

Tesco Pet Insurance phone numbers

Claim Line	0845 300 22 00	Lines are open between 8am and 8pm Monday to Friday, 9am to 5pm on Saturdays and 10am to 5pm on Sundays.
Customer Helpline	0845 300 22 00	Lines are open between 8am and 8pm Monday to Friday, 9am to 5pm on Saturdays and 10am to 5pm on Sundays.
Find a Vet	0870 161 63 81	Lines are open 24 hours a day, seven days a week.
Pet Bereavement Counselling	0870 161 63 81	Lines are open 24 hours a day, seven days a week.
Legal Advice	0870 161 63 81	Lines are open 24 hours a day, seven days a week.

We could help you save on other insurance too.

Home Insurance	0845 300 66 00	Lines are open between 8am and 8pm Monday to Friday, 9am to 5pm on Saturdays and 10am to 5pm on Sundays.
Car Insurance	0845 300 44 00	Lines are open between 8am and 9pm Monday to Friday, 9am to 5pm on Saturdays and 10am to 5pm on Sundays.
Car Breakdown Cover	0845 246 07 17	Lines are open between 8am and 8pm Monday to Friday, 9am to 5pm on Saturdays and 10am to 5pm on Sundays.
Travel Insurance	0845 300 88 00	Lines are open between 8am and 8pm Monday to Friday, 9am to 5pm on Saturdays and 10am to 5pm on Sundays.
Life Insurance	0845 300 64 50	Lines are open between 8am and 8pm Monday to Friday and 9am to 5pm on Saturdays.
Health Insurance	0845 605 29 01	Lines are open between 8am and 8pm Monday to Friday and 9am to 5pm on Saturdays.
Dental Insurance	0845 604 02 63	Lines are open between 8am and 8pm Monday to Friday and 9am to 5pm on Saturdays.
www.tesco.com		

If you have problems with your hearing or speech, contact us by Minicom by adding 18001 to the start of any of the numbers above.

Calls may be recorded.

Tesco Pet, Travel, Home, Car Insurance and Car Breakdown Cover are arranged and underwritten by UK Insurance Limited (UKI). Tesco Personal Finance plc (TPF) can only provide information about UKI Home, Car, Travel and Pet Insurance policies and Car Breakdown Cover. Tesco Car Insurance in Northern Ireland for people over 21. UK Insurance Limited and Tesco Personal Finance plc are both authorised and regulated by the Financial Services Authority (FSA). Tesco Personal Finance plc. Registered in Scotland, registration no. 173199. Registered office: Interpoint Building, 22 Haymarket Yards, Edinburgh EH12 5BH.



TPPB0909

TESCO

Pet Insurance

Your Policy Booklet

Inside you'll find full details of your pet insurance.

0845 300 22 00
www.tesco.com

Every little helps

Welcome to your Tesco Pet Insurance policy

Thank-you for choosing to insure your pet with us. Our aim is to provide you with peace of mind when it comes to looking after your pet and to make your pet insurance cover clear and easy to understand.

This is your pet insurance policy booklet which gives you full details of your cover – you should read it along with your policy schedule. Please keep all your documents in a safe place. Remember, if you ever have any questions, please call us on one of the relevant numbers below. After all, we're here to help.

Handy phone numbers

Claim Line

0845 300 22 00

Lines are open between 8am and 8pm Monday to Friday,
9am to 5pm on Saturdays and 10am to 5pm on Sundays.

Customer
Helpline

0845 300 22 00

Lines are open between 8am and 8pm Monday to Friday,
9am to 5pm on Saturdays and 10am to 5pm on Sundays.

Find a Vet

0870 161 63 81

Lines are open 24 hours a day, seven days a week.

Pet
Bereavement
Counselling

0870 161 63 81

Lines are open 24 hours a day, seven days a week.

Legal Advice

0870 161 63 81

Lines are open 24 hours a day, seven days a week.

Important information

Depending on the conditions of the insurance, we agree to provide you with one month of cover for each monthly payment we receive from the start date of your insurance. If you miss a monthly payment or pay it late, we will assume you have cancelled this policy and your cover will end from the date the premium was due.

This policy booklet and the policy schedule are evidence of the contract between you (the policyholder) and us (UK Insurance Limited).

Our contract with you is based on the information that you gave or which was provided on your behalf. You must tell us if this information is not correct or if it changes. If you don't, it could affect your cover.

During any period of insurance we will insure the pet or pets named on the policy schedule for those sections listed on your policy schedule, under the terms set out in this policy. Any special excesses, limits or endorsements shown in the policy schedule or in a separate document also form part of the contract.

