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Welcome to Pets in a Pickle Pet Insurance

We're pleased you've chosen us to help look after your pet if they ever need it.

Our pets are part of our families and whilst we hope you never need to use this insurance, should you ever need to, we're here to help and make the process as easy as possible, so you can spend time looking after your pet whilst they recover.

This policy booklet provides you with details on your cover, any important exclusions and information on how to contact us or make a claim. We encourage you to read this document in full, to ensure that you fully understand what you are and are not covered for.

Unlimited online veterinary advice



A lot of pet owners who notice a change in their pet's behaviour often ask themselves if they need to see a vet immediately or not and may find themselves paying for a visit to the vet that wasn't needed.

We know that sometimes getting your pet to see a vet can be more hassle and stress than the appointment itself. Therefore, as a valued Pets in a Pickle Pet Insurance customer, we are giving you full, unlimited access to our friends at FirstVet.

FirstVet offer video advice with fully qualified veterinary surgeons 24/7, 365 days a year at no additional cost to your insurance and also does not count as a claim on your policy.

Whether **your pet** has a tummy upset, is limping, or suffering from skin problems or **you** want advice on what it should or shouldn't eat or **your pet** is being naughty, download the free "FirstVet" app, register and book a meeting (average waiting time for a meeting is less than 30 minutes).

Making a Claim

If it's not an emergency, have as many online consultations as you need...

Remember, speaking with a vet at FirstVet is not only included within your policy, but it may also result in you not needing to travel with your pet to a veterinary practice. This means you may be able to avoid all that stress and hassle and **you** won't have to pay your policy excesses.

No more paper forms!

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.

What we do with your claim

We will pay **your** claim:

- If the claim submission is correctly completed
- If/when **we** have all the information **we** need
- When **we** are sure that the claim is covered by the **policy**
- (If applicable) When any legal action or other action about **your pet** has been settled

If **your** veterinary practice accepts direct payment from insurers, **we** can pay them directly for **you** – less any **policy** excesses and any items on the invoice which are not covered under **your** insurance.

You can tell **us** who to make payment to.

You must pay **your vet** any amount not covered under this **policy**. 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 all or a part of **your** claim cannot be paid, **we** will tell **you** why in writing.

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

Making changes once the policy has started

To make any amendments to **your** policy including:

- Updating payment method
- Changing **your** address
- Updating **your** email address/phone number

You can call us on 0330 126 0001 or [CLICK HERE](#) to use our live chat facility to speak to a colleague*.

You can also email us **your** query at: customerqueries@petsinapickle.co.uk

*Our office is open from 8am to 8pm Monday to Friday and 9am to 2pm Saturday. Calls may be monitored or recorded for training and quality purposes.

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 be made at any time during the **period of insurance** or 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.

Tables of Cover

	Time Limited £4,000	Lifetime £8,000
Product type	12 month cover	Lifetime
Veterinary fee cover	£4,000/condition	£8,000/per policy year
Fixed excess	£150 - £250 (as chosen by you)	£150 - £250 (as chosen by you)
Variable excess <i>(payable in addition to the fixed excess)</i>	10% for pets aged 6 years and over	10% for pets aged 6 years and over
CT/MRI scans & associated costs <i>(as part of veterinary fee cover)</i>	£1,250	£1,500
Cruciate ligament treatment <i>(as part of veterinary fee cover)</i>	£1,500	£2,500
Complementary treatment <i>(as part of veterinary fee cover)</i>	✓	✓
Specialist diet <i>(as part of veterinary fee cover)</i>	£100	£200
Behaviour treatment <i>(covered as a result of an accident only and as part of veterinary fee cover)</i>	£500	£1,000
Death from illness <i>(only available for dogs less than 6 years of age and cats less than 8 years of age)</i>	£1,000	£2,000
Death from accident	£1,000	£2,000
Third party liability <i>(for dogs only - £250 excess per claim)</i>	£1,000,000	£1,000,000
Advertising and reward	£1,000	£2,000
Loss of pet - theft or straying	£1,000	£2,000
Emergency boarding kennel/cattery fees	£1,000	£2,000
Emergency holiday cancellation	£1,000	£2,000
Overseas travel cover	180 days	180 days
Overseas treatment	£4,000	£8,000

Time Limited policy explanation

If **you** have chosen **our** time limited **policy**, this will provide a fixed amount of money each **period of insurance**. This covers all **veterinary treatment your pet** needs up to either £4,000 per **condition**, or up to 12 months from when a **condition** is first treated by **you** or **your vet**.

