVet

This **policy** provides full, unlimited access to our friends at FirstVet. FirstVet offer video consultations with fully qualified **veterinary surgeons** 24/7, 365 days a year and this service is provided to **you** at no additional cost to **your insurance**. It also does not count as a claim on **your policy**.

To access this service, **you** need to download the FirstVet app via **your** mobile phone's app download service – Google Play or Apple App Store.

Renewal terms

We may limit or remove Third Party Legal Liability cover at **your** next renewal (or in some cases immediately, with 14 days' notice) following any **incident**, Third Party Legal Liability claim, notification that **your** dog is showing signs of aggressive tendencies, or any other circumstances where this is deemed appropriate.

If **we** offer further periods of insurance, **we** may change the premium, **fixed excess** and terms and conditions as **your pet** gets older and to allow for future increases in treatment costs. **We** will write to **you** by email or post at least 14 days before **your** renewal date. **We** will inform **you** about any changes to the premium and/or **policy** terms and conditions for the next **period of insurance**.

If **you** pay **your** premium by Direct Debit there is no need for **you** to take further action, **your policy** will automatically renew at the premiums stated within **your** renewal documentation.

If **you** do not want **us** to do this, please call **us** on 0330 126 0001 or email **us** at: customerqueries@petsinapickle.co.uk

If **you** pay for **your policy** in full by debit or credit card, **you** need to contact **us** to make payment before the renewal date. **Your policy** will NOT automatically renew.

We will write to the last email address given to **us** by **you**. **We** are unable to prevent these from going into **your** spam or junk folders so please check these folders as well as **your** current inbox. If **your** email address has changed, then please inform **us** so that **we** can keep **your** records up to date.

If **you** are facing financial difficulties and don't think **you** can afford to pay for the renewal of the **policy** then please speak with **us** to discuss how we can help **you**.

Making changes once the policy has started

Please contact **us** as soon as **you** are aware of any changes that need to be made to **your policy**, such as **your** postal address, phone number or email address.

A change in **your** or **your pet's** details may mean the premium for the rest of the **period of insurance** may change as well.

Upgrades or downgrades in cover level

Changes can only be made at renewal. Whenever **you** do this **you** must be aware that if **you** change to a **policy** with more or better benefit limits those benefit limits will not apply if a **condition** is present before **you** make the change. If that is the case the benefit limits that **you** had when the condition happened will apply.

If **you** transfer **your pet** to a **policy** with lower benefit limits, the higher benefit limit will no longer apply to any claims/**condition you** are currently making.

Should **you** choose to decrease **your** cover level all existing **conditions** will be subject to the new lower policy terms.

If **you** move to a policy with lower benefit limits those new limits will apply straight away and to any claim **you** are currently making.

Dual insurance

If at the time of any **incident** which results in a claim under this **policy**, there is another insurance covering the same **injury, illness, bodily injury, death, damage, destruction, expense, or liability we** will not pay compensation unless that cover has been exhausted.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet **our** obligations to **you**. This depends on the type of insurance and circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

What we ask of you

Like all insurance policies there are some things that **you** are not allowed to do if **you** want **us** to pay for the claims **you** make. **You** must do as **we** ask below, if **you** do not then **we** may cancel **your policy**, not deal with **your** claim or reduce the amount **we** do pay.

If there is anything **we** ask that **you** do not understand then please contact **us** as soon as **you** can.

Should **your** circumstances change in the **policy** year please contact **us** to confirm that **your** cover remains in force.

1. To the best of **your** knowledge and belief that at the start of this insurance **your pet** is in good health and free from any **injury, illness** or physical disability and where **you** are aware of any health problem with **your pet** **you** agree to inform **us** of that **condition** and accept that the **condition** will be treated as a **pre-existing condition**.
2. **You** must own **your pet** and both **you** and **your pet** must live at all times at the address shown on **your policy schedule**.
3. **Your pet** must be named on the **policy schedule**.
4. **Your pet** must live with **you** at the **UK** address given in the **policy schedule**. **Your** cover will cease immediately if **your pet** is sold or where any financial interest whatsoever is parted with by **you**, whether temporarily or permanently or if **your pet** is no longer ordinarily resident in **your** home.
5. **You** must not have had a previous insurance policy that has been declined, declared void or had special terms imposed on it by the insurer.
6. **You** must contact **us** as soon as **you** become aware of any circumstances that could result in a claim.
7. **You** must take **your pet** for regular annual check-ups and keep **your pet** vaccinated:
8. DOGS; against distemper, hepatitis, leptospirosis and parvovirus. CATS; against feline infectious enteritis, feline influenza, feline herpes virus, feline calicivirus and feline leukaemia; or:
9. As advised by **your vet** due to the particular needs or circumstances of **your pet**. All vaccinations must be administered under **vet** supervision.
10. Furthermore there is no cover provided for these diseases in the event that the required vaccinations have not been administered to **your pet** by a **vet**.
11. Homeopathic vaccines are not acceptable.
12. **You** must provide proper care and attentions to **your pet** at all times and pay to have any **treatment** normally recommended by a **vet** to prevent **illness, injury**, or disease.
13. **You** must provide and pay for all information, documents, and assistance that **we** request; including **vet** certificates and records, details of any other relevant insurance that may apply, and supporting evidence of any claim and the circumstances around the claim.
14. **You** agree that **your** current and/or previous **vet** may release all information or records regarding **your pet** to **us** or **our** agent and that **we** may release information about **your policy** to any **vet** who has either treated **your pet** or is about to treat **your pet**. If the **vet** charges **you** for this information **you**

will be responsible for the costs.

15. If there is a disagreement between **your vet** and **our vet**, an independent **vet** mutually agreed upon by both sides will be appointed and act as arbiter, whose decision both **you** and **we** must keep to.
16. **You** agree that **we** may take over any claim and deal with it in **your** name.
17. **We** will not make any payment for any claim covered by other insurance until that cover has been exhausted.
18. **You** agree to read and follow the terms of the Animal Welfare Act 2006, and Control of Dogs Order 1992. Any dog in a public place must wear a collar with the name and address of the owner engraved on it, or engraved on a tag. **Your** telephone number is also advisable.

What we will not cover

We will have no liability for:

1. Any claims for a **pet** not named in the **policy schedule**.
2. Any claims made for any event, **accident, illness, incident, or injury** that happens outside of the **period of insurance**.
3. Any **pet** that has previously shown signs of aggressive behaviour, been trained to attack or is used for **guarding**.
4. Any death or destruction of **your pet** as caused by **illness** caused by the failure to vaccinate **your pet** in accordance with the practice recommended by the British Small Animal Veterinary Association.
5. Any claims for a **pet** under the age of eight weeks.
6. Any claims under any section of cover where the premium has not been paid.
7. Claims arising due to war, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, **terrorism**, revolution, insurrection or military or usurped power.
8. Claims arising due to ionising radiations or contamination by radioactivity from any fuel or from any nuclear waste from the combustion of nuclear fuel.
9. Claims arising due to the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
10. The taking of **your pet** or it being put to sleep by Government or Public Authorities, or under the Animals Act 1971 **United Kingdom** and the Control of

Dogs Act 1986 and Control of Dogs (amendment) Act 1992 Republic of Ireland or Contravention of the Dogs (Protection of Livestock) Act 1953.