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

English law will apply to this insurance unless we agree otherwise in writing.

Tesco Pet Insurance is arranged and underwritten by UK Insurance Limited (UKI), which is authorised and regulated by the Financial Services Authority. UKI is a Royal Bank of Scotland Group Company. Registered in England number. 1179980. Registered address: The Wharf, Neville Street, Leeds LS1 4AZ.

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Your right to cancel

If this cover does not meet your needs, please return all your documents within 14 days of receiving them. We will return any premium you have paid as long as you have not made any claims on the policy during that time. If you choose to cancel, please return your documents to:

Customer Services Department
Tesco Pet Insurance
The Wharf
Neville Street
Leeds
LS1 4AZ.

You should review and update your cover periodically to ensure it meets your needs.

How to complain

If you ever need to complain, please call us on **0845 300 22 00**. If your complaint relates to a claim, please contact your claims handler whose details will be shown in your claims documents. If you want to write to us instead, please use one of the following addresses.

For complaints about claims

Customer Relations Department
Tesco Pet Insurance
Cote Lane
Pudsey
LS28 5GF

For all other complaints

Customer Relations Department
Tesco Pet Insurance
The Wharf
Neville Street
Leeds
LS1 4AZ

If we cannot solve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their contact details are as follows.

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Phone number **0845 080 1800**

Details about our regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority, Registration number 202810. You can visit the Financial Services Authority website, which includes a register of all regulated firms, at www.fsa.gov.uk, or you can contact them on **0300 500 5000**.

Under the Financial Services and Markets Act 2000, if we cannot pay all claims due, compensation may be available. For claims related to advising on and arranging insurance, 100% of the first £2,000 and 90% of the rest of the claim is covered, without any upper limit (90% of the whole claim with no upper limit after 31/12/09). For compulsory classes of insurance which people must have by law, claims relating to advising on and arranging insurance are covered for 100% of the claim, without any upper limit. You can get more information by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk or by calling them on **020 7892 7300**.

Statement of demands and needs

This product meets the demands and needs of those who wish to ensure that the veterinary needs of their pet are met now and in the future. We have not given a personal recommendation as to whether this policy is suitable for your needs.

Automatically continuing with your policy

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

Your information

Who we are

Tesco Pet Insurance is arranged by Tesco Personal Finance plc (TPF) and arranged and underwritten by UK Insurance Limited (UKI).

You are giving your information to TPF and UKI. UKI is a member of the Royal Bank of Scotland Group (The Group). TPF is part of the Tesco Group. In this information statement 'we', 'us' and 'our' refers to both UKI and TPF unless we say otherwise.

For information about the Royal Bank of Scotland Group of companies, please visit www.rbs.com and click on 'About us', or phone **0131 556 8555** or textphone **0845 900 5960**.

Your electronic information

If you contact us by e-mail, we may collect your electronic identifier, for example, internet protocol (IP) address or phone number supplied by your service provider.

How we use your information and who we share it with

We will use your information to manage your insurance policy, including managing and handling claims. This may include revealing it to other insurers.

Your information includes all the details we hold about you and your transactions and includes information gathered from other people and organisations.

We may use and share your information with other members of the group to help us and them:

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

We do not release your information to anyone outside the group unless:

- we have your permission;
- we have to or are allowed to do so by law;
- it is to other companies who provide a service to us or you; or
- where we may transfer rights and responsibilities under this agreement.

We may transfer your information to other countries on the basis that anyone to whom we pass it provides enough protection. However, law-enforcement agencies and other authorities may have access to this information to prevent and detect crime and keep to legal obligations.

From time to time we may change the way we use your information. If we believe you may not reasonably expect a change, we will write to you. If you do not object to the change within 60 days, you are agreeing to that change.

Sensitive information

Some of the personal information we ask you for may be sensitive, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use this information about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

We will have asked you to agree to this when you called. However, please make sure that you only give us sensitive information about other people if they have agreed.

Fraud-prevention agencies

If you give false or inaccurate information and fraud is either identified or suspected, we may pass details to fraud-prevention agencies.

Law-enforcement agencies may have access to and use this information.

We and other organisations may also use this information to prevent fraud and money laundering, for example when:

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

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

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. For contact details, please read the section opposite '**Further information**'.

Dealing with other people

We will deal with your husband, wife or partner if they call us on your behalf. If you would like someone to regularly deal with your policy on your behalf, please let us know. In some exceptional cases we may also deal with other people who call on your behalf, if you give your permission. If at any time you would prefer us to deal only with you, please let us know.