Your annual limit for veterinary fees will decrease with each claim **you** make. Neither the 12-month cover period, nor the **veterinary** fee allowance for a **condition** resets when **you** renew **your policy**.

Under this **policy**, cover for any **condition** will stop after either:

- 12 months have passed from the first **treatment** date
- OR
- When the annual **veterinary** fee limit is reached for a **condition**.

Example veterinary fees claim

- **You** buy the Time Limited £4,000 **policy** to start on 1st January 2022
- A **condition** is first treated 1st June 2022, claim settled for £1,250 on 6th June 2022
- **Veterinary** fee cover for the **condition** remaining at the end of the insured year (in the event of a recurrence or further **treatment** need): £2750
- Date that the 12-month cover for the **condition** previously claimed for ends: 31st May 2023

Like **you** and me **your pet** is more likely to get ill as it gets older. Due to this **your pet policy** premium is likely to go up every year as well, even if **you** have not made a claim. Unfortunately, if **you** have made a claim then the premium may go up even more.

Lifetime policy explanation

If **you** have chosen our lifetime **policy**, this will provide a fixed amount of money each **period of insurance** to cover all **veterinary treatment your pet** needs.

“Lifetime” means **your veterinary** fee limit goes back to the maximum allowance for each **period of insurance you** choose to renew **your** insurance.

This means as long as your insurance policy is renewed on time every year and you pay your premium when asked, there is no limit on how long **you** can claim for each **illness or injury your pet** suffers from.

If, during the **period of insurance**, the cost of any **treatment** goes over the limit **you** chose then there will be no money left to pay for anymore **treatment** until **you** renew the **policy**.

Like **you** and me **your pet** is more likely to get ill as it gets older. Due to this **your pet policy** premium is likely to go up every year as well, even if **you** have not made a claim. Unfortunately, if **you** have made a claim then the premium may go up even more.

What words mean

Certain words or phrases in this booklet have a certain meaning whenever they appear in bold. These words and their meanings are explained below:

Accident

A single, 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 Treatment

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. The behaviourist must be 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** during, or resulting from, a single **accident** or any manifestation of an **illness** having the same diagnostic classification or resulting from the same disease process regardless of the number of **incidents** or areas of **your pet's** body affected.

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, accident** 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

Any changes in **your pet's** state of health that are:

- not caused by an **accident**, or
- may be resulting from gradual or biological cause.

Incident

An occurrence involving **your pet** that may result in a claim under this **policy**.

Injury

Clinical signs or symptoms of changes in **your pet's** normal state of health resulting from an **accident** including multiple **injuries** resulting from one **accident**.

Insurance Factory Limited/IFL

Appointed by **Pets in a Pickle** and acting as insurance administrators for the insurers of **your** policy. **Insurance Factory Limited** is 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.

Monetary Pet Value

If, following the unfortunate death of **your pet**, **you** are unable to prove how much **you** paid for it **we** will work out the current value based on **your pet's** age, breed, pedigree and breeding status. The most **we** will pay however is £250.

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

Your dog or cat who lives with **you** all of the time at the address shown in **your policy schedule**.

Pets in a Pickle

A trading name of Global Radio. Policies are arranged and administered by **Insurance Factory Limited**.

Policy

Your Policy Wording and most recent **Policy Schedule**.

Policy Schedule

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 complication directly resulting from another **injury** or **illness**, whether diagnosed or undiagnosed or that has been identified or investigated by a **vet** or is otherwise known to **you** prior to the start of the insurance

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

As well as the **fixed excess** you also have to pay any **variable excess** for any new treatment after **your pet's** 6th birthday.

Vet/Veterinary/Veterinary Surgeon

A member of the Royal College of **Veterinary Surgeons** actively working as a **Veterinary Surgeon** in the **UK** or a **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** that permanently resides with **you** at the address **you** have provided.

Consumer insurance

(Disclosure and Representations) Act 2012

When taking out **your policy**, **you** must take all care in answering all questions asked honestly and to the best of your knowledge. This includes anything asked within **your** application for insurance as well as any information relating to **your pet's** medical history.

