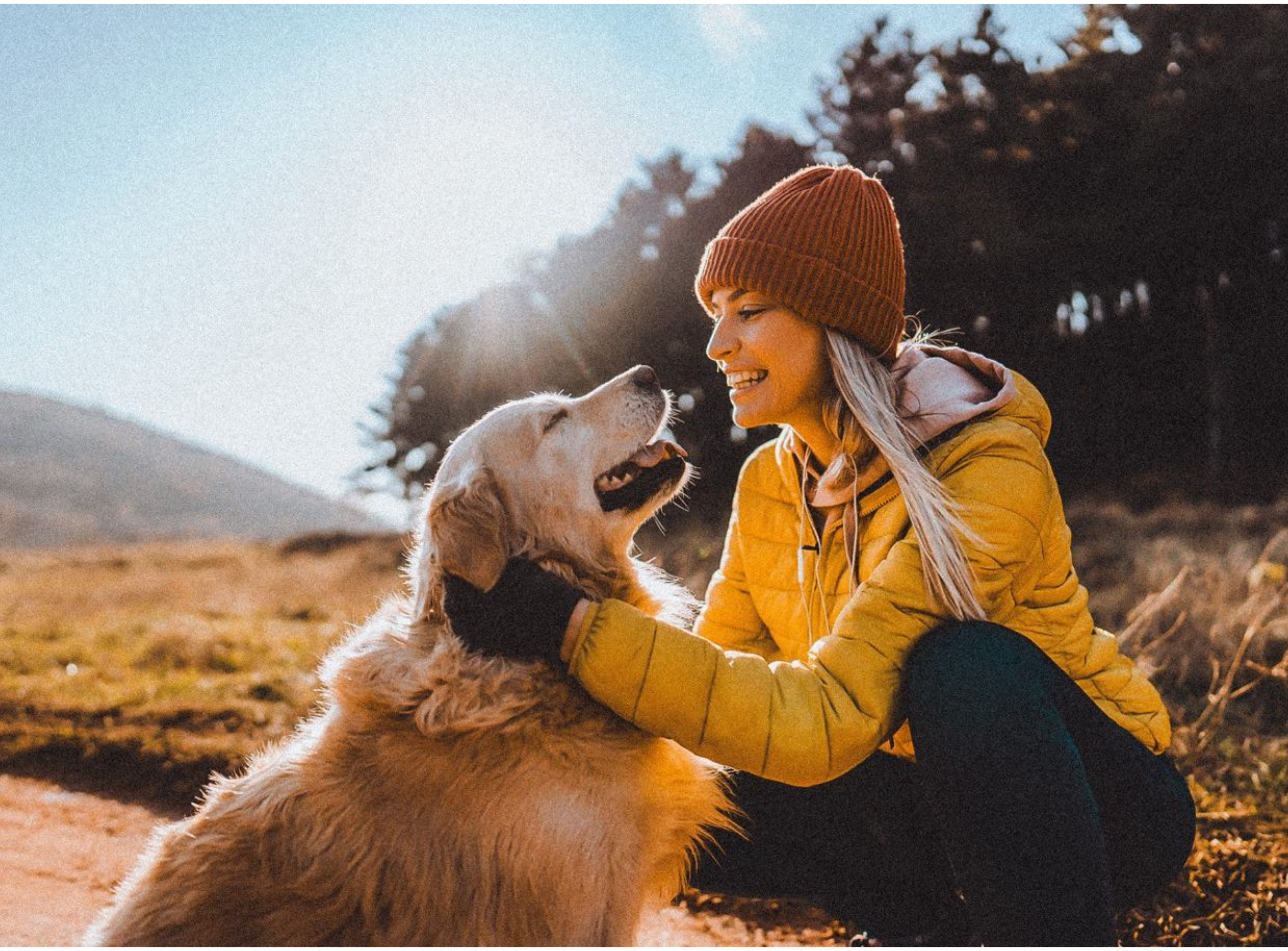
Pet Insurance

Lifetime Policy Wording



Welcome to Petinsurance.ie

We're delighted to welcome **you** and **your pet(s)** to Petinsurance.ie. **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@petinsurance.ie

Telephone: 01 4854118

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

Address: Cover-More Blue Insurance Services Limited**,** Suite 11, 5th Floor, No.2 Stemple Exchange, Blanchardstown Corporate Park, Dublin 15, D15 E4FN.

Assist Your Paws Careline and Bereavement Support

Available 24/7, 365 days a year. Simply pick up the phone and give **us** a call on 01 4854463.

For full details on the support **you** can receive, please see page 13.

Claims Team:

Email: pet.claims@davies-group.com

Telephone: 01 4854118 (Press the option for claims)

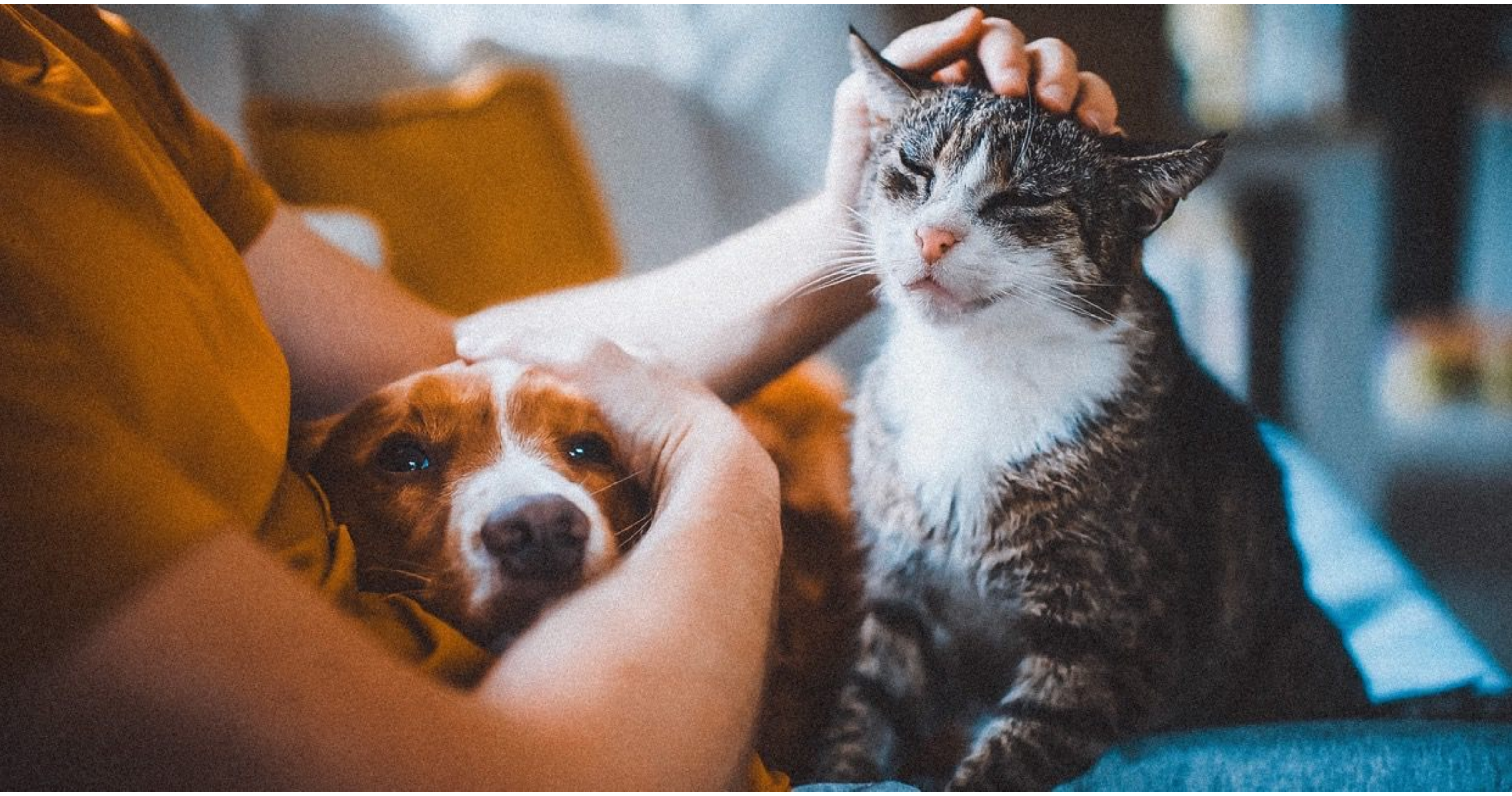
Opening Hours:
Monday to Friday: 9am – 5pm
Saturday and Sunday: Closed

Address: Petinsurance.ie Claims, 10B Beckett Way, Parkwest Business Park, Nangor Road, Dublin 12, D12 W702.

