



Pet Insurance

Lifetime Policy Wording



Welcome to Insure Your Paws

We're delighted to welcome **you** and **your pet(s)** to Insure Your Paws. We know that **your pets** aren't just animals, they're part of the family.

Our lifetime pet insurance is an annual policy that meets the demands and needs of someone wishing to protect themselves against unexpected vet fees for **their pet**, as well as other expenses associated with protecting **their pet's** health and wellbeing.

Should **you** need **us**, please don't hesitate to get in touch.

You can find all **our** contact information below:



Customer Care, Sales, and Renewals:



Email: info@insureyourpaws.co.uk



Telephone: 0344 273 2777



Opening Hours:

Monday to Friday: 9am - 5pm

Saturday: 10am - 2pm

Sunday: Closed



Address: Cover-More Blue Insurance Services Limited, 82 Oxford Road,
Uxbridge, UB8 1UX



Claims Team:



Email: pet.claims@davies-group.com



Telephone: 0345 646 2040



Opening Hours:

Monday to Friday: 9am – 5pm

Saturday and Sunday: Closed



Address: Pet Claims Team, Davies Building, PO Box 1392, Preston, PR2 0XE

For full details on how to make a claim, please see page 12.

My Account information: www.insureyourpaws.co.uk/YourPolicy

Insure Your Paws can send **your** documents in several formats, such as braille, large print, or an MP3 audio file. If **you** require **your** documents to be in a different format, please get in touch with **our** Customer Care team using the contact details above.



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Summary of Your Cover

This **policy wording** provides the key benefits and exclusions of **your pet's** cover. More than one level of vet fee cover is available and the amount **you've** chosen will be shown in **your policy schedule**.

Each section of cover has an overall limit to the amount **we'll** pay under that section, called the **cover limit**. Some sections also include **inner limits**, which form part of and are not an addition to, the overall **cover limit**. These **inner limits** are the maximum **we'll** pay for certain items within that section's overall **cover limit**. The overall **cover limit** and the **inner limits** for each section are shown in the 'Summary of Cover' table below.

We don't impose compulsory **excesses** or **bill share**, even when **your pet** gets older. The **excess** and **bill share** amounts **you've** chosen to pay towards a claim will be stated on **your policy schedule**. It's your responsibility to pay this amount to **your vet**.

If an **excess** or **bill share** doesn't apply to a section of cover, a red cross will appear in the summary of cover table below.

Summary of Cover Table			
Section of Cover	Lifetime Cover Limit	Excess	Bill Share
1: Vet Fees Including Behavioural Treatment, Complementary Therapy, and Dental Accidents and Illnesses.	up to your chosen vet fee limit, stated on your policy schedule	✔	✔
The below inner limits form part of, and are not in addition to, your overall vet fee limit and will be covered up to the amounts.			
 Cruciate Ligament	up to your chosen vet fee limit up to £3,000, whichever is lower	✔	✔
 MRI/CT Scan	up to your chosen vet fee limit up to £3,000, whichever is lower	✔	✔



🐾 Prescription Diet Food	£250	✓	✓
🐾 Euthanasia	up to your chosen vet fee limit	✗	✗
2: Emergency Pet Minding	£1,500	✗	✗
3: Third Party Liability (Eligible Dogs Only)	£2 million	✓	✗
Additional Benefits – All Insure Your Paws customers have the below benefits included.			
Assist Your Paws			
🐾 Free 24/7 veterinary advice and support careline	Unlimited	✗	✗
🐾 Bereavement support	Unlimited	✗	✗
Optional Extras – The below optional extras are available to add to your policy, for eligible pets, for an additional premium. The cover you've chosen can be found on your policy schedule .			
Section of Cover	Cover Limit	Excess	Bill Share
4: Find My Pet (optional)			
🐾 Lost, Stolen or Straying	Your pet's value , up to £5,000	✗	✗
🐾 Advertising	£300	✗	✗
🐾 Reward	£1,000	✗	✗
5. Saying Goodbye (optional)			
🐾 Death due to an accident or	Your pet's value , up to £5,000	✗	✗



illness			
 At Home Euthanasia	£300		
 Cremation or Burial	£250		
6. Away From Home (optional)			
6A: Vet Fees Abroad & Emergency Repatriation	Together with Section 1: Vet Fees – up to your chosen vet fee limit		
6B: Cancelling or Cutting Short Your Trip	£5,000 per person, per trip		
6C: Travel Delay  Additional travel and accommodation expenses  Pet travel documents	£2,500 per person, per trip £1,000 per pet , per trip		
6D: Quarantine Costs	£1,500		
7. Breeding Cover (optional)			
 Emergency Treatment	Up to your chosen vet fee limit or £5,000 (whichever is lower)		
 Death from pregnancy or giving birth	Your pet's value , up to £5,000		
 Vet fees for puppies and kittens	£1,000 in total for the entire litter		



About Your Lifetime Policy

It's important **you** understand what **we** mean by a Lifetime policy. **We** know this can be quite confusing, which is why **we** want to explain how **our** Lifetime policy works. This policy doesn't guarantee that **we'll** be able to cover **your pet** for their entire life, but it does mean that if **you** choose to renew **your** cover with **us**, any ongoing claims will be covered each year.

Our Lifetime policy is a 12-month annual contract and will start on **your** chosen **cover start date** stated on **your policy schedule**. **We'll** send **you** a reminder before **your** cover runs out, but to make sure there's no gap in cover **we'll** automatically renew **your** policy unless **you** tell **us** not to.

Your cover limit will refresh each year **you** renew **your** policy, so **you** can claim up to the **cover limit** again in the next **policy year**. The annual **premium** can increase on a lifetime policy, especially when **your pet** gets older. If **your** policy is cancelled or stops for any reason (including when a **premium** payment isn't made), **your pet's** cover will end, and no further claims will be paid.

You can insure more than one **pet** under this policy. All **cover limits, inner limits, excess** and **bill share** amounts are per **pet** per **policy year** apart from Third Party Liability. The **cover limit** for Third Party Liability is the total limit **you** can claim in total for all eligible dogs insured under this policy.

We want **you** to get the most from **your** policy, to do this **you** should:

- 🐾 Read **your policy wording** carefully to make sure that the cover **you've** chosen meets both **yours** and **your pet's** needs.
- 🐾 Make sure **you** understand the conditions and exclusions which apply to **your** policy. If **you** don't meet these conditions, **your** claim may be rejected, or **your** claim payment reduced.

Things which aren't covered by **your** policy are stated in:

- 🐾 'What **we** don't cover' in each section of cover; and
- 🐾 The 'General exclusions' section.

Throughout **your** policy, certain words have special meanings and will be highlighted in bold throughout this document. These are listed and explained in the section '**Words We Use**'.



Changes To Your Cover

We rely and will base **your** policy on all information **you've** given **us**, about **you** and **your pet**, being accurate and correct.

It's important to let **us** know as soon as possible if **your** circumstances change (for example, if **you** move house) so **we** can update **your pet's** policy to ensure **you're** accurately covered. If **you** don't let **us** know about any changes to **your** circumstances **your pet's** policy may no longer be valid and claims may not be paid.

You can upgrade or downgrade **your** cover at renewal by choosing a different vet fee limit, or by adding or removing optional extras. You can also increase or decrease **your excess** or **bill share** amount. Some changes made to **your** policy may affect **your** policy **premium**.

If **you** choose to upgrade **your** vet fee limit or purchase our optional extras, a new **waiting period** will apply from the date of the upgrade. Any claims for ongoing **conditions** will remain at the lower **cover limit**. The new vet fee limit will apply to any **conditions**, that first occur or show **symptoms**, after the new **waiting period** has finished.