Call monitoring and recording

We may record phone calls to improve our services and to prevent and detect fraud.

Further information

If you would like a copy of the information UKI hold about you (such as information relating to your policy or a claim), please write to:

Data Protection Officer
UK Insurance
Regulatory Risk (Compliance) Department
Mailpoint 38
Churchill Court
Westmoreland Road
Bromley
Kent
BR1 1DP.

You may have to pay a fee.

If you would like a copy of the information we hold about you, please write to:

The Data Protection Officer
Risk Team
Tesco Personal Finance plc
Interpoint Building
22 Haymarket Yards
Edinburgh
EH12 5BH.

Definitions

Certain words or expressions in your policy schedule have a particular meaning wherever they appear. We explain these below.

We, us, our	UK Insurance Limited and Tesco Personal Finance.
You, your	The person named on the schedule who is responsible for the pet.
Your family	Your husband, wife, partner, children, parents or other relatives who normally live with you.
Carrier	A transport company approved by the Government to carry animals under the Pet Travel Scheme.
Condition	Any injury, illness or disease, or any symptoms or signs of injury, illness or disease, including related problems.
Pre-existing condition	Any condition or symptoms or signs of injury, illness or disease, which happened or existed before the start of this insurance.
Recurring condition	A condition that may return or one that the pet may be prone to suffer from no matter how many times it returns or areas of the body affected.
Complementary therapy	Manipulative therapy carried out by a suitably qualified person who has been specifically recommended by, and can be justified by, your vet, or other therapy given by a vet who is trained to do so.
Injury	Damage to one or more parts of your pet's body as a result of one accidental cause.
Journey	A holiday or trip to a qualifying country included in the Pet Travel Scheme (PETS) that starts and ends in the United Kingdom during a period of insurance.
Period of insurance	A calendar month for which you have paid us the agreed premium.
Pet	The animal or animals named in the policy schedule.
Pet passport	The official UK Pet Travel Scheme documents provided by a vet who has the Government's authority to do so.
Pet Travel Scheme (PETS)	The Government scheme that allows you to take your pet to certain countries and to come back to the United Kingdom without putting your pet into quarantine, as long as you have met the rules of the scheme.
Policy period	A period of 12 calendar months in a row beginning on the start date of the insurance. Each 12-month policy period beginning on the anniversary of the start date of the insurance.
Treatment	Any examination, consultation, advice, tests, x-rays, surgery, prescribed drugs or medication, nursing or care which is needed and provided by a vet during a period of insurance.
United Kingdom (UK)	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
Vet	A qualified veterinary surgeon currently registered to practise in the country in which treatment is received.
Vet's fees	Reasonable and necessary fees charged by a vet to provide treatment of a condition.

General conditions

The following conditions apply to the whole policy.

- 1 Your pet must not be less than eight weeks old, or older than the age set out in the policy schedule, on the start date of the insurance.
- 2 Your pet must be in good health on the start date of the insurance and, if covered to go on a journey (Pet Travel Cover), be in good health and fit to travel at the start of your journey.
- 3 Your and your pet's main home must be in the United Kingdom. If travelling on a journey, your pet must not have been outside the qualifying countries included in the Pet Travel Scheme in the six months immediately before the start of your journey.
- 4 Your pet must not fall under the restrictions of the Dangerous Dogs Act 1991, the Dogs (Northern Ireland) Order 1983, or any changes to those laws.
- 5 You must take proper care of your pet at all times and pay to have any treatment normally recommended by a vet to prevent illness or injury.
- 6 Your pet must wear a collar that shows details of how your pet can be returned to you, whether in the United Kingdom or on a journey.
- 7 Wherever possible you must contact us before you pay or agree to pay any costs for which you may want to claim.
- 8 You must provide and pay for all the information, documents and help that we need. This includes vet certificates and records and details of any other relevant insurance that may apply.
- 9 If your vet and our vet disagree, an independent vet, agreed by both sides, will act as an arbitrator. Their decision will be final.
- 10 If you or anyone acting on your behalf makes a false, fraudulent or exaggerated claim or any claim involving dishonesty, we will reject it and cancel this policy immediately.
- 11 If you fail to keep the conditions of this insurance, all cover may be invalid from the start date of the insurance.
- 12 We may take over and deal with, in your name, any claim made under this policy.
- 13 We will only refund your premium if you let us know that you do not need cover within 14 days of receiving the policy and you have not made any claims.
- 14 If we ask you to take your pet to a vet we have chosen, you must do so.
- 15 We may change any details about your policy and premium on each anniversary date of the start of your insurance policy. We may take your pet's claims history into account when deciding on future cover and your premium.