For full details on how to make a claim, please see page 14.

My Account information: www.petinsurance.ie/YourPolicy/

Petinsurance.ie 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.

When **you** get a quote, **you** can choose an **excess** from €75 to €275. The **excess** amount **you've** chosen to pay towards a claim will be stated on **your policy schedule**. The **bill share** (also known as co-payment) is a fixed percentage amount **you** will need to pay towards each claim. If **your pet** is 5 years or older, a 15% **bill share** applies to **your** policy. The **bill share** is calculated on the balance left after **your** chosen **excess** has been deducted.

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, Cruciate Ligament, MRI/CT scans, 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.			
Prescription Diet Food	4 week time limit	✓	✓
Euthanasia	up to **your** chosen vet fee limit	✗	✗
2: **Emergency Boarding**	€1,500	✗	✗
3: **Third Party Liability** (eligible dogs only)	€250,000	✓	✗

4. **Cancelling or Cutting Short Your Trip** (cancelling or cutting short your trip)	up to €3,000 per person	✓	✗
Additional Benefits – All Petinsurance.ie customers have the below benefits included.			
Assist Your Paws			
Free 24/7 care tips through a dedicated phone line	Unlimited	✗	✗
Bereavement & loss 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	**Lifetime Cover Limit**	**Excess**	**Bill Share**
5: **Find My Pet** (optional)			
Lost, Stolen or Straying	**Your pet's value**, up to €3,000	✗	✗
Advertising	€1,000	✗	✗
Reward Limit	€500	✗	✗
6. **Saying Goodbye** (optional)			
Death due to an accident or illness	**Your pet's value**, up to €3,000	✗	✗
At Home Euthanasia	€300	✗	✗
Cremation or Burial	€300	✗	✗
7. **Away From Home** (optional)			
7A: Vet Fees Abroad & Emergency Repatriation	Together with Section 1: Vet Fees – up to **your** chosen vet fee limit	✓	✓
7B: Travel Delay Travel delay / accommodation expenses Pet travel documents	€2,500 per person, per trip €1,000 Loss of Documents	✓	✗
7C: Quarantine Costs	€1,500	✓	✗

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**. If you choose to opt in to our automatic renewal service, we will notify you by email at least 20 working days before the renewal date of your policy.

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. Where a policy covers more than one **pet**, the **cover limits** listed in your **policy schedule** apply per **pet** per **policy year**, apart from Third Party Liability cover where the amount listed in the **policy schedule** is the total amount claimable per incident for all eligible dogs combined.

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.

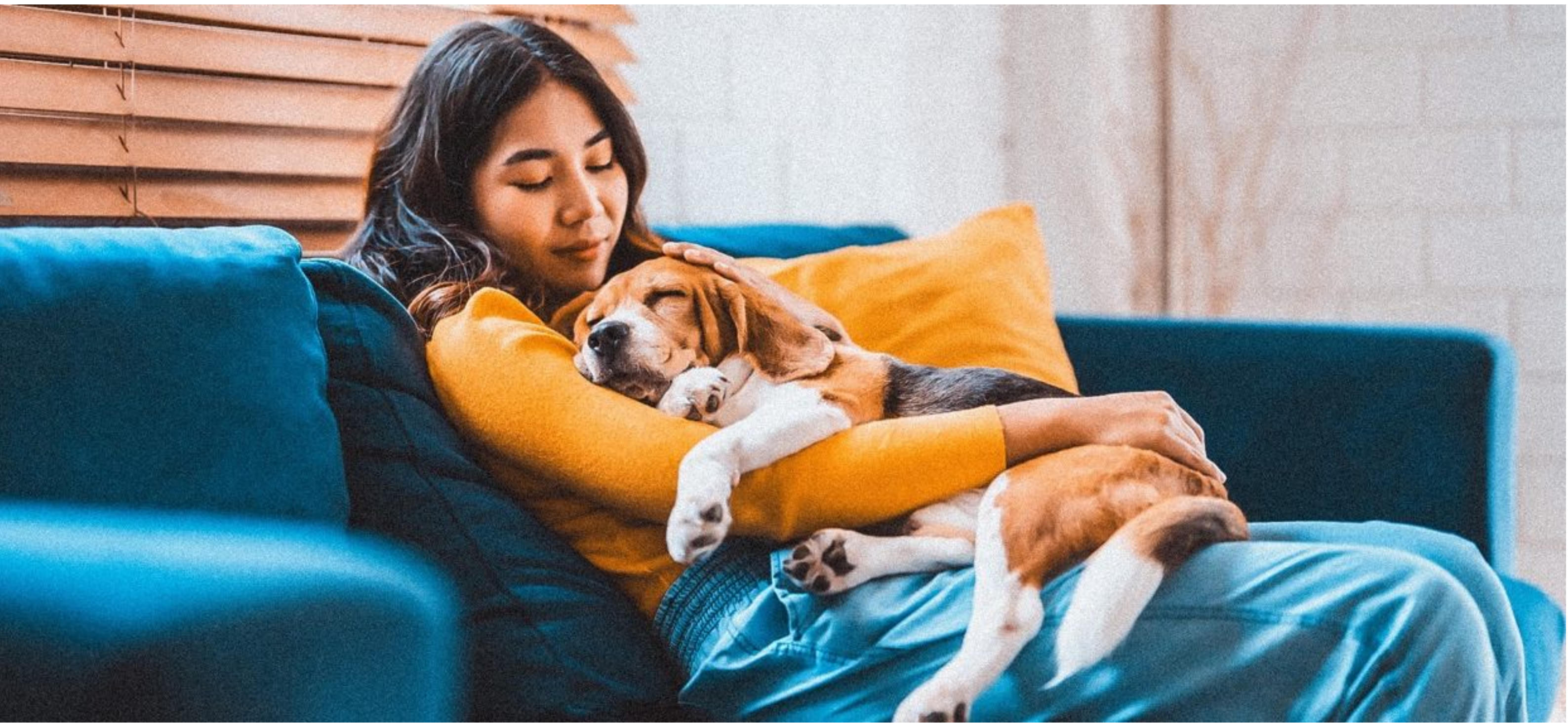
It's important to let **us** know as soon as possible if **your** circumstances change (for example, if **you** move house) so **we** can update **your pet's** policy to ensure **you're** accurately covered. If **you** don't let **us** know about any changes to **your** circumstances **your pet's** policy 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** 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** may apply from the date of the upgrade. The new vet fee limit will apply to any **conditions** or symptoms that occur, from **your policy** renewal date.