If **you** choose to downgrade **your** vet fee limit, all claims for any new and ongoing **conditions** will be on the new lower **cover limits**. Any optional extras which are removed will no longer apply.

We'll let **you** know in good time before **we** make any changes to the policy terms and conditions, **excess**, **bill share**, or benefits so that **you** can decide if **your** policy is still right for **you**.



Renewing Your Cover

To make sure there's no gap in cover **we'll** automatically renew **your** policy unless **you** tell **us** not to, or **you** no longer meet **our** eligibility criteria. **We'll** send **you** a renewal invitation at least 21 days before **your** renewal date, which will include what **you** paid for this year and **your** payment for the next year.

We'll let **you** know if **we've** made any changes to the policy terms and conditions, **excess, bill share** or benefits. If **you** do not want **us** to automatically renew **your** policy, please contact **us** on 0344 273 2777 or email info@insureyourpaws.co.uk.

The annual **premium** can increase on a lifetime policy, especially when **your pet** gets older as they're more likely to become unwell, so the cost of providing **your** insurance increases.

It's important to let **us** know as soon as possible if **you** need to make a change to **your pet's** policy so **we** can make sure **you're** accurately covered. Please let **us** know, before **your** renewal date, if **you'd** like to renew **your** policy using a different payment method. **You** can also update **your** or **your pets'** details or amend **your** cover level.

If **we're** no longer able to offer **you** cover, **we'll** write to **you** at least 21 days before **your** next renewal date explaining why.



Cancelling Your Policy

If you wish to cancel your policy

Please tell **us** if **your** policy no longer meets **your** needs. All **our** policies offer a 14 day cooling off period. If **you** cancel **your** policy within 14 days of receiving **your** documents, and **you've** not made or intend to make a claim, **we'll** give **you** a full refund.

You can still cancel **your** policy any time after the 14 day cooling off period. As long as **you've** not made or intend to make a claim, **we'll** cancel **your** policy and;

- a. if **you** pay by monthly instalments: **we'll** stop **your** monthly payments once any outstanding **premiums** have been paid (if applicable); or
- b. if **you** paid for **your** policy in full: **we'll** give **you** a refund of any **premiums you've** paid minus the **premium** for the cover **you've** received. **We** won't refund any **premium** if **you've** made or intend to make a claim, unless the claim was due to the death, loss, theft or straying of **your pet**.

If more than one **pet** is insured under **your** policy, the cancellation terms above will only apply to the cover, **premium** and claims relating to the **pet** whose cover is to be cancelled.

If we cancel your policy

We have the right to cancel **your** policy by giving **you** 21 days' notice in writing, if:

- 🐾 **you** fail to take reasonable care to send **us** the information **we've** requested that is directly relevant to the cover provided under **your** policy or any claims;
- 🐾 **you** fail to co-operate or provide information and assistance in relation to any claim, or in the administration or operation of **your** policy;
- 🐾 **you** or **your pet** no longer qualify for this policy;
- 🐾 **we** have grounds to suspect fraud;
- 🐾 **you** use threatening, abusive or nuisance behaviour towards any member of **our** staff or contractors.

Where possible, **we'll** contact **you** to resolve the matter with **you**. Once **your** policy has been cancelled **your** cover will end and **you** won't be able to make any claims.



Words We Use

The following words have special meanings which **we've** defined in this section and will be highlighted in bold throughout this document. They retain the same meaning across all **your** policy documents and unless the context requires a different meaning, the singular includes the plural and the plural the singular.

Accident - A sudden and unexpected event which results in bodily **illness** or injury to **your pet**.

Area of Cover - The geographical area in which cover applies under this policy, the **United Kingdom**. If **you've** purchased **our** optional Away From Home cover and **you** take **your pet** abroad temporarily, **your** cover is extended for travel within the European Union (EU), apart from Section 3: Third Party Liability, which is restricted to **incidents** that occur within the **UK** only.

Assistance/Therapy Dog - A trained **assistance dog** to help mitigate **your** disability or a temperament tested (and approved) **therapy dog** used by **you** for volunteer work with a charity.

Behavioural Treatment - Treatment or therapy recommended by a **vet** to treat **your pet** for, or aid their recovery from, a mental or emotional disorder which was not caused by lack of training or socialisation and which couldn't have been prevented by training or socialisation, and is provided by any of the following: a **vet**, a Certified Clinical Animal Behaviourist, a member of the Association of Pet Behaviour Counsellors (APBC), a Certified Animal Behaviourist from the International Companion Animal Network (ICAN), a member of the Canine and Feline Behaviour Association (CFBA), a member of the UK Dog Behaviour and Training Charter of Behaviourists (IMDTB), or a Qualified Animal Behaviourist from the Fellowship of Animal Behaviour Clinicians (FAB Clinicians).

Bill Share - Also known as co-payment/co-insurance. **Bill Share** is the percentage amount **you've** chosen to pay towards a claim, in return for a lower policy premium. **You** can find the **bill share** amount **you've** chosen on **your policy schedule**. The **bill share** is calculated on the balance left after **your** chosen **excess** has been deducted. For example, if **you've** chosen a £100 **excess** and 20% **bill share**:

Valid claim amount (for one condition)		£1,100
Minus your chosen excess	£100	£1,000
Minus your bill share amount	20% = £200	£800
Total amount you will need to pay	£300	
Total amount we will pay	£900	



Breeding - **Your pet** has had three or more litters or used for commercial **breeding**.

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

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

- a. **Bilateral Condition(s)** - A **condition** affecting either the right or left sides of **your pet's** body or one of a paired organ, such as, but not limited to: ears, eyes, cruciate ligaments, hips, or kneecaps, which might reasonably be expected to affect the other side or paired organ. Under the terms of this policy, any **bilateral condition** will be considered as one **condition**, regardless of when the **treatment** took place;
- b. **Recurring Condition(s)** - Any previous **accident** or **illness**, or any **symptoms** relating to that **accident** or **illness**, that may come back or that **your pet** is prone to, no matter how many times this comes back or how many areas of the body are affected;
- c. **Related Condition(s)** - Any **illness**, **accident** or **symptom** which is:
 - 🐾 diagnosed as one **illness** or **accident**; or
 - 🐾 caused by, related to, or resulting from another **illness**, **accident**, or **symptom**.

Cover Limit - The most **we'll** pay for each section of cover, per **policy year**.

Cover Start Date - The date **your pet's** cover begins.

Family - **Your** spouse or domestic partner, and **your** or **your** spouse or domestic partner's child or children (including fostered, adopted or stepchildren, even if they do not live with **you**), and any other person permanently residing at **your** address, including any person employed by **you**.

Excess - The amount **you've** chosen to pay in each **policy year** for each separate **condition** towards the cost of a claim. **You** can find **your** chosen **excess** on **your policy schedule**.

Illness - Any disease, sickness, abnormality, infection, or defect which isn't caused by an



accident. This includes any **symptoms**, regardless of whether the **illness** is fully diagnosed.

Incident - an event resulting in a claim.

Inner Limit(s) - Some sections include **inner limits**, which form part of and are not in addition to, the overall **cover limit**. These **inner limits** are the maximum **we'll** pay for certain items within that section's overall **cover limit**.

Notifiable disease - These are diseases listed by the government. **You** need to tell the authorities straight away if **your pet** has one of these diseases. For a full list of **notifiable diseases**, go to the www.gov.uk website and search for '**notifiable diseases**'.

Pet - **Your** cat and/or dog insured under this policy.

Pet's Value - The amount **you** paid or donated for **your pet**, for which **you're** able to provide documentary evidence when making a claim. If **you're** unable to provide documentary evidence of what **you** paid for **your pet** or **you** didn't pay anything for **your pet**, the estimated market value of **your pet** based on its age, breed, pedigree, and gender at the time **you** purchased them.

