



Pet Insurance

Lifetime Policy Booklet

Please read this with your Certificate of Insurance and Insurance Product Information Document (IPID) to understand the cover for your pet.

Plans purchased from 31st October 2024

Plans renewing from 28th November 2024

This booklet contains:

- Demands and needs – who is this product suitable for?
- Your Terms and Conditions
- Privacy Notice – How we use personal information





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Welcome to LV=

Thanks for choosing us

We're really pleased that you've chosen this pet insurance and are confident you'll be happy with the cover and service you receive. This booklet contains everything you need to know about your insurance and how to contact us. So, make sure you keep it safe with your Certificate of Insurance and Insurance Product Information Document.

Exceptional service

Our claims service goes the extra mile. We're committed to doing the right thing for you, so we'll settle claims quickly and efficiently, even in the most difficult of circumstances.

We look forward to being by your side for many years to come.

Demands and needs – who is this product suitable for?

This product meets the demands and needs of a pet owner who wants cover for the ongoing costs of veterinary treatment, for illnesses and injuries, over the life of their pet.

LV= hasn't provided you with any advice or recommendations as to whether this product meets your specific insurance requirements. Staff are paid a salary and may receive an annual bonus but these aren't directly influenced by your decision to purchase this policy. You should review your insurance requirements on a regular basis.

Who's involved in your insurance?

Liverpool Victoria Insurance Company Limited (LV=)

Arrange your pet insurance

Allianz Insurance plc

Provide and administer your pet insurance

Communications

All communications will be in English. You can get this and other documents from us in Braille, large print or audiotape by contacting us. Calls will be recorded for training and monitoring purposes.



How to contact us

For your claim

By telephone **0330 100 9831**
By email **claims@pet.lv.co.uk**

To discuss or amend your policy

By telephone **0330 100 9712**
By email Please visit **www.lv.com/pet-insurance/customer-support**
to complete your details on a handy webform, this'll help us get you through to someone who can help you.

In writing **LV= Pet
PO Box 221,
Huddersfield,
HD8 1FP,
United Kingdom**

Other useful services

Pet health advice

lv.com/pet-insurance/existing-customers/first-vet

Legal advice helpline

The phone number is on your Certificate of Insurance

Pet bereavement support service

0800 138 6533

Your Pet Insurance Terms and Conditions

These Terms and Conditions explain **your pet's** cover. **We** explain different sections of cover, but some of these may not be included in **your** cover. A section is only included if it's shown on **your** Certificate of Insurance. It's important that **you** check **your pet's** cover and contact **us** as soon as possible if it's not as **you** expected.

These Terms and Conditions are part of **your** insurance contract. The other parts are **your** Certificate of Insurance and **your** insurance application. To understand exactly what **your** insurance contract covers **you** must read **your** Certificate of Insurance and Insurance Product Information Document, together with these Terms and Conditions.

Definitions

Some words or phrases have a special meaning in the policy. These are shown below in alphabetical order. Whenever these words or phrases appear in bold in this document, or if they appear on **your** Certificate of Insurance, their meaning is below.

Covered countries	<ul style="list-style-type: none">• The European Union (which is the member states of Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain and Sweden), and• Andorra, Canary Islands, Gibraltar, Iceland, Liechtenstein, Norway, San Marino, Switzerland and Vatican State.
Family	<ul style="list-style-type: none">• Your partner, who's your husband, wife, civil partner, girlfriend, boyfriend or other life partner,• Your or your partner's child or step-child, and/or• Your or your partner's parent, step-parent, grandparent, grandchild, brother and/or sister (including step-siblings).
Holiday/journey	Travel with your pet within the UK and the other covered countries .
Home	The place in the UK where you and your pet usually live.
Illness, illnesses	Any sickness, disease, defect, abnormality and/or change from a healthy state. This includes any defect or abnormality which your pet was born with or which was passed on by his/her parents.



Immediate family	<ul style="list-style-type: none">• Your partner, who's your husband, wife, civil partner, girlfriend, boyfriend or other life partner,• Your or your partner's child or step-child, and/or• Your or your partner's parent or step-parent.
Injury, injuries	Accidental physical damage or trauma caused immediately by an external source. Not any physical damage or trauma that happens over a period of time.
Maximum benefit	The most we 'll pay in a section of your pet 's cover as shown on your Certificate of Insurance.
Pet Travel Scheme (PETS)	A government system which allows people in the UK to take their pets to certain countries and bring them back again without the need for quarantine.
Policy year	The time during which we provide cover as shown on your Certificate of Insurance. This is normally 12 months but can be less if your pet has been added to, or cancelled from, your insurance.
Pre-existing condition	<p>This is any injury that happened or any illness that showed symptoms, before your pet's cover started. It's also any injury or illness that:</p> <ul style="list-style-type: none">• Has the same diagnosis or symptoms as the injury, illness or symptoms your pet had before cover started.• Is caused by or relates to an injury, illness or symptom your pet had before cover started. <p>This applies in all cases regardless of whether or not:</p> <ul style="list-style-type: none">• The injury or illness presents in the same, or different parts of your pet's body.• Your vet confirms the past and current injuries or illnesses are, or are not, linked.• You knew, when starting cover for your pet, that you would need to make a claim for the symptom/injury/illness.
Symptom(s)	Any change from a healthy state, bodily function or behaviour.
Travel documents	The documentation required to travel with your pet to and from the covered countries , which is issued by a vet to comply with any requirements of the UK government, the Pet Travel Scheme (PETS) and/or the country you're travelling to.

<p>Treatment</p>	<p>The cost of the following when required to treat injury and/or illness:</p> <ul style="list-style-type: none"> • Any examination, consultation, advice, diagnostic procedure, surgery and nursing carried out by a vet, a veterinary nurse or another member of a veterinary practice under the supervision of a vet, and • Any medication legally prescribed by a vet.
<p>UK</p>	<p>England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.</p>
<p>Vet</p>	<p>When your pet's in the UK – a Veterinary Surgeon who's registered with the RCVS (Royal College of Veterinary Surgeons).</p> <p>When your pet's in one of the other covered countries – a fully qualified Veterinary Surgeon registered in the country where your pet is being treated.</p>
<p>Veterinary history</p>	<p>This is a record of all interactions a vet or veterinary nurse has had with your pet and can be obtained from each vet or veterinary practice that you've consulted with about him/her.</p>
<p>Waiting period(s)</p>	<p>For any injuries, this is the first 48 hours of your pet's first policy year.</p> <p>For any illnesses, this is the first 14 days of your pet's first policy year.</p>
<p>We, our, us</p>	<p>Unless otherwise indicated, all references to we, our and us in these Terms and Conditions refer to Allianz Insurance plc.</p>
<p>You, your</p>	<p>The person named on your Certificate of Insurance.</p>
<p>Your dog</p>	<p>The dog named on your Certificate of Insurance.</p>
<p>Your pet</p>	<p>The dog or cat named on your Certificate of Insurance.</p>
<p>Worrying livestock</p>	<p>To chase or attack livestock on agricultural land in contravention of the Dogs (Protection of Livestock) Act 1953 or The Animals Act 1971 (this includes any further amendments to these Acts). For the purpose of this insurance livestock includes (but isn't limited to) pigs, poultry and/or any grazing animals such as cattle, sheep and horses.</p>



How your price can change

A number of factors impact **your** price, such as **your pet's** age, claims **you've** made, increased veterinary costs and advancements in veterinary medicine. These mean **your** price will increase at each policy renewal and over the lifetime of **your** policy. There could be a substantial impact on **your** renewal price depending on the combination of factors that have to be taken into consideration. Changing **your** address may also affect the price of **your** policy.

How your excess can change

The excess is the amount **you** pay when **you** claim and the excesses that apply for **your pet** are explained on **your** Certificate of Insurance. The 'Veterinary fees' and 'Liability to other people for injury and property damage' sections have an excess.

How we can change your excess

- **For all pets**
At any renewal **we** can change the excess amount. For example, increasing from £75 to £100.
- **When your pet gets older**
We have several different excess options available. Depending on what **you** choose there may be a significant change to **your** excess when **your pet** gets older. The 'Your excesses' section of **your pet's** Certificate of Insurance explains the exact excess **you** pay and if this will change. It's important **you** check this carefully.

We'll remind **you** a year before any significant changes are made.

How you can change your excess

We have options to change the 'Veterinary fees' excess. For example, **you** may be able to increase the excess **you** pay and reduce **your** premium.

If **you** would like to find out more, please call **us** on **0330 100 9712**.

If you want to change your level of cover

We offer different types of cover and plans.

Changing to a higher level of cover	You can ask for this at the renewal of your policy. We 'll then let you know if we can offer this cover once we 've reviewed your pet's veterinary history .
Changing to a lower level of cover	You can do this at any time.

You can also change **your** 'Veterinary fees' excess. Please see 'How your excess can change' on page 7 for further details.

If **you**'d like to discuss moving **your pet** to a different plan or changing the 'Veterinary fees' excess, please call **us** on **0330 100 9712**.

