

Policy wording

Welcome to Pets

AT PETS INSURANCE, WE STRIVE TO MAKE A BETTER WORLD FOR PETS AND PEOPLE WHO LOVE THEM.

This product meets the demands and needs of a pet owner who wants to cover the cost of **vet treatment** for new **conditions** for their pet each year.

It's important to read both this policy document and your Pets Insurance schedule. Together they form the contract between us. Please make sure you understand the cover we provide and what is and isn't included.

In this document we will use 'we', 'us' and 'our' when we are referring to Pets Insurance Services Limited who are acting on behalf of Great Lakes Insurance UK Limited and ERGO TIS in connection with the administration of this policy.

There are some words in bold in this document, and these have special meanings. It's important to make sure you understand what these words mean, as they may be different from other insurers.

If anything doesn't look right, please let us know as soon as possible. If the information we have isn't correct, we might not be able to pay your claim.

IF YOU NEED TO CONTACT US

Our friendly Pets Insurance Team is available Monday to Friday, 9am – 6pm.

Livechat

On our website **petsinsurance.co.uk** or Log into your Pets Insurance Hub

Email

Sales and Service:	**hello@petsinsurance.co.uk**
Claims:	**claims@petsinsurance.co.uk**
Complaints:	**feedback@petsinsurance.co.uk**

If needed, you can schedule a call back with one of our team.

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WORDS WITH A SPECIAL MEANING (DEFINITIONS)

We've tried to make this policy as easy to read as possible and not use jargon. But we do sometimes use terms with a set meaning. You can see these below.

Aggressive behaviour
Biting, showing teeth, nipping, lunging or snarling at a person or animal. This could be due to various reasons including pain, fear, frustration or protecting their **family**, food, or toys.

Behavioural therapy
Assessment and **treatment** to change unwanted behaviour.

Check-up
Vaccination or a health assessment by a **vet** or Registered Vet Nurse (RVN).

Clinical food
Food prescribed by a **vet**. The food is to treat, prevent or manage certain **conditions**.

Clinical trials
Experimental **treatment** that's new or unapproved. The **vet** might also be using new, unknown or rare drugs. These may be licensed drugs that a **vet** doesn't usually use for this **condition**.

Complementary treatment
Assessment and **treatment** to help your pet recover from a physical disorder.

Condition
Any accidental injury, illness, or symptom. This includes inherited illnesses or birth defects, whether they've been diagnosed or not.

Co-pay
A portion (percentage) of the cost of a claim that you pay in addition to the **excess**.

There will be a compulsory age-related co-pay when your pet reaches a set age. The age will depend on the breed of your pet.

We will always show your co-pay on your policy schedule. We'll remind you, on your renewal invite, when your compulsory age-related co-pay starts.

Crossbreed
A pet that is made up of two single breeds. For example a dog that is made up from a cockerpoo and a poodle.

Excess
This is the annual amount you pay towards the cost of a claim. The excess amounts are:

Vet fees	**your chosen amount**
Complementary treatment	**£50**
Third party liability	**£250**

There is no excess on any other section of cover.

All excesses are an annual amount, and they are shown on your schedule.

Exclusions
General exclusions are what this policy doesn't cover, and a list can be found on **Page 23**.

Sometimes, we will need specific, additional exclusions to be added. If we have to add any, we'll let you know and show them on your schedule.

Family
Your husband, wife, civil or life partner, parents, grandparents, children, fostered/adopted, stepchildren and siblings.

Linked conditions
These are **conditions** that are linked to or caused by another **condition**. They'll fall into one of these categories:

1. **Bilateral condition(s)**

   A **condition** that can affect the left and right sides of the body, pairs of organs or body parts of your pet. For example, ears, eyes, cruciate ligaments, hips and patellae. These **conditions** must have the same underlying cause.

2. **Recurring condition(s)**

   An illness or symptoms that keep coming back. Even if a different part of the body is affected.

3. **Related condition(s)**

   An illness, accidental injury or symptom, which is:

   - Diagnosed as one illness or accidental injury.
   - Caused by, or resulting from, another illness, accidental injury, or symptom.

We'll treat bilateral, recurring, or related conditions as one **condition**. So, we'll apply any terms as if they are one **condition**.

Mixed breed
A pet that is made up of three or more different breeds.

Pedigree
Also known as a pure breed. Both parents are of the same single breed, even if your pet doesn't have a pedigree certificate.

Pre-existing condition
Any **condition**, sign or symptom, whether treated by a **vet** or not, that began before the cover start date.

This could be:

- A previous **condition**, or symptom, even if there was no diagnosis.
- Showing signs or symptoms of a change in health or behaviour. You may not have seen a **vet** yet.
- Anything needing monitoring, follow-ups, investigations, or advice from a **vet**.
- If your pet needs to have or has received **treatment**, surgery, medication, or prescribed **clinical food**.
- If your pet already has a known physical deformity, illness, or injury.

Routine care and preventative treatments
Expected costs to keep your pet healthy.

Some examples include:

- Flea/worming treatment
- Vaccinations
- Cosmetic dentistry or cosmetic surgery
- Grooming and nail clipping
- Dental crowns, root canals, or fillings
- **Check-ups**, cleaning and descaling of teeth
- Anal gland expression
- Over the counter supplements or medicines
- Spaying and castration (unless to treat a medical condition)

Treatment
Medical care that is needed to help a pet recover from an illness or injury.

Treatments include:

- Examinations, consultations, advice.
- Tests, scans, x-rays.
- Prescribed medication, pheromone products, surgery, nursing, or care.

This must be recommended by a **vet** and carried out by a **vet** or a member of a veterinary practice under the supervision of a **vet**.

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

Vet

- A veterinary surgeon registered with the Royal College of Veterinary Surgeons, or
- A veterinary surgeon who is registered to work in the country where your pet is treated.