Pet Travel Documents - Any legal documents required to allow **your pet** to travel abroad. The documents **you** need will depend on the country **you're** going to. For the latest information please see www.gov.uk/taking-your-pet-abroad

Policy Schedule - The document which contains details about **you**, **your pet**, the **cover limits** **you've** chosen and a breakdown of **your premiums**.

Policy Wording - This document.

Policy Year - The 12-month period that begins from **your cover start date**.

Pre-booked trip - A leisure trip away from **your** home, booked more than 28 days before **your** intended date of departure. If the trip does not start and end in the same **policy year**, then the policy must be renewed before **you** travel for any claim to be accepted.

Pre-existing Condition - Any **condition** that first occurred or showed **symptoms** prior to the **cover start date** or within the **waiting period**.

Premium - The amount to be paid by **you** for **your** policy.

Prescription Diet Food - Any food recommended by **your vet** to treat a **condition** other than obesity.

Symptom - A change in **your pet's** normal healthy state, its bodily functions or behaviour.



Treatment - Any examination, consultation, advice, tests, X-rays, medication, surgery, nursing, and care provided by a **vet**, a **vet** nurse, or another member of the **vet** practice under the supervision of a **vet**. This includes **complementary therapy** and alternative **treatment** as recommended by a **vet**.

United Kingdom (UK) - The **United Kingdom** of Great Britain and Northern Ireland.

Vet -

- a. In the **UK**: a person who is a registered member of the Royal College of Veterinary Surgeons; or
- b. Outside the **UK**: a veterinary surgeon who is registered by the appropriate authority in which they practice.

Waiting Period - **You're** unable to claim for any **illnesses** that first occurred or showed **symptoms** within the first 14 days, or any **accidents** which occurred within the first 2 days of the **cover start date**. Not applicable to renewals.

We/Our/Us - Cranbrook Underwriting Services, a division of Chesterfield Insurance Brokers Limited for and on behalf of SCOR UK COMPANY Limited and/or Direct Validation Services Limited, a Davies Group company, and/or Vetsdirect Ltd. trading as The Vet Connection.

You, Your, Yourself - The person named on this policy who is responsible for the **pet**.



We know being a pet parent comes with its challenges, that's why **we** give all Insure Your Paws customers free, unlimited veterinary support. Whether **you're** dealing with the unexpected, or simply in need of reassurance, **our** Assist Your Paws careline is available any time, day or night, all year round.



One of **our** caring RCVS **vet** nurses will be on hand to help give **you** advice, simple treatment recommendations, support, or referral to a nearby veterinary clinic. Assist Your Paws isn't here to replace **your vet**, who is essential to **your pet's** health. But **we** can help **you** avoid unnecessary visits to **your vet**.

Simply pick up the phone and give **us** a call on **0333 332 7926**. If **we** need to see **your pet**, **we'll** send **you** a video call link.

If **you** need help in an emergency or out-of-hours, **our vet** nurses are ready to help, but **we** can also assist with non-emergency situations, where **you** might need some advice.

Some of the things Assist Your Paws can help you with:

- 🐾 General health advice
- 🐾 Feeding and nutrition
- 🐾 Parasites (including fleas and worms)
- 🐾 Behavioural and Training advice
- 🐾 Vaccinations
- 🐾 Pregnancy and birth

Important! If **your pet** is very ill or unconscious, or is badly injured, **you** should seek veterinary care immediately. If **you** don't know where the nearest **vet** practice is, Assist Your Paws can help **you** find one.

Bereavement Counselling

If **your pet's** health is deteriorating, your pet has gone missing, or has crossed over the rainbow bridge, **we** want **you** to know **you're** not alone. **Our** fully trained vet nurses are always here for **you** to talk to in a safe and non-judgmental space. **You** can call **our** 24 hour Assist Your Paws careline on **0333 332 7926** to book a call with **our** bereavement team.



How to Make a Claim

You must notify **our** claims team as soon as possible when something happens that will or might result in a claim. Remember to check **your policy schedule** for the **excess** amount **you'll** need to pay towards the cost of a claim. Please take this document with **you** to the **vets** in case they need to see it, or if **you** need to get in touch with **us**.

For all claims

1. Check this **policy wording** document to see whether the loss is covered. Carefully read 'what **we** don't cover' and the additional conditions applying to the section(s) **you're** looking to claim for.
2. Submit a claim online - www.insureyourpaws.co.uk/YourPolicy

Alternatively, if **you** prefer, **you** can contact **our** claims team who can email/post **you** a claim form for **you** to complete. The claim form will tell **you** what documentation is needed to process **your** claim.



Email: pet.claims@davies-group.com



Telephone: 0345 646 2040



Opening Hours:

Monday to Friday: 9am – 5pm

Saturday and Sunday: Closed



Address: Pet Claims Team, Davies Building, PO Box 1392, Preston, PR2 0XE

Claims conditions

If **you** make a claim under **your** policy, the following conditions will apply. If **you** do not meet these conditions, we may not pay **your** claim, or **your** claim payment may be reduced. In some circumstances **your** policy may not be valid.

1. You agree that:
 - a. **we** can request relevant information or records from **your pet's** current or previous **vets**, specialist, breeder, or rescue centre for **us** to fully assess **your** claim.
 - b. any of the above organisations treating **your pet** can openly discuss and receive



information about **your** claims with **our** policy administrator when needed. This also includes the transfer of **your** claim via an electronic service using a third party application.

- c. **we** can deduct the **excess** and **bill share** amount (if applicable) from any claim amounts. If **we're** settling **your** claim directly with a **vet** or other provider, **you'll** be responsible for paying them **your** share of the bill.
2. **We're** unable to pre-authorise any claims. **We'll** only ever ask for information that is necessary and relevant to process **your** claim. To make a claim **we** need:
 - a. the invoices from the **vet** practice or therapist which show what **you're** claiming for.
 - b. (when claiming for the first time) the clinical history from each **vet your pet** has visited, which is a record of all visits **your pet** has made to a **vet**.
 - c. (if claiming for a **pre-booked trip**) the booking invoice for **your pre-booked trip** or any other official documents which show the dates of **your pre-booked trip**.
 - d. all invoices, receipts or documents stating any unexpected costs **you've** incurred when travelling within the UK or European Union with **your pet**.
 - e. different information and documents depending on the section of cover **you're** claiming under.



Section 1: Vet Fees

This section provides cover for the cost of any necessary **treatment** of a **condition** by a **vet**. If **you've** purchased **our** optional Away From Home cover and take **your pet** abroad temporarily, this section of cover is extended for travel within the EU.

If **we're** dissatisfied with the **vet you've** chosen, **we** may ask **you** to find an alternative **vet** for future **treatments**. **We** can refer **your pet's** case history to a **vet** of **our** choice and if **we** require, **you** must arrange for **your pet** to be examined by this **vet**, **we'll** pay any costs for this.

If **you** decide to take **your pet** to a different **vet** for a second opinion because **you're** unhappy with the diagnosis or **treatment** provided by **your** own **vet**, **you** must tell **us** in advance. If **you** fail to do so, the costs relating to the second opinion will not be covered by **us**. If **we** decide the diagnosis or **treatment** currently being provided is correct, **we** won't cover any costs relating to the second opinion. Where there is a dispute, **we'll** only pay the vet fees that **our vet** advisor deems reasonable and essential.