Renewing your policy

Your policy is in force for 12 months providing **you** continue to pay for **your** cover. Every 12 months **you** need to renew this insurance contract to continue with **your** cover. **We**'ll contact **you** before **your** renewal date with full details of the price **you**'ll pay, the excesses and the Terms and Conditions for the next **policy year**.

If **you** pay by Direct Debit instalment, when **your** policy's due for renewal **we**'ll automatically renew it for **you**. If **you** don't want to renew **you** need to let **us** know before **your** renewal date. If **you** pay by any other means, **you** need to confirm **you** want to renew **your** policy and arrange to pay for **your** cover. **You** can do this by calling **us** on **0330 100 9712**.

At renewal of **your** policy **we** can change the following. **We**'ll always tell **you** before **your** renewal date of any changes so **you** can consider if **your** policy still meets **your** needs.

- The price **you** pay,
- The excesses **you** pay, and/or
- The Terms and Conditions of **your** policy.



For dogs, at renewal **we** can limit or remove 'Liability to other people for injury and property damage' cover based on a review of **your dog's** behaviour. Including (but not limited to) any aggressive tendencies shown, any incidents where **your dog** has caused injury to a person/another animal or any health conditions which can affect how **your dog** behaves. 'Liability to other people for injury and property damage' cover isn't provided for any cat.

As your pet gets older

Some changes will be made at the renewal after **your pet** reaches a certain age, **we'll** remind **you** of these at least a year before they happen:

- **We** have several different excess options available. Depending on what **you** choose there may be a significant change to **your** excess when **your pet** gets older. The 'Your excesses' section of **your pet's** Certificate of Insurance explains the exact excess **you** pay and if this will change. It's important **you** check this carefully.
- The 'Death of a pet from illness' section will be removed at the renewal following a dog's 9th birthday or a cat's 11th birthday. At this time all cover in this section will stop.

If your pet was unwell before your cover started – pre-existing conditions

Your policy doesn't cover any **pre-existing conditions**. This is when **your pet** was unwell or had **symptoms** before **your** cover started. A **pre-existing condition** is any **injury** that happened, or any **illness** that showed **symptoms**, before **your pet's** cover started. It's also any **injury** or **illness** that:

- Has the same diagnosis or **symptoms** as the **injury, illness** or **symptoms your pet** had before cover started.
- Is caused by or relates to an **injury, illness** or **symptom your pet** had before cover started.

Some examples:

- **Your pet** was diagnosed with a skin allergy before **your** policy started, the skin allergy is a **pre-existing condition**.
- Before **your** policy started, **your pet** was limping and the **vet** decided to carry out some tests. In the meantime, **you** start a policy with **us**. The tests find **your pet** has arthritis. Anything related to this arthritis is classed as a **pre-existing condition** as the **symptoms** were shown before **your pet's** policy started.

It's important to read **our** definition of 'Pre-existing condition' on page 5 as this'll be used to assess any claims **you** submit to determine if an **illness/injury** is pre-existing.

Extra exclusions that can apply to the cover for your pet

This only applies to new policies which started from 26th May 2022. Before this time pet specific exclusions weren't printed on **your pet's** Certificate of Insurance.

We can place exclusions on **your** policy at the start of **your** cover based on **your pet's** individual **veterinary history** and **your** answers to **our** questions. Exclusions are specific to an individual pet and may refer to one or more health conditions, an entire part of **your pet's** body or an incident. They show when something isn't covered for **your pet**, when it would usually be covered under **our** policy. For example, **our** policies cover veterinary treatment for arthritis; however, if a pet has arthritis before their cover starts, this is a **pre-existing condition** and exclusions can be placed stating claims for arthritis and related conditions won't be covered.

The Terms and Conditions combined with any pet specific exclusions clearly show what **your** policy doesn't cover. If any specific exclusions have been added to **your pet's** cover, they'll be stated on **your** Certificate of Insurance and **your** policy won't cover any claim which falls under any exclusion placed.

Some exclusions are temporary and, on **your** request, may be removed by **us** providing certain criteria are met. If **you** would like to discuss any exclusion please contact **us**. Please also read 'Renewing your policy' on page 8 which explains when **we** can limit or remove 'Liability to other people for injury and property damage' cover at renewal.

We'll only place exclusions during the **policy year** if **we** find out, that when **we** asked during **your** application **you** didn't tell **us** about something or **you** provided **us** with inaccurate information (regardless of whether or not **you** thought it was accurate at the time). In these cases, the exclusion(s) will be placed back to the start of **your** policy.



Injuries and illnesses that happen in your waiting period

The **waiting period** is a time at the very start of **your** policy, where **injuries** and **illnesses** aren't covered. If **your pet** has an **injury** or **symptoms** of an **illness** in the **waiting period**, it won't be covered even if the **treatment** takes place after the waiting period has passed.

For injury	If your pet has an injury in the first 48 hours of their first policy year , we'll never cover any costs relating to that injury . This is whether treatment is needed in the first 48 hours or later on.
For illness	<p>If your pet has symptoms of an illness in the first 14 days of their first policy year, we'll never cover any costs relating to that illness. This is whether treatment is needed within the first 14 days or later on.</p> <p>We also won't cover any illness with the same symptoms or diagnosis and this is regardless of:</p> <ul style="list-style-type: none">• Where the illness is seen - whether this is in the same or different area of the body.• When the illness develops - whether this is weeks, months or years later.• Whether your vet confirms the illnesses aren't directly related.

The **waiting periods** only apply at the start of **your pet's** first **policy year**. There are no **waiting periods** at each renewal and cover for **illness** and **injury** is continuous from the previous **policy year**. For further details, please read 'If your pet's unwell in the waiting period' in the 'Veterinary fees' section on page 19.

Where your pet is covered – the geographical limits

All sections of **your** policy, apart from 'Liability to other people for injury and property damage' provide cover when **your pet's** in the **UK** and the **covered countries** listed below. Cover for 'Liability to other people for injury and property damage' is only provided for dogs and is only in force when **your dog's** in the **UK**.

Covered countries

The European Union	Andorra	Canary Islands	Gibraltar	Iceland
Liechtenstein	Norway	San Marino	Switzerland	Vatican State

Your pet's covered overseas for up to 180 days in each **policy year**.

You must:

If you don't, we can refuse the claim.

- Let **us** know as soon as possible if **your pet** will be outside of the **UK** for more than 180 days in a **policy year**. This can affect the cover **we** provide.
- When outside the **UK** follow any requirements of the **UK** government, the **Pet Travel Scheme (PETS)** and/or the country **you're** travelling to. Full details of these can be found on the **UK** government website www.gov.uk/take-pet-abroad or **you** can call the Pet Travel Helpline on **0370 241 1710**.
- Not take **your pet** outside the **UK** if a **vet** has advised against it.
- Make sure all claim forms and supporting documentation are written in English. **You'll** need to pay for any translation costs and when **you** claim **you** need to provide a copy of the original along with the translation.
- Let **us** know as soon as possible if **your pet** moves out of the **UK** to live in another country. **Your** cover will stop on the day **your pet** leaves the **UK**. The only time this won't happen is when **you've** spoken with **us** and **we've** agreed that **your** cover can continue for a short time.

We won't cover any costs:

1. If **your pet** left the **UK** to get **treatment** in another country.
2. Caused by any government or public authority putting restrictions on **your pet**.
3. That can be claimed back from anywhere else.

All claims will be paid in Pounds Sterling based on the mid-market exchange rates in use at the time the costs were incurred.



Making a claim

It's distressing when a much loved pet is ill or injured so **we** do all **we** can to make the claims process as quick and easy as possible. This section tells **you** how to make a claim. If **you** have a valid claim under the 'Veterinary fees' section **we** can usually pay the veterinary practice direct.

Telling us about a claim or potential claim

For any sections, other than 'Liability to other people for injury and property damage' **you** don't need to contact **us** to let **us** know about a potential claim or that **you**'ll be making a claim. **You** can simply send **us your** completed claim form and any supporting information **we've** asked for (shown in the 'You must' section **you're** claiming under). Of course, if **you'd** like to discuss **your** claim **we're** always happy to help.

You must call **us** as soon as possible if an incident happens that could lead to a claim under the 'Liability to other people for injury and property damage' section. For example (but not limited to) **your dog** causing injury to a third party or damaging third party property. **You** should call **our** specialist liability teams on **01483 218 781** for injury to a third party and **01483 218 782** for damage to third party property. The lines are open Monday to Friday, 9am to 5pm, excluding Bank Holidays.

When to send us your claim

You must send **us your** 'Veterinary fees' claim(s) no later than 12 months after **your pet** received **treatment**.

If **you** don't, the claim won't be covered by the policy. For all other sections of cover, the 'You must' part of the section tells **you** when **you** need to send **us your** claim.