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**, or benefits so that **you** can decide if **your** policy is still right for **you**.



Renewing Your Cover

If **you** have opted in to automatic renewals, **we'll** send **you** a renewal invitation by email at least 20 working days before the renewal date of **your** policy, which will include **your** new premium for the upcoming year and **your** previous year's premium for comparison. Please ensure **your** cover meets **your** needs and shop around for best value.

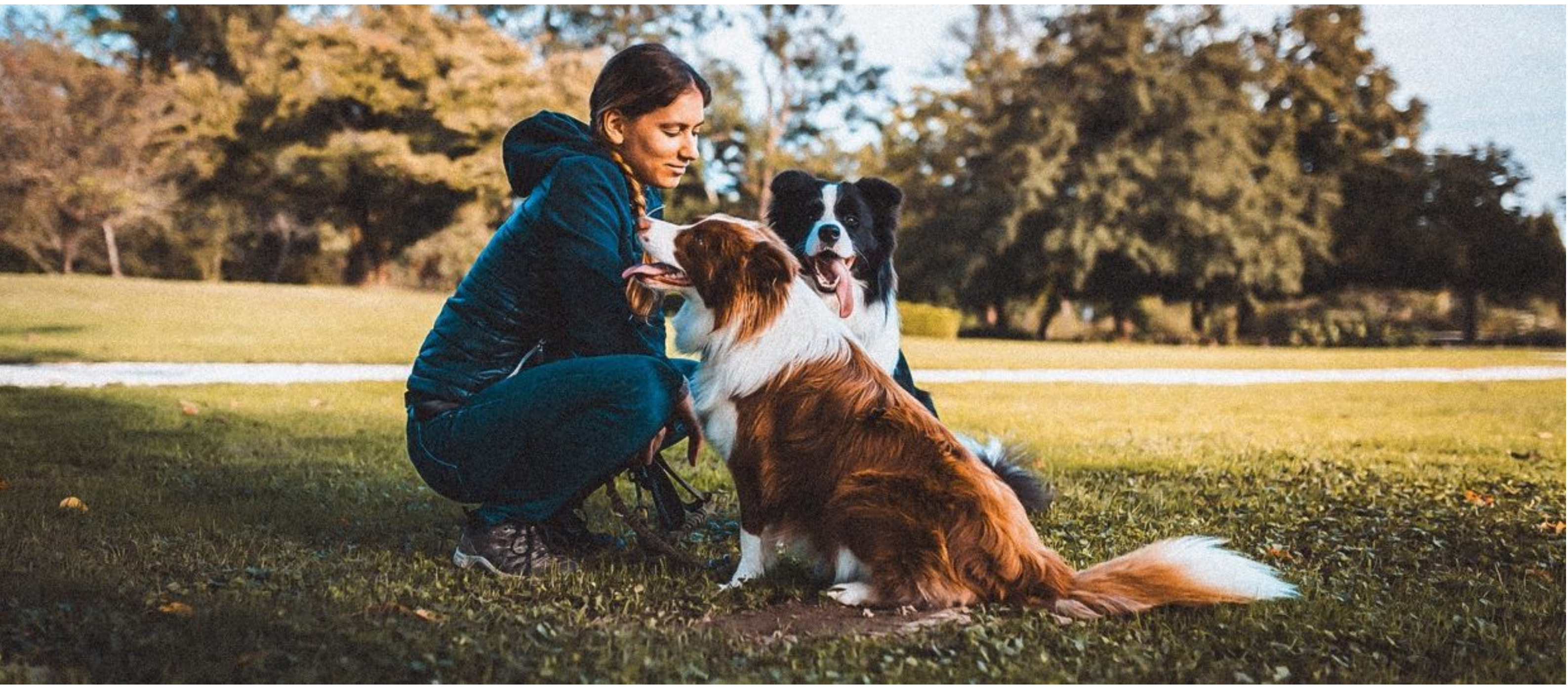
We'll let **you** know if **we've** made any changes to the policy terms and conditions, **excess** or benefits. **You** can opt out of automatic renewal at any time after purchasing **your** annual policy, free of charge, by calling **us** 01 4854118 or by email **us** at info@petinsurance.ie. Alternatively, **you** can opt out by logging into **your** Your Paws account.

If **your** policy renews automatically and **you** change **your** mind, **you** may still cancel within the 14-day cooling-off period for a full refund.

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 and any admin fees. **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 pay **your** policy **premium** on time;
- **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;
- **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**. In the event **we** do cancel **your** policy, **we** will refund the **premium** of any unused portion of **your** insurance. 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 and will be highlighted in bold throughout the document. **We** explain what they mean in this section. They have the same meaning wherever they appear in **your** policy documents, unless the context requires otherwise words in the singular include the plural and words in the plural include 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, **Ireland**. Cover for Vet Fees is also valid for a total of 30 days in Northern Ireland each **policy year.** 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 and United Kingdom, apart from Section 3: Third Party Liability, which is restricted to **incidents** that occur within **Ireland** only.

Assistance/Service/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 a **vet**.

Bill Share – Also known as co-payment/co-insurance, is the percentage amount **you** must pay towards a claim. If **your pet** is 5 years or older, a 15% **bill share** applies to your policy. The **bill share** is calculated on the balance left after **your** chosen **excess** has been deducted. For example, **you** have chosen €200 **excess** and **your pet** is over 5 years old**:**

Valid claim amount (for one **condition**)		€1000
Minus **your** chosen **excess**	€200	€800
Minus **your co-payment** amount	15% = €120	€680
Total amount **you** will need to pay	**€320**	
Total amount **we** will pay	**€680**	

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 certified therapist.

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.

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**.

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**.

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**.

Ireland – Republic of **Ireland.**

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 visit Pet Travel.

Policy Schedule - The document which contains details about **you**, **your pet**, the **cover limits** and **excess you've** chosen and any endorsements that apply to **your** policy.

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 **your vet** recommends 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**.

Vet

a. In **Ireland**: a person who is a registered member of the Veterinary Council of Ireland (VCI)
b. Outside **Ireland**: a veterinary surgeon who is registered by the appropriate authority in the country 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**. This does not apply to renewals.

We/Our/Us – Cover-More Blue Insurance Services Limited trading as petinsurance.ie, and/or Burns & Wilcox Global Solutions Europe B.V for and on behalf of the insurer, Sava Insurance Company d.d. trading as Zavarovalnica Sava, d.d., and/or 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**.

Assist Your Paws

We know being a pet parent comes with its challenges, that's why **we** give all our customers unlimited access to our pet careline. 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.

Assist Your Paws isn't here to replace **Your Vet**, who is essential to **Your Pet's** health. But **We're** here to offer a listening ear when **You** need it and can help **You** find a **Vet** nearest to **You,** 24 hours a day, 365 days a year.

Simply pick up the phone and give **us** a call on **01 4854463**.