What we cover

1. Up to **your** chosen vet fee limit stated in **your policy schedule** for **treatment your pet** receives for a **condition**. **We'll** also cover the following **inner limits** that form part of the vet fee limit:
2. Up to **your** chosen vet fee limit for **behavioural treatments** and **complementary therapies**, recommended by a **vet** to treat **your pet** for, or aid their recovery from, a mental or emotional disorder or **condition**.
3. Up to **your** chosen vet fee limit to put **your pet** to sleep (euthanasia) if a **vet** confirms it was not humane to keep them alive.
4. Up to £250 towards the cost of **prescription diet food**, recommended by a **vet** to treat **your pet** for a **condition**.
5. Up to £3,000 for **treatment your pet** needs for **conditions** relating to cruciate ligaments, which we consider to be **bilateral conditions**.
6. Up to £3,000 for MRI and CT scans.
7. Up to **your** chosen vet fee limit for dental **treatment** for **your pet** following an **accident** or to relieve suffering due to dental **illness** and any **related conditions**.



What we don't cover

1. House calls, any additional costs for out of hours **treatment**, or ambulance fees, regardless of **your** personal circumstances, unless a **vet** deems it necessary to prevent further injury or distress for **your pet**.
2. Any costs for tests or **treatment** not prescribed by a **vet** to diagnose or treat a **condition**.
3. Any routine or preventative **treatments**, for example: vaccinations, scale and polish/cosmetic dentistry, cosmetic surgery, spaying/neutering, removal of dew claws, parasite control, grooming, or nail clipping.
4. The cost of any postmortem examination.
5. Any **treatment** for an **illness** that is preventable by vaccination, unless **your vet** has advised against vaccination of **your pet** due to a health concern.
6. The cost of any **treatment** for fleas except when recommended by a **vet** to treat a skin **condition**.
7. Any **treatment** related to **your pet's** pregnancy or while giving birth, and any related complications, unless **you've** purchased **our** optional Breeding cover.
8. Any treatment related to **breeding**, including for commercial purposes.
9. Any post-operative or convalescent **treatment** which a **vet** confirms **you** could have given at home by **yourself**.
10. Any organ or stem cell transplants, external prosthetics, and any associated **treatment**.
11. Travelling and mileage expenses.
12. Any claims for **treatment** not supported by a receipt, invoice or prescription stating the address and telephone number of the **vet** practice or pharmacy providing **treatment**.
13. Any claim where **you** have not taken precaution or followed advice, accepted **treatment**, or given medication recommended by a **vet**.
14. Any **behavioural treatment** costs for a behavioural **condition** which could have been prevented by training or socialisation.
15. Any costs if **your pet** has a history of ingesting foreign bodies and **you** have not taken the necessary steps to prevent further **incidents** from happening.
16. The costs of having **your pet** cremated or buried unless **you've** purchased our optional Saying Goodbye cover.
17. Euthanasia costs following an **accident** or **illness** unless the **vet** confirms that it would have been inhumane to keep **your pet** alive.
18. Euthanasia due to any act, legal or legislative authority for any reason whatsoever, including any order made in respect of a **notifiable disease**.
19. Anything mentioned in the 'General Exclusions'.



Section 2: Emergency Pet Minding

This section provides cover if:

1. **You**, or a member of **your family**, are unexpectedly hospitalised for at least 2 consecutive days due to an injury or **illness**; or
2. **You** become incapacitated by injury or **illness** in **your** own home and no member of **your** household can care for **your pet**; or
3. **Your** home becomes uninhabitable.

What we cover

1. Up to £1,500 for the **policy year** towards the cost of:
 - a. kennel, cattery, or pet-minding fees; or
 - b. a professional dog-walker to walk **your** dog twice a day.

What we don't cover

1. Any claim if:
 - a. the person looking after **your pet** normally lives with **you**; or
 - b. **you** or a member of **your family** stay in a convalescent or nursing home.
2. Any claim if the hospitalisation arises directly or indirectly from:
 - a. pregnancy or childbirth, unless due to complications which occurred or first showed **symptoms** after the **cover start date** and **waiting period**; or
 - b. an elective cosmetic procedure or any other **treatment** not related to **illness** or injury or not on the advice of a doctor, specialist, or consultant; or
 - c. alcohol or solvent abuse, drug abuse, drug addiction, attempted suicide or self-inflicted injury or **illness**.
3. any kennel, cattery, pet minding or dog walking costs where the person isn't licensed under The Animal Welfare (Licensing of Activities Involving Animals) (England) Regulations 2018 and any subsequent amendments.
4. Anything mentioned in the 'General Exclusions'.

Additional conditions applying to this section

1. **You** must send **us** receipts from the professional dog walker, boarding kennel, cattery, or person **your pet** stayed with; and either
 - a. provide **us** with a medical certificate from **your** GP or the hospital **you** or **your**



family member attended, showing **your** and their name and address, the dates of, and reason for hospitalisation; or

- b. provide the relevant reports or documents detailing that **your** home has become uninhabitable.



Section 3: Third Party Liability (eligible dogs only)

This section provides up to £2,000,000 in total for the **policy year**, for **incidents** that occur within the **UK** where **you're** found legally liable for **your** dog causing:

1. Death or bodily injury to a person who is not **you** or **your family**.
2. Loss of or damage to the property of another person.

What we cover

1. Damages and compensation for which you're found to be legally liable if your pet causes injury to someone else or damage to their property; and
2. Legal costs and expenses incurred in defending an action against you or in negotiating the settlement of such an action; and
3. Your costs and expenses incurred if your attendance or participation is required by us in the defence of such an action.

What we don't cover

1. The **excess** applicable to Third Party Liability cover, as shown in **your policy schedule**.
2. Any claim under this section of cover if **your** dog is one of, or if **your** dog is crossed or mixed with, any of the following breeds:

American Bandogge Mastiff	Czechoslovakian Vlack	Perro de Presa Canario
American Bulldog	Danish Mastiff	Pit Bull Mastiff
American Bully	Dingo	Pocket Bully
American Bull Mastiff	Dogue Brasileiro	Portuguese Mastiff
American Pit Bull Terrier	Dogue de Bordeaux	Portuguese Podengo
American Staffordshire Terrier	English Mastiff	Pyrenean Mastiff
Argentinian Mastiff	Extreme Bully	Saarloos Wolfdog
Australian Dingo	French Mastiff	Segugios Italiano
Bandog	Grand Bleu de Gascogne	Shar Pei
Bandogge Mastiff	Irish Staffordshire Bull Terrier	Shetland Sheepdog
Boar Hounds	Italian Mastiff	Spanish Mastiff
Boerboel	Korean Jindo	Standard Bully
Bully Kutta	Lapponian Herder	Tamaskan
Canary Dog	Leonberger	Tibetan Mastiff



Cane Corso	Mastiff	Timber Dog
Cao Fila	Majorcan Mastiff	Utonagan
Cirneco Dell Etna	Mastweiler	Wolf Dog
Classic Bully	Mexican Hairless	Wolf Hybrid
Coton de Tulear	Neapolitan Mastiff	
Czechoslovakian Wolfdog	Northern Inuit	

3. Any liability directly or indirectly arising from:
 - a. death or bodily injury to **you, your family** or any of **your** relatives (even if they don't live with **you**), any person staying with **you**, any person **you've** arranged to stay with, or any person looking after **your** dog with **your** permission.
 - b. loss of, or damage to material property, buildings or land owned by, or in the care, custody, or control of **you, your family** or any of **your** relatives (even if they don't live with **you**), any person staying with **you**, any person **you've** arranged to stay with, or any person looking after **your** dog with **your** permission.
 - c. **your** trade, profession, or business, or that of **your family** or any of **your** relatives (even if they don't live with **you**) or any person staying with **you**.
 - d. any **incident** occurring at **your** place of work **your family** or any of **your** relatives (even if they don't live with **you**), any person staying with **you**, any person **you've** arranged to stay with, or any person looking after **your** dog with **your** permission.
 - e. any **incident** you're held to be legally responsible for because of an agreement or contract **you** have signed accepting legal responsibility.
 - f. **your** deliberate, unlawful, malicious, or wilful act or omission.
 - g. a matter which is subject to criminal proceedings against **you**.
 - h. any **incident** occurring when **your** dog is in the care of a business or a professional and **you're** paying for their services, including, but not limited to, when **your** dog is in the care of a dog walker/minder/sitter, a boarding kennel, a **vet**, or a pet groomer.
 - i. any **incident** if **you've** failed to follow the instructions or advice given to **you** by a re-homing organisation or a qualified behaviourist about the behaviour of **your** dog.
 - j. any **incident** occurring in an area or place where dogs are specifically prohibited, unless **your** dog escapes and enters the area outside of **your** control.
 - k. any incident where **your** dog was worrying livestock.
 - l. any person handling **your** dog without **your** permission or consent.
4. Any liability directly or indirectly arising where cover is provided under any other insurance or guarantee.
5. Any claims if you're fined, charged, or prosecuted in a criminal court. **We** also won't cover civil claims heard by a Magistrates Court.
6. Any claim if **you** failed to disclose to **us** that **your** dog had previously been involved in an **accident** involving a third party, or attacked, bitten or been aggressive towards a person or



other animal or has shown aggressive tendencies when **you** bought or renewed **your** policy.