Getting a claim form

For 'Veterinary fees' claims, check with **your** veterinary practice to find out if they can submit an electronic claim directly to **us**, this is the fastest way for **you** to get paid. If they can't or **your** claim is for another section of cover **you** can get a claim form by:

Downloading from
www.lv.com/pet-insurance/customer-support

Emailing us
claims@pet.lv.co.uk

Calling us
0330 100 9831

Writing to us
**LV= Pet
PO Box 221
Huddersfield
HD8 1FP
United Kingdom**

The claim form will tell **you** where to send this once complete.

Completing the claim form

Please make sure **your** claim is completed fully by both **you** and if applicable **your vet**, as **we** need this information to process **your** claim. If any information's missing, this'll delay **your** claim. Any supporting documentation stated in the 'You must' part of the relevant section must accompany **your** fully completed claim form.

You'll need to pay any fees made for the completion of claim forms or the cost of any supporting documentation as these costs aren't covered by the policy.

Claim decisions over the telephone

We don't guarantee on the phone if **we**'ll pay a claim. Once **we**'ve received a fully completed claim form and all of the supporting information, **we**'ll assess **your** claim and only then will **we** be able to let **you** know if **we**'ll pay the claim.

Your excesses

The excess is the amount **you** pay when **you** claim. The 'Veterinary fees' and 'Liability to other people for injury and property damage' sections have an excess and these are explained on **your** Certificate of Insurance.



Pet health advice

As an LV= pet insurance customer, your cover includes 24/7 free access to video consultations with qualified vets. This service is provided by FirstVet. Once you've registered, you'll be able to speak with FirstVet's experienced vets on video consultations to receive advice, treatment recommendations and a referral to your local vet practice if needed – all from the comfort of your own home.

You can find out more by visiting lv.com/pet-insurance/existing-customers/first-vet.

Veterinary fees

Your pet's covered in this section when he/she is in the UK and the other covered countries (these can be found on page 12).

We'll pay the cost of the veterinary **treatment your pet** has received, during the **policy year**, to treat **illness or injury**. As **your pet's** covered on a Lifetime policy, **we'll** provide ongoing cover for **illnesses and injuries**, year after year. To benefit from this ongoing cover, **you** must continue to pay for **your** cover and renew **your** policy each year (without any break in cover).

Your policy provides an amount of money in each **policy year** for **you** to claim for all **illnesses and injuries**. This is called the **maximum benefit** and is shown on **your** Certificate of Insurance. Every 12 months, if **you** renew **your** policy (without a break), the **maximum benefit** is replenished and **you'll** again have the full amount to claim from in the next **policy year**. If **your** cover is cancelled or stops for any reason (including when payment isn't made), all cover for **your pet** will end and no further claims will be paid.

Complementary and alternative therapies

The 'Veterinary fees' section also covers the cost of the following therapies and the amount **we** pay for these will be taken out of **your** 'Veterinary fees' **maximum benefit**.

Complementary therapies	Acupuncture	Chiropractic therapy	Hydrotherapy
	Laser treatment	Osteopathy	Physiotherapy
	Shock wave therapy		

Alternative therapies	Herbal medicine	Homeopathy
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These therapies must be carried out by a **vet**. For the complementary therapies only, they can also be carried out by a therapist who **your vet** recommends and believes is suitably qualified.

There's a limit on the number of sessions **you** can claim for the stated complementary therapies in each **policy year**. **We**'ll pay for 10 sessions of each therapy type, for each separate **injury** or **illness**. For example, if **your pet** has arthritis in his/her spine and a muscle **injury** to a leg, **you** can claim for:

- 10 sessions of hydrotherapy, 10 sessions of acupuncture, 10 sessions of physiotherapy etc for the arthritis, and
- 10 sessions of hydrotherapy, 10 sessions of acupuncture, 10 sessions of physiotherapy etc for the muscle **injury**.

Every 12 months, if **you** renew **your** policy (without a break), the sessions are replenished and **you**'ll again have the full 10 sessions to claim in the next **policy year**.

The 10 session limit doesn't apply for alternative therapies, and **you** have the full veterinary fees **maximum benefit** available for these.

The 'Veterinary fees' section also covers the cost of the following:

	Details can be found:
Special diet food	On page 20 in 'When we cover the cost of feeding your pet'
Behavioural treatment	On page 20 in 'When we cover the cost of treating a behavioural problem in your pet'
Dental treatment	On page 21 in 'When we cover dentistry'



You must pay:

The excess – this is the amount **you** pay when **you** claim and it's deducted from **your** claim settlement. The excess **you** pay is explained on **your** Certificate of Insurance; along with information on how this can change. **We** can change the excesses **you** pay at the renewal of **your** policy.

We have options to change the 'Veterinary fees' excess. For example, **you** may be able to increase the excess **you** pay and reduce **your** premium.

If **you** would like to find out more, please call **us** on **0330 100 9712**.

You must:

If you don't, we can refuse the claim.

- Send **us your** claims no later than 12 months after **your pet** received **treatment**. If **treatment** is ongoing **you** must make sure that claims are sent to **us** at least once every 12 months.
- When **you** claim, send **us** a fully completed claim form and:
 - Provide the invoices from the veterinary practice or professional which show what **you're** claiming for.
 - **If it's the first claim you're making for your pet**, provide his/her full **veterinary history**. There are claims for certain **illnesses/injuries** where **we'll** also need this, but **we'll** let **you** know in these cases once **we've** received **your** claim.
 - **For veterinary fees when your pet was outside the UK**, provide the booking invoice or another official document which shows the dates of **your holiday**.

We won't pay for:

1. Any routine or preventative treatments recommended by a **vet** to prevent **injury** or **illness**. **We** also won't pay for any complications that result from these procedures. For example (but not limited to), **we** won't pay for the cost of vaccinations, grooming, nail clipping, bathing, de-matting, killing/controlling fleas and worms and general health improvers (examples of health improvers are vitamin tablets or fish oil supplements).
2. Any costs related to any **illness/injury** shown as not covered (excluded) on **your** Certificate of insurance. It's important to read 'Extra exclusions that can apply to the cover for your pet' on page 10 for more information.
3. False pregnancy if **your pet** has already received **treatment** for more than two false pregnancies.
4. Any **treatment** connected with a retained testicle(s) if **your pet** was over 12 weeks of age when their cover started.
5. Any **treatment** in connection with breeding, pregnancy or giving birth.
6. Buying or hiring any type of equipment, machinery, animal housing, bedding or cages. Examples of equipment are (but not limited to) home glucose monitors, heat pads etc.
7. Any **treatment** or procedure that **you** choose to have carried out, which the **vet** confirms isn't necessary or isn't related to an **injury** or **illness**. **We** also won't pay for any complications that arise from the **treatment/procedure**.
8. Any transplant surgery, including any pre and post-operative care.
9. Any **treatment** that's part of a clinical trial. For the purpose of this insurance, a clinical trial is a research project testing a new **treatment**.
10. A post-mortem examination and/or report.



Bilateral body parts affected by the same illness/injury

Bilateral body parts are where the pet has two of the same body parts, one on each side of the body. For example (but not limited to) the ears, eyes, knees, cruciate ligaments etc. If **your pet** has an **illness/injury** in both of the bilateral body parts, these will be treated as one (and the same) **illness/injury**. This applies if the **illness/injury** presents in both body parts at the same time or if they show in one body part at one time and the other at another time (days, weeks, months or years apart). For example (but not limited to), if **your pet** has damage to his/her right cruciate ligament and then 6 months later has damage to his/her left cruciate ligament, the damage to both will be classed as one (and the same) **illness/injury**.

When your pet has more than one injury/illness

They'll be combined and treated as one (and the same) **illness/injury**, if:

- They're diagnosed as the same **injury/illness**, or
- They're caused by, or relate to, one another, or
- For **injuries** only, they happen at the same time.

This is regardless of whether **your vet** states the **injuries/illnesses** are, or are not, linked or the **injury/symptoms/illness** presents in the same or different part of **your pet's** body.

In all other cases, each **injury** or **illness** will be treated as a separate and different **injury/illness**.

If your pet was unwell before your cover started

Your policy doesn't cover any **pre-existing condition**. This is when **your pet** was unwell or had **symptoms** before **your** cover started. Any **injury** that happened, or any **illness** that showed **symptoms**, before **your pet's** cover started is classed as a **pre-existing condition**. It's important to read 'If your pet was unwell before your cover started – pre-existing conditions' on page 9 and **our** definition of 'Pre-existing condition' on page 5 as these will be used to assess any claims **you** submit to determine if a condition is pre-existing.

If your pet's unwell in the waiting period

The **waiting period** is a time at the very start of **your** policy, where **injuries** and **illnesses** aren't covered.

Injury

If **your pet** has an **injury** in the first 48 hours of their first **policy year**, **we'll** never cover any costs relating to that **injury**.

An example is, **your pet** falls and damages his/her leg in the first 48 hours of **your policy** starting. He/she needs some **treatment** straight away and some follow up **treatment** 2 and 4 weeks later. All of this **treatment** isn't covered by your policy as it's related to the **injury** in the first 48 hours.