Your failure to supply truthful answers could mean **your policy** is cancelled or **your** claim is not paid or fully paid. If **you** are not sure about any questions asked or the answers **you** have given then please contact **our** Customer Services Department on 0330 126 0001.

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.

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.

The law that applies to this policy

The law of England and Wales will apply to this policy unless **you** and **we** agree differently. Alternatively, if **you** live permanently in Scotland, Northern Ireland, the Channel Island or the Isle of Man, the law of that country will apply (unless agreed otherwise). This **policy** and all other information concerning it are written in the English language.

Travelling with your pet

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 180 days in each **period of insurance**. It also provides cover while **you** travel on **holiday** with **your pet** for 180 days within each **period of insurance**. Please visit the gov.uk website to follow the latest guidance on travel within the EU post-Brexit.

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 0333 126 0002 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**.

Mid-term policy changes

You must 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. In the event of a change in **your pets** or **your** details, this may affect the premium for the rest of the **period of insurance**.

Upgrades or downgrades in cover level

This can be done mid-term or at renewal. Regardless of when **you** do this, if **you** transfer **your pet** from the Time Limited **policy** to the Lifetime **policy**, the additional or higher benefit limits will not apply if a **condition** shows signs or symptoms of a **condition** before the transfer date. If **you** transfer **your pet** from the Lifetime **policy** to the Time Limited **policy**, the additional or higher benefit limits will no longer apply to any claims/**condition you** are currently making.

Financial Services Compensation Scheme (FSCS)

Pets in a Pickle, Insurance Factory Limited and the underwriters of **your** policy are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** or the underwriters of **your** policy 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.

- **You** cannot claim for any pre-existing conditions.
- **You** must pay any premium when it becomes due.
- **You** must own **your pet** and both **you** and **your pet** must live at all times at the address shown on **your policy schedule**. Cover will cease immediately if **your pet** is sold or **your pet** is living somewhere else, whether temporarily or permanently (unless agreed by **us**).
- **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.
- **You** must take **your pet** for regular annual checkups and keep **your pet** vaccinated as advised by **your vet**. There is no cover provided for these diseases in the event that the required vaccinations have not been administered to **your pet**. Homeopathic vaccines are not acceptable.
- **You** must make sure that **your** dog is muzzled, where this is recommended, when in public or on walks.
- **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.
- **You** agree that **your** current and/or previous **vet** may release all information or records regarding **your pet** to **us** 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.

- If there is a disagreement between **your vet** and **us**, an independent **vet** chosen by **us** will be appointed and act as arbiter, whose decision both **you** and **we** must keep to.

Dual Insurance

You must tell **us** if **you** have another insurance **policy** which covers **your pet** for anything this **policy** covers. If there is any other insurance under which **you** are entitled to make a claim **you** must report the **incident** to that insurance company and tell **us** their name and address and **your policy** and claim number with them. **We** will not make any payment for any **incident** covered by any other insurance **policy**.

What we will not cover

This **policy** will not cover:

- Any claims for a **pet** not named in the **Policy Schedule**.
- Any claims made for any **incident** that happens outside of the **period of insurance**.
- Any **pet** that has previously shown signs of aggressive behaviour or has been trained to attack.
- Any treatment, death or destruction of **your pet** as a result of **illness** resulting from the failure to vaccinate **your pet** in accordance with the practice recommended by the British Small Animal **Veterinary** Association.
- Any claims for **treatment** if **your pet** was under the age of 8 weeks.
- Claims where any **injury** or **illness** is 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.
- Claims where any **injury** or **illness** is due to ionising radiations or contamination by radioactivity from any fuel or from any nuclear waste from the combustion of nuclear fuel.
- The taking of **your pet** or it being put to sleep of **your pet** 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.
- 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)
- 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.
- 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.
- Any medication or **treatment** not recommended by a **vet**.
- 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** dog 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 Brasileiro, Dogue de Bordeaux, Farm Collie, Fila Brasileiro, German Shorthaired Pointer, Grand Bleu de Gascoigne, Inuit, Irish Staffordshire Bull Terrier, Japanese Akita, Japanese Tosa, Japanese Tosa / Tosa Inu, Korean Jindo, Laika, Lybian Desert Dog, Mexican Hairless (Imp), Mexican Hairless (Miniature), Mexican Hairless (Standard), Mexican Hairless Intermediate, Northern Inuit, Perro De Pressa Canario, Pit Bull Terrier, Pocket Bully, Pointer, Portuguese Podengo, Portuguese Warren Hound (Declassified), 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.