11. Any claims (including but not limited to the destruction of **your pet** [euthanasia]) due to:

- A court order from a justice of the peace in respect of the Public Health (Control of Disease) Act 1994
- A “Notifiable Disease” as defined by DEFRA (<https://www.gov.uk/government/collections/notifiable-diseases-in-animals>)
- An Endemic / Epidemic / Pandemic as defined by the **UK** Government and/or appropriate body.
- Complications arising from any existing or new compulsory vaccination (as ordered by the **UK** Government and/or appropriate body)

12. Any claim which is due to **you** breaking the **United Kingdom** or Republic of Ireland laws, or regulations, including those laws or regulations which deal with the health of **your pet**, vaccinations or the moving of **your pet** from one country to another.

13. Any claim for deliberate **injury** to **your pet** or where it has not been cared for properly by **you**, anyone who lives with **you**, employees, or members of **your** family. This includes **your pet** not being fed properly, not giving it proper shelter or medical attention when required.

14. Any medication or **treatment** not recommended by a **vet**.

15. Any pet that is a, African Crested Dog, Akita, American Bandogge, American Bulldog, American Bully, American Mancon, American Pit Bull Terrier, American Staffordshire Terrier, Argentinian Mastiff, Australian Dingo, Bandogge Mastiff, Bandogs, Boar Hounds, Boerboel, Bull Mastiff, Bully Kutta, Canadian Inuit, Canary Dog, Cane Corso, Cao Fila, Chinese Shar Pei, Chow Chow, Cirneco Dell Etna, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileros, Dogue de Bordeaux, Fila Brasileiro, German Shorthaired Pointer, Grand Bleu de Gascoigne, Inuit, Irish Staffordshire Bull Terrier, Japanese Akita, Japanese Tosa, Korean Jindo, Laika, Lybian Desert Dog, Mexican Hairless (Miniature), Mexican Hairless (Standard), Mexican Hairless Intermediate, Northern Inuit Dog, Perro De Pressa Canario, Pit Bull Terrier, Pocket Bully, Pointer, Portuguese Podengo, Pressa Canario, Racing Greyhound, Rottweiler, Saarloos Wolfhound, Segugios Italiano, Shar Pei, Staffordshire Bull Terrier, Tamaskan, Tosa Inu, Utonagan, Wolf Dog, Wolf Hybrid, Working Sheepdog, XL Bully Type, or a dog crossed with these, or any animal registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs (amendment) Act 1997 or any subsequent amendments or a dog crossed with any of these.

16. Any **pre-existing condition** which comes back within the first 14 days from the start date of **your** insurance **policy** and is not an **injury**.

17. Any **pre-existing condition** which comes back within the first 48 hours from the start date of **your** insurance **policy** and is an **injury**.

18. **Your pet** being used for **commercial breeding** purposes, track racing, coursing, or used in connection with any business, trade, profession, or occupation.
19. If **your pet** has **treatment** when abroad and **you** pay the **vet** bill then **we** will not be responsible for any money **you** lose because the exchange rate changes.
20. Where fraud has been committed against **us** or where false information has been provided to **us**.
21. Any claim where **you** have cover under any other insurance unless that cover is exhausted.
22. Any infringement of **UK** animal health and importation legislation.
23. Any **pet** sold or where any financial interest whatsoever is parted with by **you**, whether temporarily or permanently.
24. Any claim under section 3 - Death of **your pet (illness)** for dogs aged 6 and above or cats aged 8 and above.
25. Any **incident** in respect of pollution or contamination of buildings or other structures or of water or land or the atmosphere unless directly caused by a sudden identifiable unintended and unexpected occurrence which takes place in its entirety at a specific moment in time and place during the period of insurance provided that:
 - (a) All pollution or contamination which arises out of one occurrence will be deemed to have occurred at the time such occurrence takes place;
 - (b) **Our** liability for all damages and claimants costs and expenses payable in respect of all pollution or contamination which is deemed to have occurred during the **period of insurance** shall not exceed £1,000,000 in the aggregate.

Section 1: Veterinary fees (treatment to your pet)

What is covered?

Cover level – Value

We will pay **you** for all customary charges made for **treatment** carried out by a **vet**. Cover is provided for an **accident, illness, or injury** occurring to **your pet**, subject to the **policy vet** fees limit shown on **your policy schedule**. The limit of cover, is on a per **accident, illness or injury** basis and is for a period of 12 months from the date that the **incident** is first treated.

The **fixed excess** and **variable excess** are on a per **incident**, per **period of insurance** basis.

This **policy** level provides an amount for each **illness** or **injury** and that is the maximum **we** will pay for a **condition** for the 12 month period. The amount available for each **condition** is reduced after each claim and does not revert to the maximum cover level when **you** renew each year.

Cover level - Essential, Standard and Ultimate

The cover is provided for an **accident**, **illness**, or **injury** occurring to **your pet**, subject to the limit of cover shown on **your policy schedule** for each **period of insurance** to cover all **injuries** or **illness** from the one annual **policy** limit.

The **fixed excess** and **variable excess** are on a per **incident**, per **period of insurance** basis.

Cover is continuous for each separate **illness** or **injury** up to the limit overall of the **policy** for the **period of insurance**, subject to cover still being in force and relevant premiums having been paid. **Treatment** in respect of any **illness** or **injury** can continue into the next **period of insurance**. Continuous **treatment** is subject to the **policy** remaining in force, being continuously renewed at each anniversary and premiums paid up to date.

We cover fees for any **alternative** or **complementary medicine** which the **vet** recommends and as approved by **us**, including hydrotherapy provided by hydrotherapy pool operators who are members of the CHA (Canine Hydrotherapy Association) or NARCH (National Association of Registered Canine Hydrotherapists).

Dental (all levels of cover) - **we** will pay fees for **dental treatment** as caused by an **accident** only.

We will contribute to the cost of **your pet's** prescription food, up to a maximum of £100 per **period of insurance** as long as it is prescribed by **your vet** and can

only be bought from a **veterinary** surgery or online pharmacy and it is to dissolve bladder stones or crystals in urine and for no other purpose.

We will not be liable for any other dietary costs under this **policy**. The maximum that **we** will pay for special diet is £100 for up to 60 days per **period of insurance**. Please note any special diet payment for bladder stones or crystals in urine will cease once these are dissolved. **We** will not continue to pay as a preventative measure to stop the stones re-occurring.

There is no cover for **treatment** for **behavioural illness, behavioural modification treatment** or any forms of training.

Cruciate ligament damage, CT scan and MRI scan limits - **we** will pay up to the benefit limit shown in **your policy schedule** for each cruciate ligament surgery, CT scan or MRI, per **condition** (Value) and per year (Essential, Standard and Ultimate Lifetime). These limits are not separate but form part of the total **veterinary fee** limits. The limit will be calculated against the total cost for the **treatment** on the day of the scan or procedure, and will include all setup costs, consultancy cost, surgical time, plates' screws and fittings, scan cost, contrast agents and anaesthetics used on the day of the **treatment**.