7. Any fines, compensation, or prosecution costs if **you** break any laws or regulations.
8. Any fines or penalties if you breach quarantine restrictions or import or export regulations.
9. Any claim if you're responsible for air, water, or soil pollution, unless it can be proven that the pollution took place immediately after and because of an accident caused by your dog.
10. Any claim where you've failed to notify us of the incident without delay and where this failure adversely affects our ability to defend the claim or to limit our liability.
11. Anything mentioned in the 'General Exclusions'.

Additional conditions applying to this section

1. If **you** see, or become aware of, any **incident** involving **your** dog which may result in a claim under this section of **your** policy, **you** must:
 - a. inform **us** without delay; and
 - b. send **us**, without delay, any correspondence and legal documents **you** receive unanswered; and
 - c. not discuss blame or responsibility with anyone.
2. **You** must make no admission of liability, or offer, promise, or make payment or indemnity without **our** prior written agreement.
3. **You** must send **us** the details of any other insurances **you** hold which may provide cover for the death, bodily injury or loss or damage in question.
4. **We** are entitled to take over the defence and settlement of any claim against **you** in **your** name and have full discretion in the conduct of any proceedings and the settlement of any claim.
5. **We** may, at **our** own expense, take over proceedings in **your** name with full discretion to recover compensation or indemnity from any third party in respect of any loss, damage, or expense.
6. If **your** attendance or participation is required by **us** in the defence or negotiation of an action against **you**, **we'll** pay **your** reasonable and necessary transport and accommodation costs and expenses, provided that these are agreed by **us** in advance, in writing.
7. If more than one dog is insured under this policy and are involved in, or contribute towards, an **incident**, the most **we'll** pay for the **incident** in total is the **cover limit**.
8. If a business or professional, including but not limited to a dog walker/minder/sitter, a boarding kennel, a **vet**, or a pet groomer, is being paid to care for **your** dog in any way it is **your** responsibility to:
 - a. ensure that the business or professional has appropriate third party liability insurance of their own; and



- b. tell them if **your** dog has any behavioural problems or requires any special handling so that they can handle **your** dog in an appropriate manner.



Section 4: Find My Pet (optional)

This section only applies if **you've** purchased our optional Find My Pet cover, and provides cover if **your pet** is lost, stolen, or has strayed and isn't found within 30 days as well as the costs of advertising and a reward to aid in their recovery.

When finding out **your pet** is missing, **you** should contact as soon as possible:

1. The Police (please make a note of **your** Crime Reference Number (CRN))
2. The appropriate local authority such as dog wardens
3. Local vet practices and rescue/welfare centres
4. **Your** microchip provider

Let **us** know as soon as possible if **your pet** is missing.

What we cover

1. **Your pet's value** up to a limit of £5,000 if **your pet** is not found within 30 days; and
2. Up to £300 towards the cost of advertising materials (posters, flyers leaflets and similar) and advertising on social media; and
3. Up to £1,000 towards a reward amount (agreed by **us**) offered to recover **your** missing **pet**.

What we don't cover

1. Any claim if:
 - a. **You**, or any person looking after **your pet** with **your** permission, voluntarily parted with or abandoned them, even if tricked into doing so; or
 - b. **You** make a claim more than 30 days after the date **your pet** went missing; or
 - c. **You** fail to notify **us** within 90 days of the date **your pet** went missing; or
 - d. **Your pet** isn't microchipped in line with the Microchipping of Cats and Dogs (England) Regulations 2023, and any subsequent amendments, unless **your vet** confirms that **your pet** is exempted from the regulations for health reasons.
 - e. If **your** name and address listed on the register database aren't kept up to date.
 - f. **You** agree to pay a ransom for the recovery of **your pet**.
 - g. **Your** dog is left unattended in a public place at any time.
2. Payment of any reward:
 1. to **you** or any other person known to **you** before **your pet** went missing; or
 2. to the person who stole **your pet**, or anyone who's in collusion with the person who stole **your pet**; and



3. Any costs for the services of any person, company, organisation, or pet detective to search for **your pet**, either on foot or with search dogs or equipment
4. Any reward amount not agreed by **us** before advertising it.
5. Anything mentioned in the 'General Exclusions'.

Additional conditions applying to this section

1. If **we** pay a claim under this section, **we** won't automatically cancel **your pet's** cover unless **you** ask **us** to. Cover can continue for **your pet** while they're missing if **you** continue to pay the **premium** and renew **your** policy.
2. If **your pet** is found, to claim for payment of a reward **you** should send **us** the contact details of the person who found **your pet** with a description of where **your pet** was found, and **we'll** contact them directly to arrange their reward payment.
3. If **we** pay a claim for the replacement cost of **your pet** and **your pet** is later found alive, **you** must repay the claim amount back to **us**.



Section 5: Saying Goodbye (optional)

This section only applies if **you've** purchased our optional Saying Goodbye cover and provides cover if **your pet** passes away due to an **accident** or **illness**. If **we** pay a claim under this section, **we'll** automatically cancel **your** policy from the day after **your pet's** death. **You** must let **us** know as soon as possible of **your pets** passing.

What we cover

1. **Your pet's value** up to a limit of £5,000 if **your pet** passes away due to an **accident** or **illness**; and
2. Up to £300 for **your pet** to be put to sleep at home (at home euthanasia) if a vet confirms it was not humane to keep **your pet** alive; and
3. Up to £250 in total towards:
 - a. The cost of cremation or burial; and/or
 - b. The cost of an urn, casket, or box.

What we don't cover

1. Any claim if **your pet** passes away due to a **condition** that isn't covered anywhere else in this policy.
2. Any claim if **your pet** passes away from an **illness** and is aged 8 years or over.
3. Euthanasia costs following an **accident** or **illness** unless the **vet** confirms that it would have been inhumane to keep **your pet** alive.
4. Euthanasia due to any act, legal or legislative authority for any reason whatsoever, including any order made in respect of a **notifiable disease**.
5. Any claim under this section if **we've** already paid a claim under the 'Find My Pet' section of cover arising from the same **incident**.
6. Anything mentioned in the 'General Exclusions'.



Section 6: Away From Home (optional)

This section only applies if **you've** purchased **our** optional Away From Home cover and provides cover for **pre-booked trips** within the **UK** and European Union (EU).

You, and any **family** members accompanying **you** on the trip, are covered up to a maximum of 180 days per **policy year**. There is no limit to the number of trips **you** can take.

To travel abroad with **your pet**, **you** may need to get certain **pet travel documents** such as a Pet Passport or Pet Health Certificate. What **you'll** need will depend on the country **you're** travelling to. For the latest information please see www.gov.uk/taking-your-pet-abroad.