- 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**.
- Any **pre-existing condition** which comes back within the first 48 hours from the start date of **your** insurance **policy** and is an **injury**.
- **Your pet** being used for **commercial breeding** purposes, **guarding**, track racing, coursing, or used in connection with any business, trade, profession, or occupation (whether **you** are paid for such purposes or not).
- 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.
- Where fraud has been committed against **us** or where false information has been provided to **us**.
- Any claim where **you** have cover under any other insurance unless that cover is used up.
- Any claims resulting from an infringement of **UK** animal health and importation legislation.
- Any **pet** sold or where any financial interest whatsoever is parted with by **you**, whether temporarily or permanently.
- Any incident in respect of pollution or contamination of buildings or other structures or of water or land or the atmosphere. **We** will however cover any **incident** 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?

We will pay **you** for charges made for **treatment** to **your pet**, carried out by either a **vet** or a qualified specialist. Some specific types of **treatment** or charges do have limitations, which are detailed below and in the tables of cover.

Your veterinary fee allowance on the **policy you** have chosen is one overall monetary limit. Please refer to the Tables of Cover near the start of this **Policy Booklet**, to see which benefits fall under the overall **veterinary** fee limit and do not have their own separate monetary limits.

Example of how to calculate the amount **you** will have to pay and the amount **we** will pay in the event of a claim:

A valid claim arises for veterinary fees totalling £2,000 with a £150 **fixed excess** and the 10% **variable excess** is applicable:

Amount claimed		£2,000
Less fixed excess	£150	£1,850
Less variable excess	10% = £185	£1,665
Total excess paid by you	£335	
Total paid by us	£1,665	

Complementary treatment/medicine which is **veterinary** recommended including hydrotherapy as long as it is provided by members of the CHA (Canine Hydrotherapy Association), ICH (Institute of Canine Hydrotherapists) or NARCH (National Association of Registered Canine Hydro-therapists).

Dental cover is provided on all levels of cover as a result of an **accident** only.

Specialist diet food is only covered if it is to dissolve bladder stones or crystals in urine and no other purpose. It must be prescribed by **your vet** and is a diet that can only be bought from a **veterinary** surgery or an online pharmacy. **You** can claim up to a maximum of 60 days or up to the amount of cover **you** have on **your** chosen **policy** (whichever limit is reached first).

In the event **your pet** requires tube feeding, costs associated with this are limited to £100.

Behavioural treatment is only provided if **your pet's** change in behaviour can be proven by **you** or **your vet** to have been caused by an **accident**, which is covered on **your policy**. The amount **your pet** is covered for, is shown in the benefit tables at the start of this **Policy Booklet**.

Where **treatment** for different, **injuries** or **illnesses** are carried out at the same time and the separate costs of **treatment** cannot be identified, the cost of **treatment** will be split equally between each **injury** or **illness** and the **fixed excess** and **variable excess** (if applicable) will be applied to each **injury** or **illness**.

What is not covered?

- **Your fixed excess** and (if applicable) the additional 10% **variable excess** as shown in **your Policy Schedule**.
- The **fixed excess**, which is payable by **you** on a per **incident**, per **period of insurance** basis. If **your pet** is seen and/or treated by another **veterinary** practice (or specialist) for the same **condition** in the same **period of insurance**, another **fixed excess** becomes due for any further costs incurred from that second treating **vet**. If the **variable excess** is applicable to **your policy**, this will also be applied to costs incurred from both treating **vets**.
- The 10% **variable excess** apply to any new claim made and related **treatment** that takes place on or after **your pet's** 6th birthday.
- Any costs where a benefit limit has been used up.
- Any medication costs that has more than a 100% mark up on the manufacturers or wholesalers price of **veterinary** medicines based on **our** catalogue of prices (VAT is payable and inclusive of this markup).
- Any costs that **we** believe are too high. **We** check prices for the same type of **treatments** from **our** own records so will tell a **vet** practice if **we** think they are charging too much. **We** will only pay an amount that **we** believe is correct for the **treatment** given to **your pet**.
- Any **treatment** after **your policy** has ended.
- Any **illness** or symptoms of any **illness** before, or during the first 14 days of **your policy** starting whether diagnosed or un-diagnosed (**pre-existing conditions**).
- Any **accident** or **injury** that took place before or during the first 48 hours of **your policy** starting.
- Any costs for hydrotherapy used as an aid to weight loss.