Fees for putting **your pet** to sleep (euthanasia) - It is a condition of this **policy** that **we** provide cover or benefit in respect of euthanasia up to a maximum of £100 and only if it is recommended by **your vet** to stop the suffering.

This insurance also extends to cover **your pet** whilst temporarily located outside the **UK**, but only for a maximum stay of 30 days during the **policy** period (Value, Essential and Standard) and 90 days (Ultimate).

What is not covered?

1. **Policy** excess, this is shown on **your policy schedule**.

- i. The **fixed excess** is a fixed amount payable once per **injury or illness** per **period of insurance**, each separate **injury**, or **illness** not caused by the same **incident** will require a separate **fixed excess**.

- ii. Depending on the age and breed of **your pet** there may also be a **variable excess** - this will be detailed in **your policy schedule**.
 - iii. If **treatment** is received at the same time for a number of **injuries** or **illnesses**, including **treatment** carried out under one anaesthetic. A **fixed excess** will apply and depending upon the age and breed of **your pet**, a **variable excess** will also apply to the **treatment** received for each **injury** or **illness**.
 - iv. Where **treatment** for different, **injuries** or **illnesses** are carried out at the same time and the cost of **treatment** cannot be identified. The cost of **treatment** will be split equally between each **injury** or **illness** and the **fixed excess** and depending upon the age and breed of **your pet** a **variable excess** applied to each part.
- 2. For Value cover any **treatment** where the **policy** limit per **injury** or **illness** has been used up.
 - 3. For Value cover any **treatment** more than 12 months from the date that the **injury** or **illness** has been first treated by **your vet**.
 - 4. For all other cover levels, any **treatment** more than the **policy** limit shown on the **policy schedule** for all **incidents** in the **period of Insurance**.
 - 5. Any **treatment** after the **policy** has ended.
 - 6. Any **illness** that happened prior to or during the first 14 days of the inception date of the insurance or **pre-existing condition**.
 - 7. Any **accident** or **injury** that happened prior to or during the first 48 hours of the inception date of the insurance or **pre-existing condition**.
 - 8. Hydrotherapy as an aid to weight loss.
 - 9. Any claim for **treatment** relating to, or as a result of, mating, pregnancy or parturition.
 - 10. Any costs for spaying or neutering **your pet**. In cases of false pregnancy or mammary tumours, **we** will cover the costs of **treatment** minus the cost of getting **your pet** spayed or neutered. In cases of pyometra, **we** will cover the cost of **treatment** including the cost of getting **your pet** spayed if this is immediate **treatment**. In cases of testicular tumours, **we** will cover the cost of getting **your pet** neutered. In cases of prostatic hyperplasia, **we** will cover the cost of **treatment** minus the cost of getting **your pet** neutered.
 - 11. Any claim or **treatment** for cryptorchidism (retained testicles) unless **your pet** was insured with **us** before they were 12 weeks of age.
 - 12. The cost of spay or castrate as a **treatment** of a behavioural **condition**.
 - 13. Any costs for bathing, grooming or de-matting **your pet**.
 - 14. Sex hormonal problems unless directly caused by a valid claim.

15. Any cost of pheromone products, including DAP diffusers and Feliway and/or similar feline facial pheromone products used in either a spray or an electric diffuser format.
16. The cost of **any treatment** outside normal surgery hours except for **treatment** that a **vet** considers cannot wait until normal surgery hours (necessary **treatment**) because it would seriously endanger **your pet's** health. The **vet** that treated **your pet** must also confirm this in writing when, **your veterinary** claim is submitted for necessary **treatment** outside of normal hours the additional charge is limited to a maximum of £100.
17. Non-essential hospitalisation and/or ambulance charges and/or house calls unless the **vet** declares that to move **your pet** would seriously endanger its life.
18. Travelling expenses incurred by **your vet** unless the **vet** deems that to move **your pet** would seriously endanger its health.
19. Any charges greater than £100 in respect of euthanasia even in the case of **your vet** putting **your pet** to sleep to stop the suffering following an **accident or illness**.
20. Any charges in respect of euthanasia in the event that this was caused by a **pre-existing condition** or **condition** not covered by the insurance.
21. Any claim for any form of housing, cage, or bedding needed for the **treatment** or wellbeing of **your pet**.
22. Every claim will be reviewed by an internal pet claims assessor and compared to charges for the same or similar **treatment** within the same area to ensure that the **treatment** and **veterinary** fees are reasonable, necessary, essential, and not excessive. **We** will only pay up to a maximum of 100% mark up on the manufacturers or wholesalers price of **veterinary** medicines based on **our** catalogue of prices.
23. Any charge for surgical equipment that can be used more than once.
24. Any fee charged by **your vet** to complete the claim submission or any ancillary administration fees including for example late payment fees, claim completion fees, administration referral fees to specialist **vets**, or referral fees and x-ray referral fees.
25. Prescription foods or diets of any type including obesity and weight control prescription foods except prescription food subject to a maximum of £100 to dissolve bladder stones and crystals in urine.
26. Nutritional supplements and vitamins unless prescribed by a **vet** and if they have a proven effect upon an **injury or illness** or something directly caused by an **injury or illness**.

27. Any **treatment** administered outside the **period of insurance**.
28. Fees for unapproved **alternative medicine** or **complementary medicine** (including but not limited to pulsed magnetic field therapy, matrix energy field therapy, the Bowen technique, Reiki massage, and faith healing).
29. The cost of any **treatment** or **complementary therapy** connected to or caused by organ transplants and fitting full or partial artificial limbs (prosthesis) with the exception of costs relating to replacement hip, elbow and or knee joints including pre and post-operative care.
30. The cost of any **treatment**, or issues where any **injury** or **illness** is due to **treatment**, that **you** choose to have carried out that is not directly related to an **injury** or **illness**, including cosmetic dentistry or surgery.
31. Any overseas **treatment** costs where the journey abroad was specifically made to obtain **treatment** or where the **vet** confirms **treatment** can be delayed safely until **your** return home.
32. **Complementary treatments** that are not carried out under the direction of a **vet** or listed therapist and previously authorised by **us**.
33. The cost of routine or investigative tests or diagnostic procedures, unless these are being undertaken specifically to diagnose an **injury** or **illness** due to specific existing symptoms or clinical signs and where such a diagnosis will potentially alter the course of **treatment**.
34. The cost of any procedures involved in the **diagnosis** of an **injury** or **illness** that are carried out again when **your pet** is referred to another **vet**.
35. Any costs for routine blood tests including blood tests carried out before surgery if **your pet** is under 6 years of age, unless there is something in **your pet's** medical history to suggest **your pet's** health may be at risk from the anaesthetic, surgery, or a procedure.
36. Fees caused by an **injury** or **illness** that is excluded on **your policy schedule**.
37. The cost of dentistry except as caused by an **accident**.
38. Any claim as a result of:
- A "Notifiable Disease" as defined by DEFRA (<https://www.gov.uk/government/collections/notifiable-diseases-in-animals>)
 - An Endemic / Epidemic / Pandemic as defined by the **UK** Government and/or appropriate body.
 - Complications arising from any existing or new compulsory vaccination (as ordered by the **UK** Government and/or appropriate body)
39. Any post mortem costs.