- 16 You agree that we may see all records that any vet has about your pet.
- 17 We may release information about your pet insurance policy to any vet who has either treated your pet or is about to treat your pet.
- 18 We will cancel your cover if you do not pay your premium.
- 19 We may end this insurance at any time by sending you at least seven days' written notice to your last known address.
- 20 We will not make any payment for any claim that results from an incident covered by other insurance.
- 21 It is your responsibility to find out what has been presented on a claim whether by a vet or anyone else.
- 22 You may cancel this policy at any time by contacting us on **0845 300 22 00**. Your policy will continue until your next direct debit is due and will be cancelled from the end of that period of insurance and cover will end. When you contact us, you will be advised of any refund due or additional payment to be made.

If you have Pet Travel Cover, the following will also apply.

- 23 Your pet must not work on a journey (other than as a registered guide dog or hearing dog) unless we have agreed to this in writing.
- 24 If travelling on a journey with your pet, you must meet all the conditions of the Pet Travel Scheme. This includes, but is not limited to, having a current pet passport for your pet and any other documents needed under the Pet Travel Scheme.
- 25 You must not make more than three journeys of up to 30 days each in a policy period, unless we agree to this in writing.

General exclusions

The following exclusions apply to the whole policy. We will not pay for the following.

- 1 Any claims under any section of the policy if you have not paid the premium.
- 2 Any claim for or in connection with any illness or disease arising during the first 14 days of your pet being covered.
- 3 Any claim that is in any way connected to a pre-existing condition.
- 4 Any claim as a result of a condition that a routine vaccination is available for, unless treatment is needed because the vaccine has not worked.
- 5 Any claim that is in any way linked to vicious tendencies or behavioural problems your pet showed signs of before cover started.
- 6 Any indirect loss, unless specifically covered by the policy, including but not limited to the cost of transporting your pet to a vet, loss of earnings due to time off work or the cost of pet mobility aids.
- 7 Any claim as a result of a malicious act, deliberate injury or negligence.
- 8 Any claim where your pet has been used for commercial, guard or security purposes, working purposes or for racing (unless we have agreed their working status).
- 9 Any claim as a result of your pet worrying livestock.
- 10 Any loss where United Kingdom animal health or import laws have been broken.
- 11 Any claim where your pet is destroyed under a court order or is destroyed or injured by someone acting with the legal power to do so.
- 12 Any claim as a result of radioactive contamination, terrorism, war, hostilities or riot.
- 13 Any claim caused by or in any way related to a condition that is excluded either on your policy schedule or in a separate endorsement letter.
- 14 Any costs that we do not consider reasonable or necessary.
- 15 Any claim as a result of the official actions of customs, any government or the authorities of any country unless we do specifically provide cover.
- 16 Any claim as a result of travel outside of the United Kingdom unless you have Pet Travel Cover under this policy, in which case we will not pay for any claim as a result of travel outside the countries covered by the Pet Travel Scheme.
- 17 More than the maximum amounts shown in each section (including VAT if this is due).
- 18 Any claim as a result of a disease such as (but not limited to) rabies, that should be reported to an authority.

If you have Pet Travel Cover, the following exclusions also apply. We will not pay for the following.

- 19 Any claim as a result of you failing to meet any of the conditions of the Pet Travel Scheme (this applies to conditions set by the UK Government, a carrier or other countries involved in the scheme).
- 20 Any costs that the carrier may charge to carry out checks.
- 21 Your costs in meeting the conditions of the Pet Travel Scheme unless we specifically cover them in this policy.
- 22 You to bring your pet home if it dies.
- 23 Any loss as a result of exchanging currency.