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

- General health advice and pet care tips
- Behavioural and Training support
- Feeding and nutritional advice
- Support for puppies and kittens (including vaccinations)
- Parasites (including fleas and worms)
- Seasonal safety
- Travel preparations for pets
- Help locating your nearest vet
- Support away from home

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 Support

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 **01 4854463** 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.petinsurance.ie/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: 01 4854118 press the option for claims

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

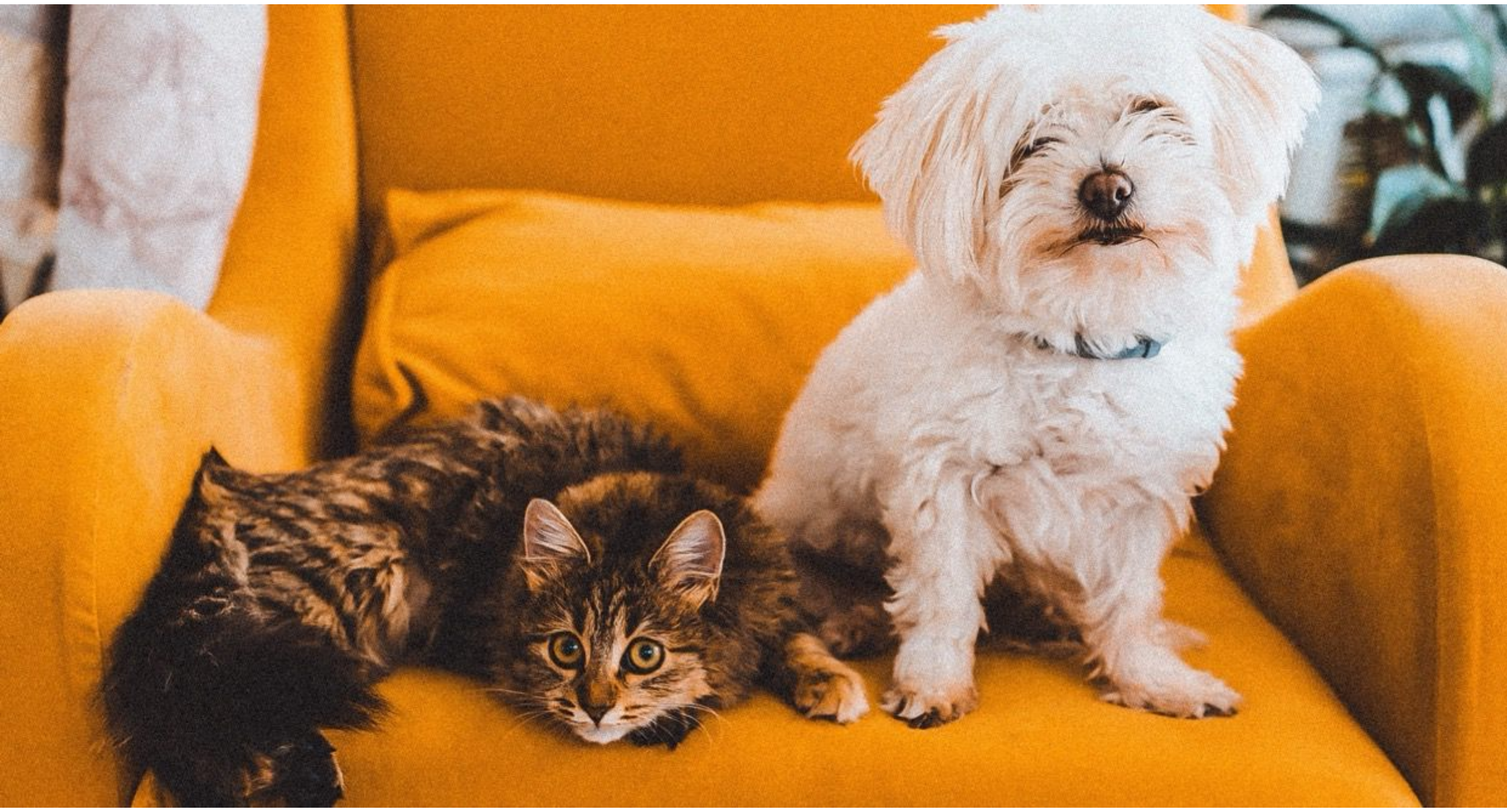
Address: Petinsurance.ie Claims, 10B Beckett Way, Parkwest Business Park, Nangor Road, Dublin 12, D12 W702.

Claims conditions

Before making a decision on any claim, **we** will take reasonable steps to verify the validity of the claim and any information provided to **you**.

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** claim(s) with **us** or **our** claims administrators when needed. This also includes the transfer of **your** claim via an electronic service using a third party application.
    c. **we** can deduct any outstanding policy **premiums**, the **excess** and **co-pay** 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 European Union or the UK 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**. Cover for Vet Fees is also valid for a total of 30 days in Northern Ireland each **policy year.** 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 and UK.

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. **Prescription diet food** recommended by a **vet** to treat the first 4 weeks of **your pet**'s **condition**.
5. Up to your chosen vet fee limit for **treatment your pet** needs for **conditions** relating to cruciate ligaments, which we consider to be **bilateral conditions**.
6. Up to **your** chosen vet fee limit 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 costs for **prescription diet food** after the first 4 weeks of a specific condition.
8. Any **treatment** related to pregnancy, giving birth, or any related complications.
9. Any treatment related to breeding, including for commercial purposes.
10. Any post-operative or convalescent **treatment** which a **vet** confirms **you** could have given at home by **yourself**.
11. Any organ or stem cell transplants, external prosthetics, and any associated **treatment**.
12. Travelling and mileage expenses.
13. 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**.
14. Any claim where **you** have not taken precaution or followed advice, accepted **treatment**, or given medication recommended by a **vet**.
15. Any **behavioural treatment** costs for a behavioural **condition** which could have been prevented by training or socialisation.
16. 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.
17. The costs of having **your pet** cremated or buried unless **you’ve** purchased our optional Saying Goodbye cover.
18. Euthanasia costs following an **accident** or **illness** unless the **vet** confirms that it would have been inhumane to keep **your pet** alive.
19. Euthanasia due to any act, legal or legislative authority for any reason whatsoever, including any order made in respect of a notifiable disease.
20. Anything mentioned in the ‘General Exclusions’.