40. Any charges in respect of disposal, cremation, or burial of **your pet**.

41. Incremental costs caused as caused by the late submission of **your** claim.

Signs of injury

You must arrange for a **vet** to examine and treat **your pet** as soon as possible after it shows clinical signs of an **injury**. If **we** decide this may not be the case **we** may refer the case to an independent **vet**. If it can be established that the delay in arranging **treatment** has or is likely to result in additional costs or expenses being incurred **we** reserve the right to either refuse to admit the claim or make a deduction from any settlement to reflect these increased costs or expenses.

Second Opinion Vets

There may be times when **you** wish to take **your pet** to a different **vet** as **you** are unhappy with their diagnosis or **treatment** suggestions, all requests for Second opinions must be agreed by **us** in advance of **treatment**, however should the second opinion **vet** agree with the first diagnosis or **treatment** then **we** shall only pay for one claim.

Cover Overseas

Cover overseas is subject to the limit shown in **your policy schedule** and only applicable to cats and dogs.

In the event that **your pet** requires **veterinary treatment** whilst temporarily outside the **UK** payment of any **treatment** will be made by **you** to the **vet** whilst **you** are there, upon return home, **you** should telephone **us** immediately and report the claim – 0330 126 0002. Settlement of eligible claims will be made to **you**, after any applicable deductions have been made, in sterling at the rate of exchange applicable at the date the bills were settled, such payments discharging **us** from all further liability connected with such claim.

Claims Information

Before **your pet** is treated check that **your vet** is willing to complete the claim submission, provide medical history and supply **us** with the supporting invoices.

We will not pay for the **vet** to do this.

The invoices and a full clinical history must be returned to **us** within 12 months of the **pet** receiving the **treatment** or as soon as possible thereafter. Please make sure that it is indicated to whom **we** should make the payment.

If **you** are submitting a claim for an on-going **injury your vet** must still complete a claim and supply **us** with the supporting invoices on each occasion that **treatment** is provided.

If **your pet** is referred to a specialist please make sure that the **vet** who normally treats **your pet** has completed a separate claim submission for the initial costs. **We** will not normally be able to assess the claim from the referral practice until **we** have processed the initial **treatment** from **your own vet**.

With **your** authority **we** will pay **your** claim settlement directly to the **vet** on **your** behalf.

If **you** have asked **us** to pay **your vet** **we** will send payment directly to the practice and if there is any amount other than the **fixed excess** or **variable excess** that **we** cannot pay because the costs are not covered **we** will tell **you** in writing. **You** must settle with **your vet** any amount **we** cannot pay.

Section 2: Third party legal liability (claims against you or your dog) (UK and EU member states only)

This section does not apply for cats.

What is covered?

The cover will only apply to incidents within:

- a) The **United Kingdom**, or:

b) Whilst temporarily in a member state of The European Union, Northern Ireland, Andorra, Faroe Islands, Gibraltar, Greenland, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the Vatican City State, provided that **your** dog complies with all the relevant legislation relating to movement across international borders, but only for the maximum stay shown in **your policy schedule**.

Guidance on taking your pet abroad can be found on the gov.uk website: <https://www.gov.uk/taking-your-pet-abroad/travelling-to-an-eu-country-or-northern-ireland?>

We will pay up to £1,000,000 for damages and costs ordered to be paid by any court in the countries listed under a) and b) above. **We** will make this payment if **your pet** (dogs only) is found to be to blame for any injury or damage that happened during the **period of insurance**, to the following:

1. Bodily injury or death to any person who is not in **your** employment or who is not a member of **your** family or living with **you**, or;
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, anyone in **your** employment or any member of **your** family or anyone living with **you**.

The most **we** will pay under this section of the **policy** for all incidents occurring within the **period of insurance** will be the amount detailed in **your policy schedule**.

If someone else is looking after your dog when the injury or damage happens, we will still pay as long as:

- **You** asked them to look after **your** dog.
- **You** did not agree to pay them (or their family) or offered any thank you payment to look after **your** dog.
- The injury or damage was not to them or their property.

What is not covered?

1. **We** may not pay the claim or any claim for additional costs caused by **your** delays if **you** do not pay the £250 excess when asked by **us**.
2. Claims where **your pet** has not been found to be to blame by a court of law.
3. Claims for **incidents** that happened outside of those countries covered under “What is covered” item 2 above including the United States of America and Canada.

4. Claims for **incidents** that happen outside of the **period of insurance**.
5. Any payment if the injured person is part of **your** family, lives in **your** home, works for **you**, or is looking after **your pet** or is paid to look after **your pet**.
6. Any payment if the damaged property belongs to **you** or a person who is part of **your** family, lives in **your** home, works for **you**, is looking after **your pet** or is paid to look after **your pet**.
7. Any payment if **you** or someone listed above is looking after the property or holding it in trust or any liability when **your pet** is under the control or custody of a professional dog sitter, walker, groomer, or other similar professional caring for **your** dog where payment is made.
8. Any claim resulting from a period when **your pet** was left **unattended**.
9. Cover is not in force at any place where **you** or members of **your** family are subject to a contract of employment, carry out self-employed or voluntary work.
10. Cover is not provided at any event of confirmation show, agility event, working trial or Schutzhund competition.
11. Cover is not provided at any organised or recreational shooting or sporting event.
12. Any liability arising from an agreement, which imposes a liability on **you**, which **you** would not be under in the absence of such an agreement.
13. Any claim for injury or damage to property which **you** or a family member could have stopped but deliberately chose not to.
14. Any claim resulting from **your pet** passing on any disease or virus.
15. Any claim where **you** have not followed advice given to **you** by previous owners of **your** dog or by any rehoming organisation about **your** dog's behavioural traits.
16. Any claim whilst **your pet** is being transported in a motorised vehicle.
17. Fines, penalties, or **your** breach of quarantine restrictions or import or export regulations.
18. Any damages, costs or expenses if **you** are insured under any other liability **policy** which covers any liability relating to **your pet** (including **your** household insurance) unless that cover has been used up.
19. Any claim costs over the **policy** limit under this section of **your policy**.
20. Any amount over the amount shown on **your policy schedule** in respect of all **incidents** occurring during the **period of insurance**.

Special Conditions that apply to this Policy section

No claims under this **policy** section will be paid for any pedigree dog that is not on **our** breed list when **you** purchased **your policy** (unless agreed by **us**), or a dog crossed with any pedigree breed not on **our** breed list. **We** specifically will not provide any cover if **your** pet is or has ever been crossed with an African Crested Dog, Akita, American Bandogge, American Bulldog, American Bully, American Mancon, American Pit Bull Terrier, American Staffordshire Terrier, Argentinian Mastiff, Australian Dingo, Bandogge Mastiff, Bandogs, Boar Hounds, Boerboel, Bull Mastiff, Bully Kutta, Canadian Inuit, Canary Dog, Cane Corso, Cao Fila, Chinese Shar Pei, Chow Chow, Cirneco Dell Etna, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileros, Dogue de Bordeaux, Fila Brasileiro, German Shorthaired Pointer, Grand Bleu de Gascoigne, Inuit, Irish Staffordshire Bull Terrier, Japanese Akita, Japanese Tosa, Korean Jindo, Laika, Lybian Desert Dog, Mexican Hairless (Miniature), Mexican Hairless (Standard), Mexican Hairless Intermediate, Northern Inuit Dog, Perro De Pressa Canario, Pit Bull Terrier, Pocket Bully, Pointer, Portuguese Podengo, Pressa Canario, Racing Greyhound, Rottweiler, Saarloos Wolfhound, Segugios Italiano, Shar Pei, Staffordshire Bull Terrier, Tamaskan, Tosa Inu, Utonagan, Wolf Dog, Wolf Hybrid, Working Sheepdog, XL Bully Type, or any dogs listed under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs (amendment) Act 1997 or any subsequent amendments.