If **you're** a resident of Northern Ireland travelling to Great Britain or **you're** a resident of Great Britain travelling to Northern Ireland, the covers detailed below in relation to the requirements for pet travel documents are automatically provided for such trips under this section with no additional premium.

A. Vet Fees Abroad & Emergency Repatriation

This section provides cover for costs of any necessary **treatment** by a **vet** whilst travelling abroad with **your pet**. As well as cover to get **your pet** home due to an **accident** or **illness** and a **vet** has agreed that **your pet** is too ill to travel home by the scheduled means of transport.

The cover level for this section forms part of **your** overall chosen vet fee limit (section 1). For example: if **you've** chosen a vet fee limit of £5,000, the most **we'll** pay for vet fees in the **UK** and abroad and for Emergency Repatriation is £5,000, in total, in a **policy year**.

What we cover

1. See Section 1: Vet Fees - 'what **we** cover'; and
2. Up to your chosen vet fee limit for the **policy year**, for additional costs:
 - a. to transport **you** and **your pet** home due to an **accident**, **illness** or **your pet** passing away; or
 - b. for accommodation for **you** and **your pet** to stay after **your** scheduled departure date back home, until **your pet** is well enough to travel and additional travel costs to get home if **you're** unable to use **your** original return ticket.



What we don't cover

1. Any exclusions under 'Section 1: Vet Fees - what we don't cover'.
2. Any costs or expenses that **you** would've had to pay in any case.
3. Any claim for emergency repatriation, unless the treating **vet** confirms that **your pet** is too ill to travel home by the scheduled means of transport.
4. Any claim arising from an **accident** or **illness** of **your pet** occurring prior to departure from **your** home.
5. The cost of cremation, an urn, casket, or box for **your pet**, unless **you've** purchased **our** optional 'Saying Goodbye' cover.
6. Anything mentioned in the 'General Exclusions'.

Additional conditions applying to this section

1. Any additional conditions under Section 1: Vet Fees.
2. **You** must support **your** claim with documents to show the amounts and dates of any expenses, and that these were proportionate, necessary, and covered by this policy.

B. Cancelling or Cutting Short Your Trip

This section provides cover if **you** need to cancel **your pre-booked trip**, up to 7 days before **your** scheduled departure date, or cut short **your** trip because **your pet**:

1. is lost, stolen or strays; or
2. requires urgent lifesaving **treatment** due to an **accident** or **illness**.

What we cover

1. Up to £5,000 per trip if **you** need to cancel any unused and non-refundable proportion of the below, which **you've** paid or are contracted to pay:
 - a. pre-booked travel and accommodation,
 - b. pre-booked airport parking, car hire, airport lounge pass and excursions;
 - c. pre-booked kennel and/or cattery fees;
 - d. the cost of visa fees or fees for other relevant travel permissions; or
2. Up to £5,000 per trip for reasonable additional travel and accommodation expenses if **you** need to cut short **your pre-booked trip** and return home.



What we don't cover

1. Any claim because **your pet** is lost, stolen, or has strayed unless it would be covered under 'Section 3: Lost, Stolen or Straying' of this policy.
2. Any claim because **your pet** has passed away unless it would be covered under 'Section 2: Death due to an **Accident** or **Illness**' of this policy.
3. Any claim under this section unless **your vet** confirms the **treatment** or surgery **your pet** received was urgent and lifesaving.
4. Any additional expenses resulting from **you** not cancelling **your pre-booked trip** as soon as reasonably possible after **you** become aware of the need to cancel. **You** must notify the tour operator, travel agent or transport and accommodation provider as soon as **you** know that **you** need to cancel **your pre-booked trip**. **Our** liability will be restricted to the cancellation charges that would've applied had **you** not failed to do so.
5. Any claim for costs which are recoverable elsewhere, such as from a travel insurance policy or payment provider for **your** trip.
6. Any loss in respect of Air Passenger Duty (this can be reclaimed by **you** through **your** travel agent or airline).
7. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
8. Any claim for promotional vouchers or reward points such as Air Miles or Avios points.
9. Any claim for anyone booked to travel with **you** who isn't a member of **your family**, or for costs paid by **you** on behalf of other persons not insured under this policy.
10. Anything mentioned in the 'General Exclusions'.

Additional conditions applying to this section

1. **You** must contact **our** claims team as soon as **you** know that there's a possibility **you'll** need to cancel or cut short **your pre-booked trip**.
2. If **you** have a multipet policy, the most **we'll** pay for in total is the **cover limit** of this section.
3. **You** must keep all documents and receipts showing the dates and costs **you** had to pay and send these to **us** to support **your** claim.

C. Travel Delay

This section provides cover if **you're** unable to get home on **your** scheduled return date because, during **your pre-booked trip**, **your pet's**:

1. too ill to travel home by the scheduled means of transport, due to an **accident** or **illness**.



2. essential **pet travel documents** were lost, stolen, or destroyed.
3. microchip fails, requiring a new certificate.
4. parasite/worming certificate lapses due to a delay in **your** scheduled return that is outside of **your** control.
5. lost, stolen, strays or passes away.

What we cover

1. Up to £2,500 per person, per trip, towards reasonable additional travel and accommodation expenses (room only) for **you** to extend **your** stay beyond **your** scheduled return date, until:
 - a. **your pet** is medically fit to return home; or
 - b. **you** receive necessary replacement **pet travel documents**; or
 - c. **you** receive a new microchip certificate for **your pet**; or
 - d. **your pet** receives repeat parasite/worming treatment and certificate; or
 - e. **your pet** is found; or
 - f. **you're** able to bury or cremate **your pet** abroad or repatriate **your pet** home; or
2. Up to £1,000 towards the cost of:
 - a. additional travel and accommodation expenses (room only) for **you** to extend **your** stay beyond **your** scheduled return date, until **you** receive necessary replacement **pet travel documents** or new microchip certification for **your pet**, or **your pet** receives repeat parasite/ worming **treatment** and certification; or
 - b. additional costs to meet the requirements for **pet travel documents** so that **your pet** can return home.

What we don't cover

1. Any additional travel and accommodation expenses not approved by **us** in advance.
2. Any costs or expenses that you would've had to pay in any case.
3. Any claim where a **vet** hasn't deemed **your pet** too ill to travel home on the scheduled departure date.
4. Any costs or expenses incurred after **you** and **your pet** are able to return home but choose not to.
5. Any claim arising from:
 - a. an **accident** or **illness** of **your pet** occurring prior to departure from **your** home.
 - b. **Your** failure to provide any **pet travel documents** whether required by the regulations of the **UK** or a foreign Government, a transport provider or their agent or other authorities, unless specifically covered by this policy.



- c. Any **pet travel documents** lost, destroyed, or stolen prior to departure from **your** home.
 - d. Microchip failure if **your pet's** microchip was not tested and found to be working prior to departure from your home.
 - e. Confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or any government officials or authorities of any country.
6. Anything mentioned in the 'General Exclusions'.

Additional conditions applying to this section

1. **We'll** only pay for economy class travel where this is available and for accommodation to a similar standard as the original booking.
2. If **you** don't hold a valid return ticket, **we'll** deduct from **your** claim an amount equal to **your** original carrier's one-way charges, for the same class of ticket as **your** outward travel, for the route used for **your** return home.
3. **You** must make alternative travel arrangements for **you** and **your pet** to return home at the earliest reasonable opportunity.
4. **You** must take reasonable care to protect **your pet travel documents** against loss or theft at all times.
5. **You** must report the loss or theft of **your pet travel documents** to the local Police and/or to the relevant transport provider as soon as reasonably possible and get written confirmation of **your** report.