Illness

If **your pet** has **symptoms** of an illness in the first 14 days of their first **policy year**, **we'll** never cover any costs relating to that **illness**. This is whether **treatment** is needed within the first 14 days or later on. **We** also won't cover any **illness** with the same **symptoms** or diagnosis and this is regardless of:

- Where the **illness** is seen - whether this is in the same or different area of the body.
- When the **illness** develops - whether this is weeks, months or years later.
- Whether **your vet** confirms the **illnesses** aren't directly related.

An example is, if **your pet** starts limping in their right hind leg in the first 14 days of **your** policy starting, which is found to be hip dysplasia. This isn't covered in the right hind and **we** also won't cover any hip dysplasia in the left hind.

Claims for medication

The cost of the medication will be taken from the **maximum benefit** that applies on the date the medication will be used.

When we cover the cost of feeding your pet

We'll cover the cost of food for **your pet** when it's being used as an alternative to medication and to treat an **injury/illness**. When **you** claim, **your vet** must explain what medication the food is replacing; if not, the cost of the food won't be covered.

When we cover the cost of treating a behavioural problem in your pet

We'll cover the cost of treating a behavioural illness, which for the purpose of this insurance, is a change to **your pet's** normal behaviour that's caused by a mental or emotional disorder. **We** won't cover any behavioural illness which could've been prevented by training and/or neutering.

The behavioural treatment must be carried out by a **vet**, a member of a veterinary practice, a person who holds the Certified Clinical Animal Behaviourist (CCAB) qualification or a member of one of the following organisations:

- Association of Pet Behaviour Counsellors (APBC)
- Canine and Feline Behaviour Association (CFBA)
- Animal Behaviour and Training Council (ABTC) – the person must be a Veterinary Behaviourist or Clinical Animal Behaviourist within the Practitioner Organisation



Pheromone products and other products used to calm and de-stress your pet

Products can be used to try to calm and/or de-stress **your pet**. **We**'ll only cover products used for this purpose which are pheromone based. **We** won't cover any other products which do this. Pheromone products mimic natural pheromones, such as the pheromones a mother naturally emits to her young after birth. Examples of pheromone products are (but not limited to) Adaptil and Feliway.

The cost of pheromone products are then only covered when used as part of a structured behaviour modification programme which is in place to treat a behavioural illness. For the purpose of this insurance, a behavioural modification programme is a programme written by a behaviourist detailing specific techniques to be used and action to be taken with the aim of permanently changing **your pet's** behaviour.

This programme must be written by a behaviourist who fulfils the requirements to carry out behavioural treatment stated in 'When we cover the cost of treating a behavioural problem in your pet' on page 20.

When this programme's in place, for each separate behavioural illness **you** can claim for the cost of pheromone products to be used for up to 6 consecutive months. After this time, if the behavioural illness isn't fully resolved or it recurs, **we** won't cover the cost of any further pheromone products for that behavioural illness, either in the same or future **policy years**.

When we cover dentistry

We'll cover the **treatment** of a dental **injury** or **illness** when:

- **Your pet** had a dental examination by a **vet** in the 12 months before the first **symptoms** of the **injury/illness** were seen, and
- Any **treatment** recommended as a result of the last dental examination was carried out within 6 months of the examination taking place.

We won't cover any scale and polish in routine or preventative circumstances.

When we cover the cost of neutering your pet

We cover the cost of neutering **your pet** if the procedure is carried out when **your pet's** suffering from an **injury** or **illness** and neutering is essential to treat that **injury** or **illness**.

We don't cover the cost of:

- Routine neutering
- Spaying following a false pregnancy
- Neutering to treat a behavioural problem
- Chemical neutering

If any complications happen during, or after, the neutering, **we**'ll only cover the cost of **treatment** needed to deal with the complications if the neutering itself is covered by the policy.

When we cover house calls

We cover the cost of a house call if:

- This was needed to provide behavioural treatment (see 'When we cover the cost of treating a behavioural problem in your pet' on page 20), or
- For all other scenarios, the visit was by a **vet** and the **vet** confirms the house call was essential because moving **your pet** would've seriously worsened his/her condition.

Your vet will need to confirm this when **you** claim. If not, **we**'ll only pay the charges that would've applied if **you**'d taken **your pet** to the veterinary practice.

If the house call was by a mobile **vet**/therapist and the above criteria isn't met, the cost of **treatment** is covered but the **vet**/therapists travel costs aren't. In this case, if the travel and **treatment** costs are combined on the invoice, **we**'ll only pay 60% of the consultation costs.

When we cover out of hours treatment and/or hospitalisation

We cover the cost of **your pet** being:

- Treated outside of the veterinary practice normal opening hours, and/or
- Admitted into the care of a veterinary practice (also known as hospitalisation),

If the **vet** confirms this was essential, as not doing this would've seriously worsened **your pet**'s condition.

Your vet will need to confirm this when

you claim, if not:

- **For out of hours treatment** – **we**'ll only cover the charges that would've applied during normal opening hours.
- **For hospitalisation** – **we** won't cover any costs while **your pet** was hospitalised.

When we cover the cost of transporting your pet to, or from, a veterinary practice

We cover these costs if:

- The **vet** confirms this was essential, as not doing this would've seriously worsened **your pet**'s condition, and
- The transportation was provided by either a veterinary practice or a pet ambulance service who **your** veterinary practice recommended.

Your vet will need to confirm this when **you** claim, if not the transportation costs won't be covered.

If your pet's put to sleep

We cover the cost of **your pet** being put to sleep, when it's carried out because **your vet** believes the **injury** or **illness** **your pet** was suffering from couldn't be successfully treated.

We won't cover the cost if **your pet**'s put to sleep because of his/her behaviour, an order by the government or another official body or where there's a nationwide shortage of the **treatment** needed for the **illness**.



The cost of cremation or burial

We don't cover any costs for cremation or burial.

Administration fees and charges

We don't cover the cost of any administration fees or charges. This includes (but isn't limited to):

- Fees for the completion of claim forms or claim submissions.
- Fees for supplying supporting documentation.
- Late payment fees or interest.
- Any amount over £10 for postage and packaging.

We'll deduct these from the claim settlement.

When we cover joint replacements and artificial body parts

We cover the cost of hip, knee and elbow joint replacements. We don't cover the cost of any other artificial body part (also known as prosthesis) or any costs which are related in any way to any other artificial body part.

We can ask another vet to review your pet's details

We can refer your pet's veterinary history to a vet that we choose and if we request, you must arrange for your pet to be examined by this vet. We'll pay any costs for this.

When we'll give information to your veterinary practice

If a veterinary practice asks us for information about your insurance cover and we agree to provide it, we'll only do this if the veterinary practice confirms they:

- Recently provided treatment for your pet, or
- Have spoken with you about providing treatment for your pet in the near future.

In these cases, we'll only tell the veterinary practice if you have an active insurance policy with us for your pet, and if you do – the date cover started, the type of cover in place, the monetary limits of your policy, the excesses you pay and if any exclusions have been placed on your cover.

When your pet's outside the UK

We cover the cost of the veterinary treatment your pet receives when he/she is outside the UK, in one of the covered countries (stated on page 12), when a vet believes the treatment can't be delayed until his/her return home. There are more conditions, requirements and limitations when your pet's outside of the UK and these can be found in 'Where your pet is covered – the geographical limits', which start on page 12.

Legal advice helpline

Access to Lawphone which provides advice, 24 hours a day, 365 days a year, on any personal legal matter. The advice **you** get from Lawphone will always be according to the laws of Great Britain and Northern Ireland. **We** may record the calls for **your** and **our** mutual protection and **our** training purposes.

The contact telephone number for Lawphone is shown on **your** Certificate of Insurance. When **you** call Lawphone, please quote the policy reference 36913. **You**'ll be asked for a brief summary of the problem and these details will be passed on to an adviser who'll return **your** call.

Liability to other people for injury and property damage (dogs only)

Your dog's covered in this section when he/she is in the UK only.

This section doesn't apply for cats. It applies to all dogs, unless it's been specifically removed and excluded from **your dog's** cover. It's important that **you** check **your dog's** Certificate of Insurance, including the exclusions and contact **us** as soon as possible if it's not as **you** expected.

In this section '**you**' and '**your**' mean **you** or any person looking after or handling **your dog** with **your** permission.

If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving **your dog** during the **policy year** and **you're** legally responsible, **we'll** pay:

- Compensation and claimant's costs and expenses, and
- Legal costs and expenses for defending a claim against **you**.

The **maximum benefit we'll** pay for each incident is shown in **your** Certificate of Insurance.



There's no cover in this section when you're paying a business or professional to care for your dog

This section doesn't provide any cover when **your dog's** in the care of a business or a professional and **you're** paying for their services. For example, but not limited to, when **your dog's** in the care of a dog minder, a dog sitter or at the grooming parlour. Therefore, to make sure **you're** protected **you** should check that any business/professional caring for **your dog** has:

- The appropriate third party liability insurance cover, and
- Tell them if **your dog** has any behavioural problems or requires any special handling so they're able to handle **your dog** in an appropriate manner.