Working dogs
Dogs used or trained for:

- Protection, bite work and guarding.
- Breeding (see exclusion).
- Racing, coursing and hunting.
- Used in connection with any business, trade, or job.

THINGS TO REMEMBER

- Your pet will need a yearly dental and health **check-up** with your **vet**.
- If your **vet** recommends any dental **treatment** for your pet's teeth or gums, you'll need to get this done within six months.
- Claims must be submitted within six months of the start of **treatment**.
- You'll need to let us know if anything has changed. This includes if you've moved house, changed your phone number, or if your dog has bitten or attacked another dog, or shown **aggressive tendencies** towards other people or dogs.
- Any **complementary treatments** or therapy must be recommended by a **vet**, otherwise we can't cover them. Also, don't forget to check that the therapist is a member of an association that is on our approved list. See our list on **page 14**.
- Make sure payments are up to date to keep this policy active.

USEFUL THINGS TO KNOW

- We can pre-authorise a claim over £700 submitted by your **vet**, just ask them to send us the details.
- You can see all your documents in your online Pets Insurance Hub. You can also use it to track your claims and see how much cover you have left until your next renewal date.
- We have a pet health advice line. It's free 24/7 advice, to speak to vet nurses and **vets** whenever you need help, day or night. Call **0333 3324 664** standard UK landline call charges apply.

HOW THIS POLICY WORKS

Our policies are simple:

- Take your pet to the **vet** for **treatment**.
- Ask your **vet** to submit a claim for you.
- Your **vet** will upload the information we need on our vet portal.
- We'll assess your claim.
- You'll pay any **excess** (see how this works in an example on **Page 12**).
- You'll pay any **co-pay** (see how this works in an example on **Page 12**).
- We'll deduct anything we can't pay for.
- We'll pay you or your **vet** any remaining amount up to your benefit limit.
- We'll update you and your **vet**.
- If we're unable to pay your claim, we'll let you know and explain why.

NB: We don't pay for anything that starts before or in the waiting period. See our waiting periods on **Page 11.**

BENEFIT TABLE - DOGS

We know your dog can have you running in circles! That's why we've kept our dog insurance simple.

Here are the annual cover levels we offer. Please check each section for full details.

		£4k Core	£7k Plus	£15k Max	Excess	Co-pay
Section 1 Vet fees	Vet fees	**£4,000**	**£7,000**	**£15,000**	£100, £150 or £200 (See your schedule for limit)	0%, 10% or 20% (See your schedule for limit)
	Dental cover (accidental injury and illness)	Included				
	Pheromone products (e.g., Feliway / Adaptil)	up to 6 months over the lifetime of the policy				
	False pregnancy	Treatment for up to 2 false pregnancies over the lifetime of the policy				
Section 2 Therapy	Hydrotherapy	10 sessions up to £500			-	-
	Behavioural therapy	10 sessions up to £500			-	-
Section 3 Complementary treatments	• Acupuncture • Chiropractic • Electrical muscle stimulation • Herbal medicines • Laser treatment • Magnetic therapy • Massage • Osteopathy • Physiotherapy • Radial pressure wave • Shockwave therapy	£1,500	£2,500	£3,500	£50	-
Section 4 Lost pet	Costs to find your lost dog	£50	£100	£200	-	-
Section 5 Clinical food	Prescription food (See your schedule for limit)	25% of the cost up to £250 (based on breed)	35% of the cost up to £375 (based on breed)	45% of the cost up to £500 (based on breed)	-	-
Section 6 End of life	Euthanasia	Included			-	-
	Cremation or burial (See your schedule for limit)	Up to £400 (based on breed)			-	-
Section 7 TPL	Third party liability cover	**£2m**			**£250**	-

BENEFIT TABLE - CATS

We know your cat loves a little mischief! That's why our cat insurance is clear and simple.

Here are the annual cover levels we offer. Please check each section for full details.

		£3k Core	£5k Plus	£10k Max	Excess	Co-pay
Section 1 Vet fees	Vet fees	**£3,000**	**£5,000**	**£10,000**	£100, £150 or £200 (See your schedule for limit)	0%, 10% or 20% (See your schedule for limit)
	Dental cover (accidental injury and illness)	Included				
	Pheromone products (e.g., Feliway / Adaptil)	up to 6 months over the lifetime of the policy				
	False pregnancy	Treatment for up to 2 false pregnancies over the lifetime of the policy				
Section 2 Therapy	Hydrotherapy	10 sessions up to £500			-	-
	Behavioural therapy	10 sessions up to £500			-	-
Section 3 Complementary treatments	• Acupuncture • Chiropractic • Electrical muscle stimulation • Herbal medicines • Laser treatment • Magnetic therapy • Massage • Osteopathy • Physiotherapy • Radial pressure wave • Shockwave therapy	£1,000	£1,500	£2,000	£50	-
Section 4 Lost pet	Costs to find your lost cat	£50	£100	£200	-	-
Section 5 Clinical food	Prescription food (See your schedule for limit)	25% of the cost up to £180 (based on breed)	35% of the cost up to £270 (based on breed)	45% of the cost up to £350 (based on breed)	-	-
Section 6 End of life	Euthanasia	Included			-	-
	Cremation or burial (See your schedule for limit)	Up to £280 (based on breed)			-	-

MAKING A CLAIM

We want to assess your claim as quickly as possible. To help us do so, when a claim is submitted, you agree that we can talk to your **vet**, or anyone else who has treated your pet, for the information we need.

Section	What we need to begin with
1. Vet fees	• itemised invoice • medical history from all vets
2. Therapy	• itemised invoice • summary report • medical history from all vets
3. Complementary treatments	• itemised invoice • summary report • medical history from all vets
4. Lost pet	• itemised invoice
5. Clinical food	• itemised invoice • medical history from all vets
6. End of life	• itemised invoice • medical history from all vets
7. TPL	• notification of event. • police report if available.