D. Quarantine Costs

This section provides cover if, while travelling abroad with **you, your pet** is unexpectedly required to be quarantined, due to:

1. **your pet** suffering a new **illness or accident**.
2. your **pet's** microchip failing.
3. **your pet's** essential **pet travel documents** being lost, stolen, or destroyed during **your pre-booked trip**.

What we cover

1. Up to £1,000 per trip towards the costs for **your pet** to be quarantined.



What we don't cover

1. Any costs or expenses that **you** would've had to pay in any case.
2. Any claim arising from:
 - a. **your pet** becoming ill or suffering an injury prior to **your** departure from **your** home.
 - b. **your** failure to provide any **pet travel documents** whether required by the regulations of the **UK** or a foreign Government, a transport provider or their agent or other authorities, unless specifically covered by this policy.
 - c. any **pet travel documents** lost, destroyed, or stolen prior to departure from **your** home.
 - d. microchip failure if **your pet's** microchip was not tested and found to be working prior to departure from **your** home.
 - e. confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or any government officials or authorities of any country.
3. Anything mentioned in the 'General Exclusions'.

Additional conditions applying to this section

1. **You** must keep all documents and receipts showing the dates and costs **you** had to pay and send these to **us** to support **your** claim.



Section 7: Breeding Cover (optional)

This section only applies if **you've** purchased **our** optional Breeding Cover and provides cover for necessary **treatment** by a **vet** for complications during **your pet's** first two pregnancies.

What we cover

1. Up to **your** chosen vet fee limit or £5,000 (whichever is lower) for necessary emergency treatment **your pet** needs due to complications related to **your pet's** pregnancy or whilst giving birth; and
2. **Your pet's value** up to a limit of £5,000 if **your pet** passes away due to complications during pregnancy or while giving birth.
3. Up to £1,000 in total for the entire litter, towards the cost of necessary veterinary **treatment your** female **pet's** puppies or kittens receive for an **accident** or **illness**. This applies from birth to the age of 14 weeks or from birth to the date the new owner collects the puppy or kitten.

What we don't cover

1. Any routine pregnancy examinations, tests, or treatments.
2. Any costs to prevent an **illness** or injury, or tests to investigate the general health of **your pet**.
3. Any costs for caesarean section, pregnancy or giving birth, where a **vet** has not deemed it an emergency.
4. Any costs where **your pet** is pregnant, falls pregnant or first shows signs of complications before or during the **waiting period**.
5. Any claim after **your pet** has had two pregnancies.
6. Any claims for **pets** less than one year old or over the age of seven years.
7. Any claim under this section if **we've** already paid a claim under the 'Saying Goodbye' section of cover arising from the same **incident**.
8. Anything mentioned under Section 1: Vet Fees - 'what we don't cover'.
9. Anything mentioned in the 'General Exclusions'.



General Exclusions

These exclusions apply to all sections of cover under **your** policy and are in addition to the exclusions highlighted under 'what we don't cover' in each individual section of cover.

This policy does not provide cover for any:

1. **pet** not owned by **you**, or that doesn't live with **you**.
2. non-**UK** residents.
3. **pet** under 8 weeks old.
4. **pet** that hasn't had a health check-up with a **vet** in the last 12 months, including a dental check.
5. amount above the overall **cover limit**, or, if applicable, the **inner limit** stated on **your policy schedule** for each section of cover.
6. **excess** or **bill share you've** chosen.
7. fees charged by a **vet** to complete claim forms or for referral to another **vet**.
8. losses unless both the **incident** causing the claim, and the resulting losses, occur within the geographical **area of cover**.
9. losses that aren't directly associated with the **incident** causing the claim, for example loss of earnings if **you're** forced to take time off work, or the cost of repairing or cleaning **your** furniture or carpets soiled or damaged by **your pet**.
10. losses recoverable from any other source. If another insurance policy covers the same risk, **we'll** only pay **our** proportionate share of a valid claim.
11. loss, damage, cost, or expense directly or indirectly caused by or arising from:
 - a. government, civil authority, or court ordering that **your pet** be:
 - Vaccinated against an **illness** as part of a compulsory mass vaccination programme. **We** won't pay any costs relating to the vaccination itself.
 - Confiscated or destroyed, including under the Animals Act 1971 UK and any amendments to it or replacement legislation, because it was worrying livestock.
 - b. any disease or virus transmitted from animals to humans or vice versa.
 - c. any claim relating to the negligence, error, or omission of:
 - **You** or **your** relative; or
 - A **vet** or any other employee or agent of a **vet** practice; or
 - Any provider of pet-related services; or
 - Any provider of transport or accommodation, or agent or online booking service through which travel arrangements were made.
 - Any epidemic or pandemic as declared by the World Health Organisation (WHO).
 - d. any cats used for commercial or work purposes or **breeding**.
 - e. any dog:



- Used for security, racing, **your** occupation or working purposes; or
 - That has ever been involved in an accident involving a third party or attacked, bitten, or shown aggressive tendencies towards a person or other animal or has shown aggressive tendencies; or
 - Used for hunting, pointing, field work or **breeding**, except **assistance/therapy dogs**; or
 - Which is one of the following breeds (including if they are mixed or crossed with): Dogo Argentino, Fila Brasileiro, Japanese Tosa, Pit Bull Terrier, or XL Bully, as well as any other dog listed under the Dangerous Dogs Act 1991 or subsequent amendments; or
 - That lives at or kept on a premises which sells alcohol. For the purposes of this policy, **we** consider a dog to be living at, or being kept on, premises which sell alcohol if the business premises can be accessed from the residential premises at which **you** keep **your pet**.
- f. any circumstances that were known or could reasonably have been anticipated at the time the policy or cover was purchased.
- g. any claims or liabilities directly or indirectly caused by or contributed to, by or arising from:
- Ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any nuclear machinery or parts; or
 - The use of nuclear, biological, or chemical weapons, or contamination, poisoning, or prevention and/or limitation of the use of objects because of nuclear, chemical, biological and/or radioactive substances.
- h. any claims arising from air, soil, or water pollution.
- i. any **pre-existing condition(s)**.
- j. claims relating to pressure waves caused by an aircraft and other aerial devices travelling at sonic or supersonic speeds.
- k. **your** failure, in the opinion of **your vet**, to take reasonable care of **your pet**.
- l. **you** wilfully or negligently inflicting injury or **illness** on **your pet**, exposing **your pet** to needless peril or using any drug or **treatment** on **your pet** not prescribed and directed by a **vet**.
- m. the actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system or network, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following apply:
- The apparent intent or effect is to intimidate or coerce a government or business



- or to disrupt any segment of the economy; or
- The apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments; or
- The reasonably apparent intent or effect is to further political, ideological, religious, or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion, or culture.
- n. any unlawful act deliberately or intentionally committed by:
 - **You** or a person acting on **your** behalf, including those relating to animal health or importation; or
 - The operation of law or the order of any court; or
 - Civil or criminal proceedings against **you**.
- o. any consequence of war (whether declared or not), hostility, invasion, revolution, act of foreign enemy, civil war or unrest, rebellion, insurrection, mutiny, uprising or military usurped power, martial law, state of siege or United Nations or NATO enforcement action; or
 - The explosion of war weapon(s), utilisation of nuclear, chemical, or biological weapons or the hostile act of an enemy foreign to the **UK** or to the country in which the act occurs.



General Conditions

These general conditions apply to **your** whole policy. Certain sections of cover have additional conditions specific to that section of cover. If **you** do not meet these conditions, **we** may not pay **your** claim, or **your** claim payment may be reduced. In some circumstances **your** policy may not be valid.