There's no cover in this section when your dog's taken out to work with someone

This section doesn't provide any cover when **your dog's** taken out to work with someone. There's no cover when **your dog's** in the work premise/environment. For example (but not limited to), this section doesn't provide cover when **your dog's** in an office, a shop (and he/she's with a person working there), a building site, a client's house, in a van for deliveries etc. **You** may want to speak with **your** employer, or if **you're** self-employed **your** business insurance provider, to check if **your dog's** actions in a work premises/environment are covered by another insurance policy.

This doesn't apply when **you're** working from **home**. In this situation, the cover in this section is in force but it's important to know that **we** won't cover:

- Any injury to a person who's in **your** house/**home** office for a work or business reason.
- Any damage to any property:
 - That's used for any work or business reason (for example, but not limited to, company laptops/equipment, stock etc)
 - That belongs to anyone that **you** live with, is a member of **your immediate family** or is employed by **you**.

Useful information if an incident occurs

We understand that if **your dog's** in an incident it can be a difficult experience. There are steps **you** can take to help **us** with any claim, including:

- Note the time, date and location
- In as much detail as **you** can remember, note down the circumstances and what happened
- Take down details of the property damaged or the **injuries** that occurred
- Obtain third party contact and insurance details
- Take pictures
- Obtain the details of any witnesses

You must pay:

The excess – this is the amount **you** pay when **you** claim and it's explained on **your** Certificate of Insurance. **We** can change the excess **you** pay at the renewal of **your** policy.

You must:

If you don't, we can refuse the claim.

- Not admit responsibility and/or negotiate. **You**, or anyone acting on **your** behalf, must not admit responsibility, agree to pay any amount (including any third party veterinary bills or expenses) or negotiate with any person following an incident.
- Call **us** as soon as possible if:
 - An incident happens which could lead to a claim under this section. For example (but not limited to) **your dog** causing injury to a third party or damaging third party property. **You** must tell **us** about an incident even if **you** don't believe that a claim is being, or will be, made against **you**.
 - **You**, or any other person, are advised of any prosecution, inquest or enquiry which could lead to a claim under this section.

You should call **our** specialist liability teams on **01483 218 781** for injury to a third party and **01483 218 782** for damage to third party property. The lines are open Monday to Friday, 9am to 5pm, excluding Bank Holidays. **You'll** need to provide **us** with a description of the circumstances as well as the details of any other insurance cover that may apply, for example (but not limited to), **your** home and contents insurance.

- Report the incident to any other insurance company under which **you're** entitled to claim, for example (but not limited to) **your** home and contents insurance. **You** must tell **us** their name and address and **your** policy and claim number with them. **We** won't make any payment for any claim that results from an incident covered by any other insurance.



- Immediately send **us** any writ, summons or legal documents **you** receive. **You** or any other person must not respond to any of these documents.
- Provide **us** with any information connected with the claim **we** ask for including details of **your dog's** history.
- Tell **us** or help **us** find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed.
- Allow **us** to take charge of **your** claim and to prosecute in **your** name for **our** benefit.

We won't pay any compensation, costs and expenses:

1. For defending **you** if **we've** not agreed beforehand.
2. For an incident which involves **your** profession, occupation or business.
3. For an incident which involves the profession, occupation or business of anyone who's employed by **you** or anyone who works for **you** in any way.
4. For an incident that happens where **you** work.
5. For an incident which takes place when **your dog's** in the care of a business or a professional and **you're** paying for their services. For example, but not limited to, when **your dog's** in the care of a dog minder, a dog sitter or at the grooming parlour.
6. If **you're** legally responsible only because of a contract **you** have entered into.
7. If **you're** the person who's killed, injured or falls ill.
8. If the person who's killed, injured or falls ill lives with **you**, is a member of **your immediate family** or is employed by **you**.
9. If the property damaged belongs to **you**, any person who **you** live with, a member of **your immediate family** or a person who's employed by **you**.
10. If **you**, a member of **your immediate family** or any person who lives with **you** or is employed by **you** is responsible for, or looking after, the property that's damaged.
11. That result from an incident if **you've** not followed instructions or advice given to **you** by the re-homing organisation or a qualified behaviourist about the behaviour of **your dog**.
12. If the incident happens in an area or place where dogs are specifically prohibited, unless **your dog** escapes and enters the area outside of **your** control.
13. For an incident caused by **your dog worrying livestock**.
14. For any claim that results from an incident covered by any other insurance.
15. If **you're** deemed responsible under the laws of any country other than the **UK**.
16. For air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an accident caused by **your dog**.

We can remove cover for ‘Liability to other people for injury and property damage’ at renewal

At renewal **we** can limit or remove this cover based on a review of **your dog's** behaviour. For example (but not limited to) any aggressive tendencies shown, any incidents where **your dog** has caused injury to a person/another animal or any health conditions which can affect how **your dog** behaves. If there's a change to **your** cover, **we'll** write to **you** explaining the change **we've** made.

At each renewal, **we** ask **you** about **your dog's** behaviour. The things **you** need to tell **us** about are detailed in **your** Certificate of Insurance. **You** must provide **us** with the full and accurate information, if **you** don't it can result in a claim not being paid or affect the cover **we** provide.



Pet bereavement support service

No one can prepare **you** for the loss of a beloved pet. Sometimes it helps to talk to someone who understands. The Blue Cross Pet Bereavement Support Service can help. **You** can call them at **0800 138 6533** between 8.30am and 8.30pm, or email pbssmail@bluecross.org.uk.

Death of your pet

Your pet's covered in this section when he/she is in the UK and the other covered countries (these can be found on page 12).

From an illness

If **your pet** dies or has to be put to sleep by a **vet** during the **policy year** to prevent suffering from an **illness**, **we'll** reimburse the amount **you** paid or donated for **your pet** (up to the **maximum benefit** shown on **your** Certificate of Insurance).

The section only applies if it's shown on **your** Certificate of Insurance. **We'll** automatically remove this section at the renewal following **your dog's** 9th birthday or **your cat's** 11th birthday. At this time all cover in this section will stop.

From an accident

If **your pet** dies or has to be put to sleep by a **vet** during the **policy year** to prevent suffering from an accidental **injury**, **we'll** reimburse the amount **you** paid or donated for **your pet** (up to the **maximum benefit** shown on **your** Certificate of Insurance).

The section will stay on **your** policy.

If **we** pay a claim under this section, **we'll** automatically cancel **your** policy from the day after **your pet's** death and refund any amount **you've** paid for cover after this time.

You must:

If you don't, we can refuse the claim.

- Send **us your** claim no later than 12 months after the death of **your pet**.
- When **you** claim, send **us** a fully completed claim form and:
 - Provide evidence of the amount **you** paid or donated for **your pet**.
 - **If your pet was put to sleep**, provide confirmation from **your vet** that this was necessary.
 - **If your pet dies**, provide confirmation from **your vet** of **your pet's** passing. If **your vet** can't do this, **you** need to provide a statement from an independent witness confirming **your pet's** death.

We won't pay if your pet's death was caused by:

1. A **pre-existing condition**. It's important to read 'If your pet was unwell before your cover started – pre-existing conditions' on page 9 and **our** definition of 'Pre-existing condition' on page 5 for further information.
2. An **illness** or **injury** that was noticed in the **waiting period**. It's important to read 'Injuries and illnesses that happen in your waiting period' on page 11 for more information.
3. A behavioural problem.
4. Breeding, pregnancy or giving birth.



Loss of your pet by theft or straying

Your pet's covered in this section when he/she is in the UK and the other covered countries (these can be found on page 12).

If **your pet** goes missing or is stolen during the **policy year**, we'll reimburse the amount **you** paid or donated for **your pet** (up to the **maximum benefit** shown on **your** Certificate of Insurance) if he/she doesn't return within 45 days.

You must:

If you don't, we can refuse the claim.

- If you believe your pet's been stolen – notify the police within 24 hours and get a crime reference number.
- For all dogs – contact your local dog warden or council within 2 days of finding out your dog's missing.
- For all pets – contact your microchip provider within 5 days of finding out your pet's missing. If your pet isn't microchipped, you must tell at least one veterinary practice in the area where he/she was last seen.
- Try and find your pet by advertising his/her loss. Your policy includes cover for advertising and reward (page 33) which can help with these costs.

You need to send us evidence of the above 4 bullets when you claim.

- Send us your claim no later than 12 months after your pet went missing. You can send us your claim once your pet has been missing for 45 days.
- When you claim, send us a fully completed claim form and provide evidence of the amount you paid or donated for your pet and the evidence stated above.
- If your pet returns pay us back any amount we paid under this section, within the timescales we and you agree.
- Not freely part with your pet.

Keeping your policy running while your pet's missing

You can keep your policy running for as long as you like after your pet goes missing to protect against injuries, illnesses or incidents which happen while he/she is away. We'll continue with your policy providing you pay for your cover and renew your policy (without a break in cover). We won't automatically stop your pet's cover if we pay a loss claim. If you want to stop your pet's cover you need to let us know.