Cover limits – quick summary table

Section of cover	For standard cover we will pay:	For extra cover we will pay:
A Veterinary fees cover Cover for each condition	Up to £2,500 for up to 12 months	Up to £4,000 (no time limit)
Optional extension – Additional benefits cover		
B Accidental death of the insured animal	The purchase price as shown in your policy schedule	The purchase price as shown in your policy schedule
C Part one – Advertising, reward and repatriation (returning your pet)	Up to £1,000 (including up to £200 for a reward)	Up to £1,000 (including up to £200 for a reward)
C Part two – Loss due to theft or straying (going missing)	The purchase price as shown in your policy schedule (up to £1,500) if not found within 45 days	The purchase price as shown in your policy schedule (up to £1,500) if not found within 45 days
D Hospitalisation of owner (if you go into hospital)	Up to £1,000	Up to £1,000
E Holiday cancellation or curtailment (cancelling or cutting short your holiday)	Up to £5,000	Up to £5,000
Optional extension – Third-party liability		
F Third-party liability (dogs only)	Up to £2,000,000	Up to £2,000,000
Optional extension – Pet Travel Cover		
G Quarantine costs	Up to £1,500	Up to £1,500
H Loss of pet's passport	Up to £250	Up to £250
I Repeat tick and worming treatment	We will pay reasonable fees charged by a vet if your carrier delays your departure to the United Kingdom and you have to get repeat tick and worming treatment for your pet.	We will pay reasonable fees charged by a vet if your carrier delays your departure to the United Kingdom and you have to get repeat tick and worming treatment for your pet.
J Emergency expenses abroad	Up to £300	Up to £300

Section A – Veterinary fees cover

Your policy will provide cover under those sections shown as ‘active’ on your policy schedule.

We will refund any veterinary fees that you have to pay for treatment or complementary therapy for your pet for a condition that first started during a period of insurance. The following will apply.

- 1 Standard cover – we will pay up to £2,500 per eligible condition. Under the standard cover, we will only cover each condition for the 12 months immediately following the first date of treatment.
- 2 Extra cover – we will pay up to £4,000 per eligible condition. Under the extra cover, there is no time limit on claiming as long as the policy remains active.
- 3 We will not pay more than the maximum limit or limits that applied to the month during which the condition first started, as long as the cover is still in force.
- 4 If two or more claims are first believed to be separate conditions but we later consider them to be a recurring condition or related condition, we will add up the amounts we have paid for all these claims and not make any more payments during the life of your pet once we have paid up to the limits described in 1, 2 and 3 above.
- 5 You must pay the excess shown on your policy schedule for each claim you make that relates to a different condition.

If you have paid the extra premium for Pet Travel Cover and sections G, H, I and J are shown as being covered on your policy schedule, this section will also cover the following.

- 6 If a vet decides your pet should be put to sleep while it is on a journey with you, we will pay up to £200 towards the cost of putting your pet to sleep and cremating or disposing of your pet’s remains.

Exclusions

We will not pay for the following.

- 1 We will not cover any:
 - preventative or non-essential treatment, tests or diagnostic procedures;
 - prescribed non-specific health improvers;
 - routine examinations or tests;
 - bathing; or
 - de-matting.

- 2 We will not pay for any treatment or complementary therapy your pet receives during a period of insurance if we have not received the agreed premium for that period of insurance.
- 3 We will not cover any treatment costs that as a pet owner you would expect to have to pay anyway, such as (but not limited to) vaccinations, flea treatment, wormers, nail clipping, spaying and castration.
- 4 We will not cover any treatment that is in any way connected with your pet being pregnant or giving birth.
- 5 We will not cover house calls or out-of-hours calls or for your pet to stay at the vet’s surgery, unless the vet can confirm in writing that it was absolutely essential and that not taking that action would have seriously worsened your pet’s condition.
- 6 We will not cover the cost of having your pet put to sleep (euthanasia) or cremated or disposing of your pet’s remains.
- 7 We will not pay the cost of any treatment to, or related to, teeth or gums unless:
 - it is accidental external damage;
 - an illness or disease has been proved to have been the direct cause of the tooth or gum problem; and
 - it is to remove first teeth after your pet is more than six months of age and as long as your pet was covered by this policy before it was 16 weeks of age.
- 8 We will not cover any condition or treatment arising as a result of tooth or gum disease.
- 9 We will not cover the cost of routine or investigative tests unless these are to diagnose a condition due to specific existing symptoms or clinical signs.
- 10 We will not cover the cost of any diet food, even if this has been prescribed to treat a condition.
- 11 We will not cover any form of housing (such as a cage or basket) or bedding, whether you have bought or hired it.
- 12 We will not cover any referral, second opinion or specialist treatment or fees unless we have specifically agreed to it.
- 13 We will not cover treatment for behavioural problems, training or therapy or for any conditions arising as a result of behavioural problems.
- 14 We will not cover any condition or symptoms which first happens or is caught while on a journey unless Pet Travel Cover was included in your policy at the time and is still included.
- 15 We will not cover any treatment for a condition if:
 - you have not told us about the condition within three months of your pet’s first treatment for the condition; or
 - a claim has not been sent to us within 12 months of your pet’s first treatment for the condition.