Before making a claim, please check your schedule and policy wording for your policy terms. Make sure you also read the General conditions and General exclusions on **Page 22** and **23**.

Remember that claims must be submitted within six months of the start of **treatment**.

The fastest and easiest way to make a claim is for your vet to submit it for you.

They can simply upload everything we need via our vet portal.

Or you can:

- Log into your policy (either on the Pets Insurance app or website), select “make a claim”, upload your invoice and follow the simple steps.
- We’ll then ask your **vet** for your pet’s full medical history if we need it.

Any problems or questions, you can reach us on live chat or see **Page 2** for how to contact us.

What you’ll need to pay for

There are some payments we can’t cover when it comes to your pet’s health. Here are some but not all examples:

- **Routine care and preventative treatment**, administration charges, toys and treats.
- **Treatment** for **pre-existing conditions**. See what we call a **pre-existing condition** on **Page 5**.
- Any **excess** and **co-pay** shown on your schedule.
- Any **treatment** that’s not needed to treat a **condition**.

FREE 24/7 VET ADVICE

If your pet is very sick or badly injured, please contact a vet straight away.

We have a pet health advice line. It's free 24/7 advice, to speak to a veterinary nurse or **vet** call **0333 3324 664**. Benefits include:

- Call, chat online, or have live video consultations with a **vet** or vet nurse.
- No need to make an appointment.
- No app required.
- No **excess** to pay.
- Helps reduce the need to take your pet to the **vet** (never delay in an emergency, though).
- Available 24/7, 365 days, for support.

This service is great for:

- Minor injuries.
- Skin conditions.
- Dental care.
- Puppy and kitten care.
- Bereavement support.

ABOUT YOUR POLICY

All sections have a limit on the amount we'll pay. This is known as the "limit of cover" or "benefit limit".

This policy provides:

- Annual cover for your pet, up to the limits shown on your schedule, each policy year.
- Every year your policy renews, the limits will be refreshed and can be used again. Note, this doesn't apply to the pheromone limit or treatments for false pregnancy.

If your policy stops for any reason:

- All cover for your pet will end.
- We may not pay any further claims.
- Any **conditions** your pet has had in the past may not be covered in the future.

Pets Insurance policies are non-transferrable. This means cover is only provided to you and your named pet/s and can't be transferred to anyone else.

Waiting period

Your Pets Insurance cover begins on the policy start date.

There are waiting periods for certain types of claims and these are:

- **14 days** for any **condition**, behavioural issue, **treatment**, or symptom.
- **48 hours** from the time this policy started for any accidental injuries.

We can't consider claims for any **condition**, accident, **treatment** or symptom that was known about during, or prior to, your **waiting period**. These would be treated in the same way as **pre-existing conditions**, which are excluded from Pets Insurance policies.

VETS FOR PETS CLIENTS

If your pet has a **check-up** in the seven days before your Pets Insurance start date, at a Vets for Pets practice, then we'll waive the **waiting period**.

Any **condition** or symptom found during the **check-up** won't be covered. It will be considered a **pre-existing condition**.

If you've had Lifetime pet insurance for this pet for a year or more before your Pets Insurance policy start date, we'll waive the **waiting period**. There must be no gap in cover, and you'll need to provide proof of a Lifetime insurance policy. This must be active up to the day before the start of your Pets Insurance policy.

Deductions

When we agree to pay your claim, we'll deduct any **excess** and any **co-pay** shown on your schedule.

First, we'll deduct any **excess**. We'll only deduct the **excess** shown on your schedule once per policy year.

We'll then calculate any **co-pay** on the amount left and deduct this too.

HERE'S AN EXAMPLE OF HOW EXCESS AND CO-PAY DEDUCTIONS AFFECT A CLAIM PAYOUT:

Let's say you've chosen an **excess** of **£100** with 10% **co-pay**, and your vet submits a claim for **£850**:

First, we deduct the **excess**:	**£850 - £100 = £750**
Next, we calculate the **co-pay**:	**10% of £750 = £75**
This means you would pay:	**£100 + £75 = £175**
We would pay the remaining amount:	**£850 - £175 = £675**

If you go on to make another vet fees claim of, say, **£1,000**, in the same policy year, you won't pay another **excess**. You would only pay the **co-pay** **(10% of £1,000 = £100)**.

That means that we would pay the remaining amount of **£900**.

If you make a claim for **complementary treatments** or Third Party Liability, the **excess** for those sections will still apply.

BREEDS

Here at Pets Insurance, we cover many breeds, including specialist trained dogs to help you with a disability. We also cover therapy dogs (if you own them) that have been approved for charity or volunteer work.

There are some breeds we currently don't insure. This also includes pets where a parent or grandparent is on this list.

Alapaha Blue Blood Bulldog
American Bandogge Mastiff
American Bull Terrier
American Bully
American Bully XL
American Johnson Bulldog
American Pit Bull Terrier
American Staffordshire Terrier
American Tundra Shepherd
Anatolian Shepherd Dog
Boar Hounds
Boerboel
Bull Boxer
Bullmastiff
Bully
Bully Kutta
Bully Pocket
Bully XL
Caucasian Shepherd
Chinese Chongqing
Dingo
Dogo Argentino
Dogo Guatemalteco
Dogo Sardesco
Dogue Brasileiro
Fila Brasileiro
Gran Mastin de Borinquen
Gull Dong
Gundog
Jackal
Japanese Tosa
Korat Dog
Kumaon Mastiff
Olde English Bulldog
Perro de Presa Canario
Pit Bull Mastiff
Pit Bull Terrier
Saarloos Wolfdog
Turkish Mastiff
Valley Bulldog
Wolfdog
Working Sheepdog

Feral cat

Excluded breeds also include any pet that needs a wild animal license.