Advertising and reward

Your pet's covered in this section when he/she is in the UK and the other covered countries (these can be found on page 12).

If **your pet** goes missing or is stolen during the **policy year**, **we'll** reimburse the cost for advertising his/her loss and the reward paid. **We'll** pay up to the **maximum benefit** shown on **your** Certificate of Insurance for all incidents during the **policy year**. Within this **maximum benefit** you can claim up to £500 for a reward.

You must:

If you don't, we can refuse the claim.

- If you believe your pet's been stolen – notify the police within 24 hours and get a crime reference number.
- For all dogs – contact your local dog warden or council within 2 days of finding out your dog's missing.
- For all pets – contact your microchip provider within 5 days of finding out your pet's missing. If your pet isn't microchipped, you must tell at least one veterinary practice in the area where he/she was last seen.

You need to send us evidence of the above 3 bullets when you claim.

- Send us your claim no later than 12 months after your pet went missing.
- When you claim, send us a fully completed claim form and provide details of the reward paid (what we need is stated below in 'Paying a reward') and evidence of the amount paid for advertising.
- Not freely part with your pet.

Paying a reward

You can provide a reward by giving the person who found your pet:

- Money (for example, but not limited to, cash or a bank transfer). You must get a receipt giving the full name, address, telephone number or email address and the signature of the person who found your pet. You must submit this with your claim.
- A gift (for example, but not limited to, a hamper, a bunch of flowers etc). If you do this, the most we'll pay for the gift is £100. You must provide your receipt for the gift.



We won't reimburse any reward which has been paid to anyone who:

- Is a member of **your family**
- Is living or staying with **you**
- Is employed by **you**
- Was looking after **your pet** when he/she was lost or stolen
- Is travelling with **you**
- Stole **your pet**
- Is in collusion with the person who stole **your pet**

Making your own posters and advertising material

If **you** or **your family** make **your** own posters and/or advertising material, **we**'ll pay up to £50 in each **policy year** for materials for this purpose. For example (but not limited to) paper, a printer cartridge, weatherproof folders, tape to display the posters etc.

Using the services of another party to find your pet

We'll cover the cost of another party producing missing posters/leaflets and advertising the loss of **your pet** on the internet and social media. **We** won't cover any costs for any other services provided by another party (such as a person, company, organisation or pet detective). For example (but not limited to) **we** won't cover any costs for another party to:

- Search for **your pet** (either on foot, with search dogs or equipment)
- To produce anything other than posters/leaflets
- To communicate with people about the loss or to report **your pet** missing to other people/organisations (other than to advertise on the internet and social media)
- To distribute/display advertising materials

Boarding or pet minding fees

Your pet's covered in this section when he/she is in the UK and the other covered countries (these can be found on page 12).

This section reimburses the cost of boarding **your pet** at a licensed boarding establishment, or £30 a day towards the cost of someone looking after **your pet**, during the **policy year**, if:

- **You** or a member of **your immediate family** (who lives with **you**) are hospitalised for two or more consecutive days
- **Your return home from holiday** is delayed because **your** pre-booked transport is delayed or cancelled

For hospitalisation **we** provide this cover:

- When **you** or **your immediate family** member are in hospital, and
- For 14 days after discharge if help is still needed to look after **your pet** either because **you** or **your immediate family** member is still too ill or has rehabilitation care in another facility.

When **your** return **home** from **holiday** is delayed, **we'll** cover the additional boarding/pet minding costs which have been caused by the delay.

We'll pay up to the **maximum benefit** shown on **your** Certificate of Insurance for all boarding/pet minding during the **policy year**.

You must:

If you don't, we can refuse the claim.

- Send **us your** claim no later than 12 months after the stay in hospital or **your** return from **holiday**.
- When **you** claim, send **us** a fully completed claim form and provide:
 - Receipts showing the amount paid for the care of **your pet** and the dates for the costs.
 - **For hospitalisation**, confirmation from the doctor/hospital showing the dates of the hospital stay and the condition/symptoms that led to the stay. This may be on the medical documentation given when leaving the hospital. If care was provided in a rehabilitation facility (after the hospital stay) **we** also need some documentation showing the dates of the stay at the facility.
 - **If your return home from holiday is delayed**, evidence showing the dates of the delay and confirmation that **you** can't claim these costs back from the organisation responsible.



In the following section when **we** state '**you**', **we** mean **you** or the member of **your immediate family**, who lives with **you**, and who was hospitalised.

We won't pay if:

1. **You** were aware at the time of **your pet**'s cover starting that **you** would need to be hospitalised.
2. **You** were hospitalised for the illness or injury in the six months prior to the start of **your pet**'s cover.
3. The person looking after **your pet** lives with **you** or is a member of **your family**.
4. The stay in hospital was due to a cosmetic procedure.
5. **Your** return **home** from **holiday** is delayed and:
 - **Your** pre-booked transport **home** was re-scheduled before **you** left the **UK**.
 - **Your** additional boarding/pet minding costs can be claimed back from another policy, **your** carrier or another organisation responsible for the delay.

Holiday cancellation

Your pet's covered in this section when he/she is in the UK and the other covered countries (these can be found on page 12).

This section reimburses travel and accommodation expenses that **you** can't recover, for **you** and **your immediate family**, if during the **policy year, you**:

1. Cancel **your holiday** because in the 14 days before **you** were due to leave, **your pet**:
 - Suffers a serious and unexpected deterioration in his/her health and needs urgent veterinary **treatment**
 - Goes missing and doesn't return before **your** scheduled departure date
 - Who was due to travel with **you**, dies
2. Return **home** early from **your holiday**, because while **you're** away, **your pet**:
 - Who has stayed at **home** or travelled with **you**, suffers a serious and unexpected deterioration in his/her health and needs urgent veterinary **treatment**
 - Who has stayed at **home**, goes missing

We'll pay up to the **maximum benefit** shown on **your** Certificate of Insurance for all **holidays** during the **policy year**.

You must:

If you don't, we can refuse the claim.

- Send **us your** claim no later than 12 months after **your holiday** was cancelled or **you** returned **home**.
- When **you** claim, send **us** a fully completed claim form and provide:
 - Evidence from a **vet** for the reason **your holiday** was cancelled/cut short.
 - Documents showing the dates of travel and the cancellation costs/charges incurred.



We won't pay any costs:

1. Caused by a **pre-existing condition**. It's important to read 'If your pet was unwell before your cover started – pre-existing conditions' on page 9 and **our** definition of 'Pre-existing condition' on page 5 for further information.
2. Caused by an **illness** or **injury** that was noticed in the **waiting period**. It's important to read 'Injuries and illnesses that happen in your waiting period' on page 11 for more information.
3. If **your pet** dies before **you're** scheduled to leave and **your pet** wasn't going to be travelling with **you**.

There are more conditions, requirements and limitations when **your pet's** outside of the **UK** and these can be found in 'Where your pet is covered – the geographical limits', which starts on page 12.



Overseas emergency transport and accommodation costs

Your pet's covered in this section when he/she is outside the UK in one of covered countries (these can be found on page 12).

This section reimburses **you** for additional accommodation and transport costs for **you** and **your pet** (on the same basis that **you** had previously booked, for example the same class flights and type of accommodation), if:

1. **Your pet**'s injured or shows the first **symptoms** of an **illness** during **your holiday** and isn't able to travel **home** as originally planned. If **your pet** dies, **we**'ll also reimburse the cost of returning his/her body **home** or the cost of cremation in that country.
2. **You** miss **your** scheduled departure date back to the **UK** because:
 - **Your pet** goes missing in the three days immediately before **your** departure date. **We**'ll pay the additional costs for up to four days.
 - **Your pet**'s **travel documents** are lost/stolen or **your pet**'s microchip fails and **you** have to get the necessary paperwork to allow **your pet** back into the **UK**.
 - **Your pet**'s tapeworm treatment has to be repeated because **your** scheduled departure date was delayed by **your** carrier. **We**'ll also reimburse the cost of getting **your pet**'s tapeworm **treatment** repeated.

We'll pay up to the **maximum benefit** shown on **your** Certificate of Insurance for all **holidays** during the **policy year**.

You must:

If you don't, we can refuse the claim.

- Send **us your** claim no later than 12 months after the date **your pet** returns **home**.
- Make sure **your pet**'s microchip meets the standard ISO 11784 or ISO 11785.
- Keep **your** unattended **travel documents** in locked accommodation or in the boot, covered luggage area or glove compartment of a locked vehicle.
- Report the loss of **your pet**'s **travel documents** to the issuing **vet**. **You** must provide evidence that this was done.
- Make sure the first tapeworm **treatment** was carried out in the timescale required under the **Pet Travel Scheme (PETS)**.



- When **you** claim, send **us** a fully completed claim form and provide:
 - Documents/receipts showing the additional costs **you** paid.
 - **If your pet's travel documents were lost/stolen**, the evidence showing the loss was reported to the issuing **vet**.
 - **If your pet was unwell**, evidence from a **vet** that **your pet** was too ill to travel **home** as originally planned and confirmation of the earliest date **your pet** was considered fit enough to travel.
 - **If you had to get a repeat tapeworm treatment for your pet**, evidence showing it wasn't possible to have **your pet** treated again and catch the rescheduled departure.