Section 2: Emergency Boarding

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

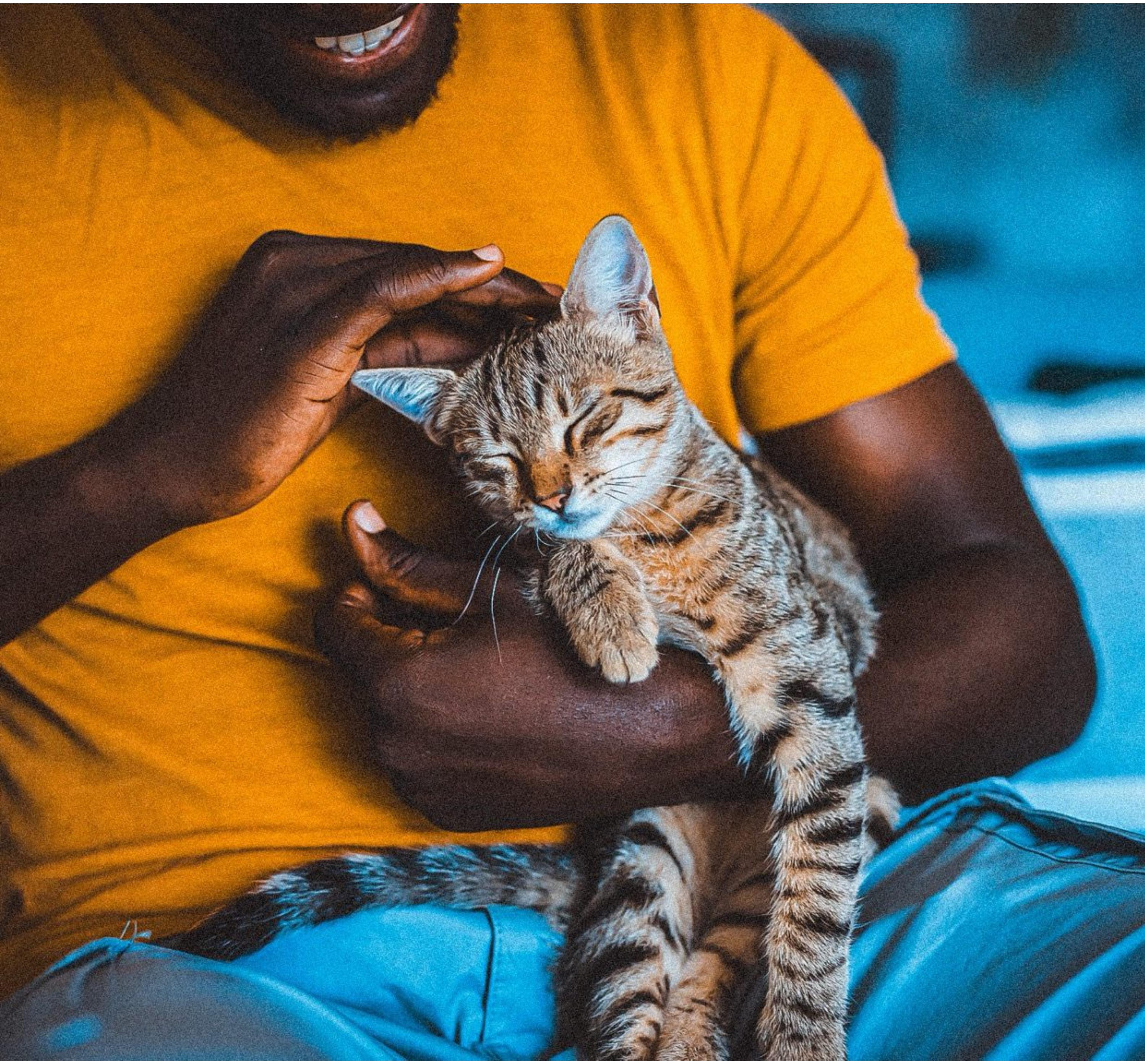
1. Any claim if:
    a. within the first 14 days of your **cover start date**.
    b. the person looking after **your pet** normally lives with **you**; or
    c. **you** or a member of **your family** stays in a convalescent or nursing home.
2. Any claim if the hospitalisation arises directly or indirectly 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 that person is not properly licensed, registered or approved under Irish Animal Welfare law including Animal Health and Welfare Act 2013 (as amended), any related regulations or local authority requirements.
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 €250,000 in total for the **policy year,** for **incidents** that occur within **Ireland** 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 breed is identified under the Control of Dogs Act 1986 (as amended), the Control of Dogs (Amendment) Act 1992, the Control of Dogs Regulations 1998 and Control of Dogs (XL Bully) Regulations 2024, or if **your** dog is crossed or mixed with, any of the following breeds:

American Bandogge Mastiff
American Bull Dog
American Bullweiler
American Bully
American Mancon
American Pit Bull Terrier
American Staffordshire Bull Terrier
Argentinian Mastiff
Australian Dingo
Bandog
Bandogge Mastiff
French Mastiff
German Shepherd (Alsatian)
Grand Bleu De Gascogne
Irish Staffordshire Bull Terrier
Japanese Akita
Japanese Tosa
Jindo
Korean Jindo
Labradesian
Portuguese Podengo
Portuguese Podengo (Portuguese Warren Hound - Large)
Portuguese Podengo (Portuguese Warren Hound - Medium)
Portuguese Podengo (Portuguese Warren Hound - Small)
Pyrenean Mastiff

Bandogs
Boar Hounds
Boerboel
Bull Boxer Staffy Bull
Bullmasador
Bullmastiff
Bully Kutta/Indian Or Pakistani Mastiff
Canary Dog
Cane Corso
Cao Fila
Cirneco Dell Etna
Classic Bully
Czechoslovakian Wolfdog
Dobermann
Dobermann Pinscher
Dogo Argentino
Dogue Brasileriros
Dogue De Bordeaux – Declassified
Dogue De Bordeaux (Imp)
English Bull Terrier
English Mastiff
Fila Brasiliero
Labrottie
Lapponian Herder
Leonberger
Mastiff
Mastiff American Bull
Mastiff Danish
Mastiff Italian
Mastiff Majorcan
Mastiff Portuguese
Mastiff Pyrenean
Mastiff Spanish
Mastweiler
Mexican Hairless (miniature)
Mexican Hairless (standard)
Mexican Hairless (toy)
Neapolitan Mastiff
Northern Inuit
Perro De Presa Canario
Pit Bull
Pit Bull Mastiff
Pocket Bully
Rhodesian Boxer
Rhodesian Ridgeback
Rotterman
Rottweiler
Sarloos Wolfdog
Segugio Italiano
Shar Pei
Shepadoodle
Shepherd Alaskan
Sheprador
Shug
Staffordshire Bull Terrier
Standard Bully
Tamaskan
Tibetan Mastiff
Timber Dog
Tosa
Utonagan
Wolf Dog
Wolf Hybrid
XL Bully

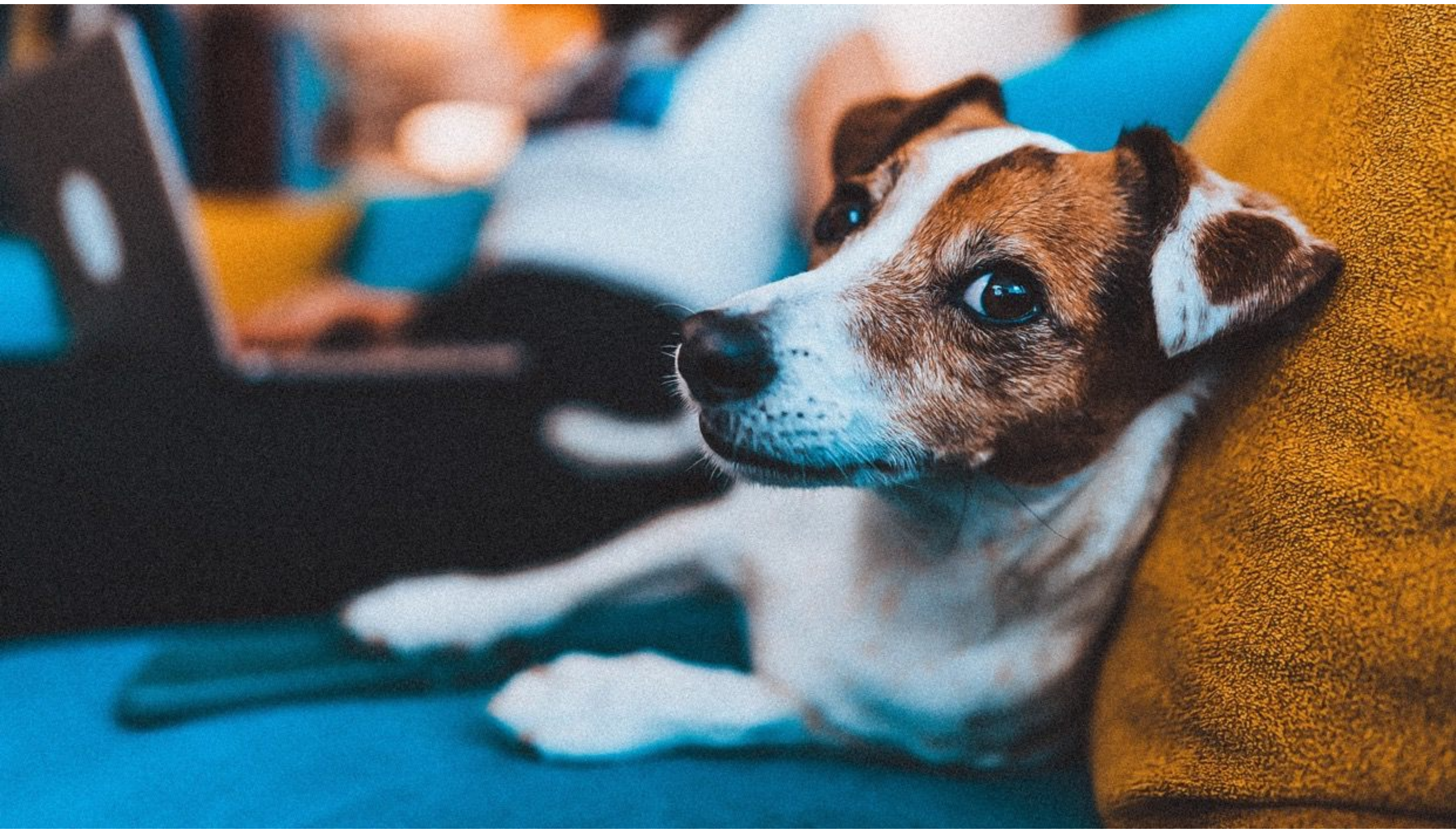
3. Any liability directly or indirectly arising from:
    a. death or bodily injury to **you** or **your family** (even if they don't live with **you**), any person staying with **you**, any person **you've** arranged to stay with, or any person looking after **your** dog with **your** permission.
    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** have 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 District 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: 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 €3,000 per person 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 €3,000 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