Claims conditions

- 1 We must receive a fully filled-in claim form before we can settle a claim. Please make sure your vet fills in part of the form and gives us any information we may need.
- 2 You must keep all invoices and receipts that your vet gives you in connection with your claim and send these to us with your claim form. To speed up the settlement for any illness claims, please send us a complete medical history for your pet.
- 3 We may need a differential diagnosis (i.e. another vet's opinion) before being able to pay a claim.

If you have paid the extra premium for Pet Travel Cover and sections G, H, I and J are shown as being covered on your policy schedule, the following will also apply.

- 4 If you are on a journey, you must get a vet to fill in a claim form before you return to the United Kingdom. You must also keep all relevant receipts and pass them on to us to support your claim.
- 5 We may ask you to provide evidence that your pet was in good health and fit to travel at the start of the journey.
- 6 If you are claiming for having your pet put to sleep, we will need to see evidence from the vet that this was essential.

Section B – Accidental death of the insured animal

This section is an optional extension to your core policy. To check whether you are covered, please read the 'active' sections on your policy schedule.

We will pay you the price you paid for your pet, shown on your policy schedule, if it dies during a period of insurance following an accidental injury to the outside of its body.

Exclusions

We will not pay for the following.

- 1 If your pet has to be put to sleep following an accidental injury, unless your vet provides written confirmation that it was essential to prevent the animal from suffering.
- 2 More than you paid for your pet.
- 3 Unexpected or sudden death that cannot be proved to have arisen from an accidental injury to the outside of your pet's body.

Claims conditions

- 1 You must provide us with proof of what you paid for your pet.
- 2 You must give us written confirmation from a vet, or if the pet has died at the scene of the accident, a statement from an independent witness that your pet has died as a result of an external accidental injury.

Section C – Theft or straying (going missing)

This section is an optional extension to your core policy. To check whether you are covered, please read the ‘active’ sections on your policy schedule.

Part one – Advertising, reward and repatriation (returning your pet)

We will pay up to £1,000 in any policy period towards the cost of local advertising to help get your pet back if it is stolen or goes missing during a period of insurance. This includes the cost of getting your pet back to your home address and a reward of up to £200.

Exclusions

- 1 We will not pay any reward that is claimed by any member of your family or anyone living with you.

If you have paid the extra premium for Pet Travel Cover and sections G, H, I and J are shown as being covered on your policy schedule, this section will also exclude the following.

- 2 Any reward claimed by anyone travelling on a journey with you.

Claims conditions

- 1 If your pet is a dog, you must report the loss to the local authority and welfare centres. (In Scotland, you must report this to the police.) We will also need to see evidence that you have done this. If your pet is a cat, you should report the loss to your vet and we may ask for confirmation that you have done so.
- 2 If you are claiming for paying a reward, we will need:
 - documents as evidence that you advertised the reward for finding your pet; and
 - written confirmation with full contact details from the person you paid the reward to. Or, if you prefer, we can pay the reward directly to them.
- 3 We will need to see receipts and examples of advertising for any expenses you want to claim.

If you have paid the extra premium for Pet Travel Cover and sections G, H, I and J are shown as being covered on your policy schedule, the following will also apply.

- 4 If you lose your pet on a journey, you must report the loss to any relevant governing body or organisation in the country where your pet goes missing. If you make a claim, we will need to see written evidence that you have done this.

Part two – Loss due to theft or straying (going missing)

We will pay you the price you paid for your pet as shown in the policy schedule if your pet is stolen or goes missing during the period of insurance and is not found within 45 days (up to a maximum of £1,500).

Exclusions

We will not:

- 1 pay more than you paid for your pet; or
- 2 make any payment until more than 45 days after your pet first went missing.

Claims conditions

- 1 If your pet is a dog, you must report the loss to the local authority and welfare centres (in Scotland you must report this to the police) within two days of your dog going missing. We will need to see evidence that you have done this. If your pet is a cat, you should report the loss to your vet and local rescue centres within 10 days of your cat going missing. We may ask for confirmation that you have done this.
- 2 You must provide proof of what you paid for your pet.
- 3 If, after claiming, your pet is found or returns, you must repay the full amount we have paid out under this section.

If you have paid the extra premium for Pet Travel Cover and sections G, H, I and J are shown as being covered on your policy schedule, the following will also apply.

- 4 If you lose your pet on a journey, you must report the loss to any relevant governing body or organisation in the country where your pet goes missing. If you make a claim, we will need to see written evidence that you have done this.

Section D – Hospitalisation of owner (if you go into hospital)

This section is an optional extension to your core policy. To check whether you are covered, please read the 'active' sections on your policy schedule.