APPROVED SPECIALIST ASSOCIATIONS

Therapies and treatments only a vet or a member of the vet practice may be able to offer:	
Acupuncture	Electrical muscle stimulation
Herbal medicines	Laser treatment
Shockwave therapy	Magnetic therapy

Therapy or treatment	The person treating your pet must be a member of one of these associations for the relevant treatment:
Behavioural therapy	• Animal Behaviour and Training Council (ABTC) • Canine and Feline Behaviour Association (CFBA) • Association of Pet Behaviour Counsellors (APBC)
Chiropractic treatment	• Animal Health Professions Register (AHPR) • International Association of Animal Therapists (IAAT) • International Veterinary Chiropractic Association (IVCA) • Register of Animals Musculoskeletal Practitioners (RAMP) • McTimoney Chiropractic Association
Hydrotherapy	A **vet** or a member of a vet practice, or administered: • In a pool/water treadmill where the hydrotherapy business has full Canine Hydrotherapy Association (CHA) membership • By a qualified animal physiotherapist who's a member of one of the organisations listed in the physiotherapy section below • By a member of the following organisations: - o Institute of Canine Hydrotherapists (ICH) o National Association of Registered Canine Hydrotherapists (NARCH)
Massage	• International Association of Animal Therapists (IAAT) • Canine Massage Guild
Osteopathy	A qualified animal osteopath who's a member of the: • International Association of Animal Therapists (IAAT) • Register of Animal Musculoskeletal Practitioners (RAMP)
Physiotherapy	A qualified animal physiotherapist who's a member of: • Animal Health Professions' Register (AHPR) • Association of Chartered Physiotherapists in Animal Therapy (ACPAT) • British Veterinary Rehabilitation and Sports Medicine Association (BVRSMA) • Institute of Registered Veterinary and Animal Physiotherapists (IRVAP) • International Association of Animal Therapists (IAAT) • National Association of Veterinary Physiotherapists (NAVP) • Register of Animal Musculoskeletal Practitioners (RAMP)

SECTION 1: VET FEES

This section provides cover for the diagnosis and **treatment** of a **condition**.

Please read our General conditions and General exclusions that apply, on **Pages 22** and **23**.

Check your schedule for the **excess** and **co-pay** that apply to this section.

We cover:

- ✔ Vet fees in the **UK**.
- ✔ Emergency **treatment** whilst you are on holiday in countries listed in the PETS travel scheme (part 1). https://www.gov.uk/taking-your-pet-abroad.
- ✔ MRI and CT scans.
- ✔ Dental **treatment** if your pet has had a yearly **check-up** and any advice or **treatment** has been completed within six months.
- ✔ Prescriptions and online prescriptions. The retailer must be on the Register of Online Retailers or the Medicines Seller Register (for human medicines prescribed under the cascade).
- ✔ Up to six months of pheromone treatment over the lifetime of this policy.
- ✔ Replacement elbow, hip, or knee joint, where the surgery will give your pet a good quality of life.
- ✔ Any surgical stabilising tools, pins, and recovery aids: e.g., a sling to support your pet whilst they recover from surgery.
- ✔ House calls, ambulance fees or out-of-hours **treatment**. A **vet** must confirm that it was urgent and medically necessary.
- ✔ **Treatment** for up to two instances of false (phantom) pregnancies in the lifetime of this policy. We won't pay any costs for neutering for this **condition**.
- ✔ Trips in the EU, Norway, Iceland or Switzerland on holiday for up to 90 days each policy year.
- ✔ The cost of a glucometer, ketone sticks or other testing equipment. But only if a **vet** has recommended the type purchased and that you monitor and carry out your pet's blood glucose readings at home. You can only claim for the cost of one glucometer per period of insurance.
- ✔ **Treatment** or care you are not allowed to provide at home. Your **vet** will need to confirm why.
- ✔ **Treatment** linked to deciduous teeth (also known as baby or milk teeth) and retained testes if your pet is under 16 weeks of age at the start of your policy.

We don't cover:

- ✗ **Pre-existing conditions**.
- ✗ Any accident that happens or a **condition** or symptom that starts in the **waiting period** (see how this works on **Page 11**).
- ✗ **Clinical trials**.
- ✗ Postmortem.
- ✗ Dental root canals, crowns or fillings.
- ✗ Some diseases if your pet has been abroad. These are:
    - Leishmaniasis.
    - Babesiosis.
    - Ehrlichiosis.

- Heartworm, or
- Brucella Canis.

✗ Surgery to remove or repair teeth once your **vet** has advised that your pet chews too much and you don't follow their advice.

✗ Breeding, mating, giving birth, caring for the litter, or any **treatment** linked to them.

✗ Complications before, during or after any **treatment** for a **condition** we don't cover. This includes **pre-existing conditions** and **conditions linked** to a **pre-existing condition** that has the same cause.

✗ **Routine care and preventative treatments**.

✗ Replacement protective items that can be used again, e.g., collar / cone / boot.

✗ Organ transplants.

✗ Wheelchairs.

✗ Prosthetics, except knee, elbow and hip replacements.

✗ **Treatment** for an illness which your pet has not been vaccinated for and which a yearly vaccination may have prevented. Unless your **vet** recommends not to vaccinate your pet due to health concerns. These include:-

- Feline Leukemia.
- Feline Panleukopenia.
  - Feline Calicivirus.
  - Feline Herpesvirus.
- Canine Distemper.
- Parvovirus.
- Hepatitis and
- Leptospirosis.

SECTION 2: BEHAVIOURAL AND HYDROTHERAPY

This section covers hydrotherapy and **behavioural therapy**. The **vet** or therapist must state what caused the need for **behavioural therapy**.

Please read our General conditions and General exclusions that apply, on **Pages 22** and **23**.

There is no **excess** or **co-pay** for this section.