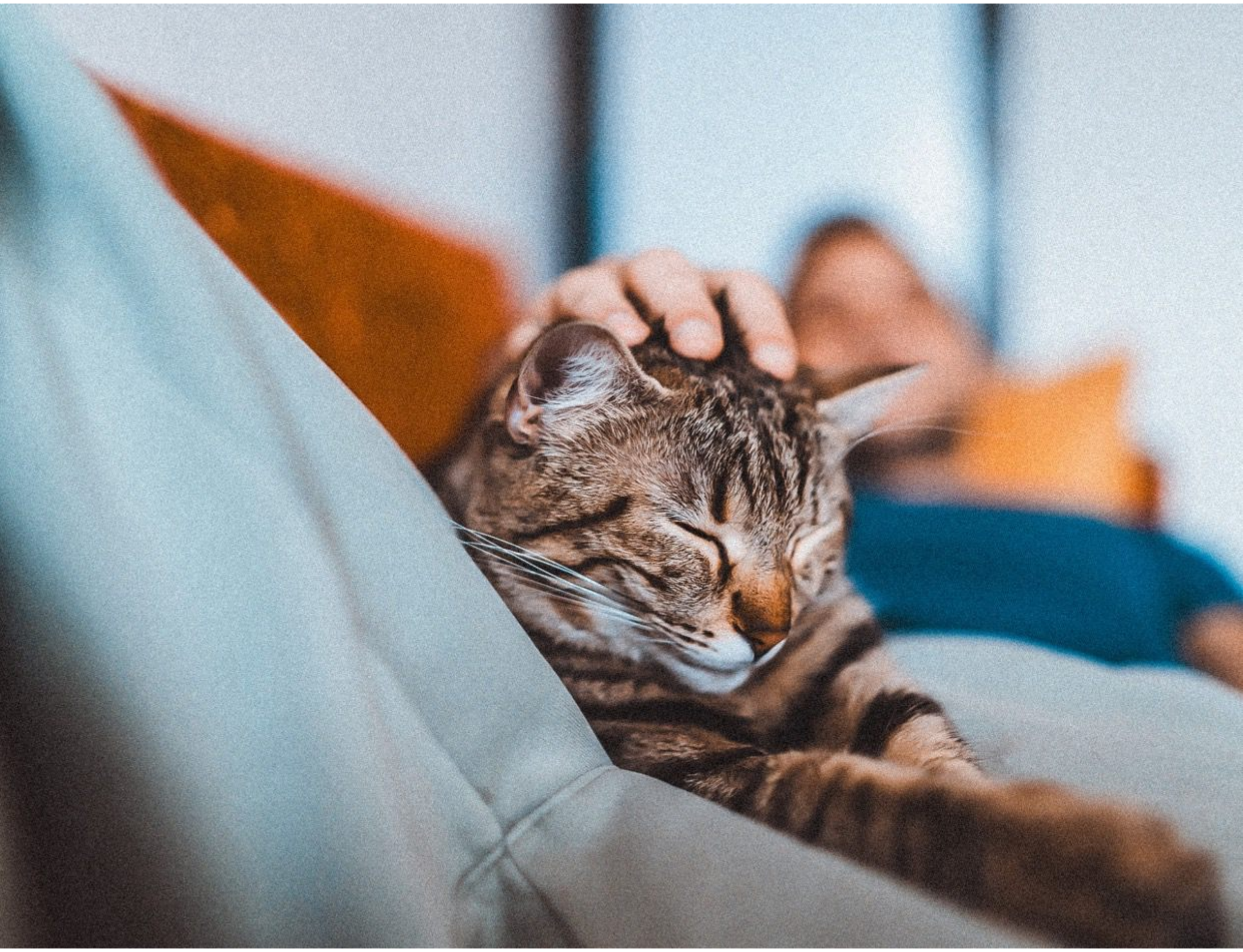
1. Any claim because **your pet** is lost, stolen, or has strayed unless it would be covered under 'Section 5: Find my Pet' of this policy.
2. Any claim because **your pet** has passed away unless it would be covered under 'Section 6: Saying Goodbye**'** of this policy.
3. Any claim under this section 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.



Section 5: 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. Garda (please make a note of **your** Crime Reference Number (CRN) if ones is provided)
2. Your local authority such as a dog warden
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 €3,000 if **your pet** is not found within 30 days; and
2. Up to €1,000 towards the cost of advertising materials (posters, flyers leaflets and similar) and advertising on social media; and
3. Up to €500 towards a reward amount (agreed by **us**) offered to recover **your** missing **pet**.