- Any claim for **treatment** relating to, or as a result of, mating, pregnancy or parturition.
- 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 costs of **treatment** minus the cost of getting **your pet** castrated.
- Any claim or **treatment** for cryptorchidism (retained testicles) unless **your pet** was insured with **us** before they were 12 weeks of age.
- Any costs for bathing, grooming or de-matting **your pet**.
- Any costs for any pheromone products, unless agreed as part of a **behavioural treatment** recommended by a specialist, where **we** will pay these costs for a maximum of six months.
- The cost of any **treatment** outside normal **veterinary** surgery hours, unless **your vet** can explain how not seeing **your pet** immediately would have endangered **your pet's** health. For necessary **treatment** outside of normal **veterinary** hours, the maximum **we** will pay for any consultations is £100.
- Any costs for non-essential hospitalisation of **your pet** unless **your vet** can explain to **us** how moving **your pet** would seriously endanger its life.
- Any ambulance charges or transfer costs to another practice, unless **your vet** can explain to **us**, why they arranged this instead of **you** taking **your pet** to where **your pet** needed to go.
- Any costs for home visits by **your vet** unless **your vet** can explain to **us** how moving **your pet** would have seriously endangered its health.
- Any claim for any form of housing, cage, nappies or bedding needed for **treatment** or wellbeing of **your pet**.

- Any charge for surgical equipment that can be used more than once.
- Any fees charged by **your vet**, or specialist/second opinion **vet** including for example completing a claim, any ancillary administration fees, late payment fees, administration referral fees to specialist **vets**, referral fees and x-ray referral fees.
- Any costs for nutritional supplements and vitamins unless prescribed by a **vet**.
- 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).
- Any costs for any **treatment** or **complementary therapy** connected to or resulting from 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.
- Any costs for any **treatment**, or issues arising from **treatment**, that **you** choose to have carried out that is not directly related to an **injury** or **illness**.
- Any issues or **conditions** that are the result of neutering or spaying **your pet**
- Any costs for routine or investigative tests or diagnostic procedures, unless these are being undertaken specifically to diagnose an **injury** or **illness**.
- Any costs for procedures involved in the diagnosis of an **injury** or **illness** that are repeated when **your pet** is referred to another **vet**.
- 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.
- 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)
- Any charges in respect of disposal, cremation, or burial of your pet.
- Any post mortem costs.

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. Should the second opinion **vet** agree with the first diagnosis or **treatment**, then **we** shall only pay for one claim. Another **fixed excess** becomes payable by **you** if **you** choose to take **your pet** to another **vet**.

If **your pet** is referred to a specialist, please make sure that the **vet** who normally treats **your pet** has completed a separate claim 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**.

If **your pet** is treated for the same **condition** at more than 1 **veterinary** practice in the same **period of insurance**, **you** will pay the **fixed excess** a maximum of twice per **condition**, per **period of insurance**.

Claims information

Before **your pet** is treated, check that **your vet** is willing to provide medical history and the supporting invoices. The invoices and a full clinical history must be returned to **us** within 12 months of the **pet** receiving the **treatment** for **your** claim to be considered.

Section 2: Death from Illness

This section does not apply for dogs aged 6 or over, or cats aged 8 or over.

What is covered?

If **your pet** dies because of an **illness**, or as a result of **your vet** putting **your pet** to sleep, to stop the suffering from the **illness**.

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 proof of the amount **you** paid for **your pet**, **we** will pay a current **monetary pet value**.

What is not covered?

- Death caused by any **illness** that occurred before or within the first 14 days of **your pet**'s insurance first starting (whether diagnosed or un-diagnosed).
- Any claim where the **illness** is excluded under section 1: veterinary fees.
- Any claim where **your pet** is put to sleep due to aggression, unless this can be linked to an **illness**.
- 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.
- Any claim where **you** are not able to provide **us** with confirmation from **your vet** that **your pet** has passed away or a statement from an independent witness unrelated to **you**, to confirm **your pet's** death.

Section 3: Death from Accident

What is covered?

Pets of any age are eligible for this benefit.

If **your pet** dies because of an **accident** or **injury**, or as a result of **your vet** putting **your pet** to sleep, to stop the suffering from the **accident/injury**.