We won't pay any costs:

1. For more than 14 days of accommodation and over £75 for each day's accommodation.
2. For any accommodation before **your** original date of travel **home**.
3. For food for any person or pet.
4. Relating to the repeat tapeworm treatment if the delay in **your** departure date was caused by anything **you** have or haven't done.

There are more conditions, requirements and limitations when **your pet's** outside of the **UK** and these can be found in 'Where your pet is covered – the geographical limits', which starts on page 12.

Quarantine costs and loss of travel documents

Your pet's covered in this section when he/she is outside the UK in one of covered countries (these can be found on page 12).

This section reimburses the cost to keep **your pet** in quarantine and/or the costs of getting new **travel documents** for him/her, if:

- **Your pet's** microchip fails
- **Your pet** has to go into quarantine because of **illness**
- **Your pet's travel documents** are lost or stolen during **your holiday**

We'll pay up to the **maximum benefit** shown on **your** Certificate of Insurance for all **journeys** in the **policy year**. Within this **maximum benefit you** can claim up to £500 in each **policy year** for replacement **travel documents**.

You must:

If you don't, we can refuse the claim.

- Send **us your** claim no later than 12 months after the date **your pet** returns **home**.
- Make sure **your pet's** microchip meets the standard ISO 11784 or ISO 11785.
- Keep **your** unattended **travel documents** in locked accommodation or in the boot, covered luggage area or glove compartment of a locked vehicle.
- Report the loss of **your pet's travel documents** to the issuing **vet**. **You** must provide evidence that this was done.
- When **you** claim, send **us** a fully completed claim form and provide:
 - The evidence stated in the bullet above
 - Documents/receipts showing the dates and costs **you** paid

We won't pay any costs:

1. Caused by an **injury** that happens or an **illness** first showing **symptoms** before the start of **your holiday**.
2. Caused by **your pet's** behaviour, mental/emotional problem or vicious tendencies.

There are more conditions, requirements and limitations when **your pet's** outside of the **UK** and these can be found in 'Where your pet is covered – the geographical limits', which starts on page 12.



General conditions – these apply to the whole of your policy

You must keep to these conditions to have the full protection of your policy. If you don't, and the condition you haven't kept to relates to a claim, we can refuse the claim.

1. Ownership of your pet and where you live – you must:

- Be the owner of **your pet**.
- Live with **your pet** at the **UK** address stated on **your** Certificate of Insurance.
- Tell **us** as soon as possible if **you** no longer own the pet or **your pet** stops living with **you**. This can affect how much **you** pay and the cover **we** provide.

Your pet's cover can be affected if **you** provide incorrect information about where **you** or **your pet** live.

2. Precautions – you must:

Take all reasonable steps to:

- Maintain **your pet's** health.
- Provide a secure and safe environment for **your pet** to prevent **injury, illness**, theft or straying.
- Control **your pet** to prevent injury to a person or another animal and damage or destruction to any property.

If **we** state that **you've** not taken reasonable steps and **you** disagree, **you** can request that **we** appoint a mutually agreed independent national welfare organisation or **vet** for their opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we'll** do the same. **We'll** pay any costs relating to this.

3. Providing routine care – you must:

Make sure the following care is provided for **your pet**.

- **Preventative actions** – **you** must take any actions normally recommended by a **vet** to prevent or reduce the risk of **injury/illness**. Examples of this are (but not limited to) regular worming/flea treatments and ensuring **your pet's** a healthy weight.

- **Vaccinations – your pet** must be vaccinated against the following illnesses and given boosters (in accordance with veterinary advice) to maintain their protection.

For dogs – distemper, hepatitis, leptospirosis and parvovirus.

For cats – feline infectious enteritis, feline leukaemia and cat flu.

If not, **we** won't cover any amount for the **illness** which hasn't been vaccinated against.

4. Providing timely veterinary attention – you must:

- Arrange for a **vet** to examine and treat **your pet** as soon as possible if he/she is unwell. If there's an unreasonable delay in arranging veterinary **treatment** and **we** believe this caused additional costs, **we** won't pay the additional costs.
- Follow any advice the **vet** gives. If **you** don't and **we** believe this caused additional costs, **we** won't pay the additional costs.

If **we** state **your** actions resulted in additional costs and **you** disagree, **you** can request that **we** appoint a mutually agreed independent **vet** for their opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we'll** do the same. **We'll** pay any costs relating to this.

5. Providing information – you must:

- Give **us** any information and documents **we** ask for to administer **your** policy and deal with **your** claim.
- Give any **vet** or therapist, who **you've** consulted with about **your pet**, **your** permission to provide **us** with any information **we** ask for about him/her.

If a charge is made for this, **you** must pay the charge.

6. Paying for your cover – you must:

Pay for **your** policy. **Your pet's** only covered if **you** do this. If **you** pay by Direct Debit instalments and **you** miss an instalment **you** must pay the outstanding amount in the timescales stated in the reminders **we** send **you**. If **you** don't, **we'll** cancel **your** policy back to the last day **you've** paid for cover. All cover for **your pet** will stop from that date and no further claims will be paid.



7. The changes we can make during the policy year

To your pet's cover	<p>We'll only change the cover we provide during the policy year, if:</p> <ul style="list-style-type: none">• You decide to change your cover.• You didn't tell us about something when we previously asked.• You provided us with inaccurate information when previously asked (regardless of whether or not you thought it was accurate at the time).
To the price you pay	<p>We'll only change the price you pay during the policy year, if:</p> <ul style="list-style-type: none">• You change your cover.• We find out we had inaccurate information about your pet that affects the price you pay.• Your address changes and this affects the price we charge.

We can also change the way **we** communicate with **you** if **you've** used inappropriate, aggressive or threatening language against a member of **our** staff. For example, **we** can refuse to speak with **you** over the telephone and only communicate in writing.

The changes **we** can make at the renewal of **your** policy are explained in 'Renewing your policy' on page 8.

8. Keeping us informed of certain information – you must:

- Tell **us** about certain information throughout **your** policy. The things **you** need to tell **us** about are detailed in **your** Certificate of Insurance.
- Check any new documents **we** send to understand the information **we** need.

You must provide **us** with the full and accurate information, if not it can result in a claim not being paid or affect the cover **we** provide.

9. If you're a vet or registered veterinary nurse, you can treat your own pet but you must:

- Provide the relevant clinical notes to evidence the veterinary **treatment** provided.
- Have another **vet** or registered veterinary nurse countersign the claim form.

10. Other insurances

We won't make any payment for any claim that results from an incident covered by any other insurance. If there's any other insurance under which **you're** entitled to make a claim **you** must report the incident to that insurance company and tell **us** their name and address and **your** policy and claim number with them.

11. Legal rights against another person

If **you've** any legal rights against another person in relation to **your** claim, **we** can take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents related to the claim that **we** ask for.

12. Law and language

Unless **we** agree otherwise:

- The laws of England and Wales apply to this insurance contract.
- The language of the policy and all communications relating to it will be in English.

13. Fraud

Fraud increases the price **you**, and all policyholders, pay.

If **you**:

- Provide **us** with false information,
- Make a false or exaggerated claim with **us**, or
- Make any claim with **us** which involves **your** dishonesty,

We won't pay **your** claim and **we** can void **your** policy, inform the relevant authorities/other organisations and record the details on anti-fraud databases. If **we** pay a claim and subsequently find the claim was fraudulent, **you** must repay **us** the full amount.

'Void **your** policy' means **we'll** cancel **your** policy from the date the fraud occurred. If **we** take this action **you** must repay **us** any claim payments that **we've** made from the date the fraud occurred; this is regardless of whether or not all of the claims were fraudulent. If any other insurer asks if **you've** had a policy void, **you** need to tell them that **your** policy with **us** was void. If **you** don't, this can invalidate any insurance policy **you** hold with any insurer who asks.



General exclusions – these apply to the whole of your policy

1. Your pet's age and/or use – all sections of your policy don't cover any pet who's:

- Less than 8 weeks old, or
- Is used for security, track racing or coursing.

2. Your dogs breed or type – all sections of your policy don't cover any dog who:

- Is required to be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997 or any further amendments to this.
- Is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Japanese Tosa, American XL Bully, Czechoslovakian Wolfdog, Saarloos Wolfhound/Wolfdog or any wolf hybrid.

3. Worrying livestock – all sections of your policy don't cover any loss or costs as a result of your dog worrying livestock.

4. Diseases which aren't covered by the policy – all sections of your policy don't cover any claim relating to:

- Any disease which is stated as a 'notifiable disease' by a UK government body or Act, such as the Animal Health Act 1981 or in an order made under the Animal Health Act 1981.
- A disease transmitted from animals to humans.