What we don't cover

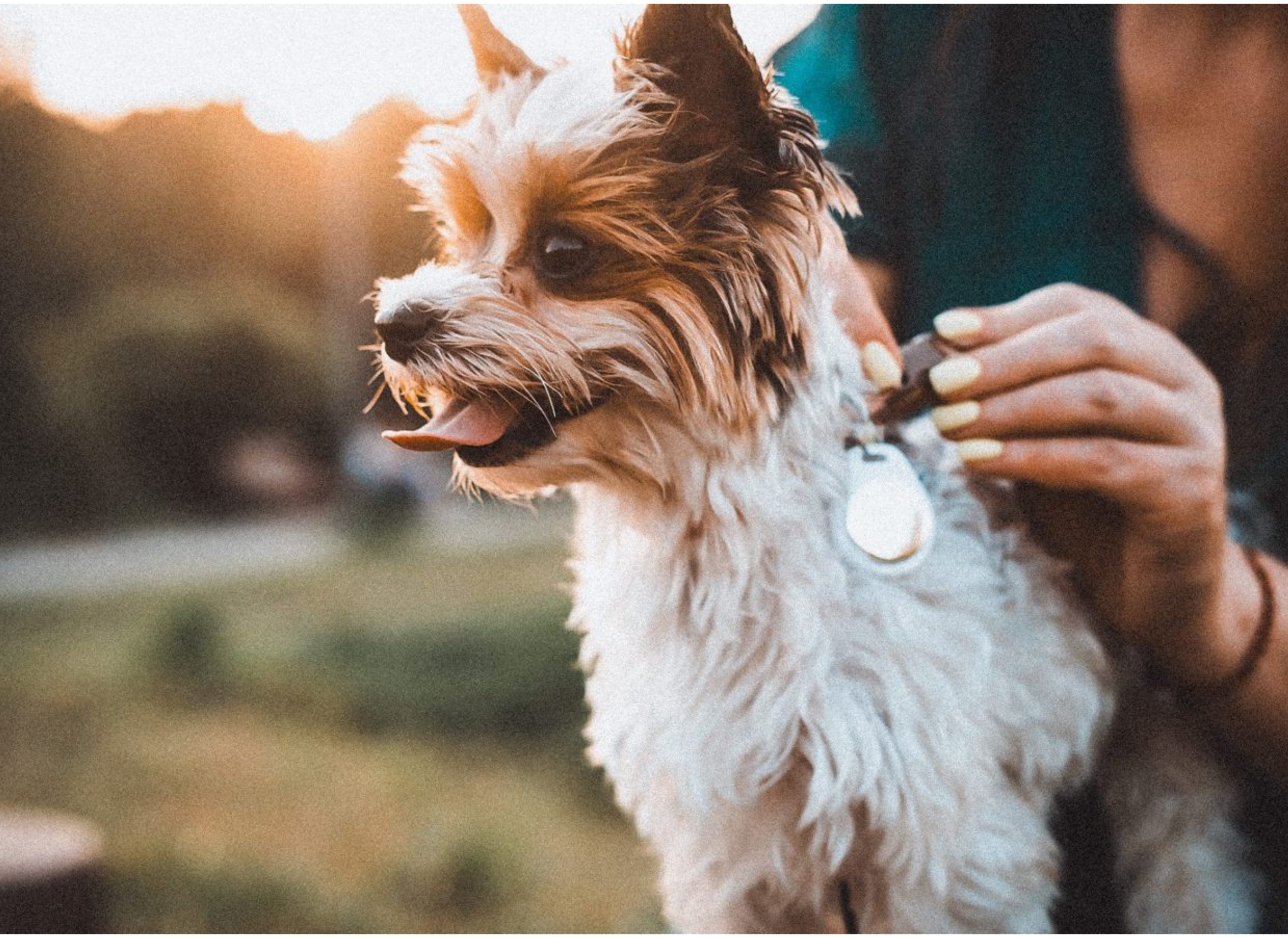
1. Any claim if:
   a. **You**, or any person looking after **your pet** with **your** permission, voluntarily parted with or abandoned them, even if tricked into doing so; or
   b. **You** make a claim more than 30 days after the date **your pet** went missing; or
   c. **You** fail to notify **us** within 90 days of the date **your pet** went missing; or
   d. **Your pet** isn't microchipped in line with the Microchipping of Dogs Regulations 2015 (Ireland), 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 microchip 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 6: 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 €3,000 if **your pet** passes away due to an **accident** or **illness**.
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 €300 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. **Your pet's value** up to a limit of €3,000 if **your pet** passes away from an **illness** and **your** dog is aged 8 years or older or **your** cat is aged 10 years or older.
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 7: 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 an EU 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 Pet Travel.

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 **Ireland** 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. Travel Delay

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

1. Your pet is too ill to travel home by the scheduled means of transport, due to an **accident** or **illness**.
2. Your pet's essential **pet travel documents** were lost, stolen, or destroyed.
3. Your pet's microchip fails, requiring a new certificate.
4. Your pet's parasite/worming certificate lapses due to a delay in **your** scheduled return that is outside of **your** control.
5. Your pet is 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 **Ireland** 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 always protect your pet travel documents against loss or theft.
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.

C. 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 €1,500 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 **Ireland** 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.

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:

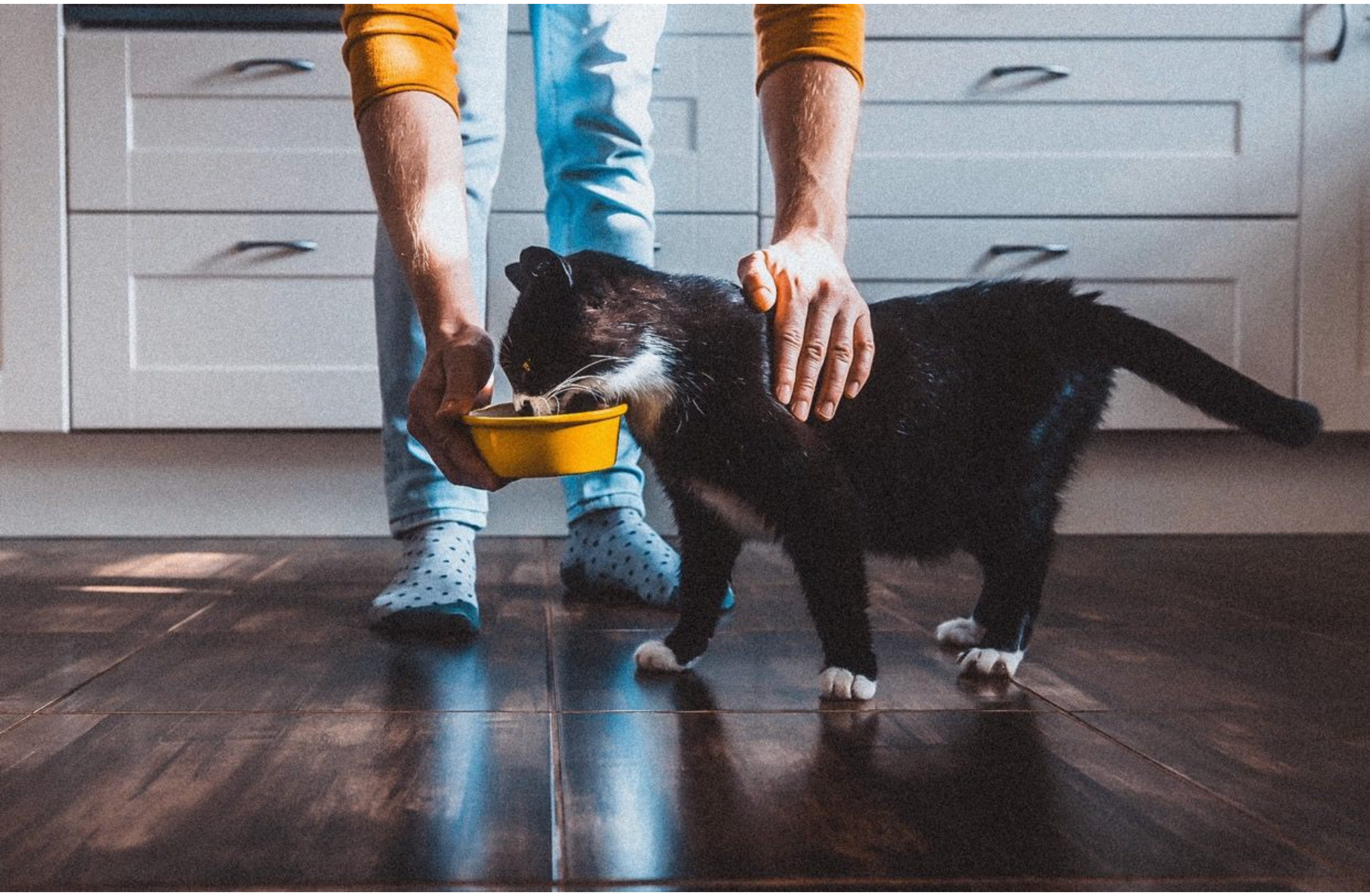
1. **pet** not owned by **you**, or that doesn't live with **you**.
2. non-**Ireland** residents.
3. **pet** under 8 weeks old.
4. **pet** that hasn't had a health check-up with a **vet** in the last 12 months, including a dental check.
5. amount above the overall **cover limit**, or, if applicable, the **inner limit** stated on **your policy schedule** for each section of cover.
6. **excess you've** chosen.
7. **bill share** amount applicable.
8. fees charged by a **vet** to complete claim forms or for referral to another **vet**.
9. losses unless both the **incident** causing the claim, and the resulting losses, occur within the geographical **area of cover**.
10. 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**.
11. 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.
12. 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 Control of Dogs Act 1986 the Animal Health and Welfare Act 2013 or 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 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 **Ireland** or to the country in which the act occurs.