We cover:

✔ Up to 10 sessions of hydrotherapy each policy year, up to a maximum of £500.

✔ Up to 10 sessions of **behavioural therapy** each policy year, up to a maximum of £500.

We don't cover:

✗ Claims if a **vet** does not recommend therapy.

✗ Claims if the **vet** or therapist says the therapy is needed because of a lack of training or socialisation.

✗ Claims if the person treating your pet does not belong to an association on our approved list. See our list on **Page 14**.

✗ Behavioural equipment or training aids.

✗ The costs of any extra sessions that haven't been used yet.

✗ Any **treatment** that includes overnight accommodation for your pet.

SECTION 3: COMPLEMENTARY TREATMENTS

This section covers the **complementary treatments** listed below.

Please read our General conditions and General exclusions that apply, on **Pages 22** and **23**.

Check your schedule for the **excess** and **co-pay** that apply to this section.

Section			
Complementary treatments	**Core**	**Plus**	**Max**
Dog	£1,500	£2,500	£3,500
Cat	£1,000	£1,500	£2,000

We cover:

- ✔ Acupuncture
- ✔ Chiropractic treatment
- ✔ Electrical muscle stimulation
- ✔ Herbal medicines
- ✔ Laser treatment
- ✔ Magnetic therapy
- ✔ Massage
- ✔ Osteopathy
- ✔ Physiotherapy
- ✔ Radial pressure wave
- ✔ Shockwave therapy

We don't cover:

- ✗ Any **treatment** not listed above.
- ✗ The **treatment** if a **vet** does not recommend it, even if listed above.
- ✗ Any **treatment** outside the **UK**, even if listed above.
- ✗ Claims if the person treating your pet does not belong to an association on our approved list, see our list on **Page 14**.

SECTION 4: LOST PET

This section provides a contribution towards finding your pet. They must be missing for 48 hours and you must notify your **vet**.

Please read our General conditions and General exclusions that apply, on **Pages 22** and **23**.

There is no **excess** or **co-pay** for this section.

Section			
Lost pet	**Core**	**Plus**	**Max**
Dog /cat	£50	£100	£200

We cover:

- ✔ Costs to help you find your pet. For example:
  - Advertising.
  - Searching with a drone.
  - Pet detective.

We don't cover:

- ✗ Any costs to find your pet without an invoice showing the company you used.
- ✗ The purchase price of your pet or any reward.

SECTION 5: CLINICAL FOOD

This section provides a contribution towards **clinical food** prescribed by your **vet**. The limit for your pet is shown on your schedule.

Please read our General conditions and General exclusions that apply, on **Pages 22** and **23**.

There is no **excess** or **co-pay** for this section.

Section				
Clinical food	**Contribution amount**	**Breed group 1 (cat or dog)**	**Breed group 2 (cat or dog)**	**Breed group 3 (dog only)**
Core	25% of the cost up to	£100	£180	£250
Plus	35% of the cost up to	£150	£270	£375
Max	45% of the cost up to	£200	£350	£500

We cover:

✔ **Clinical food** that your **vet** has recommended. This is to treat, prevent or manage **conditions** (except obesity).

We don't cover:

✗ Food to reduce or control the weight of your pet if your pet is overweight.

SECTION 6: END OF LIFE

This section provides cover for euthanasia and cremation, up to the limits shown on your schedule. Our limits are enough to give you some choice.

Our pets are unique, and the way we say goodbye to them can be too. You decide on how to say goodbye to your pet. You can choose to put your cover towards a cremation or burial and a casket of your choice.

Please read our General conditions and General exclusions that apply, on **Pages 22** and **23**.

There is no **excess** or **co-pay** for this section.

Section			
Euthanasia & cremation	**Breed group 1 (cat or dog)**	**Breed group 2 (cat or dog)**	**Breed group 3 (dog only)**
Euthanasia	✔	✔	✔
Cremation or burial costs up to	£230	£280	£400

We cover:

✔ Euthanasia:

- If it's recommended by your **vet**. This must be to relieve suffering and pain due to medical reasons. Or where there is a low quality of life or poor prognosis.

✔ Cremation or burial:

- Up to the value shown on your schedule. This could include a scatter tube or casket.

We don't cover:

✗ Claims resulting from your pet being put to sleep for, or dying from, a **pre-existing condition**.

✗ Claims for your pet to be put to sleep for financial or behavioural reasons, or **aggressive behaviour**.

✗ Keepsakes or memorabilia for example paw print kits.

✗ Any cemetery fees for the upkeep of your pet's grave.

SECTION 7: THIRD PARTY LIABILITY (DOGS ONLY)

This section provides cover within the **UK** for damage and injury your pet causes to another animal, person, or property.

Please read our General conditions and General exclusions that apply, on **Pages 22** and **23**.

There is a £250 **excess** for any claims for this section.

For this section, when we say your household, we mean:

- You.
- Your family.
- A member of your household.
- Someone you employ.
- A visitor to your house.
- Someone you have asked to look after your dog.

If your dog causes an incident, you must:

- Let us know as soon as possible.
- Not discuss or admit liability.
- Not promise, compensate, offer or make a payment.

We'll need to agree any costs and expenses.

We cover:

✔ Claims you or your **household** are legally responsible for if your pet causes damage or injury.

✔ The costs and any compensation for damage your dog caused.

✔ The costs and expenses to defend any legal action against you, because your dog caused an accident or injury.

We don't cover:

✗ Events or incident claims that occur outside of the **UK**.

✗ Death or bodily injury to either you or your **household**.

✗ Claims that result from using your dog in any activity for your trade, business, or job.

✗ Any claims if your dog is taken into a place of work.

✗ Loss or damage to property that is owned or controlled by you, your **household** or someone you employ.

✗ Any compensation to you or your **household**.

✗ Claims if you break any law, regulations or restrictions, or for worrying livestock. This includes if your dog is in an area where dogs are not allowed.