1. **We** may not pay **your** claim if **you** don't:
 - a. Take all possible care to safeguard **your pet** against **accident**, injury, **illness**, loss, damage, or theft; and
 - b. Avoid any action or inaction which may increase the loss or liability that might arise from such a claim, or which may result in any unreasonable or unnecessary expense; and
 - c. Give **us** full details of any **incident** which may result in a claim as soon as reasonably possible; and
 - d. Pass on to **us** every claim form, summons, legal process, legal document, or other communication in connection with the potential claim; and
 - e. Provide all information and assistance that **we** may reasonably require at **your** expense (including, where necessary, **vet** certification and details of **your** household and travel insurance).
2. **You** must not admit liability for any event, or make any offer of payment, without **our** written consent.
3. The terms of **your** policy can only be changed if **we** agree. **We** may require **you** to pay an additional **premium** before making a change to **your** policy.
4. **You** agree that **we** can:
 - a. Make **your** policy void if **you** have acted in a fraudulent manner; and
 - b. Share information with other insurers to prevent fraudulent claims. A list of participants is available on request. Any information **you** supply on a claim, together with information **you** supplied when **you** bought **your** policy and other information relating to a claim, may be provided to the register participants; and
 - c. Take over and act in **your** name in the defence or settlement of any claim made against **your** policy; and
 - d. Take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy; and
 - e. Receive information about **your pet** from any **vet** who has treated **your pet** for the purpose of dealing with any claims.
5. **We'll** consider and treat **you** (the named policyholder) as if **you're** the sole legal owner of **your pet**. If a **pet** has more than one owner, that will not entitle **you** to any additional cover or benefit under this policy.



6. **We** shall not be liable to pay damages to **you** for the late payment of a claim under this insurance contract unless **we** fail deliberately or recklessly to pay the claim within a reasonable time.
7. A person or company who isn't a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy, but this does not affect any right or remedy of a third party which exists or is available from that Act.
8. **You** cannot transfer **your** interest in this policy to anyone else.
9. If **you** make a claim under this policy for something that is also covered by another insurance policy, such as travel or household insurance, **you** must send **us** full details of the other insurance policy. **We'll** only pay **our** proportionate share of any claim.
10. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to **you** or other party to the extent that such cover, payment, service, benefit and/or business or activity of **you** would violate any applicable trade or economic sanctions law or regulation.



How to make a complaint

We aim to provide excellent service in everything **we** do, but **we** realise that **we** may not always get things right.

We'll always try to resolve the issue within 3 working days. If **we're** not able to do this, **we'll** undertake a full investigation and keep **you** regularly informed of **our** progress towards resolution. **You'll** receive a final response within 8 weeks from the date of **your** complaint.

If **we've** got something wrong and **you** have a complaint regarding how **your** policy has been handled or the cover provided, please contact **our** Customer Care Team on **0344 273 2777** or email complaints@insureyourpaws.co.uk

Alternatively, **you** can write to: **Complaints Team, Insure Your Paws, Parkview, 82 Oxford Road, Uxbridge, UB8 1UX**

If **your** complaint is about a claim, **you** can contact **our** complaints team on **0345 646 2040** or email customer.care@davies-group.com.

Alternatively, **you** can write to: **Davies Customer Care, PO Box 2801, Stroke-on-Trent, ST4 9DN**

If **we're** not able to resolve **your** complaint within 8 weeks or if **you're** not satisfied with **our** final response, **you** may be eligible to refer **your** complaint to the Financial Ombudsman Service (FOS). The FOS are a free and independent complaints resolution service. **You** must refer **your** complaint to the FOS within 6 months from the date of **our** final response letter. Their details are:

**The Financial Ombudsman Service Exchange Tower Harbour Exchange Square
London E14 9SR**



Phone: 0300 1239 123 or 0800 0234 567



Email: complaint.info@financial-ombudsman.org.uk

Using **our** complaints procedure or referral to the FOS does not affect **your** legal rights.



Important Information

This **policy wording** document and **your policy schedule**, together, form the contract of insurance between **you** and **us**.

Who underwrites our policy?

Cranbrook Underwriting Services (a division of Chesterfield Insurance Brokers Ltd) for and on behalf of SCOR UK Company Limited, 1 Minster Court, 5th Floor F, Mincing Lane, London EC3R 7AA. Company number 03013489 and FCA Reference number: 309345.

Law and Language

All **our** communications with **you** will always be in English. A copy of **your** policy is available on request. If **you** need **your** policy document in another format, for example, braille, larger print, or an MP3 audio file, please get in touch with Insure Your Paws Customer Care Team. They'll be more than happy to sort these for **you**. The law of England and Wales applies to this contract.

Rights and responsibilities

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

Financial Services Compensation Scheme

If **you're** a resident of England, Scotland, Wales, or Northern Ireland, **you're** protected under the Financial Services Compensation Scheme (FSCS). In the unlikely event the Insurer fails or is likely to fail, **you** could be entitled to compensation. **You** can find more information about the scheme at www.fscs.org.uk.



Fraud

We'll investigate if **we** suspect any fraudulent activity. **We** won't pay any claims and **we'll** cancel any policies **you** have, and won't refund any **premiums** paid, if **you** or anyone acting on **your** behalf:

- 🐾 Provide false information or withhold important information to set up or renew cover under **your** policy that **you** don't qualify for or at reduced **premium**,
- 🐾 Make a claim knowing that it's false or fraudulently exaggerated in any way,
- 🐾 Make a statement or provide documents in support of a claim knowing it is false in anyway,
- 🐾 Make a claim for anything done deliberately or allowed it to happen,
- 🐾 Gives **us** reasonable grounds to suspect **you** have acted fraudulently or dishonestly.

We have the right to inform the police and recover the amount of any claims already paid under **your** policy.

Data Protection Notice

At Insure Your Paws, **we** collect and process **your** personal information to arrange and administer insurance policies and to process claims. Further details about this and how **your** data is processed can be found in **our** [privacy policy](#).

We collect and process **your** personal data in line with the Data Protection Act 2018. The Data Controllers are Insure Your Paws and Cranbrook Underwriting Services. The Data Processor is Insure Your Paws.

If **you** have any queries relating to how **we** process **your** personal data or if **you'd** like to request a copy of **your** personal data, **you** can email **us** on: dataprotection.blue@covermore.com

Alternatively, **you** can write to: **Data Protection Officer, Insure Your Paws, Parkview, 82 Oxford Road, Uxbridge, UB8 1UX**

For queries about how the data held by Cranbrook Underwriting Services is used should be sent to: Data Protection Officer 1 Minster Court, 5th Floor F, Mincing Lane, London EC3R 7AA.



Email: dataprotection@cranbrookuw.com



Phone: 0207 481 1683





Should you need us

My Account: www.insureyourpaws.co.uk/YourPolicy

Customer Care, Sales, and Renewals:



Email: info@insureyourpaws.co.uk



Telephone: 0344 273 2777



Opening Hours: Monday to Friday: 9am - 5pm,
Saturday: 10am - 2pm, Sunday: Closed



Address: Cover-More Blue Insurance Services Limited,
82 Oxford Road, Uxbridge, UB8 1UX

Assist Your Paws

Available 24/7, 365 days a year. Simply pick up the phone and give **us** a call on **0333 332 7926**.

Claims Team:



Email: pet.claims@davies-group.com



Telephone: 0345 646 2040



Opening Hours: Monday to Friday: 9am – 5pm
Saturday and Sunday: Closed



Address: Pet Claims Team, Davies Building, PO Box
1392, Preston, PR2 0XE

Cover-More Blue Insurance Services Limited trading as Insure Your Paws is a private limited company incorporated in Ireland with company number 345681 and is regulated by the Central Bank of Ireland. Cover-More Blue Insurance Services Limited's UK Branch is authorised and regulated by the Financial Conduct Authority in the United Kingdom, Firm Reference Number 984290 and its registered address is Parkview, 82 Oxford Road, Uxbridge UB8 1UX.