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 proof of the amount **you** paid for **your pet**, **we** will pay a current **monetary pet value**.

What is not covered?

- Death caused by any **injury** that happened before or within the first 48 hours of **your pet**'s insurance first starting.
- Any claim where **your pet** is put to sleep due to aggression unless this can be linked to an **injury**.
- 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.
- Any claim where **you** are not able to provide **us** with confirmation from **your vet** that **your pet** has passed away or a statement from an independent witness unrelated to **you**, to confirm **your pet's** death.

Section 4: Third Party Liability (Claims against you or your dog)

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?

- **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**.
- Claims where **your pet** has not been found to be to blame by a court of law.
- 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.
- Claims for **incidents** that happen outside of the **period of insurance**.
- 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**.
- 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**.
- 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.
- Any claim resulting from a period when **your pet** was left **unattended**.
- 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.
- Cover is not provided at any event of confirmation show, agility event, working trial or Schutzhund competition.
- Cover is not provided at any organised or recreational shooting or sporting event.
- 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.
- Any claim for injury or damage to property which **you** or a family member could have stopped but deliberately chose not to.

- Any claim resulting from **your pet** passing on any disease or virus.
- 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.
- Any claim whilst **your pet** is being transported in a motorised vehicle.
- Fines, penalties, or **your** breach of quarantine restrictions or import or export regulations.
- 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.
- Any claim costs over the **policy** limit under this section of **your policy**.
- 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** dog 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, Farm Collie, Fila Brasileiro, German Shorthaired Pointer, Grand Bleu de Gascoigne, Inuit, Irish Staffordshire Bull Terrier, Japanese Akita, Japanese Tosa, Japanese Tosa / Tosa Inus, Korean Jindo, Laika, Lybian Desert Dog, Mexican Hairless (Imp), Mexican Hairless (Miniature), Mexican Hairless (Standard), Mexican Hairless Intermediate, Northern Inuit, Perro De Pressa Canario, Pit Bull Terrier, Pocket Bully, Pointer, Portuguese Podengo, Portuguese Warren Hound (Declassified), 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.

- You must contact us as soon as there is an incident that could lead to a claim.
- You must not admit to anyone that your pet was at fault, offer any payment, make a payment, or try to agree a payment.
- 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 7 of this policy wording or on any mail you have received from us. Please remember to quote your claim or policy number.
- 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.
- We may pay what we think is a fair amount to settle any claim made against your pet.
- We will have complete control of any claim or the defence of any legal proceedings.
- 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 5: Advertising and Reward (If your pet is lost or stolen)

The monetary limit shown on your chosen policy is an overall limit for both of these benefits.

If you need to claim under this section, please call us to approve how you plan to use this benefit

Advertising - What is covered?

If **your pet** is lost or stolen, **we** will pay **you** back what **you** spent for advertising in a local newspaper, making posters or any other costs for the recovery of **your pet** (previously agreed by **us**).

Any costs up to the benefit limit as shown in **your** chosen **policy** per **period of insurance**.

If **you** wish to use an animal location service, these costs must be agreed by **us** before they start work. **You** must send to **us** a full estimate invoice listing what they plan to do and **we** will tell **you** what **we** will cover. Failure to do so may mean **your** claim is not settled.

Advertising - What is not covered?

- Paying **you** back any money **you** spend trying to find **your pet** if **we** have not agreed to the way **you** are doing this.
- More than £50 for the cost of advertising materials (to make posters/flyers etc.).
- Any costs if **you** cannot send to **us** invoices or receipts to show what **you** have paid for materials/advertising.

Reward - What is covered?

If **your pet** is lost or stolen, **we** will agree an amount for a reward to be offered for recovery of **your pet** up to the maximum amount as shown on **your** chosen **policy**.

Reward - What is not covered?

- Any reward payment to anyone who is a member of **your** family, living with **you**, or by any person employed by **you**, residing with **you**, or otherwise known to **you**.
- Any reward payment to the person who was caring for **your pet** when it was lost or stolen.
- Any reward payment to the person or persons who stole, or was involved in, the theft of **your pet**.
- Any reward payment that was not approved by **us**.
- Any reward where **you** can't give us a signed receipt giving the full name, address, email address and telephone number of the person who found **your pet**, so **we** can contact them.

Section 6: Loss of Pet – Theft or Straying (If your pet is lost or stolen)

You must have claimed under 'Section 6: Advertising and Reward' before you are able to use this benefit

What is covered?