✗ Any liability covered by any other insurance.

✗ Claims for damage caused by your dog urinating, vomiting, or fouling.

✗ Claims if you do not follow the advice given to you about the behaviour of your dog. This advice might be from a **vet**, authority, qualified trainer, or rescue centre.

✗ A claim if you're fined, charged, or prosecuted.

✗ Any claim made by or against a paid business or a professional, who handle your dog in the course of their business. This includes when your dog is in the care of a:

- Dog walker.
- Pet minder or sitter.
- Boarding kennel.
- **Vet**.
- Grooming parlour.

✗ Anyone handling your dog without your permission at the time of the damage or loss.

✗ Any claim if you didn't tell us of any previous accident involving a third party. This includes if you didn't tell us if your dog has bitten or attacked another dog, or shown **aggressive tendencies** towards other people or dogs when you bought or renewed the policy.

✗ Any claim if you are responsible for air, water, or soil pollution.

✗ Any claim if you didn't tell us about it in a reasonable time. If you don't tell us, this will affect our ability to defend the claim or may limit our liability.

Please note:

! We've the right to take over the defence and settle any claim in your name.

! We'll have freedom to decide on the conduct of any legal action and the settlement of any claim.

! We may take over proceedings in your name at our own expense.

! We'll have freedom to decide to recover any loss, damage, or expenses.

! We may need you to attend or participate in the defence of an action against you. If we do, we'll first agree in writing and pay any reasonable and necessary transport and housing costs.

! We'll only pay up to the limit of cover.

GENERAL CONDITIONS

These conditions apply to all parts of this policy. If you don't follow these conditions, we may not pay your claim.

You must:

- ✔ Be the owner and keeper of the pet and be a resident of the **UK**.
- ✔ Be 18 years old or over at the start of the policy.
- ✔ Look after and take good, appropriate care of your pet.
- ✔ Follow any advice and **treatment** recommended by your **vet**.
- ✔ Take precautions to help prevent your dog from causing injury, death or damage to another animal.
- ✔ Take precautions to protect your pet from illness, harm; i.e. keeping your dog on a lead and not letting them escape.
- ✔ Keep your premiums up to date.
- ✔ Pay any extra premiums if you change your policy.
- ✔ Pay any **excess** and **co-pay** shown on your schedule:
  - If you have already paid the full amount to your **vet**, we will deduct any **excess** and **co-pay** from your claim.
- ✔ Pay any admin charges (for example, translation fees, charges to complete any forms), handling fees or P&P (except for online prescriptions).
- ✔ Not do anything to increase the cost of a claim. For example, delaying **treatment** on purpose.
- ✔ Share with us the details, if requested for claims purposes, of any other pet insurance or home insurance policies.
- ✔ Allow us to access any necessary documents or information about your claim or pet.
- ✔ Agree for us to act in your name and handle the claim.

We may:

- ✔ Apply special terms and conditions to your policy. These will be shown on your schedule.
- ✔ Cancel or void your policy if we find misrepresentation or fraudulent behaviour (see details on **Page 27**).
- ✔ Cancel your policy if you have missed three monthly payments in a policy year or you are at least three weeks late with one payment.
- ✔ Share information with other insurers and fraud prevention agencies or groups to stop fraudulent claims. This includes any information you gave us and information about claims.
- ✔ Ask you to pay us back any payments made in error on your policy.
- ✔ Not pay a claim if you give us the details more than six months after the start of treatment being claimed for.

We will:

- ✔ Only pay up to the limits shown on your schedule.
- ✔ Treat the policy holder as the only legal owner of your pet.
- ✔ Only make payments to you for any **treatment** outside the **UK** (not the treating **vet**).
- ✔ Only pay our part of a claim where there is another insurance policy in place for that claim.
- ✔ Use the Rights of Third Parties Act 1999. No one else has any rights under this contract or can enforce any term of this policy. This doesn't affect any right or remedy of a third party that exists or is available from that Act.

We won't:

- ✗ Pay interest on any claim.
- ✗ Provide any cover or be liable to provide any indemnity, payment, or other benefit under this policy if it would expose us to any sanction, prohibition, or restriction. This applies to any United Nations resolutions or the trade or economic sanctions, laws or regulations of the EU, **UK** or US.

GENERAL EXCLUSIONS

These aren't covered by the policy, and they apply to all parts of this policy.

We won't provide cover if:

✗ Your pet does not live with you.

✗ You live at a property that sells alcohol.

✗ Your pet is less than eight weeks old at the start of the policy.

✗ Your dog has attacked, bitten or nipped a person or animal.

✗ Your dog is trained for guarding, hunting, protection, bite work, or racing.

✗ Your dog is used for your work or any occupation or business.

✗ You have any convictions due to animal welfare or fraud, or any unspent or pending criminal prosecutions.

✗ You have had any pet insurance declined or cancelled, except for non-payment.

✗ Your pet is a breed, or **mixed** or **crossed** with a breed we don't cover.

✗ You do not provide us with the necessary information, or there is a mistake, or an error in the information given to us.

✗ Your **vet** believes:

- Your pet hasn't been looked after properly.
- You have hurt your pet on purpose.
- You neglected or put your pet in danger.

We won't cover:

✗ Claims if the **treatment** is not in one of the countries in the PETS travel scheme (part 1). https://www.gov.uk/taking-your-pet-abroad.

✗ Travelling expenses or loss of earnings if you need to take time off work .

✗ Your pet once they have had more than two litters.

✗ Any liability claims if you take your pet to work, or clients come to your home.

We won't pay for loss or damage because of:

✗ Not following the advice or **treatment** recommended by a **vet**, such as:

- Not having your pet vaccinated.
- Not giving preventative medication to your pet at the right time.
- Not accepting the **treatment**, or
- Not giving your pet the prescribed medication the **vet** recommended.