5. Laws and regulations – all sections of your policy don't cover any amount:

- If **you** break the **UK** laws or regulations, including those relating to animal health or importation.
- If a government or another official body orders that **your pet** must be vaccinated against **illness** as part of a compulsory mass vaccination programme. **We** won't pay any costs relating to this vaccination itself or any complications that happen due to the procedure taking place. For the purpose of this insurance, 'a mass vaccination programme' means a programme of the compulsory vaccination of a species, or a selected group within a species, with the aim of protecting that group, people or other animals from illness or another risk.
- If **your pet** is confiscated or destroyed by order of the government or public authorities.
- Caused because the Department for Environment, Food and Rural Affairs (DEFRA) has put restrictions on **your pet**.

6. War, terrorism, civil commotion and radioactive contamination – all sections of your policy don't cover any loss or damage caused by, or resulting from:

- War of any nature, including but not limited to war, invasion, acts of foreign enemies, hostilities and warlike actions (whether war be declared or not) and civil war.
- Rebellion, riot, revolution, nationalization, confiscation, expropriation, deprivation, requisition, insurrection, civil commotion assuming to proportion of or amounting to an uprising and military or usurped power.
- Any act of terrorism. An act of terrorism is any act of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of His Majesty's government in the United Kingdom or any other government de jure or de facto.
- Ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.

7. All sections of your policy don't cover any claim relating to any malicious act, deliberate injury or gross negligence caused by **you**, **your** employees, any member of **your family** or anyone **you've** left **your pet** in the care of.



Cancelling your policy

When you can cancel your policy

You can cancel **your** policy at any time free of charge.

- If **you** cancel in the first 14 days of **your** cover starting **we**'ll refund all of the premium **you**'ve paid.
- If **you** cancel in the first 14 days after **your** renewal date, **we**'ll refund any amount **you**'ve paid for cover after that renewal date.
- If **you** cancel at any other time, **we**'ll refund any amount **you**'ve paid for cover after the cancellation date.

When we can cancel your policy

We can cancel **your** policy at any time if:

- **You**'ve been dishonest or fraudulent in any dealings with **us**,
- **You**'ve continued to use inappropriate, aggressive or threatening language against a member of **our** staff despite **our** requests to stop, or
- **Your vet** or a welfare organisation informs **us** that **you**'ve been negligent towards **your pet**.

We'll give **you** notice in writing to the address on **your** Certificate of Insurance and refund any amount **you**'ve paid for cover after the date **we** received the information that led to **our** decision to cancel.

We can also cancel **your** policy if **you** don't make payments when due. For details on this please read point 6 in the 'General conditions' section.

Cover following cancellation of a policy or removal of a section

If a section of cover is removed from **your** policy all cover in that section stops on the date the section is removed.

If **your** policy is cancelled or comes to an end for any reason, all cover for **your pet** will stop on the date the policy is cancelled/ends and no further claims will be paid. If **you** want **us** to continue to cover an **illness** or **injury** up to the limits on **your** policy, **you** must keep **your** policy running and continue to make **your** payments during this time.

How to make a complaint

Our aim is to get it right, first time, every time. If **we** make a mistake **we'll** try to put it right straight away. If **we're** unable to, **we'll** confirm **we've** received **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** can't **we'll** let **you** know when an answer may be expected.

If **we've** not resolved the situation within eight weeks **we'll** give you information about the Financial Ombudsman Service (FOS) which offers a free, independent complaints resolution service.

If **you** have a complaint please contact **our** complaints team:

By telephone **0330 100 9712**

By email **complaints@pet.lv.co.uk**

In writing **LV= Pet**
PO Box 221
Huddersfield
HD8 1FP
United Kingdom

You have the right to refer your complaint to the Financial Ombudsman, free of charge – but you must do so within six months of the date of the final response letter.

If **you** do not refer **your** complaint in time, the Ombudsman won't have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Website: **www.financial-ombudsman.org.uk**

Telephone: **0800 0234567** or **0300 1239123**

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

Using **our** complaints procedure or referral to the Financial Ombudsman Service doesn't affect **your** legal rights.

Financial Services Compensation Scheme (FSCS)

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS). If Allianz Insurance plc is unable to meet its liabilities **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.



Privacy Notice – How we use personal information

Your LV= Pet Insurance Policy is arranged by Liverpool Victoria Insurance Company Limited (LV=) and underwritten and administered by Allianz Insurance Plc (Allianz).

Any data supplied by you relating to marketing preferences relating to your policy will be processed and managed by LV=.

Details of how Allianz and LV= process your personal data and how you can exercise your data protection rights in regards to your data can be found below.

Allianz Privacy Notice Summary – How We Use Personal Information

Please find below a summary of our Privacy Notice. The full notice can be found on the Allianz UK website – www.allianz.co.uk/privacy-notice.html

If you would like a printed copy of our Privacy Notice, please contact the Data Rights team using the details below.

Allianz Insurance plc is the data controller of any personal information given to us about you or other people named on the policy, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

When we refer to “we”, “us” and “our” in this notice it means Allianz Insurance plc, Allianz Engineering Inspection Services Limited and LV= who are all part of the Allianz UK Group which includes insurance companies, insurance brokers and other companies owned by the Allianz UK Group. Please see <https://www.allianz.co.uk/about-allianz/our-organisation.html#azuk> for a detailed list of these companies.

Anyone whose personal information we hold has the right to object to us using it. They can do this at any time by telling us and we will consider the request and either stop using their personal information or explain why we are not able to.

If you wish to exercise any of your data protection rights you can do so by contacting our Data Rights team:

Phone: 0208 231 3992

Email: datarights@allianz.co.uk

Address: Allianz Insurance plc

PO Box 5291

Worthing

BN11 9TD

Any queries about how we use personal information should be addressed to our Data Protection Officer:

Phone: 0330 102 1837

Email: dataprotectionofficer@allianz.co.uk

Address: Data Protection Officer,
Allianz Insurance plc
PO Box 5291
Worthing
BN11 9TD

LV= Marketing Privacy Notice - How We Use Personal Information

Liverpool Victoria Insurance Company Limited is the data controller of any personal information relating to your marketing preferences and for marketing activity.

We collect personal information when you update how we contact you with marketing (email, post, phone and/or SMS). We'll only send you marketing information about our products and services if you've given us your consent. The marketing information we will send includes information about products, services, discounts and business updates.

You can withdraw your consent at any time through our marketing preference page - www.lv.com/insurance-contact-us/marketing-consent-form

If you opt out of marketing, this will not stop you from receiving important service related information that you need to know relating to your policy or claim.

We'll process personal information for our legitimate interests, when we have a business reason to do so. This includes but is not limited to:

- improving the relevance of our advertising and marketing campaigns and identifying advertisement audiences
- displaying personalised online advertisements on third-party websites and social media platforms

Profiling will be used to enhance our understanding of you and to help us make our business decisions (for example marketing strategy). If you've chosen to receive marketing information from us, profiling will be used to make our marketing more relevant, for example, personalise the channels used to market to you, the marketing messages used and the offers you're sent.

We use other companies to provide some marketing services. We'll give them the personal information they (or their sub-contractors) need to manage their service. We work with selected partners to display relevant online advertisements to you on third-party websites and social media platforms.



We will use personal information to identify appropriate audiences for our advertisements. The selected partners we work with to do this do not use your information for their own purposes and we ensure they delete it once we have identified advertisement audiences.

Liverpool Victoria Insurance Company Limited is part of Liverpool Victoria General Insurance Group (LVGIG), and LVGIG is part of the Allianz Group. More information can be found at www.lv.com/insurance/terms/lv-companies

If you have any questions about how we process personal information relating to marketing, please get in touch with us by writing to:

GI Customer Support,
LV=, County Gates,
Bournemouth,
BH1 2AT

or email us at: GICustomerSupport@LV.co.uk

You can also contact our Data Protection Officer:

Data Protection Officer,
Allianz Insurance plc
PO Box 5291
Worthing
BN11 9TD

or via email at Gldataprotection@LV.co.uk

Under data protection law, you have rights we need to make you aware of. The rights available to you depend on our reason for processing your information. You have the right to:

- access the personal information we hold about you, or anyone on the policy
- correct personal information you think is inaccurate or to update information you think is incomplete
- have personal information deleted in certain circumstances
- restrict us processing personal information, under certain circumstances
- receive personal information in a portable format. This only applies to information you have provided to us
- object to us processing personal information, under certain circumstances

You can also ask us to review an automated decision. We use cookies to give you the best possible experience online – but we don't store contact details or banking information. Visit our cookie policy page on our website to find out more and how to change your cookie settings.

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How to contact us

For your claim

By telephone **0330 100 9831**
By email **claims@pet.lv.co.uk**

To discuss or amend your policy

By telephone **0330 100 9712**
By email Please visit **www.lv.com/pet-insurance/customer-support** to complete your details on a handy webform, this'll help us get you through to someone who can help you.

In writing

LV= Pet
PO Box 221
Huddersfield
HD8 1FP

You can get this and other documents from us in Braille, large print or on audiotape by contacting us.



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