We will pay up to £1,000 in any policy period, towards costs you have to pay to have your pet looked after by a licensed kennel, cattery or pet-minding service if you have to go into hospital for more than four days in a row during a period of insurance.

Exclusions

We will not pay for the following.

- 1 Costs if you knew on the start date of the insurance that you were likely to need to go into hospital.
- 2 Costs as a result of any hospital stay that is not on the advice of a doctor, specialist or consultant.
- 3 Costs as a result of nursing-home care or from convalescence care that you do not receive in a hospital.

If you have paid the extra premium for Pet Travel Cover and sections G, H, I and J are shown as being covered on your policy schedule, this section will also exclude the following.

- 4 Any costs if you knew you were likely to need to go into hospital before starting the journey.

Claims conditions

- 1 You must keep all receipts from the boarding kennel, cattery or person responsible for looking after your pet, showing dates and expenses, and send these to us with your claim form.
- 2 You must get confirmation from your doctor or the hospital treating you of the dates of your hospital stay and the condition that has led to this.
- 3 While on a journey, you must make sure you get evidence of your hospital stay before you leave the country.

Section E – Holiday cancellation or curtailment (cancelling or cutting short your holiday)

This section is an optional extension to your core policy. To check whether you are covered, please read the 'active' sections on your policy schedule.

We will pay you up to £5,000 in any policy period for expenses that you cannot get back from anywhere else if you have to cancel your holiday, or for extra expenses to get you home if you have to cut short your holiday, during a period of insurance because your pet:

- 1 goes missing while you are away or in the seven-day period before going away; or
- 2 needs sudden and unexpected life-saving treatment (without which your pet would die), while you are away or in the seven-day period before going away.

If you have paid the extra premium for Pet Travel Cover and sections G, H, I and J are shown as being covered on your policy schedule, we will provide cover for the following.

- 3 If you need to cut short your journey because your pet dies while on a journey.
- 4 If you cancel your holiday within seven days of your planned departure date because your pet becomes too ill to travel on a journey.

Exclusions

We will not pay for the following.

- 1 Any claim resulting from a condition you knew about before booking your holiday or before you took insurance out with us.
- 2 Any claim if treatment could have been provided eight days or more before you were due to go away and by having that treatment the life-saving treatment could have been avoided.

Claims conditions

- 1 You must support your claim with documents showing when you booked and then cancelled or cut short your holiday, and the dates you took these actions.
- 2 You must give us all documents and proof that you cannot get these expenses back from anywhere else.

If you have paid the extra premium for Pet Travel Cover and sections G, H, I and J are shown as being covered on your policy schedule, the following will also apply.

- 3 If you cancel your journey because your pet is too ill to travel, you must support your claim with written evidence from a vet.

Section F – Third-party liability

Please note this section only applies to dogs.

This section is an optional extension to your core policy. To check whether you are covered, please read the 'active' sections on your policy schedule.

We will pay compensation and costs awarded by a court against you, or any person looking after or handling your pet with your permission or knowledge, if your pet causes:

- 1 death or injury to a person; or
- 2 damage to any property.

Also, if we agree, we will also pay the legal costs and expenses for defending a claim, which is as a result of an accident involving your pet during a period of insurance.

The most we will pay under this section in any policy period is £2,000,000.

Exclusions

We will not pay for the following.

- 1 The first £250 of each claim for damage to property.
- 2 If you have cover under any other insurance policy (such as home insurance) unless all the cover under that policy has been used up.
- 3 Any compensation, costs or expenses for injury or death to you, any member of your family, anyone who lives with you or anyone working with you or for you.
- 4 Any compensation, costs or expenses that result from damage to property belonging to you or any member of your family, anyone who lives with you, or anyone who works with you or for you.
- 5 Any compensation, costs or expenses if you, any member of your family, person living with you, working with you or for you is either responsible for or is looking after the property that is damaged.
- 6 Any compensation, costs or expenses that are as a result of your profession, business or employment.
- 7 Any compensation, costs or expenses if we have not agreed to these before you paid or agreed to pay them.

If you have paid the extra premium for Pet Travel Cover and sections G, H, I and J are shown as being covered on your policy schedule, this section will also exclude the following.

- 8 Any compensation costs or expenses for injury or death to you, anyone travelling on a journey with you or staying with you during a journey.
- 9 Any compensation, costs or expenses that result because of damage to property belonging to anyone travelling on a journey with you or staying with you during a journey.
- 10 Any compensation, costs or expenses if you or anyone you are travelling on a journey with or staying with during a journey is responsible for or looking after the property that is damaged.
- 11 Any compensation, costs or expenses if these arise because you are responsible under the laws of USA or Canada.