We will pay **you** up to the purchase price or the maximum sum shown on **your** chosen **policy**, (whichever is lower) in respect of the permanent loss of **your pet** due to being lost or stolen and after no recovery has been made after 45 days.

You must be able to prove **you** have tried to find **your pet** by notifying local rescue centres and for dogs, **your** local dog warden. In the case of theft, **you** must tell the Police to report the theft and get from them a crime reference number.

This benefit can only 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 **monetary pet value**.

What is not covered?

- If **your pet** is lost, stolen or strays before or during the first 14 days of **your policy** starting.
- Any costs if **you** or the person looking after **your pet** has deliberately lost them, given them away or sold them.
- Any costs for the theft of **your pet** where it was not reported to the police and **you** are unable to provide **us** with the crime reference number.
- Any costs for **your pet** straying, where it was not reported to local rescue centres and for dogs, **your** local dog warden. **You** will need to prove this in order for **your** claim to be considered.
- Any claim for this benefit not submitted within one year of **your pet** going missing.

Section 7: Emergency Boarding Kennel/Cattery Fees

What is covered?

If **you** or a family member who permanently lives at **your** address are hospitalised for more than 72 consecutive hours, **we** will pay for **your pet** to be looked after by a registered kennel/cattery or pet sitter, if there is no one else living in **your** house who can do so.

If **you** choose to use a pet sitter, the maximum daily cost **we** will pay is £20.

What is not covered?

- Any claim under this section that happens during the first 14 days of the start of **your policy**.
- Any costs that are for dog walking services, unless **you** contact **us** before these happen and **we** agree the costs.
- 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.
- Any costs if **you** or **your** family member goes into hospital for any reason, illness or injury that was known to **you** before **your policy** first started.
- Any costs if the hospitalisation is the result of pregnancy, giving birth, alcoholism, drug abuse, drug addiction, attempted suicide or self-harm.
- Any costs resulting from nursing home care or any convalescence care that **you** do not receive in a hospital.
- Any costs for the transportation of **your pet** to or from the boarding kennel/cattery/pet sitter establishment.
- Any costs to a person who is a member of **your** family.

- Any costs if **you** do not attend hospital for a continuous period of more than 5 hours a day over a continuous period of no less than 72 hours whilst a family member who permanently resides with **you** have an illness or injury which requires **you** to attend hospital.
- Any costs if **you** do not provide **us** with invoices/receipts from the business who looked after **your pet**
- Any costs if **you** do not provide **us** with documents from the hospital showing when the admission and discharge took place.

Section 8: Emergency Holiday Cancellation

What is covered?

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:

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

What is not covered?

- Claims that happen during the first 14 days of the commencement of **your policy**.
- Any costs if **your pet** does not have lifesaving **treatment** or lifesaving surgery.
- Any costs if the **treatment** was for an **illness** or **accident** that is not covered on **your policy**.
- 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.
- If **you** booked **your holiday** less than 28 days before **you** were due to leave.
- If **you** knew about the **injury** before going on **holiday** and the **injury** was likely to require emergency **treatment** and/or surgery.
- Any additional costs which are **you** had to pay, e.g. if **you** fail to arrive on time at the airport/ferry port.
- Any costs if **you** can claim these expenses back from anywhere else, for example, from **your** travel insurance.
- 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**.

- Any costs if **your holiday** does not start and finish whilst **your policy** is in force.
- Any costs if **you** cannot provide **us** with all invoices and receipts for the expenses **you** are claiming. **You** must provide **us** a booking invoice for the **holiday**, showing any cancellation charges. **You** must also provide **us** with confirmation and (where applicable) evidence that **you** are unable to claim these costs back from **your** travel providers

Section 9: Overseas Travel Cover (Cover for your pet whilst travelling abroad)

What is covered?

We will pay **you** back what **you** spent up to the amount shown on **your policy schedule** in the event **your pet** requires **veterinary treatment** whilst temporarily outside the UK.

Cover overseas is for a maximum of 180 days on all policies.

Payment of any **treatment** must be made by **you** to the **vet** whilst **you** are outside of the **UK**.

Upon **your** return home, **you** should contact **us** straight away and report the claim on 0333 126 0002.

We will pay **you** any covered costs in sterling at the rate of exchange applicable at the date the bills were settled.

What is not covered?