1. **You** must contact **us** as soon as there is an **incident** that could lead to a claim.
2. **You** must not admit to anyone that **your pet** was at fault, offer any payment, make a payment, or try to agree a payment.
3. **You** must forward on to **us** any letters, writs, summons, or other legal documents **you** receive, immediately, and **you** must not answer them. Details as to how **you** can contact **us** can be found on page 9 of this **policy** wording or on any mail **you** have received from **us**. Please remember to quote **your** claim or **policy** number.
4. **You** must tell **us** what happened or if **you** do not know, try to find out what happened following an **incident**. **You** must also give **us** a written statement as to what happened if **we** ask and go to court if required.
5. **We** may pay what **we** think is a fair amount to settle any claim made against **your pet**.
6. **We** will have complete control of any claim or the defence of any legal proceedings.
7. **You** must not give anybody information or anything that could help them claim against **you** other than giving them **your policy** number and **our** name

and address. In relation to any third party liability claims, **we** may pay up to the limit of **your** stated **policy** cover or lesser amounts for which any claim can be settled (after deduction of any sum or sums already paid as compensation) and shall be released from any further liability under this **policy** (except for costs and expenses of litigation recoverable or incurred with **our** consent prior to the date of such payment).

Section 3: Death of your pet (illness)

This section does not apply in the case of dogs that are 6 or more years old and cats that are 8 or more years old.

What is covered?

If **your pet** dies because of an **illness**, or as caused by **your vet** putting **your pet** to sleep, if recommended by a **vet** as necessary to stop the suffering of **your pet**, due to **illness** during the **period of insurance**.

We will pay the lower amount of what **you** paid for **your pet** as shown on the **policy schedule** or the maximum **policy** limit shown on **your** chosen **policy**.

If **you** are unable to provide **us** with formal proof of the amount paid for **your pet** **we** will pay a current **market value** based on average prices at the time of **your pet's** death.

What is not covered?

1. If **your pet** dies from an **accident**.
2. If the death is caused by any **illness that** occurs prior to or within 14 days of **your pet's** insurance first starting.
3. Any claim where the **illness** is excluded from claim under Section 1 - **veterinary** fees.
4. If at the time of death **your pet** is over 5 years of age in the case of dogs or over 7 years of age for cats.
5. If **your pet** is put to sleep due to aggression unless this can be attributed to an **illness**.
6. Any claim if a **vet** believes it is more humane to keep **your pet** alive rather than put it to sleep, but despite this **you** still have **your pet** put to sleep.

7. If **you** are not able to provide **us** with confirmation from **your vet** or statement from an independent witness.

Section 4: Death of your pet (injury)

What is covered?

If **your pet** dies because of an **injury**, or as caused by **your vet** putting **your pet** to sleep, if recommended by a **vet** as necessary to stop the suffering of **your pet**, due to **injury** during the **period of insurance**.

We will pay the purchase price **you** paid for **your pet** as declared by **you** and detailed on the **policy schedule**. This payment is subject to the maximum **policy** limit shown on **your policy schedule**.

If **you** are unable to provide **us** with formal proof of the amount paid for **your pet** **we** will pay a current **market value** based on average prices at the time of **your pet's** death.

What is not covered?

1. If **your pet** dies from an **illness**.
2. If the death is caused by any **injury** that happens prior to or within 48 hours of **your pet's** insurance first starting.
3. If **your pet** is put to sleep due to aggression unless this can be attributed to an **injury**.
4. Any claim if a **vet** believes it is more humane to keep **your pet** alive rather than put it to sleep, but despite this **you** still have **your pet** put to sleep.
5. If **you** are not able to provide **us** with confirmation from **your vet** or statement from an independent witness.

Section 5: Advertising and reward costs (if your pet is lost or stolen)

What is covered?

If **your pet** is lost or stolen, **we** will pay **you** back what **you** spent for advertising in a local newspaper or other approved costs for recovery of **your pet** (previously agreed by **us**) up to the maximum sum as shown in **your policy schedule** per **period of insurance** and where required for a suitable reward to be offered for recovery of **your pet** (previously agreed by **us**) up to the maximum sum as shown in **your policy schedule** per **period of insurance**.

Although **you** are free to decide the amounts **you** wish to offer as reward **we** apply a maximum of the lower of the full maximum benefit available for rewards or the purchase price declared on **your policy schedule**.

We will not be liable for:

1. Paying back any money **you** spend trying to find **your pet** if **we** have not agreed to the way **you** are doing this.
2. More than £50 for cost of advertising materials.
3. Paying back any money **you** spend trying to find **your pet** if **we** have not agreed to the way **you** are doing this.
4. Any reward to anyone who is a member of **your** family or living with **you** or by any person employed by **you**.
5. Any reward paid to the person who was caring for **your pet** when it was lost or stolen.
6. Any reward to the person or persons who stole or was involved in the theft of **your pet**.
7. Any reward greater than the declared value of **your pet** as shown on **your policy schedule**.
8. Any reward not supported by a signed receipt giving the full name, address and telephone number of the person who found **your pet**.
9. Any amount over the **policy** limit under this section of **your policy**.

Section 6: Theft and straying (if your pet is lost or stolen)

What is covered?

We will pay **you** up to the purchase price or the maximum sum shown on **your policy schedule**, whichever is the lesser amount in respect of permanent loss due to **your pet** being lost or stolen and after no recovery has been made after 45 days despite appropriate endeavours including advertising and reward, notifying local rescue centres and in the case of theft the notifying the Police to report the theft obtaining a crime reference number. This benefit can be paid once per **period of insurance**.

If **you** are unable to provide **us** with formal proof of the amount paid for **your pet** **we** will pay a current **market value** based on average prices at the time of **your pet's** death.

We will not be liable:

1. If **your pet** is lost, stolen or strays before or during the first 14 days of taking out this **policy**.
2. Any costs if **you** or the person looking after **your pet** has deliberately lost them, given them away or sold them.
3. Any claim for theft where the loss was not reported to the police or case of straying where the missing **pet** was not reported to local rescue centres.
4. Any claim is not submitted within 1 year of **your pet** going missing.
5. **We** will not pay a claim for loss or theft unless **you** can provide evidence or advertising and reward being offered.
6. For any amount over the **policy** limit per **period of insurance** under this section of **your policy schedule**.

Section 7: Boarding fees

What is covered?