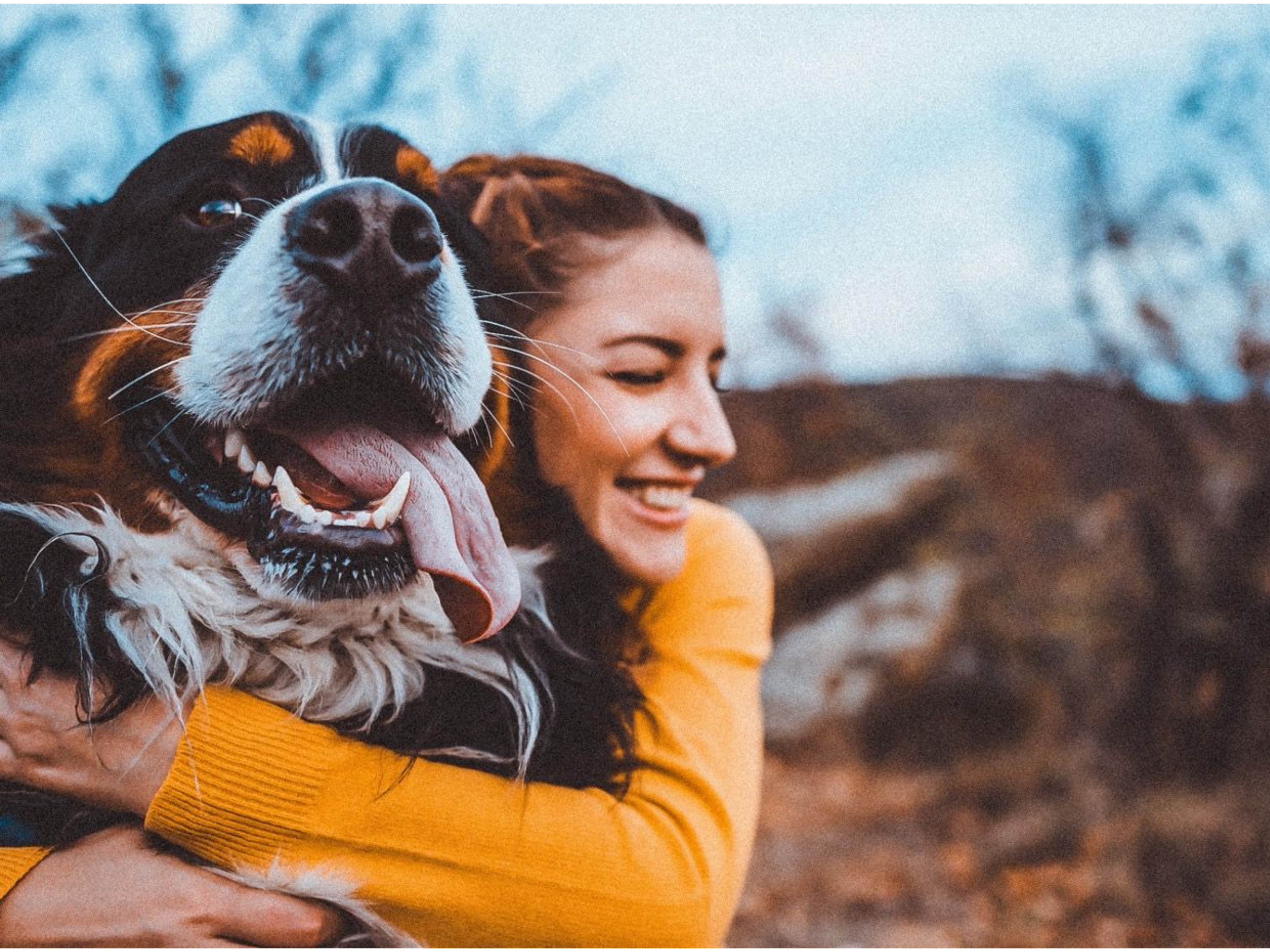


General Conditions

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 to enforce any term of this policy. This does not affect any right or remedy that a third party may have under Irish Law.
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 5 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 by 20 working days. **You'll** receive a final response in writing within 40 working days of **your** complaint being made.

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 **01 4854118** or email customercomplaints@covermore.com. Alternatively, you can fill in a Complaint Form by visiting our 'Contact Us' page of our website.

Alternatively, **you** can write to: **Complaints Team, Petinsurance.ie, Suite 11, Fifth Floor, No 2 Stemple Exchange, Blanchardstown Corporate Park Dublin 15, D15 E4FN**

If **your** complaint is about a claim, **you** can contact **our** complaints team on **+44 (0)344 856 2015** or email customer.care@davies-group.com.

Alternatively, **you** can write to: **Petinsurance.ie Claims, 10B Beckett Way, Parkwest Business Park, Nangor Road Dublin 12 D12 W702.**

If we're not **able** to resolve **your** complaint within 40 business days or if **you're** not satisfied with **our** final response, **you** may be eligible to refer **your** complaint to the Financial Services and Pensions Ombudsman (FSPO).

Address: The Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin, D02 VH29

Phone: +353 1 567 7000

Email: info@fspo.ie

Using **our** complaints procedure or referral to the FSPO 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?

Burns & Wilcox Global Solutions Europe B.V. for and on behalf of the insurer Sava Insurance Company d.d., trading as Zavarovalnica Sava, d.d., Ulica Eve Lovše 7, SI-2000 Maribor, Slovenia. Sava are regulated by the Insurance Supervision Agency of Slovenia E.U. and passported on a freedom of service to the Republic of Ireland and is regulated by the Central Bank of Ireland for conduct of business rules.

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 Petinsurance.ie Customer Care Team. They'll be more than happy to sort these for **you**. This contract is governed by Irish Law.

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**.

Insurance Compensation Fund

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 [Insurance Compensation Fund | Central Bank of Ireland].

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 Petinsurance.ie, **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 General Data Protection Regulation (GDPR) and the Data Protection Act 2018 (Ireland). The Data Controllers are Petinsurance.ie and Burns & Wilcox Global Solutions Europe B.V. The Data Processor is Petinsurance.ie.

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, Petinusurance.ie, Suite 11, 5th Floor, No 2 Stemple Exchange, Blanchardstown Corporate Park, Dublin 15, D15 E4FN**

For queries about how the data held by Burns & Wilcox Global Solutions Europe B.V is used should be sent to: Data Protection Officer 30 St Mary Axe, London, EC3A 8BF.

Email: dataprotection@burnsandwilcox.uk

Phone: 0207 481 1683

pet insurance.ie

Should you need us:

Customer Care, Sales, and Renewals:

Email: info@petinsurance.ie

Telephone: 01 4854118

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

Address: Petinsurance.ie, Suite 11, 5th Floor, No 2 Stemple Exchange, Blanchardstown Corporate Park, Dublin 15 D15 E4FN.

Assist Your Paws

Available 24/7, 365 days a year. Simply pick up the phone and give us a call on **01 4854463**.

Claims Team:

Email: pet.claims@davies-group.com

Telephone: 01 4854118 (press option for claims)

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

Address: Petinsurance.ie Claims, 10B Beckett Way, Parkwest Business Park, Nangor Road Dublin 12 D12 W702.