- Any costs if **you** are unable to provide invoices/receipts showing the **treatment** given to **your pet** and the cost.

Section 10: Helpline

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

Cancellation

You may cancel this **policy** within 14 days of receipt of the **policy** documents or the renewal date by calling **us** on 0333 126 0001 writing to **us** at:

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

or emailing **us** at: customerqueries@petsinapickle.co.uk

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 give rise to a claim has happened. If **you** do not cancel **your** policy during the 14 day period, **your policy** will continue as normal.

If **you** make any claim whatsoever during the first 14 days of the **policy** start date, then this will be taken as accepting the **policy** cover, the full annual premium becomes due and 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, **you** must pay any remaining instalments for the same **period of insurance**. 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 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.

Cancelling if your pet passes away

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.

When we can cancel your policy

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

- 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
- **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.

- **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**.
- Where **you** have had a previous insurance policy that has been declined, declared void or had special terms imposed, by the insurer.
- 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 condition 7 of this **policy**.
- Where **your pet** has been used for commercial breeding.
- Where **we** suspect fraud.
- Where **you** use threatening or abusive behaviour towards a member of **our** staff or a member of staff of **your vet** or one of **our** suppliers.
- Where **we** are unable to underwrite **your policy** moving forward.

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.

Defaulted Direct Debits

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; this decision is final and the **policy** will not be able to be reinstated. A pro-rata charge for **your** period on cover will be made. Where a claim has been made, the remaining premium for the **policy** year will be charged.

Cancelled Direct Debits

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 set up a new Direct Debit.

If **you** do not contact **us** and payment is not received, **your policy** will be cancelled from the date **we** are notified by **your** bank that the direct debit was cancelled; this decision is final and the policy will not be able to be reinstated. A pro-rata charge for **your** period on cover will be made. Where a claim has been made, the remaining premium for the **policy** year will be charged; this will not apply in the event of the death or loss of **your pet**.

It is **your** responsibility to ensure **you** have sufficient funds to pay for **your** insurance when it is due. If **your policy** is cancelled due to either a defaulted direct debit, or **your** direct debit instruction with **us** was cancelled, **you** will not be able to reinstate and continue with the same **policy** and will need to start a new **policy** if **you** wish **your pet** to be insured again. This means any **illness** or **injury your pet** was covered for will not be covered under the new **policy** and will be classed as a **pre-existing condition(s)**.

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.

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.

We have access to **Veterinary** specialists who will review any claims where **we** feel **treatment** is excessive, or if **we** suspect any kind of misrepresentation has been made from either **you** or **your vet** in an attempt to get a claim paid.

We will not pay any claims and may void **your policy** if **you** or anyone acting for **you**:

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

What we will do if we suspect fraud

We may ask **you** to return the amount of any claim **we** have previously paid under the **policy**, since the last renewal date.

We will not give back any premiums already paid.

We may inform the police of the circumstances.

We will immediately cancel this and all other policies **you** have with **us**.

Complaints Procedure

We are committed to providing **you** with an exceptional level of service and customer care. **We** realise, however, that sometimes things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expect from **us**.

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** will accept complaints in whatever form **you** prefer.

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 **us**, please provide **your** name, **policy** number and a contact telephone number.

Please explain clearly and concisely the reason for **your** complaint.

Step one – Initiating your complaint:

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

Head **your** letter 'Pet insurance Complaint'.

Give **your** full name, postcode and contact telephone number(s).

Explain that **you** have a **Pets in a Pickle** pet insurance **policy** and quote **your policy** number.

Explain clearly 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

You can email **your** complaint to **us** at customerqueries@petsinapickle.co.uk

Or, **you** can call **us** on 0330 126 0001.

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 8 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.

You can write to the Ombudsman at:

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. To help **us** improve **our** service, **we** may record or monitor telephone calls.

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 the **United Kingdom**.

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.

Claims Processing

As part of **your policy**, **you** agree to and accept the following conditions in order for the policy administrator (**Insurance Factory Limited**) to process any claims **you** submit:

1. **Insurance Factory Limited** will request relevant information or records from **your** current or previous veterinary practice, specialist, breeder or rescue centre at any time in order for **Insurance Factory limited** 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 (**Insurance Factory Limited**) where appropriate. This also includes the transfer of **your** claim via an electronic service using third party application.
3. **Insurance Factory Limited** 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.