✗ An event or claim that you knew would happen.

✗ A pandemic, any notifiable disease, epidemic, or virus passed between animals and humans.

✗ You giving your pet any drugs or treatment that your **vet** doesn't agree with, or didn't prescribe.

✗ Claims caused by or due to:

- War, riots, or terrorism.
- Radioactive contamination or pollution.
- You or your **family** breaking the law.
- A government, authority or court ordering your pet to be confiscated or destroyed.
- Pets being vaccinated as part of a mass vaccination programme.

MAKING CHANGES TO THIS POLICY

It's quick and easy to make changes to your details on either the Pets Insurance app or our website. We don't charge any fees to amend or cancel your policy.

Your policy is based on the information you've given us, which is shown on your schedule.

- You must tell us as soon as possible if there are changes to your details or your pet's details. We'll then confirm the changes with a new schedule.
- Some changes may alter the premium and this will apply for the rest of the policy year.

CHANGES TO YOUR COVER

At renewal you can choose:

- A policy with a lower vet fee limit.
- A higher **excess**.
- A bigger **co-pay** amount.

If you lower the level of your cover:

- No **waiting period** will apply.
- Claims for new and ongoing **conditions** will be on the new lower cover limit.
- Any previously covered **conditions** will still be covered.

It isn't possible to increase the vet fee level or reduce either the excess or co-pay levels, on an existing policy.

If you decide you need an increased level of cover, you'll need to cancel your existing policy and start a new one.

If you decide to cancel your policy and start a new one.
Please note that:

- A higher premium will apply.
- A **waiting period** will also apply and will start from the date of the change.
- The new higher vet fee limit will only be for new **conditions** that your pet hasn't had before.
- Any previous **conditions** will no longer be covered.

RENEWAL

We'll contact you around four weeks before your renewal to let you know how much next year's premium will be.

We'll also let you know if there are any changes to the terms of your policy.

We have the right to amend the terms of your policy, this may include your:

- Premium.
- **Excess**.
- **Co-pay**.
- Limit of cover.
- Terms and conditions.

Be sure to check the information carefully, and let us know if anything has changed. You can update your details in your Pets Insurance Hub.

As your pet gets older, they're more likely to become unwell. So, bear in mind that premiums on a lifetime policy can increase significantly.

We'll automatically renew your policy unless you have chosen to opt out. You can opt out of the automatic renewal at any time. Just log in to your Pets Insurance Hub on our website to change your preferences.

If you want to change your payment method, you can also do this on your Pets Insurance Hub.

We have the right not to offer a renewal of your policy. If this happens, we'll let you know at least four weeks before your next renewal date explaining why.

CANCELLING YOUR POLICY

You can cancel your policy at any time; however, cancellation rules will apply. You can cancel:

- On your Pets Insurance Hub
- In the 'My Account' on our **website**
- By emailing us at **hello@petsinsurance.co.uk**
- By writing to us at: **Pets Insurance, PO Box 288, PAH, Uckfield, TN22 1PH, United Kingdom**

If you cancel your policy

Where no claims have been paid:

Within 14 days

You can cancel your policy within 14 days from the policy start date (or when you receive your documents if this is later), and you'll receive a full refund.

After 14 days

After the first 14 days, you can still cancel your policy, and we'll only charge you for the period of cover you've had. When we cancel your policy, we'll:

- Stop any further monthly instalments, once any outstanding premiums have been paid.
- Refund any premiums if you've paid for cover beyond the cancellation date.

Where claim/s have been paid:

- If the claim is due to death, loss of pet, theft, or straying, we'll only charge you for the cover up to the date of loss.
- For any other claims:
  - You'll need to pay the full premium for the year by your current payment method; or
  - You can pay us back the full claims amount for the policy year. If you do, we will cancel the policy with immediate effect and only charge to the cancellation date.

Note: We won't refund any premiums for cover provided up to the cancellation date, if you cancel your policy after 14 days.

If we cancel your policy

We may cancel your policy at any time if:

- You miss a payment and you have not paid it within three weeks or you have missed three monthly payments in one policy year.
- You provided fraudulent information when you bought your policy. See further details on **Page 27** for what we will do.

If we need to cancel your policy, we'll explain why at least 14 days before the cancellation.

Once your policy has been cancelled, your cover will stop, and you won't be able to make a claim.

HOW TO MAKE A COMPLAINT

We know that mistakes can happen. So, we've made it easy for you to let us know if you're unhappy with our service. We value all feedback, and we know that it helps us improve.

You can let us know by:

- Emailing us on feedback@petsinsurance.co.uk
- Using the live chat option available on our **website** or in your Pets Insurance Hub.
- Or writing to us at: **Pets Insurance, PO Box 288, PAH, Uckfield, TN22 1PH, United Kingdom.**

To help us help you as quickly as possible, please include your name and policy number. If it's about a claim, also give us the claim number.

Here's what we will do:

- Aim to resolve your complaint within three working days.
- Acknowledge your complaint if we haven't resolved it. We'll do this within five working days and confirm our understanding of your complaint. We might need more information to help us.
- If we're still investigating after four weeks, we'll send you an update.
- Send you the resolution in our final letter within 8 weeks. If we can't, we'll write to you, explain why and give you an expected date.

After 8 weeks:

If you're not happy with the outcome you can contact The Financial Ombudsman Service.

Their address is: **Exchange Tower, London, E14 9SR.**

or you can:

- email them complaint.**info@financialombudsman.org.uk**.
- Ring them on 0800 023 4567.

You can only do this within six months of receipt of our final letter.

You'll find full details of their complaints' procedure on their website: **www.financial-ombudsman.org.uk**

The Financial Ombudsman Service can only step in after we've sent you our final letter.

Using this service won't affect your right to take legal action against us.