We will pay **you** back what **you** spent for boarding fees for **your pet** in a licensed boarding establishment, or daily minding in **your** own home up to the amount shown on **your policy schedule** if boarding and subject to a limit of £5 per day in pet sitting in **your** own home if during the **period of insurance**:

- (a) **You** have an **illness** or **injury** which requires **you** to go into hospital for more than 96 hours; or
- (b) a family member who permanently resides with **you** has an **illness** or **injury** which requires **you** to attend hospital for periods of time of no less than seven hours a day over a continuous period of no less than 96 hours and **your pet** stays in a licensed kennel /cattery while **you** are in or attending hospital and no other member of **your** family permanently living with **you** with **you** is able to look after **your pet**.

What is not covered?

1. Claims within the first 14 days of the commencement of insurance.
2. Any costs if **you** are in hospital for less than 96 hours.
3. Any costs if **you** or **your** family member who permanently resides with **you** goes into hospital if **you** or they had symptoms of being ill or injured before **your policy** first started.
4. Any costs for dates before **you** or **your** family member went to hospital or dates following **your** or **your** family member's discharge from hospital.
5. Any costs if **you** or **your** family member who permanently resides with **you** goes into hospital as caused by pregnancy, giving birth, alcoholism, drug abuse, drug addiction, attempted suicide, self-harm or hospitalisation that is not directly related to being ill or injured.
6. Any costs caused by nursing home care or any convalescence care that **you** do not receive in a hospital.
7. Boarding fees if **you** or **your** family member who permanently resides with **you** have previously gone into hospital for the same **illness** or **injury**.
8. Any stay in hospital that **you** were aware could happen when **you** arranged the **policy**.
9. Transportation costs for **you** and **your pet** to or from the boarding kennel/cattery establishment.
10. Where the **incident** which led to the incurring of boarding fees occurred outside of the **period of insurance**.
11. Any payment to a person permanently living with **you** at the address shown in **your policy schedule** or member of **your** family.
12. Any claim over the limit shown on **your policy schedule** per

period of insurance.

13. Any costs if **you** do not attend hospital for a continuous period of more than seven hours a day over a continuous period of no less than 96 hours whilst a family member who permanently resides with **you** have an **illness** or **injury** which requires **you** to attend hospital.

Claims Conditions

When **you** or **your** family member who permanently resides with **you** leave hospital, **you**/they should obtain a medical certificate and send **us** the medical certificate and the receipt from the boarding kennels/cattery with a covering letter and send this to **us**.

Section 8: Holiday cancellation/curtailment

We will pay **you** up to the amount shown on **your** chosen **policy** for the costs **you** have to pay to cancel or cut short **your** holiday if:

1. **You** cancel **your holiday** within 7 days of **you** leaving to go on holiday or;
2. **You** come home early because **your vet** believes **your pet** needs lifesaving **treatment** or lifesaving surgery.

What is not covered?

1. Claims within the first 14 days of the commencement of **your policy**.
2. Any amount if **your pet** does not have lifesaving **treatment** or lifesaving surgery.
3. Any claim where the **veterinary treatment** is not covered by a **vet** fee claim.
4. Any amount as caused by an **illness** or **injury** that first showed clinical signs or happened more than 7 days before the start date of **your holiday**.
5. Costs for anyone else who is on **holiday** or who is going to be on **holiday** with **you**. Unless they are under 18 years of age and no other adult is able to take care of them.
6. If **you** booked **your holiday** less than 28 days before **you** were due to leave.
7. If **you** cancel **your holiday** or come home early as caused by any **pre-existing condition**.

8. If **you** knew about the **injury** before going on **holiday** and the **injury** was likely to necessitate emergency **treatment** and/or surgery.
9. Any additional costs which **you** had to pay, e.g. if **you** fail to arrive on time at the airport/ferry port.
10. If **you** can get these back from anywhere else, for example, from **your** travel insurance.
11. Any cost for food for **you** or **your pet**.
12. Any additional cancellation charges **you** had to pay because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel **your holiday**.
13. Any amount for a **holiday** that does not start and finish in the **period of insurance**.
14. Any claim more than one year after **your** return.

Claims conditions.

Forward to **us** all receipts for the expenses **you** are claiming, along with a booking invoice for the **holiday** showing any cancellation charges. **You** must provide **us** with confirmation that **you** are unable to claim these costs back from **your** travel providers.

Section 9: Quarantine costs

What is covered?

We will pay up to the limit shown in **your policy schedule** per trip for:

1. Quarantine kennelling costs and costs incurred in obtaining a replacement health certificate for **your pet** should a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fail to operate as intended.
2. Quarantine kennelling costs should, despite compliance with the relevant regulations, **your pet** be placed in quarantine due to **illness**.

All claims under this section of the **policy** must be supported with all relevant receipts and documentary evidence that **your pet** was micro-chipped prior to **your** journey with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785.

What is not covered?

We will not pay for:

1. Any costs incurred where it was established that the microchip was not functioning prior to departure.
2. Any costs incurred where it can be established that **your pet** was suffering from an **illness** or **injury** prior to departure.

Section 10: Loss of Animal Health Certificate

What is covered?

We will pay up to the level shown in **your policy schedule** the cost of a replacement health certificate should the original become lost during the trip. This includes any quarantine costs incurred as a direct result of such a loss.

All claims under this section of the **policy** must be supported by all relevant receipts and evidence of expenditure.

Section 11: Emergency expenses cover abroad

What is covered?

We will pay up to the level shown in **your policy** per trip in reimbursement for emergency expenses incurred by **you**. Cover is provided for:

1. Additional accommodation for up to 14 days and repatriation fees incurred by **you** should **your pet** require emergency **veterinary treatment** which results in **you** missing **your** return journey.
2. Reimbursement of accommodation and transportation costs incurred by **you** up to the limit shown on **your policy schedule** following **your pet** becoming lost during a journey, whilst **you** endeavour to find **your pet** prior to **your** due return date to the **UK**.
3. Reimbursement of additional accommodation and transportation costs incurred by **you** up to the limit shown on **your policy schedule**, for up to 4 days, should **your pet** become lost or stray prior to **your** return journey to the **UK** resulting in **you** remaining abroad whilst endeavouring to locate **your pet**.

All claims under this section of the **policy** must be supported by all relevant receipts and evidence of expenditure. Additionally, **you** must notify the Police or relevant transport operator within 24 hours of the **incident** and obtain, at **your** own expense, a written report should **you** wish to claim following the loss or theft of **your pet**.

Cancellation

You may cancel this **policy** within 14 days of receipt of the **policy** documents (new business) or the renewal date by writing to **us** at the address given below. Any premium already paid by **you** will be paid back to **you** providing no claim has been made or is intended to be made and no **incident** likely to lead to a claim has happened. If **you** do not cancel **your** policy during the 14 day period, **your policy** will continue as normal.

Pets in a Pickle Pet Insurance
2nd Floor, 5000 Lakeside
North Harbour
Western Road
Portsmouth
PO6 3EN

If **you** make a claim during the first 14 days of the **policy** start date then this will be taken as accepting the **policy** cover, no refund would then be available.

The **policy** is an annual contract of insurance that can be paid monthly. If the premium is paid under a monthly instalment option and a claim has been settled during the **period of insurance**, **you** must continue with the instalment payments. Alternatively **we** will deduct outstanding instalments from any claim payment that may be due to **you**.

If the annual payment option is chosen and a claim is paid, no premium will be paid back to **you** if the **policy** is cancelled during the same **period of insurance**. As long as there has been no claim or **incident** that is likely to lead to a claim being made during the **period of insurance** and **you** cancel **your policy** then **we** will give **you** some money back. This amount will be for the unused period of **your policy**. For example: If **your** premium was £365 and **you** cancel the **policy** after 300 days then **we** will give **you** back £65 for the 65 days of unused cover.

If a claim has been made or **you** know that a claim is likely to be made during the **period of insurance** then **we** will not give **you** any money back.

If **your pet** dies or is reported as lost or stolen and **you** need to make a claim, the remaining premiums for the full **policy** year will not be charged.

We can cancel, void or not invite renewal of this **policy** if there are serious reasons to do so, for example:

1. Where **we** have been unable to collect a premium payment (payment terms including the procedures in the event of non-payment of the premium will have been agreed between **you** and **us** when **you** took out this **policy**); or
2. **You** have not supplied truthful answers as requested on page 3 of this **policy wording** under the Consumer insurance (Disclosure and Representations) Act 2012 section; or
3. **You** have failed to give **your** help or provide information when **we** are entitled to request **your** help in dealing with a claim or with the running of this **policy**; or
4. Where **you** have had a previous insurance policy that has been declined, declared void or had special terms imposed, by the insurer.
5. Where **you** fail to take **your pet** for annual check-ups and keep **your pet** vaccinated against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs; against feline infectious enteritis, feline influenza, feline herpes virus, feline calicivirus and feline leukaemia in the case of cats and as advised by **your vet** in accordance with General Conditions 7 of this **policy**; or
6. Where **your pet** has been used for **commercial breeding**; or
7. Where **we** suspect fraud; or
8. Where **you** use threatening or abusive behaviour towards a member of **our** staff or a member of staff of **your vet** or **our** supplier.
9. Where **we** are unable to underwrite **your policy** moving forward.

In the event of payment default **You** have 7 days from the date of default to contact **Us** to arrange payment. If payment is not received **Your policy** will be cancelled from the default date. A pro-rata charge for **Your** period on cover will be made and as detailed in **Our** Terms of Business. Where a claim has been

made, the remaining premium for the **policy** year will be charged.

In the event **Your** Direct Debit is cancelled **You** have 7 days from the date the Direct Debit is cancelled to contact **Us** to arrange payment and provide **Us** with valid bank details. If payment is not received **Your policy** will be cancelled from the date **We** are notified by **Your** bank that the Direct Debit is cancelled. A pro-rata charge for **Your** period on cover will be made as detailed in **Our** Terms of Business. Where a claim has been made, the remaining premium for the policy year will be charged.

We will do this by giving notice in writing to **your** last address notified to **us**. **Your** last given address may include an email address given by **you** to accept mail.

I'm having financial difficulty

If **you** are paying for this insurance monthly and **you** think **you** may be unable to meet **your** regular **policy** payments, please contact **us** as soon as possible.

We have specialists on hand who can agree how best **we** can help with **your** financial situation.

There are several ways **we** may be able to help, including moving **your** payment dates.

Don't wait until **you** miss a payment as **we** can help **you** in advance. **We** ask that **you** don't cancel **your** payments or direct debits as this can result in **your policy** being cancelled and **we** don't want **you** to be left uninsured, please get in touch with **us** as soon as **you** can.

If **you're** paying annually, please review **your** cover and check that it meets **your** requirements, and again, please contact **us** to discuss how **we** can help **you**.

Additional financial help is available externally from Money Helper which is a free service provided by the Money and Pensions Service:

www.moneyhelper.org.uk/debt-advice-locator.

Claims

Claim notification

You must submit **your** claim within 12 months of the **treatment** taking place. Any claims received after this time will not be covered by the policy.

How to make a claim - online

You can register any type of claim on **our** website: <https://petsinapickle.co.uk/>.

For veterinary fee claims, either **you** or **your vet** can submit **your** claim. If **your** veterinary practice uses “Vet Envoy” (a piece of software that gives them the ability to log claims digitally), **we** can accept claims from **your vet** this way.

Our online process is paperless and easy to use, it will only take a few minutes to notify **us** of **your** claim.

We will ask **you** some basic questions about the circumstances of **your** claim and tell **you** what documentation **we** need **you** to send to **us** to support **your** claim and enable **us** to process it as quickly as possible. **You** or **your vet** can simply scan or take a clear photograph of the information **we** need and upload it whilst **you** are completing **your** online claim, however if **you** do not have it to hand **you** will be able to upload it later, using a secure link. **You** can also send the information in via email or post. Our contact details can be found on page 5.

If **we** need any additional information, **we** will contact either **you** or **your vet** to obtain it.

You will be regularly updated on the progress of **your** claim via email and/or SMS.

Once **your** claim has been processed, **we** will send an email to explain the outcome and any settlement details. If **we** are unable to pay for some or any of **your** claim, we will explain why.

How to make a claim - over the phone

You can also register **your** claim over the phone by contacting **us** on 0330 126 0001 (lines open from 8am to 6pm Monday to Friday and 9am to 2pm Saturdays).

We will never guarantee any payment of a claim over the telephone until **your** claim is registered, has been reviewed and an outcome reached. Calls may be monitored or recorded to assist with training and for quality control purposes.

We will ask **you** some basic questions about the circumstances of **your** claim and tell **you** what information **we** need to process **your** claim. **We** will then send **you** or **your vet** a link, which will allow **you** to upload this information if **you** do not have it to hand. **You** can also send the information in via email or post. Our contact details can be found on page 5.

If **you** register **your** claim over the phone, **you** will still be updated regularly on its progress via email and/or SMS.

When **your** claim has been processed, **we** will send you an email to explain the outcome and settlement details. If **we** are unable to pay for some or any of **your** claim, **we** will explain why.

Other information

Following a claim, and if applicable, **we** may try to get back any money **we** have paid from the person(s) that injured **your pet**.

If **we** have made any overpayment regarding claim settlements, **we** will contact **you** to discuss the best way for that money to be paid back to **us**.

If any liability under this insurance is covered by any other insurance policy, **we** will not pay any claims until that cover is exhausted.

Fraud

It is unfortunate that with all types of insurance, fraud and attempted fraud can occur. **We** employ sophisticated fraud detection and prevention techniques to ensure **we** only pay out on genuine claims. By doing this **we** are protecting the interest of all policyholders and are able to offer a comprehensive policy with competitive premiums.

You must not act in a fraudulent manner. If **you** or anyone acting for **you**:

- Make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any respect.
- Make a statement in support of a claim knowing the statement to be false in any respect.
- Submit a document in support of a claim knowing the document to be forged or false in any respect.
- Make a claim in respect of any loss or damage caused by **you** on purpose or **you** knew it was caused on purpose.

Then:

- **We** shall not pay the claim.
- **We** shall not pay any other claim which has been or will be made under the policy.
- **We** may at our option declare the policy void.
- **We** may ask **you** to return the amount of any claim already paid under the policy since the last renewal date.
- **We** will not give back any refund of premiums already paid.
- **We** may inform the police of the circumstances.

Preventing fraud

We and/or **our** agents, along with other insurers pass information to fraud prevention and credit reference agencies. **We** may pass **your** details to the Claims and Underwriting Exchange Register run by the Motor Insurers' Bureau and/or onto industry fraud databases, such as the Insurance Fraud Register and other databases, to which other insurers may have access.

Complaints procedure

We are committed to providing **you** with an exceptional level of service and customer care.

We realise, however, that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expect. When this happens **we** want to hear about it so that **we** can try to put things right.

Although it can help to make complaints in writing **we** are happy to receive complaints communications in whatever form or medium is appropriate for **your** circumstances.

Who to contact

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are to be sure **you** are talking to the right person, and that **you** are giving them the right information.

When **you** contact them please give them **your** name and a contact telephone number. Please quote **your policy** and/or claim number and the type of **policy** **you** hold.

To help **us** improve our service, **we** may record or monitor telephone calls. Please explain clearly and concisely the reason for **your** complaint.

Step one – Initiating your complaint:

Does **your** complaint relate to:

A: **your policy**?

B: a claim on **your policy**?

If A, **you** need to contact the customer service team on 0330 126 0001 and state **your** complaint.

If B, **you** need to contact whoever is currently dealing with **your** claim by calling the claims team on 0330 126 0002 and state **your** complaint.

In either case, if **you** wish to provide written details, the following checklist has been prepared for **you** to use when drafting **your** letter.

1. Head **your** letter 'Pet insurance COMPLAINT'.
2. Give **your** full name, post code and contact telephone number(s).
3. Advise them that **you** have a Pets in a Pickle pet insurance policy and quote **your policy** and/or claim number.
4. Explain clearly and concisely the reason(s) for **your** complaint.

The letter should be sent to the Complaints Manager at the following address:

Pets in a Pickle Pet Insurance
2nd Floor
5000 Lakeside
North Harbour
Western Road
Portsmouth
PO6 3EN

We will acknowledge **your** complaint promptly, normally within five days unless exceptional circumstances apply. The Complaints department will investigate **your** complaint impartially taking into account all relevant factors and will provide **you** with a written response to **your** complaint within eight weeks. It is expected that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied, or if **you** have not heard from **us** within 8 weeks, **you** can take the issue further:

Step two - The Financial Ombudsman Service

If **we** have given **you our** final response, or if **you** have not heard from **us** within 8 weeks, or if **you** are still not satisfied **you** may refer **your** case to the

Financial Ombudsman Service (FOS).

The Ombudsman is an independent body that arbitrates on complaints about general insurance products and other financial services. It will only consider complaints after **you** have been provided with written confirmation that all internal complaints procedures have been exhausted.

Insurance Division
Financial Ombudsman Service
Exchange Tower
Harbour exchange square
London
E14 9SR
Tel: 0300 123 9123
Fax: 020 7964 1001

Please note that **you** have six months from the date of the final response in which to refer **your** complaint to the Ombudsman. Referral to the Ombudsman will not affect **your** right to take legal action.

Our promise to you:

We will acknowledge all complaints promptly. **We** will investigate quickly and thoroughly. **We** will keep **you** informed of progress.

We will do everything possible to resolve **your** complaint.

We will learn from our mistakes.

We will use the information from complaints to continuously improve our service.

Data protection

We believe in keeping **your** information safe and secure. Full details of what data **we** collect and how **we** use it can be found in **our** Privacy Policy which **you** can access via: <https://quote.petsinapickle.co.uk/> or by requesting a copy from our Data Protection Officer (contact details below). This section provides **you** with some basic information and briefly explains what **we** do with **your** information.

We are governed by the Data Protection legislation applicable in both the United Kingdom and Gibraltar.

We collect details in order to consider **your** application for insurance and to administer insurance services to **you**, including claims investigation and management.

We may use **your** information for a number of purposes. These include: providing **you** with our services; dealing with **your** claim; carrying out checks such as fraud checks and credit checks; and where agreed, providing **you** with information about **our** products and services.

In order to provide **our** services to **you**, **we** may share **your** information with other insurance companies, solicitors, regulators, business partners and third party suppliers. **We** may also have a legal obligation to provide **your** information, in certain circumstances, with regulators, police and other public bodies. Information **you** supply may be used for the purposes of insurance administration by **us** and third parties. These third parties may share **your** information with their own agents.

Providing you with details on our products and services

Where **you** have given us **your** consent to do so, **we** will send **you** information about products and services of **ours** or other third parties which may be of interest to **you** via telephone, letter or email (as **you** have indicated). **You** have a right at any time to stop us from contacting **you** for marketing purposes or giving **your** information to other third parties.

If **you** no longer wish to be contacted for marketing purposes then please contact **us** by e-mailing customerqueries@petsinapickle.co.uk

Your rights as a Data Subject

Under Data Protection laws **you** have certain rights; these include for example, a right to understand what data **we** hold on **you** and a right to ask **us** to amend that data if it is incorrect. If **you** would like to exercise any of **your** rights please contact **our** Data Protection Officer (contact details below).

Data Protection Officer

If **you** have any questions about how we use **your** data, or to exercise any of **your** data rights please contact **our** Data Protection Officer at:

Data Protection Officer
Insurance Factory Limited
45 Westerham Road
Bessels Green
Sevenoaks
Kent
TN13 2QB

Please make sure **you** provide **your** name, address, policy number and other relevant information to allow **us** to respond to **your** query.

You understand that all personal data **you** supply must be accurate.

If **you** would like any other person to discuss **your policy** or make amendments then **we** must have **your** permission.

Updating your records

If **you** think **our** records are wrong or out of date, particularly **your** contact details, **you** must contact **us** immediately to correct them. **You** can do this by calling 0330 126 0001 or by emailing customerqueries@petsinapickle.co.uk.

Helplines

All policies include access to the following help lines (calls may be monitored or recorded):

Find a Vet

If **you** or **your pet** are away from home whilst in the **United Kingdom**, Northern Ireland and the Isle of Man and **your pet** needs urgent veterinary care, this

policy gives **you** access to **our** help lines so **we** can identify the nearest **vet** for **you**.

Telephone 0330 126 0002

(Telephone lines are open from 8.00am to 6.00pm weekdays and 9.00am to 2.00pm Saturdays)

Bereavement Counselling

An understanding, confidential and professional service for **you** to talk for as long as **you** need about the death or **illness** of **your pet**. Help and advice to address the symptoms brought about by bereavement is available 24 hours a day, 365 days a year.

Telephone 0333 003 2258

(Telephone lines are open 24 hours a day, 365 days a year)

Pet Minders

This enables **you** to locate a registered pet minder (on a national basis) for either a few minutes or indeed weeks, in order to look after **your pet** while **you** are away.

Telephone 0330 126 0002

(Telephone lines are open from 8.00am to 6.00pm weekdays and 9.00am to 2.00pm Saturday)