Claims conditions

- 1 You must not admit liability or make an offer or promise of payment without our written permission.
- 2 You must tell us about any incident that happens that could result in a claim.
- 3 You must send us immediately any writ, summons, legal documents or other communication you receive.
- 4 You must not reply, without our permission, to any communication you receive.
- 5 You must find out whether there is any other insurance policy available under which you could claim.

Section G – Quarantine costs

This section is an optional extension to your core policy. To check whether you are covered, please read the 'active' sections on your policy schedule.

We will pay up to £1,500 in any policy period towards the cost of:

- 1 quarantine kennelling and costs involved in getting a new pet passport for your pet if a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fails; and
- 2 quarantine kennelling if you kept to all the rules of the Pet Travel Scheme but your pet still has to go into quarantine because of illness.

Exclusions

We will not pay for the following.

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

Claims conditions

- 1 You must support your claim by sending us documents to prove that your pet was microchipped before your journey with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 and that it was checked within 14 days of you travelling on a journey.
- 2 You must keep all documents and receipts with dates and expenses and send these to us to support your claim.

Section H – Loss of your pet's passport

This section is an optional extension to your core policy. To check whether you are covered, please read the 'active' sections on your policy schedule.

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

Exclusions

We will not pay for the following.

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

Claims condition

You must provide documents and receipts to support your claim.

Section I – Repeat tick and worming treatment

This section is an optional extension to your core policy. To check whether you are covered, please read the ‘active’ sections on your policy schedule.

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

Exclusions

We will not pay for the following.

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

Claims conditions

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

Section J – Emergency expenses abroad

This section is an optional extension to your core policy. To check whether you are covered, please read the ‘active’ sections on your policy schedule.

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

- 1 Reasonable accommodation expenses and expenses to take you and your pet home if your pet needs emergency treatment from a vet and, as a result, you miss your return travel to the United Kingdom.
- 2 Reasonable accommodation and transport costs for up to four days to look for your pet if your pet is lost or goes missing during a journey within three days of the date you are due to return to the United Kingdom.
- 3 Reasonable extra expenses to take you home if your pet is lost or goes missing within three days before you are due to return to the United Kingdom and you decide to stay abroad to try and find your pet.
- 4 Reasonable accommodation expenses and expenses to take you and your pet home if you miss your departure to the United Kingdom as a direct result of losing your pet’s passport.
- 5 Reasonable accommodation expenses and expenses to take you and your pet home if the carrier delays your departure for the United Kingdom and you miss your rescheduled departure as a direct result of having to get repeat tick and worming treatment.

Claims conditions

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

What to do if you need to make a claim or have a question about your policy

If you need to make a claim or have a question about your policy, please give our friendly and helpful UK-based team a ring on **0845 300 22 00**. We're ready and waiting to take your call anytime between 8am and 8pm Monday to Friday, 9am to 5pm on Saturday and 10am to 5pm on a Sunday.

Please keep all receipts and invoices forming part of your claim and send them with the completed claim form and any other documents to support your claim.

For a claim under the following sections of cover your vet may have to supply information to support your claim:

- Section A – Veterinary fees cover;
- Section B – Accidental death of the insured animal; and
- Section C – Theft or straying (going missing).

For more help and information on how to claim, please see the claims conditions relating to each section of the policy.

What to do if you need other advice

As well as looking after your pet, we know there are times when you may need a little help or advice. That's why we offer handy helplines **open 24 hours a day, seven days a week**, so there's always someone available, no matter what time of day.

To be put through to any of these services, just give us a ring on the numbers below. We treat all calls in complete confidence and you are welcome to call as often as you like.

Find a vet helpline – **0870 161 63 81**

If you cannot contact your usual vet, or need a vet while away from home in the UK, give us a call. We'll be able to give you details of practices near you.

Pet bereavement counselling helpline – **0870 161 63 81**

Coming to terms with the loss of a beloved pet can be hard. If you need someone to talk to, our counselling service, staffed by professionals, can offer emotional support at a difficult time.

Legal advice line helpline – **0870 161 63 81**

Owning a pet can carry many responsibilities, which is why our legal professionals can give you access to uncomplicated, practical legal advice on any problem, even if it doesn't relate to an issue involving your pet.

These advice lines cannot deal with any questions about your policy or a claim. Calls are charged at the national rate.