ABOUT YOUR CONTRACT

- Your policy is a legal contract between you and Great Lakes Insurance UK Limited.
- This policy wording and your schedule make one complete legal document. You must read them both together.

For our part of the contract:

- We'll provide the cover set out in your policy wording and schedule. The cover will be for the pet named on the schedule, for the policy year.
- We'll provide you with a new schedule every time we or you make a change to your insurance.

For your part of the contract:

- You must pay the premium by a method that we agree.
- You must make sure the details shown on your schedule are correct and kept up to date. Your policy is based on the information you gave us about you and your pet. **Providing incorrect information could invalidate your insurance.**

The laws of England and Wales will apply to this contract. All information between you and us will be in English.

MISREPRESENTATION AND FRAUD

The agreement between you and us relies on trust.

Examples of misrepresentation or fraudulent behaviour:

If you or someone acting for you:

- Gives incorrect or incomplete information.
- Takes out cover you aren't eligible for or at a lower cost.
- Submits a claim with false or inflated information.
- Makes a statement in support of a claim which is false.
- Gives us a fake, altered, or false document.
- Makes a claim for any loss or damage caused by your deliberate actions or knowing involvement.
- Take any sort of action to falsely make extra money from this insurance.

If any of the above actions are carried out without intent or prior knowledge we will consider this misrepresentation.

If any of the above actions are taken deliberately or knowingly, we will consider this fraudulent behaviour.

If you're found to have misrepresented on the policy information, we:

- Will make amendments to your policy to represent the true information and issue a revised premium.
- If we don't offer cover for the correct information we:
    - Will void your policy and return any premium paid.
    - Will ask you to pay us back any claims we have paid from the date the misrepresentation occurred.

If you're found to have misrepresented on the claim information, we:

- Won't pay for the part of the claim that has been misrepresented.
- Will ask you to pay back any part of the claim that has been misrepresented and that we have already paid.

If you're found to have committed fraud, we:

- Won't pay any part of the claim
- Will cancel your policy.
- Won't return any premium paid.
- Will ask you to pay us back any claims we have paid from the date the fraud occurred.
- May take legal action.

We'll also inform the police, and criminal proceedings may follow.

THE ADMINISTRATOR

Pets Insurance Services Limited are the administrators of this policy.

Pets Insurance Services Limited is a company registered in England and Wales under company number 16039818. Their registered address is Chester House, Epsom Avenue, Stanley Green Trading Estate, Handforth, Cheshire, England, SK9 3RN.

Pets Insurance Services Limited is regulated by the Financial Conduct Authority, registered under number 1031077.

THE INSURER

This policy is underwritten by Great Lakes Insurance UK Limited. Great Lakes Insurance UK Limited is registered in England and Wales. Their registered office is 1 Fen Court, London, UK, EC3M 5BN. Their company number is 13436330. Great Lakes Insurance UK Limited is approved by the Prudential Regulation Authority. It's regulated by both the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting; **register.fca.org.uk**.

ERGO Travel Insurance Services Ltd (ERGO TIS) acts as a Managing General Agent under delegated authority from Great Lakes Insurance UK Limited. ERGO TIS is a company registered in England and Wales under company number 11091555. ERGO TIS is approved and regulated by the Financial Conduct Authority, registered under number 805870. They are located at 1 Fen Court, London, EC3M 5BN.

HOW YOUR MONEY IS PROTECTED (COMPENSATION SCHEME)

- If you live in the UK, you're protected by the Financial Services Compensation Scheme (FSCS). This scheme compensates you if a company goes out of business, and they can't pay valid claims under its policies.
- For more information, visit the Financial Services Compensation Scheme website (**www.fscs.org.uk**) or contact them at **Beaufort House, 15 St Botolph Street, London, EC3A 7QU**, or call 0800 678 1100 or 020 7741 4100.

DATA PROTECTION NOTICE (HOW WE USE YOUR PERSONAL INFORMATION)

ERGO Travel Insurance Services Ltd (ERGO TIS) and its partners are committed to protecting your personal data. This Privacy Notice outlines how we collect, use, disclose, and safeguard your information. Please read this notice carefully to understand how your personal data is managed.

1. Data Controllers

ERGO TIS acts as a Data Controller for the personal data you provide, either directly or via Pets Insurance Services Ltd. Our processing activities include policy issuance, claims management, customer service, and business operations related to insurance services.

For more information, visit: **www.ergotravelinsurance.co.uk/privacy-statement**

Great Lakes Insurance UK Limited (GLUK) acts as a Data Controller for certain personal data we collect. GLUK is responsible for safeguarding this data in accordance with its privacy practices. For more details on how GLUK uses your personal data, please visit:

https://www.munichre.com/Great-Lakes-Insurance-UK-Information-Notice

Pets Insurance Services Ltd also acts as a Data Controller for the personal data processed in connection with the administration of your insurance policy, including claims management and customer service.

For more information, visit: **https://www.petsathome.com/privacy-policy**

2. Further Information on Our Processing of Your Personal Data

Please see our full Privacy Policy for details on the types of personal data we collect, our purposes and legal basis for processing, who your data is shared with, how long we retain it, our use of Artificial Intelligence and automated decision-making, and your rights under applicable data protection legislation: **www.ergotravelinsurance.co.uk/privacy-statement/**

To exercise your rights or ask any questions about how your data is used, please contact: **dataprotectionofficer@ergo-travel.co.uk**

3. How can you complain?

If you have concerns about how we have used your personal information and wish to make a data protection complaint, please contact us in the first instance using the details below.

ERGO TIS Data Protection Officer

Email: **dataprotectionofficer@ergo-travel.co.uk**

If you remain dissatisfied with our response, you have the right to escalate your complaint to the Information Commissioner's Office (ICO):

Website: **https://www.ico.org.uk**

Helpline: 0303 123 1113

Post: **Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF**