

Muddy Paws**Time Limited Policy Terms and Conditions**

YOU SHOULD READ BOTH THIS DOCUMENT AND **YOUR SCHEDULE OF INSURANCE** WHICH COMBINE TO FORM **YOUR** POLICY, CAREFULLY TO ENSURE THAT IT MEETS YOUR DEMANDS AND NEEDS.

Welcome to Muddy Paws

We're delighted to welcome **you** and **your** pet to Muddy Paws. We know that pets aren't just animals, they are a part of the **Family**.

Muddy Paws Time Limited Pet Insurance is an annual policy that provides cover for the costs of **vet treatment** for **Injury** or **Illness** and other expenses associated with protecting **your** pet for up to **12 months** from the date **your** pet's **Illness** or **Injury** or change in **your** pet's health first appears. The total amount paid for all claims made in one **Policy term** cannot exceed the **policy limit** stated in **your Schedule of Insurance**. Any amount **your vet** charges over the **policy limit** will have to be paid by you.

Any **Illness** or **Injury** (including **clinical signs**) which happen before the policy **start date** shown in **your Schedule of Insurance** will not be covered and will be classed as a **pre-existing condition**.

If **you** are invited to renew **your** insurance, any **treatment** that has not reached the **12 months** limit will be continue to be covered until either the **12 months** or the **policy limit** are reached. When either the **12 months** or **policy limit** is reached, whichever happens first, **you** will no longer be able to claim for that **condition**. At the next renewal it will be classed as a **pre-existing condition**; **your** pet will not be covered for that **condition** and any future **treatment** costs will need to be paid by **you**. If we are unable to offer **you** cover, we'll give **you** plenty of notice to find alternative cover before **your Policy term** ends.

It is important to note that the **Policy terms** and **Conditions** can change over time and as Muddy Paws Time Limited Pet insurance can provide cover for various **conditions** over the life of **your pet** for up to **12 months**. The policy is likely to increase in price at renewal, based on the age of **your** pet, claims history and other costs, such as enhancements to cover and increases in the costs of **vet treatment**. **You** will also need to consider that **Excesses** may change as **your** pet gets older. You must make sure to keep up with all your **Payments**. If you don't, we won't be able to cover you if you want to make a claim.

For example: The cost of covering a pet (based on pricing inflation in 2022) can increase between 10% - 20% each year for pets up to 10 years old, although higher increases could apply. For older pets, the renewal price could rise by 35% or more.

What do I need to do now?**1. Accessible Documents.**

We can send **your** documents in several formats; for example, braille or large print. If **you** require the documents to be in a different format, please get in touch with our Customer Care team. They'll be more than happy to sort these out for you, and **you** can find their contact details at the bottom of this page.

2. Check and read your documents carefully.

We want to make sure that this cover is right for **you** and **your** pet. Read **your** documents carefully and check that all the information you've provided is correct. It's important as if **your** pet has been injured or suffered from an **Illness** or **clinical sign(s)** in the past, there is a chance that we'll be unable to pay a claim if it is related to this pre-existing **Condition**. If **you** have any questions about this, please contact us using the details below.

3. How you can help us.

We created our pet insurance policies by listening to pet owners. We want to understand **your** needs and take **your** suggestions on-board. This helps us to keep our products honest, friendly, easy to understand and good value for money. If you've any feedback that **you** feel would add, help, shape and/or improve our products, or if there is anything **you** don't understand, we would love to hear from you. So, if **you** have any questions, compliments, problems or complaints, please contact us using the details below.

4. How to get in touch.

If **you** need to contact us, you'll find all of our contact information below. Make sure **you** keep these details somewhere safe. That way, if **you** ever need to get in touch, **you** don't need to search for them.

**Email****Email** Muddy Paws at:**Customer Care**admin@muddypawsinsurance.co.uk**Sales & Renewals**admin@muddypawsinsurance.co.uk**Claims:**admin@trent-services.co.uk**Call****Call** us on: 0121 308 8685**We're open:****Customer Care, Sales & Renewals**

Monday to Thursday: 9am – 5pm

Friday 9am-4:30pm

Claims

01285 626044

Monday to Friday: 9am – 5pm

**Write****Write** to us at:

Muddy Paws

7th Floor Corn Exchange

55 Mark Lane

London

EC3R 7NE

Explaining Key Terms of your Policy

Time Limited Policy

It's important **you** understand what we mean by the phrase Time Limited. We know that the variety of options available to cover **you** for unexpected veterinary costs can be quite confusing, which is why we want to explain exactly how our Time Limited policy works.

Buying a Time Limited Policy doesn't mean that **we** will be able to provide cover for **your** pet's entire life or that **we** can cover a **condition** for longer than **12 months**. A Time Limited Policy is a 12-month annual contract, which is subject to changes in Terms and **Conditions**, and underwriting criteria at each renewal. The 12-month period is known as the **Policy term**, and at the end of each **Policy term** we invite **you** to renew **your** policy. If **you** decide to accept by continuing to pay **your** premium (either monthly or annually) the policy will be automatically renewed.

For as long as **your** policy is in place, we will cover a **Condition** for up to **12 months**. For example, if you renew your policy, and **you** are 6 months into claiming for a **Condition**, the cover will continue into the new **Policy term**, until the **12 months** or the **policy limit** is reached, whichever happens first. After this date, **you** will have to pay for any future **treatment** yourself and the **condition** will be considered a **pre-existing condition** at the next renewal.

Occasionally, we may find as part of our annual review that we can't offer to cover **your** pet the following **Policy term**. This can be for a variety of reasons as underwriting criteria and terms can change from time to time. If this ever happens, we'll be sure to give **you** a full explanation of why we're unable to offer cover, and notify **you** as soon as possible to give **you** time to find alternative cover before **your Policy term** ends.

Waiting Period

Your policy starts from the day **you** chose it to, but there's a waiting period before **you** can start making some kinds of claims. **We** won't cover **accidents or injuries in the first 5 days of cover**. This means 5 days from the policy **start date** shown in **your Schedule of Insurance**.

For example, if **your** cover starts on the 1st of the month, **you** won't be covered for any **Accidents** or injuries that happen before the 6th of that month.

For **illnesses**, **we** won't cover **illnesses in 14 days of cover**. This means 14 days from the policy **start date** shown in **your Schedule of Insurance**. So, if **your** policy starts on the 1st of the month, **you** won't be covered for any **illnesses** that first show signs or symptoms before the 15th of that month.

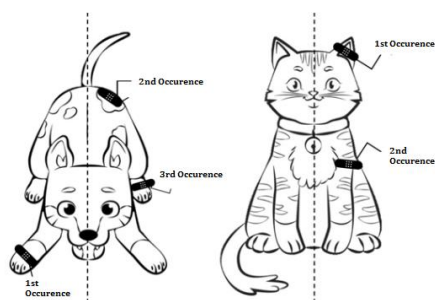
This 14-day waiting period also applies to all claims involving cruciate ligaments – including those caused by **accidents**.

A **condition** starts from the date the **accident** happened, or the **illness** first showed any signs or symptoms – not the date **you** take **your pet** to the **vet**. So even if **you** wait until after the waiting period to get **your pet** treated, **you** still won't be covered. **We** consider a **condition** to be pre-existing if it was first noticed before **your** policy **start date** or within the waiting period, whether they needed **treatment** previously or not.

Condition

A **Condition** illness or any **injury** with a single cause or diagnosis.

If **your** pet develops a health problem in one part of their body that they've previously had in another part of their body, we'll class both occurrences as one **condition**.



As an example, if **your** pet develops a lipoma (a fatty lump) on their right leg, you'll take **your** pet to the **vet** for **treatment** and then submit a claim on **your** policy. If **your** pet then develops another lipoma on their back 6 months later, **you** take **your** pet to the **vet** again and make another claim. For the purposes of assessing **your** claims, we'll consider both lipomas to be one **Condition**. This means that we will only take one fixed **Excess**, but also that **your vet** fees coverage will be limited to any per-**Condition** limit.

Also, it's important to mention that if **your** pet developed the first lipoma before **your** policy started, we'd consider the second lipoma to be a pre-existing **Condition** as explained below.

Bilateral Conditions

Any **Condition** affecting body parts of which the pet has at least two, including, but not limited to: ears, eyes, elbows, shoulders, knees, hips or cruciate ligaments. As explained above, **bilateral conditions** are considered to be one **Condition**, so we will only take one fixed **Excess**, but also that **your vet** fees coverage will be limited to any per-**Condition** maximum.

Pre-Existing Conditions

We do not cover any **Illness**, **Injury** or **accident** that **your** pet showed **clinical signs** of, having, before the policy started. This usually includes **illnesses** and injuries that can happen again or may appear in different parts of **your** pet's body, as explained in the example above.

As a further example, if **your** pet had an ear infection in the left ear before **you** took out **your** current policy, **your** insurance will probably not cover the cost of **treatment** for any future infections in either ear. This is regardless of whether **you** made a claim under a previous policy or if it's the other ear that never had the infection previously.

Fixed Excess and Co-insurance

For each claim **you** submit in a **Policy term**, **you** will have to pay the **fixed excess** as shown in **your Schedule of insurance** before we make any **Payment to you** or **your vet**. Different sections of the policy have different **Excesses**; check **your Schedule of Insurance** to find out how they apply. There is an additional **co-insurance** (shown on **your Schedule of Insurance**) for **vet fees** and **complementary treatments**. The **co-insurance** due is calculated after **your fixed Excess** has been deducted.

Please see an example below of how to calculate the amount **you** will need to pay in the event of a claim if both a fixed and percentage **Excess** is payable.

Total Cost of Treatment		£1,500
Minus the fixed Excess that you must pay to your vet	£150	£1,350
Minus the 20% Excess that you must pay to your vet	20% of £1,350 = £270	£1,080
Total that Muddy Paws will pay		£1,080
Total to be paid to you	£150 + £270 =	£420

When a claim is made for **vet fees** for **treatment** received by **your pet** then two **Excess** amounts will be deducted: the **fixed excess** and the **co-insurance**. However, if **your pet** needs more **treatment** for the same **condition**, **we** will **treat** this under the same claim and **you** won't need to pay the **fixed excess** again for that **condition**, although **you** will have to pay the **co-insurance** amount for all continuation claims.

Important Information

Your insurance policy is underwritten by Burns & Wilcox Global Solutions Limited for and on behalf of SCOR UK Company Limited, 8th Floor, 30 St Mary Axe, London, EC3A 8BF. Company number 03013489 and FCA Reference number: 309345.

In deciding to accept this policy and in setting the terms including premium **we** have relied on the information that **you** have provided to **us**. **You** must take care when answering any questions **we** ask by ensuring that any information provided is accurate and complete.

If **we** establish that **you** deliberately or recklessly provided **us** with untrue or misleading information, **we** will have the right to:

- Treat** this policy as if it never existed;
- decline all claims; and
- retain the premium.

If **we** establish that **you** carelessly provided **us** with untrue or misleading information, **we** will have the right to:

- Treat** this policy as if it never existed, refuse to pay any claim and return the premium **you** have paid, if **we** would not have provided **you** with cover;
- Treat** this policy as if it had been entered into on different terms from those agreed, if **we** would have provided **you** with cover on different terms;
- reduce the amount **we** pay on any claim in the proportion that the premium **you** have paid bears to the premium **we** would have charged **you**, if **we** would have charged **you** more.

We will notify **you** in writing if (i), (ii) and/or (iii) apply.

If there are no outstanding claims and (ii) and/or (iii) apply, **we** will have the right to:

- give **you** thirty (30) days' notice that **we** are terminating this policy; or
- give **you** notice that **we** will **Treat** this policy and any future claim in accordance with (ii) and/or (iii), in which case **you** may then give **us** thirty (30) days' notice that **you** are terminating this policy.
- If this policy is terminated in accordance with (1) or (2), **we** will refund any premium due to **you** in respect of the balance of the Period of Insurance.

If **you** become aware that information **you** have given **us** is inaccurate, **you** must inform us at Muddy Paws as soon as possible. You can call us on 0121 308 8685, or write to: Muddy Paws, 7th Floor Corn Exchange, 55 Mark Lane, London EC3R 7NE, or email: admin@MuddyPawsinsurance.co.uk.

How to make a Complaint

Our promise of service

We aim to provide excellent service to all **our** customers, but **we** realise that things can go wrong occasionally. **We** take all complaints seriously and **our** goal is to resolve matters promptly. To ensure that **we** provide the kind of service **you** expect, **we** to welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** are continually improving the services **we** offer.

What will happen if you complain?

Most customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **we** will acknowledge **your** complaint, and keep **you** regularly updated on the enquiries **we** are making. **We** aim to reply to **you** within 8 weeks after **we** have received **your** complaint. If **we** can't reply by then, **we** will write to **you** and let **you** know when **we** can.

What to do if you are unhappy

If **you** are unhappy with any aspect of the handling of **your** insurance **we** would encourage **you** to seek resolution.

You can:

Call Muddy Paws on 0121 308 8685, or

Write to:

Muddy Paws
7th Floor
Corn Exchange
55 Mark Lane
London
EC3R 7NE

Or **Email:** admin@MuddyPawsinsurance.co.uk

If **you** are unhappy about a claim, please;

You can:

Call Trent-Services (Administration) Limited on **01285 626050**, or

Write to:

Trent-Services (Administration) Limited
Trent House
Love Lane
Cirencester
Gloucestershire GL7 1XD

Or **Email:** admin@trent-services.co.uk

What to do if you are still not satisfied

If **you** are still not satisfied with the response from **us**, then **you** may be able to refer **your** complaint to the Financial Ombudsman Service.

You must approach the Financial Ombudsman Service within six months of the final response to **your** complaint or, **you** can contact them after 8 weeks if **you** have not received a final response from **us**:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Call: 0800 023 4567 (free from **UK** mobiles and landlines) or 0300 123 9123.

Or simply log on to their website at www.financial-ombudsman.org. **UK**

Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

Following your vets' instructions

It's important that whenever a **vet** provides **you** with advice on how to care for **your** pet, **you** follow it. We won't pay for any **Condition** that could have been avoided by following a vet's instructions.

For example, **your** pet is known to be a scavenger and **your vet** has advised **you** to avoid giving or leaving any rubber toys laying around the house. However, **you** ignore this advice and continue to provide access to rubber toys, if **your** pet ingests a toy and it needs to be mechanically or surgically removed, we will not cover any of the costs associated with the procedure required to remove the object, as the **Incident** could have been **prevented** by **you** taking **your** vet's advice.

Payment of premiums

Your pet's health care costs are only covered if **you** pay the premium when we ask **you** for it.

If **you** pay the annual premium by monthly direct debit instalments, the first premium instalment is payable on the day **you** take out **your** policy. **Your** remaining premium instalments are payable by **you** monthly in advance. Even if **you** are in receipt of or awaiting a claim **Payment**, **you** must continue to pay the premium instalments when we ask for them to ensure that **your** pet continues to be covered under the policy.

If the first attempt to collect **your** premium instalment is unsuccessful, we will notify **you** of the failure and make a second attempt within 10 days. If the second attempt fails, Muddy Paws will notify **you** and attempt another collection within 10 days. If our third attempt to collect the premium instalment is also unsuccessful, **you** will be in full default. Full default means that **your** policy will be cancelled from the termination date, which will be the date that the last successful premium instalment collection provides cover up to.

If **you** are struggling to pay **your** premiums we're here to help, and we'll work with **you** to find the best solution based on **your** circumstances. Please contact Muddy Paws Customer Care team.

If you're worried about **your** finances, it can be hard to know where to turn. We've partnered with Money Wellness who provide free and impartial expert debt advice. **You** can call them on 0161 518 8285 or visit www.moneywellness.com

Cancelling your policy

Your right to cancel

You have a statutory right to cancel **your** policy within 14 days from:

- The day **you** bought the policy, or
- The day **your** policy renews, or
- The day on which **you** receive **your** policy or renewal documentation, if these are received after the date **you** buy or renew, following a renewal invitation.

If **you** cancel during the first 14 days of **your policy term**, **you** will receive a full refund, **your** policy will be deemed to have been cancelled from the **start date** and **you** will not be entitled to make any claim. After the first 14 days of **your policy term**, **you** can still cancel **your** policy at any time, and if **you** have not made a claim **we** will refund any premium for the time **your pet** will not be covered.

Premium payable in the event of your pet's death

If **you** have made a claim during the **policy term** the annual premium will be considered to be fully earned and there will be no refund. If **you** cancel and **you** have made a claim during the **policy term**, and **you** pay **your** premium monthly, **you** will be required to pay the remaining premium for **your** policy. This means that if a successful claim has been paid within your current policy term, and your pet passes away during the policy term, we will either deduct the remaining premium owing from any final claims settlements or you will be required to pay the remaining premium owing to us.

All cover for **your pet** will immediately stop with effect from the cancellation date and no further assistance will be provided by **us** towards any further claims for **your pet**. As cancelling **your** policy will end the cover provided for **your pet**, **you** should be certain that **you** no longer need **your pet** insurance. If **you** find **you** are in financial difficulties during the **policy term**, please do contact Muddy Paws so that **we** can see how **we** can help **you** and **your pet**.

To notify **us** of a cancellation, please contact Muddy Paws on 0121 308 8685 or write to Muddy Paws at the following address:

Muddy Paws
7th Floor
Corn Exchange
55 Mark Lane
London
EC3R 7NE

If **you** don't notify Muddy Paws that **you** want to cancel, **your** policy will remain in force, and **you** will be required to pay for the time on cover.

Our right to cancel

Your policy will be cancelled when there is a valid reason for doing so, by sending at least 7 days' written notice to **your** last known postal and/or e-mail address setting out the reason for cancellation. Valid reasons include but are not limited to the following:

- Non-payment of **your** premiums (including non-payment of monthly instalments).
 - If **you** do not make **your Payments** on the agreed date, **we** will write to **you** to let **you** know **your** policy has a **payment** that hasn't been paid. If **you** don't make the **Payments** by the date in **your** letter(s), **we** will cancel **your** policy and **your pet** will no longer be covered. **We** will backdate the policy cancellation to when **we** last received **Payment**.
- Where **we** reasonably suspect fraud.
- Where **you** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

If **your** policy is cancelled or comes to an end for any other 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** are struggling to pay **your** premiums we're here to help, and we'll work with **you** to find the best solution based on **your** circumstances. Please contact Muddy Paws Customer Care team.

If you're worried about **your** finances, it can be hard to know where to turn. We've partnered with Money Wellness who provide free and impartial expert debt advice. **You** can call them on 0161 518 8285 or visit www.moneywellness.com

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THE MEANING OF WORDS IN THIS POLICY

If **we** explain what a word means, that word will appear emphasised in **bold** font and will have the same meaning wherever it appears in **your policy** documentation. Words defined in the singular include the plural, and vice versa.

Defined Word	Meaning
12 months	365 days, calculated from when clinical signs of an injury or illness were first noticed by either you or your vet , or from when your pet first received treatment .
Accident	A sudden, unexpected, specific event that results in an injury to your pet or damage to a third party. For the sake of clarity, the following illnesses are not considered accidents : luxating patellae; all cruciate ligament problems, including rupture or strain of one or both cruciate ligaments; degenerative joint disease; hip dysplasia; hyperextending hocks or; Juvenile Pubis Symphysiodesis (JPS).
Aggressive behaviour	Your pet has shown any of the following behaviour(s): Attempted to bite any human or animal, has bitten any human or animal and/or killed/attacked any human or animal.
Aggressive tendencies	Your dog has shown any signs of the following behaviour(s): Territorial aggression, protective or guarding, fear aggression, defensive aggression, social aggression, frustrated or elicited aggression, redirected aggression, predatory aggression, dominance aggression, attempted to bite any human or animal, has bitten any human or animal, has chased any human or animal.
Agreed country	Any European Union (EU) Member State and Territories that are included in the Common Travel Area .
Behavioural illness	Any change(s) to your pet's normal behaviour that is caused by a mental or emotional disorder that could not have been Prevented by training, socialisation or medical intervention, caused by the environment in which your pet is kept or caused by how your pet has been handled by you , your family or the person looking after your pet .
Clinical sign	Changes in your pet's normal healthy state, its bodily functions or behaviour, which are caused by an injury , illness , or disease.
Common Travel Area	Consists of England and Wales, Scotland, Northern Ireland, Ireland, the Channel Islands and the Isle of Man.
Complementary therapist	A member of one of the following organisations, from our approved list of specialists: <ol style="list-style-type: none"> 1) Association of Chartered Physiotherapists in Animal Therapy (ACPAT) 2) Canine Hydrotherapy Association (CHA) 3) Institute of Registered Veterinary and Animal Physiotherapists (IRVAP) 4) International Association of Animal Therapists (IAAT) 5) International Vet Chiropractic Association (IVCA) 6) McTimony Chiropractic Association 7) National Association of Registered Canine Hydro therapists (NARCH) 8) National Association of Veterinary Physiotherapists (NAVPT)
Complementary treatment	The cost of any examination, consultation, advice, test and legally prescribed medication for the following procedures, where they treat an illness or injury . <ol style="list-style-type: none"> 1) Acupuncture and Homeopathy carried out by, and herbal medicine prescribed by, a vet practice. 2) Chiropractic manipulation carried out by a vet practice or a qualified animal chiropractor from our approved list of specialists, who is a member of the McTimoney Chiropractic Association or the International Association of Animal Therapists (UK). 3) Hydrotherapy carried out: <ol style="list-style-type: none"> a) In a pool which has full Canine Hydrotherapy Association membership, or b) By a vet practice, providing the hydrotherapy is carried out in a pool they own. 4) Osteopathy carried out by a vet practice or a qualified animal osteopath who is a member of the International Association of Animal Therapists (UK) and on our list of approved specialists.
Condition	<p>Clinical signs of an injury or illness.</p> <p>A Bilateral Condition is any condition affecting body parts of which the pet has at least two, including, but not limited to: ears, eyes, elbows, shoulders, knees, hips or cruciate ligaments. Bilateral conditions are considered to be one condition for the purposes of claim assessment.</p> <p>A Chronic Condition is an injury, illness or Clinical sign that has no cure and/or is recurring in nature.</p> <p>A Pre-existing Condition is an injury, illness, disease, clinical sign, condition or behavioural illness that:</p> <ul style="list-style-type: none"> • Happened or first showed the clinical signs before your pet's cover started, or • Is the same as, or has the same diagnosis or clinical signs as an injury, illness, clinical sign, condition or behavioural illness your pet had before it's cover started, or • Is caused by, relates to, or results from, an injury, illness, clinical sign, condition or behavioural illness your pet had before your pet's cover started, or • Is known to have occurred and/or has been observed by you before your pet's cover started, no matter where it occurred or was noticed in, or on, your pet's body.

	<p>Please refer to your Schedule of Insurance for details of any endorsements or special conditions that may apply to your policy.</p> <p><u>Pre-existing conditions are not covered by your policy, regardless of where the illness or its symptoms appear, are noticed, or manifest in or on your pet's body.</u></p>			
Dental treatment	<p>Treatment required as a result of injury to the teeth. In addition, any treatment required for the gums resulting from injury to the teeth.</p>			
Diagnostic imaging	<p>The use of electromagnetic radiation and certain other technologies to produce images of internal structures of the body for the purpose of accurate diagnosis. Diagnostic imaging is roughly equivalent to radiology, the branch of medicine that uses radiation to diagnose and treat diseases. However, other technologies—including ultrasound, which employs sound waves to visualize tissues, and endoscopy and similar methods in which a flexible optical instrument is equipped with a camera for imaging—may also be used</p>			
Elective	<p>Any treatment or diagnostic tests you request, which your vet confirms or might reasonably consider unnecessary for the treatment of a condition.</p>			
Excess	<p>The amounts you must pay for each separate condition when you make a claim under the policy. The amount of both your fixed excess and any applicable co-insurance will be shown on your current Schedule of Insurance. A fixed excess is the set monetary amount, shown in your Schedule of Insurance, which you must pay for each condition that you claim for. Unlike other types of insurance, we do not ask you to pay this amount to us. Instead, we will deduct your fixed excess from the amount of the claim settlement. You will be responsible for paying this amount to your vet.</p> <p>The co-insurance is a percentage amount that is deducted from each invoice for treatment that you send to us. Like the fixed Excess, we will deduct the amount of the co-insurance, shown in your Schedule of Insurance, from the amount of the claim settlement, and you will be responsible for paying this amount to your vet.</p>			
Excluded Breed	<p>Any dog that must be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Amendment) Act 1997 or any further amendments to these Acts, and/or any pet breed/species which is excluded by us and is listed below (including breeds which are known or classed as the names listed):</p> <table><tr><td>Abruzzese Mastiff, African Crested Dog, African Wild Dog, Alangu Mastiff, American Bulldog, American Bully, American Bully XL, American Indian Dog, American Mancon, American Mastiff, American Pit Bull Terrier, American Rottweiler, American Staffordshire Bull Terrier, American Staffordshire Terrier, Argentine Dogo, Argentinian Mastiff, Australian Dingo, Bandogge Mastiff, Blue Bull Terrier, Boerboel, Brazilian Mastiff, Bully, Bully Kutta, Canadian Inuit Dog,</td><td>Bandogge, Bole, Canary Dog, Canary Mastiff, Cane Corso, Cão de Fila de São Miguel, Cão Fila, Chinese Shar Pei, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Inuit Dog American, Irish Staffordshire, Irish Staffordshire Blue Bull Terrier, Irish Wolfhound, Italian Mastiff, Japanese Mastiff, Japanese Tosa, Johnson American Bulldog, Korean Jindo,</td><td>East Siberian Laika, Irish Staffordshire Bull Terrier, Korean Mastiff, Laika, Libyan Desert Dog, Mexican Hairless, Northern Inuit Dog, Pakistani Bull Dog, Perro de Presa Canario, Pit Bull Mastiff, Pit Bull Terrier, Pocket Bully, Presa Canario, Sarloos Wolfhound, Shar Pei, South African Boerboel, South African Mastiff, Tamaskan Dog, Tibetan Mastiff, Tosa, Tosa Inu, Utonagan Dog, Wolf Hybrid, or Wolfdog.</td></tr></table> <p>This includes any pet that is crossbred or mixed with any of these excluded breeds.</p>	Abruzzese Mastiff, African Crested Dog, African Wild Dog, Alangu Mastiff, American Bulldog, American Bully, American Bully XL, American Indian Dog, American Mancon, American Mastiff, American Pit Bull Terrier, American Rottweiler, American Staffordshire Bull Terrier, American Staffordshire Terrier, Argentine Dogo, Argentinian Mastiff, Australian Dingo, Bandogge Mastiff, Blue Bull Terrier, Boerboel, Brazilian Mastiff, Bully, Bully Kutta, Canadian Inuit Dog,	Bandogge, Bole, Canary Dog, Canary Mastiff, Cane Corso, Cão de Fila de São Miguel, Cão Fila, Chinese Shar Pei, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Inuit Dog American, Irish Staffordshire, Irish Staffordshire Blue Bull Terrier, Irish Wolfhound, Italian Mastiff, Japanese Mastiff, Japanese Tosa, Johnson American Bulldog, Korean Jindo,	East Siberian Laika, Irish Staffordshire Bull Terrier, Korean Mastiff, Laika, Libyan Desert Dog, Mexican Hairless, Northern Inuit Dog, Pakistani Bull Dog, Perro de Presa Canario, Pit Bull Mastiff, Pit Bull Terrier, Pocket Bully, Presa Canario, Sarloos Wolfhound, Shar Pei, South African Boerboel, South African Mastiff, Tamaskan Dog, Tibetan Mastiff, Tosa, Tosa Inu, Utonagan Dog, Wolf Hybrid, or Wolfdog.
Abruzzese Mastiff, African Crested Dog, African Wild Dog, Alangu Mastiff, American Bulldog, American Bully, American Bully XL, American Indian Dog, American Mancon, American Mastiff, American Pit Bull Terrier, American Rottweiler, American Staffordshire Bull Terrier, American Staffordshire Terrier, Argentine Dogo, Argentinian Mastiff, Australian Dingo, Bandogge Mastiff, Blue Bull Terrier, Boerboel, Brazilian Mastiff, Bully, Bully Kutta, Canadian Inuit Dog,	Bandogge, Bole, Canary Dog, Canary Mastiff, Cane Corso, Cão de Fila de São Miguel, Cão Fila, Chinese Shar Pei, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Inuit Dog American, Irish Staffordshire, Irish Staffordshire Blue Bull Terrier, Irish Wolfhound, Italian Mastiff, Japanese Mastiff, Japanese Tosa, Johnson American Bulldog, Korean Jindo,	East Siberian Laika, Irish Staffordshire Bull Terrier, Korean Mastiff, Laika, Libyan Desert Dog, Mexican Hairless, Northern Inuit Dog, Pakistani Bull Dog, Perro de Presa Canario, Pit Bull Mastiff, Pit Bull Terrier, Pocket Bully, Presa Canario, Sarloos Wolfhound, Shar Pei, South African Boerboel, South African Mastiff, Tamaskan Dog, Tibetan Mastiff, Tosa, Tosa Inu, Utonagan Dog, Wolf Hybrid, or Wolfdog.		
Family	<p>Your spouse, partner, child, parent, grandparent, grandchild, brother or sister, or a child, parent, grandparent, grandchild, brother or sister of your spouse or partner. Spouse or partner includes any former spouse or former partner.</p>			
Home	<p>The place in the UK where you usually live.</p>			
Illness	<p>Any change from a normal healthy state, any sickness, disease, defect or abnormality, including any defect and abnormality your pet was born with or were passed on by its parents that is not the result of an injury.</p>			
Illness in the first 14 days of cover	<p>An illness that is caused by, relates to, or results from, a clinical sign that was noticed, or an illness that showed clinical signs in the first 14 days of your first policy term, no matter where the illness or clinical signs are noticed or happen in, or on, your pet's body.</p> <p><u>Illnesses in the first 14 days are not covered by your policy, regardless of where the illness or its clinical signs appear, are noticed, or manifest in or on your pet's body.</u></p>			
Incident	<p>A specifically identifiable event that results in an injury or illness.</p>			
Injury	<p>Physical damage or trauma caused immediately by a sudden, unforeseen accident and external force. Not any physical damage or trauma that happens over a period of time and cannot have been caused by an illness.</p>			

Injury in the first 5 days of cover	<p>Any Injury arising, directly or indirectly, from an accident which occurred within the first five days of the policy start date listed in your Schedule of Insurance.</p> <p>Injuries in the first 5 days of cover are not covered by your policy, regardless of where the injury or its clinical signs appear, are noticed, or manifest in or on your pet's body.</p>		
Journey	<p>Travel from your home to any of the agreed countries for a maximum of 30 days per trip, up to 60 days for all journeys in the policy term combined. This includes the duration of your holiday or business trip and any travel in and between agreed countries and return journeys to your home.</p>		
Loss of pet reimbursement	<p>The price generally paid for a pet of the same age, breed, sex and neutered status at the time you purchased your pet, according to our data.</p>		
Payment	<p>The insurance premium you pay, either annually or by monthly Direct Debit, to insure your pet.</p>		
Pet travel documentation	<p>Documentation issued by your vet which allows your pet to enter an agreed country. Full details of the necessary documentation can be found here: https://www.gov.uk/taking-your-pet-abroad.</p>		
Physiotherapist	<p>A member of the following organisations and specified on our list of approved specialists:</p> <ol style="list-style-type: none"> 1. Association of Chartered Physiotherapists in Animal Therapy. 2. International Association of Animal Therapists (UK). 3. National Association of Veterinary Physiotherapists. 		
Policy limit	<p>The most we will pay during the policy term as shown on the Schedule of Insurance for each section of cover.</p>		
Policy term	<p>The 12-month period of cover; from when the policy either starts or renews, as shown on your Schedule of Insurance.</p>		
Pre-existing condition	<p>An injury, illness, disease, clinical sign, condition or behavioural illness that:</p> <ul style="list-style-type: none"> • Happened or first showed the clinical signs before your pet's cover started, or • Is the same as, or has the same diagnosis or clinical signs as an injury, illness, clinical sign, condition or behavioural illness your pet had before it's cover started, or • Is caused by, relates to, or results from, an injury, illness, clinical sign, condition or behavioural illness your pet had before your pet's cover started, or • Is known to have occurred and/or has been observed by you before your pet's cover started, no matter where it occurred or was noticed in, or on, your pet's body. <p>Please refer to your Schedule of Insurance for details of any endorsements or special conditions that may apply to your Policy.</p>		
Prescription food	<p>A clinically formulated pet food prescribed by your vet as part of a treatment for your pet for a condition.</p>		
Prevent/ Preventative	<p>You must take any actions that:</p> <ul style="list-style-type: none"> • Prevents an injury or illness from occurring, and/or • Reduce the risk of an accident or incident happening, and/or • Has been recommended by a vet to help prevent or reduce the risk of injury, illness or loss. 		
Schedule of Insurance	<p>The document which contains details about you, your pet, sections of cover (including policy limits and excesses), that apply to the cover you have chosen.</p>		
Start date	<p>The date stated in your schedule of insurance.</p>		
Select breed	<p>Select breeds have specific Terms and Conditions that relate to them only, such as but not limited to differing excesses. Your pet is classed as a select breed if it is any of the following:</p>		
	<p>Dogs –</p> <p>African Hairless, Akita, Alaskan Husky, American Eskimo Dog, Basset Hound, Bavarian Mountain Hound, Bernese Mountain Dog, Bloodhound, Boar Hound, Boxer, Brittany, Bulldog (English), Bulldog (Toy), Bullmastiff, Catalan Sheepdog, Central Asian Shepherd Dog,</p>	<p>Chow Chow, Cirneco Dell'Etna, Continental Landseer, Coonhound, Dachsbracke, Deerhound, Dobermann, Dogue De Bordeaux, Drentse Partridge Dog, French Bulldog, Great Dane, Greyhound, Hungarian Kuvasz, Irish Wolfhound, Japanese Akita, Korthals Griffon, Landseer,</p>	<p>Maremma Sheepdog, Mastiff, Newfoundland, Norwegian Lundehund, Pointing Wired Haired Griffon, Poodle (Miniature), Portuguese Warren Hound, Pug, Pyrenean Mastiff, Pyrenean Mountain Dog, Rottweiler, Schapendoes, Siberian Husky, or St. Bernard.</p>

	Leonberger,	
	Cats – Egyptian Mau, Sphynx, or Tonkinese.	
UK	Consists of England and Wales, Scotland, and Northern Ireland.	
Treat / Treatment	Any examination, consultation, advice, tests, Diagnostic imaging , medication, surgery, hospitalisation, nursing and care provided by either a vet practice or vet recommended complementary therapist .	
Treatment date	The date that your pet received treatment for the illness, injury or Clinical sign being claimed.	
Vet	Within the UK – a veterinary surgeon who is registered with the Royal College of Veterinary Surgeons (RCVS). Outside of the UK – a fully qualified veterinary practitioner registered in the country where your pet is receiving treatment and covered by the European Union's Pet Travel Scheme or is part of the Common Travel Area .	
Vet fees	The cost or expense of any treatment or amount vets in general or referral practices usually charge.	
Vet Treatment	The cost of the following when required to treat an illness, injury or clinical sign : <ul style="list-style-type: none"> Any examination, consultation, advice, test, x-ray, surgery and nursing carried out by a vet, a vet nurse or another member of the vet practice under the supervision of a vet, and Any medication legally prescribed by a vet. This includes physiotherapy (not including hydrotherapy) carried out by a vet practice or a physiotherapist. 	
We, us, our	Muddy Paws, Burns & Wilcox Global Solutions Limited for and on behalf of SCOR UK Company Limited and / or Trent Services.	
You, your	The person (policyholder) named on the Schedule of Insurance .	
Your pet	Means the dog or cat named on the Schedule of Insurance which you are the owner of.	

TABLE OF BENEFITS

The table below provides the **Policy limit** that we will pay for all claims received in any one **policy term** combined.

Benefit	Time Limited
Vet fee limit: subject to Excess	£2,000
Of which up to:	
Complementary treatment	£500
Dental treatment (as direct result of an accident)	£2,000
Bilateral conditions	£2,000
Death benefit -subject to age	£250
Advertising & Reward	£62.50
Boarding fees	£200
Lost or Stolen	£250
Third party liability (Dogs only) subject to Excess	£500,000

How do I claim?

To make a claim **you** can:



Call us on: 01285 626044



Or

Write to us at:

Trent-Services (Administration) Ltd
Trent House
Love Lane
Cirencester
Gloucestershire, GL7 1XD



Or

Email us at: admin@trent-services.co.uk

Please note: **We** are not able to pre-authorise any claims.

Claims Conditions

General Claims Conditions

Failure to adhere to the Claims Conditions listed here may result in **us** refusing to process **your** claim.

- In the event of a potential claim under any section of this insurance **you** must as soon as possible notify **us**, and at most within 90 days from the date of the **incident** (or the date **you** became aware of the **incident**) that could potentially lead to a claim. The contact details for the Claims Help line are provided on **your** **Schedule of Insurance**. (Please be aware that **we** may monitor and/or record telephone calls for staff training and quality control purposes).
- Claims will not be pre-authorised. A complete claim detailing all **treatment** received and supported by all relevant documentation, must be submitted to **us** for consideration. Incomplete claim information may cause a delay in assessment.
- Following **our** acceptance of a claim, **we** have the right to act in **your** name and pursue any necessary actions against third parties to recover any **Payments** **we** made under this policy, for **our** own benefit and at **our** own expense.
- If the liability covered by this **policy** is also covered by another insurance policy, **we** will only pay **our** proportionate share of the claim cost **you** must inform **us** of the other insurance company's name and provide the policy number when making a claim.
- All claims documentation must be provided in English, and any costs for translation will be **your** responsibility.

Claims for Vet Fees

- Claims for **treatment** costs will only be accepted if accompanied by a completed Claim Form signed by **your vet**.
- If **you** are claiming for a medicine purchased online, **you** must fill out a Claim Form and provide the receipt along with a copy of **your vet's** prescription.
- By accepting the **Policy terms**, **you** grant **us** permission to obtain relevant information regarding **your** claim directly from **your vet**, any previous **vet**, specialist, or other relevant third parties. If **you** incur charges for this, **you** will be responsible for covering the cost.
- **You** are responsible for ensuring that vets or specialists are paid within their specified terms of business. **We** will not cover any additional charges added to **your** bill for late **Payment** or any credit charges.
- If **you** are a **vet** treating **your own pet**, the **treatment** protocol must be endorsed by another **vet** to confirm the **treatment** provided. The same applies if **you** are a veterinary nurse or an employee of a veterinary practice; **you** cannot complete **your own** Claim Form.
- If **you** are dissatisfied with the **treatment** received from **your vet** and seek a second opinion from another **vet**, **you** must inform **us** before arranging the appointment if **you** wish to claim the fees for such additional opinion under this policy. **We** will only agree to a second opinion if it is deemed to be in **your pet's** best interest on health grounds.
- If **you** participate in any pet health scheme with **your vet** that offers a discount or receive any other form of discount, it must be shown on the invoice, and the discount should be passed on to **us**.
- In case of any disagreement between **your vet** and **us**, an independent **vet**, agreed upon by both parties, will be appointed as an arbiter, and their decision will be binding for both sides.
- If the fees charged by **your vet** exceed the typical charges of a general or referral veterinary practice in **your** geographic location, **we** reserve the right to request a second opinion from a **vet** of **our** choice. If that **vet** disagrees with the fees charged, **we** may either decline **your** claim or only pay the average fees charged by **vets** in **your** location.

Authorisation of claims

- **We** cannot say that **we** will pay a claim over the phone. **You** must send **us** the claim documentation and **we** will then notify **you** of **our** decision.

Providing requested information

1. For **us** to be able to assess **your** claim, **we** reserve the right to request additional relevant information or records from **your** current or any other **vet** that has provided **treatment** to **your pet**. **We** will only ask for information, which is relevant to the details and circumstances of the claim and previous medical history. If the **vet** charges **you** for this information **you** will have to pay for this.
2. **You** agree that any **vet** has **your** permission to release any information **we** ask for about **your pet**. If the **vet** makes a charge for this, **you** must pay the charge.
3. When **you** claim, **you** agree to give **us** any information **we** may reasonably ask for in support of **your** claim.
4. If there is a discrepancy regarding information provided to **us** by **you** or **your vet**, **we** will need **you** to help **us** obtain the correct information to ensure the cover **we** are providing is based on the correct terms. If **you** incur charges for this information **you** will have to pay for this.
5. **You** agree to pay for the costs of a DNA test if **we** believe the information **we** hold about **your pet's** breed may be incorrect and **you** cannot provide evidence of their breed, e.g. breeding or adoption papers. If **we** ask **you** to conduct a DNA test, **you** will need to provide **us** with the results, and **we** will then take the necessary action. If **you** do not carry out the DNA test when requested, **your** cover will be cancelled with immediate effect; either to the start of **your** policy or the most recent renewal date.

6. If **you** have any legal rights against another person in relation to **your** claim, **we** may take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents **we** ask for.
7. **You** agree to pay translation costs for any claim documentation not written in English.

Independent vet

- If **you** do not agree with a decision **we** have made, **you** can request the appointment of an agreed independent **vet** to give their opinion. If **you** ask for this, **you** agree to accept the independent opinion, and **you** agree to be responsible for any cost or expense relating to this opinion. However, if **we** decide to appoint an independent **vet** for their opinion, **we** will be responsible for any cost or expense relating to this.

How claims may be affected at renewal

- If **treatment** for any **condition** is ongoing at the renewal date, cover for that **condition** will continue into the new **policy term** providing:
 - **We** offer renewal terms,
 - **You** renew the policy,
 - **You** continue to pay for the policy when **Payments** are due, and
 - The **Condition** is covered by the **policy Terms and Conditions**.
- If the date of the **treatment** is in the new **policy term** **you** will need to pay the **fixed excess** and **co-insurance** before **we** pay for any claim for the ongoing **treatment**.

If you choose not to renew or we do not invite you to renew your policy, all cover and benefits will stop on the date your policy ends and no claim will be paid for costs incurred after this date.

Paying a claim to your vet

If **we** agree to pay a claim directly to **your vet** and if the **vet**, who has provided **treatment** to **your pet** or is about to **treat your pet**, asks for information about **your** insurance that relates to a claim, **we** will tell the **vet**:

- What the insurance covers,
- What **we** will pay and how this will be calculated,
- What **we** will not pay, and
- If **your payments** are paid up to date.

If **we** receive a request to pay a claim directly to a **vet** practice, **we** reserve the right to decline this request.

Considerations for Third Party Liability claims (dogs only)

You must not admit or accept liability, negotiate or make a **payment** or promise of **payment** to any person without **our** written consent. Do not respond to any letters from people who are looking to claim against **you** or people acting on their behalf, **you** should forward them unanswered to **us**.

LEGAL

Data Privacy

Muddy Paws will be a data controller in respect of any data we process in relation to the administration of the policy.

Full details of how **we** will process data and **your** data protection rights is available [here](#).

We will be a data controller in respect of any data **we** process in relation to the underwriting and claims handling of the policy.

You can contact **our** Data Protection Officer at Muddy Paws by email: admin@MuddyPawsinsurance.co.uk

Financial Services Compensation Scheme

We are a member of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme, if **you** reside in the **UK**, and **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim.

Further information is available from the FSCS website www.fscs.org.uk, or write to the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Laws Applicable

1. The laws of England and Wales will apply to this contract unless **you** and **we** agree otherwise.
2. The language of the policy and all communications relating to it will be in English unless **you** and **we** agree otherwise.

SECTION A: CONTRACT OF INSURANCE

Your policy is the contract of insurance between **you** and **us**.

The following documents form the contract of insurance. Please read them and keep them safe:

This document, which contains **your Policy terms** and **Conditions**.

The **Schedule of Insurance**;

Any changes to this insurance policy contained in notices issued by **us**.

In return for **you** paying for **your** policy, **we** will provide the cover shown on **your Schedule of Insurance**, subject to the **Policy terms** and **Conditions** as modified by any notices issued by **us**.

Please refer to **your Schedule of Insurance** to confirm the policy dates, limits of cover and which sections of cover apply to **your pet**.

Please read the sections 'General **Conditions** Which Apply to the Whole Policy' and 'General Exclusions Which Apply To the Whole Policy' with particular care.

What information do I need to make you aware of?

You must take reasonable care to provide complete and accurate answers to the questions we ask, when you take out, make changes to, and renew your policy. Failure to take reasonable care may mean we cannot pay your claim, may reduce the amount we pay for your claim, or may cause us to cancel your policy and treat it as if it never existed.

Please read any assumptions carefully to confirm that they apply to you, your pet or your circumstances. If any assumption we have made is incorrect, please let us know as soon as possible.

Please tell Muddy Paws as soon as possible if any of the information provided by **you** changes after **you** purchase **your** policy, or if there are any changes to the information set out in **your Schedule of Insurance** at **your** renewal. **You** must also tell Muddy Paws as soon as possible if any of the following changes take place:

You change address.

You change **your** bank details.

You and **your pet** do not live at the **home** address **we** hold, for at least 10 months of the **policy term**.

You are going to be living outside the **UK**, for more than 3 months of the **policy term** or **you** move abroad permanently.

Your pet is used for security, guarding, commercial breeding, track racing, coursing or for any business, trade or profession.

Your pet is neutered or spayed.

You find out new information about **your pet** that was not previously made available to **you** at the start of **your** policy. For example, but not limited to, a DNA test which confirms **your pet's** breed is different to what is detailed on **your Schedule of Insurance**.

Your pet is microchipped.

You sell **your pet** or transfer ownership of **your pet** to another person.

Your pet is diagnosed with a **behavioural illness** or, if **your pet** is a dog, there are any changes in their behaviour. For example (but not limited to) any **aggressive tendencies** or **aggressive behaviour** shown, any **incidents** where **your** dog has caused **injury** to a person or another animal, or any health **conditions** which may affect how **your** dog behaves.

Your pet passes away.

Your pet is over the age of 11 years at the start of **your** policy.

If **you** have any doubts, please contact **us** and **we** will be happy to help.

What happens with this information?

When Muddy Paws is notified of a change, **they** will tell **you** if this affects **your** insurance. For example, if **we** are able to accept the change and/or if the change results in:

Revised terms being applied to **your** policy, and/or

The price **you** need to pay for **your** policy.

What happens if I don't make you aware of these changes?

If **you** do not inform **us** about a change, it can affect any claim **you** make, or the cover **we** provide **you**.

If the information provided by **you** is not complete and accurate, **we** can;

Revise the price **you** need to pay for **your** policy; and/or

Cancel **your** policy; and/or

- Refuse to pay a claim; and/or

- Apply the correct terms/**excess**/price of the policy; and/or
- Exclude cover for a **pre-existing condition** and/or
- Exclude cover for Third Party Liability.

What happens at renewal?

The **veterinary fee** limit of this policy will be reinstated in each new **policy term**, subject to renewal being invited and **you** paying for **your** policy, which confirms **your** acceptance of the terms offered.

It is important to note that these **Policy terms** and **Conditions** can change over time. The price **you** pay considers factors such as your pet's age, **your** claims history and **our** view of the future costs of providing cover.

You should make sure that you can afford to pay for your policy each **Policy term**, as the price will increase throughout your pet's lifetime. For example, your **Payments** may be more than double what you originally paid, if your policy is renewed each year.

If you find you are in financial difficulties during the **Policy term**, please do contact Muddy Paws as soon as possible so that we can help you and your pet.

Each year, an annual review of your policy, based on the information we hold for both you and your pet. The renewal invitation is offered using the information held at the time it was issued. We can revise or withdraw renewal terms offered if new information is brought to our attention, even after your renewal invitation has been issued.

What changes can be made at the renewal of your policy?

At renewal, **we** can change:

- The price **you** pay, also known as the premium, and/or
- The **excess** that **you** pay, and/or
- The **Policy terms** and **Conditions**, or
- Decline to offer a renewal invitation for the next **policy term**.

For dogs, if there has been a change in their behaviour, **we** have the right to:

- Limit or remove cover for Third Party Liability,
- Cancel **your** policy, and/or
- Advise if **we** are unable to offer renewal terms.

For example (but not limited to): any **aggressive tendencies** and/or **aggressive behaviour** shown, any **incidents** where **your** dog has caused **injury** to a person or another animal, or any health **conditions** that could affect how **your** dog behaves.

Muddy Paws will always tell **you** about any changes before **your** renewal date, so **you** can consider if **your** policy still meets **your** needs or if **you** need to seek alternative cover, either with us or elsewhere.

GENERAL CONDITIONS WHICH APPLY TO THE WHOLE POLICY

The following Conditions apply to the whole policy in addition to the conditions specific to each section of cover which are listed under the relevant section.

You must comply with the Conditions listed below to have the full protection of **your** policy. If **you** do not comply with them, **we** can take one or more of the following actions:

- cancel **your** policy,
- declare **your** policy void (treating **your** policy as if it had never existed),
- change **your** Policy terms and Conditions and/or the price **you** pay for **your** policy,
- refuse to pay all or part of any relevant **treatment** and/or claim, and/or
- reduce the amount of any relevant **treatment** and/or claim amount paid.

Preventative care and following your vet's advice

1. Throughout the **policy term** **you** must take all reasonable steps to maintain **your pet's** health and to **prevent injury, illness, accident** and loss.
2. **You** must reduce the risk of any **injury, illness** or **condition** by ensuring **you** follow any actions recommended by a **vet**.
3. **You** must ensure **your pet** maintains a healthy weight and follow **your vet's** advice/guidance that they may offer regarding **your pet's** weight when instructed.
4. **You** must arrange and pay for **your pet** to have a yearly dental examination and any **treatment** normally recommended by a **vet**.
5. **You** must ensure that following a dental examination, any **treatment** recommended is carried out within 3 months of the examination taking place, unless **your vet** can provide medical evidence as to why this did not happen.
6. **You** must keep **your pet** vaccinated as recommended by **your** vet. If **you** do not keep **your pet** vaccinated in accordance with **your** vet's recommendation, **we** will not pay any claims that result from **illnesses** that might reasonably have been **prevented** or their severity lessened by vaccination. **Homeopathic** vaccinations are not acceptable substitutes.
7. **You** must ensure that following a dental examination, any **treatment** recommended is carried out within 3 months of the examination, unless **you** can provide veterinary evidence as to why this did not happen.
8. **Your pet** must not be used in any connection with any business, trade or profession. This includes taking **your pet** to work with **you** or a place of work.
9. **You** must always take reasonable steps to **prevent injury** to **your pet** and **prevent your pet** contracting an **illness** or disease.
10. **You** must take reasonable steps to **prevent your pet** causing bodily **injury** or spreading disease and minimise the potential for any such claim against **your policy**.
11. **You** must take reasonable steps to **prevent your pet** causing damage to property and to minimise the potential for any such claim under **your policy**.

Seeking veterinary treatment/advice

12. If **you** observe that **your pet** has **clinical signs** of an **injury** or an **illness**, **you** must arrange for a **vet** to examine and **treat your pet** as soon as possible, and **you** must follow any advice **your vet** gives. If **you** do not follow the **vet's** advice, **we** will not pay for any claims relating to this.

Awareness of pre-existing conditions

13. If **you** become aware that **your pet** suffers from a **pre-existing condition** that **you** were not aware of at the **start date** of **your policy**, **you** must tell **us** as soon as possible. This allows us to assess if, had we known the full information, we would have

offered **you** coverage in the first place, or if we need to increase **your** premium or exclude some sections of cover.

14. **Pre-existing conditions** are excluded from **your coverage** and cannot be claimed for, regardless of when **you** become aware of **your pet's** full veterinary history.

You and your pet's location

15. **You** and **your pet** must both live at the address listed on **your policy** in the **UK** for more than 10 months of the **policy term**.

Other insurance policies

16. If there is any other insurance under which **you** are entitled to make a claim for **your pet**, **you** must report the **incident** to that insurance company. **You** must also tell **us** the name and address of the other insurance company and **your** policy number with them and any other information **we** may require.

The cost (or price) of your policy

17. **Your pet** is only covered if **you** pay for **your** policy. If **you** do not make **payments** when they are due and there is an outstanding balance, **we** reserve the right to deduct any unpaid amount owing to **us** from any claim due to be paid.

Authorisation of claims

18. **We** cannot say that **we** will pay a claim over the phone. **You** must send **us** the fully completed claim documentation and **we** will then notify **you** of **our** decision.

Travelling overseas

19. **You** can take **your pet** temporarily to an **agreed country**.
20. The cover provided, with the exception of Third Party Liability, is extended to include any **journey** made by **you** with **your pet** to the **agreed countries**.

Transferring your interest in the policy

21. To keep **your** cover, **you** must be the owner of the **pet**. If **you** sell, or give away **your pet** to another person, including a member of **your family**, **your** cover will stop immediately.

False or fraudulent claims

22. If **you**, or any one acting for **you**, make a fraudulent claim under this insurance contract, we:
 - Are not liable to pay the claim; and
 - May recover from **you** any sums paid by **us** to **you** in respect of the claim; and
 - May by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.
23. If we exercise our rights under clause 29) c) above:
 - We shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
 - We need not return any of the premiums paid.

Subrogation

24. If **you** have any legal rights against any other party related to **your** claim, **we** have the right to take legal action against them in **your** name but at **our** expense. **You** must assist **us** by providing any documents that **we** might reasonably request.

GENERAL EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

The following exclusions apply to all sections of the policy, in addition to the exclusions, limitations and **Conditions** specified under each relevant section of cover.

If any of the following exclusions are applicable to **you** or **your pet**, we may take one of the following actions:

- cancel **your** policy, and/or
- declare **your** policy void (treating **your** policy as if it had never existed), and/or
- change **your Policy terms** and **Conditions** and/or the price **you** pay for **your** policy, and/or
- refuse to pay part of or all of any relevant **treatment** that **you** are claiming for, as it cannot be covered by this policy.

We will not provide cover for your pet under this policy in any circumstances if:

1. At the start of **your** policy; as listed in **your Schedule of Insurance** **your** pet is under 5 weeks old, or over the age of 11 years old.
2. Any claim for a **pet** over 5 years old for **select breeds** at the **start date** of **your** policy, as listed in **your Schedule of Insurance**
3. **Your** dog is being used for security/guarding purposes or racing or coursing, regardless of whether it is for business or recreational purposes.
4. **Your pet** is used for trade, professional or business purposes.
5. **Your pet** is used for breeding (more than one pregnancy would be classed as breeding).
6. **Your pet** is classed as or is crossed/mixed with an **excluded breed**.
7. **Your pet** has displayed **aggressive behaviour** and/or shown any adverse behavioural or **aggressive tendencies** which have been noted by **you**, the breeder, veterinary practice, rehoming organisation or any previous owner.
8. **Your pet** is classed as or is mixed/crossed with any species which is not commonly domesticated or tamed in the **UK**.
9. **Your** dog is registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997, Dogs (Muzzling) regulations (Northern Ireland) 1991, Dangerous Dogs (Northern Ireland) Order 1991 or any further amendments to this Act.
10. Any claim for a dog that is a gun dog, working dog, Guide or Assistance Dog.
11. Any claims resulting from malicious or wilful **injury**, or gross negligence to **your pet** caused by you, **your** agents, employees, or **family**.

Injuries, illnesses, clinical signs and conditions that are permanently excluded

12. Any amount or expense resulting from a **pre-existing condition** where, before the start of **your pet's** policy, in **our** reasonable opinion:
 - a) **You** were aware, and/or
 - b) Should have been aware, and/or
 - c) Have been made awareof this by a rehoming organisation or any previous owner(s) and/or have been given access to **your pet's** previous veterinary history.
13. **Veterinary treatment**, costs or expenses arising from **preventative** and **elective treatment or diagnostics**, routine examinations, vaccinations, spaying, castration, pregnancy or giving birth.
14. Any amount or expense resulting from an epidemic/pandemic; this includes providing cover for any **treatment** costs or taking any

remedial action to control, **prevent** or suppress **clinical signs** or symptoms.

15. **Treatment** or costs that are associated with any **injuries, illnesses, conditions, clinical signs or incidents** which has been deliberately sustained or inflicted by **you** or a third party.
16. Any claim for distemper, hepatitis, leptospirosis or parvovirus for a dog or feline enteritis, cat flu or feline leukaemia for a cat, unless **you** can prove that **your pet** has been vaccinated against these diseases as recommended by **your vet**.
17. Any claim relating directly or indirectly to an **Illness in the first 14 days of cover**.
18. Any claim relating directly or indirectly to an **Injury in the first 5 days of cover**.
19. Any amount if **your pet's injury** or **illness** occurred whilst in the care of a Boarding Kennel, Dog Walker, Dog Day Care Facility or a Dog Groomers, which **you** were paying for their services
20. Any claim involving **you** or anyone on **your** behalf using fraudulent means to obtain any of the benefit offered under **your** Policy.

Laws and regulations that apply to all sections of what your policy does not cover

21. Any amount or expense if **you** break the **UK** laws or regulations, including those relating to animal health or importation.
22. Any amount or expense resulting from **your pet** being either confiscated or destroyed by government or public authorities or under the Animals Act 1971, the Animals (Scotland) Act 1987, or the Animals (Northern Ireland) Order 1976, because it was worrying livestock. This includes any further amendments to these Acts.
23. Any amount or expense resulting from the Official Veterinarians placing restrictions on **your pet**.
24. Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
25. Any amount or expense resulting from a disease transmitted from animals to humans.

General costs and expenses

26. Any amount or expense **you** recover from any other insurance or amounts that can be recovered from anywhere else.
27. Any amount or expense not supported with receipts or any other proof requested by **us**.

Terrorism

28. **We** will not pay claims for any loss or damage or cost or expenses whether directly or indirectly caused by or resulting from terrorism or any action taken in controlling, preventing or suppressing any acts of terrorism. This exclusion applies to any event or occurrence that happens through or because of terrorism.
29. For the purpose of this exclusion 'terrorism' means the use of biological, chemical and/or nuclear force or contamination and/or threat by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear. However, losses caused by or resulting from riot, attending a strike, civil commotion and malicious damage are not excluded.

War Risks

30. Claims arising from war, invasion, acts of foreign enemies, hostilities or warlike operations (whether or not war is declared), civil war, rebellion, riot, revolution, insurrection, civil commotion that escalates to or constitutes an uprising, military or usurped power, will not be covered

Financial sanctions

31. **You** agree that any cover, the **payment** of any claim and any benefit provided under **your policy** will be suspended, to the extent that providing any cover, the **payment** of any claim or the provision of any benefit would expose **us** to any sanction, prohibition or restriction under any: United Nations' resolution(s); or trade or economic sanctions, laws or regulations of the European Union, **UK** or United States of America. The suspension will continue until **we** are no longer exposed to any sanction, prohibition or restriction.

SECTION B: INSURED EVENTS WE WILL COVER

This insurance provides cover set out in the sections below.

Section 1A – Vet fees

Your policy provides cover only for the sections of cover as shown on your **Schedule of Insurance**.

Cover under this section applies in the **UK** and **agreed countries** only.

What we will pay

The cost of **vet fees** for the **treatment** (including **dental treatment** as the result of an **accident**) **your pet** has received during the **policy term** to **treat** an **illness** or **injury** up to the **policy limit** as detailed on your **Schedule of Insurance**.

The cost of **prescription food** prescribed during the **policy term**, subject to the **policy limit** as detailed on your **Schedule of Insurance**. **Prescription food** does not include food prescribed for weight loss or dental **conditions**.

Cover for any ongoing **incident** will continue into a new **policy term**, providing **we** invite renewal and **you** accept, and **you** continue to pay for the policy when **payments** are due. Once the cover level has been reached, claims for **treatment** costs for that **illness** or **injury** will no longer be paid in that **policy year**.

Section 1B – Complementary Treatment

Cover under this section applies in the **UK** only.

What we will pay

If recommended by the **vet**, the cost of **complementary treatment** **your pet** has received during the **policy term** to **treat** an **illness** or **injury** up to the **policy limit** as detailed on your **Schedule of Insurance**.

What we will pay for Section 1A and Section 1B

Each **incident** is covered for:

- Up to **12 months** providing **we** invite renewal and **you** continue to pay the premium for that **policy term**.

If the cover for a **condition** continues into a new **policy term** as the **12 months** have not been reached, then **we** will continue to cover providing:

- **we** invite **you** to renew,
- **you** renew your policy, and
- **you** continue to pay for the policy when **payments** are due until the **12 months** or **veterinary fee** limit is reached, whichever happens first.

What you pay for Section 1A and Section 1B

The **fixed excess** and **co-insurance** shown on your **Schedule of Insurance**.

You will have to pay a **fixed excess** in each **policy term** for each unrelated **condition** before **we** make any **Payment** to **you** or your **vet**. If the claim continues into a subsequent new **policy term**, then **you** will pay another **fixed excess** as the **treatment date** is in the next **policy term**.

For **veterinary treatment** and **complementary treatment** **you** will need to pay a **co-insurance** towards each claim in addition to your **fixed excess** amount. The amount of the **co-insurance** will be calculated after your **fixed excess** has been deducted.

Where a claim is made for **veterinary treatment** and **complementary treatment** for the same **condition**, then two **fixed excess** amounts will be deducted. The percentage **excess** (if it applies) will also have to be paid for both **treatments**.

What we will not pay for Section 1A and Section 1B

1. More than the **policy limit** for the combined **treatment** costs for all **incidents**, **illness** and **injury** occurring in the **policy term**.
2. Any **treatment** or **complementary treatment** for a **pre-existing condition**.
3. Any **treatment** or **complementary treatment** for an **illness** in the **first 14 days of cover** and the cost of any **treatment** as a result of an **injury** in the **first 5 days**.
4. Any **injury** that has not been caused by an **accident**
5. Any **treatment** for a **bilateral condition** if it is, or is related to, a **pre-existing condition**.
6. Any **treatment** to **prevent injury**, **illness** or **behavioural illness**.
7. Any **elective treatment**, **complementary treatment** or diagnostics, including any complications that arise from these procedures
8. Costs charged by your **vet** to:
write a prescription, or
administer a claim form
9. Any **treatment**, **complementary treatment** or diagnostics that has been duplicated and/or carried out by a **vet** and/or **complementary therapist** and where **you** have chosen to take your **pet** to another veterinary practice for a second opinion without our knowledge
10. The cost of killing or controlling any internal or external parasites, including fleas, ticks and worms
11. Any **treatment** or **complementary treatment** in connection with breeding, pregnancy or giving birth
12. Any **treatment** or **complementary treatment** for any **injury**, **illness** or **clinical sign** that is as a result of your **pet** being significantly overweight or obese, unless the obesity/weight gain is as a result of an underlying **illness** or disease.
13. Any food (including food prescribed by a **vet** and/or **complementary therapist**) unless it is:
 - a. Used to dissolve existing bladder stones and crystals in urine, which is limited to a maximum of 40% of the cost of food for up to 6 months. The cost of this food is only covered for the first occurrence of bladder stones and crystals; we will not pay for the cost of this food if the bladder stones or crystals recur. Or
 - b. Liquid food while your **pet** is hospitalised at a **vet** practice, providing the **vet** and/or **complementary therapist** confirms the use of the liquid food is essential to keep your **pet** alive.
14. Any **treatment** for gastro-intestinal foreign bodies where your **pet** has had 2 or more separate **incidents** of gastro-intestinal foreign bodies.
15. Any **treatment** for gastro-intestinal foreign bodies if your **pet** is a known scavenger or suffers from a **behavioural illness** and **you** have not taken the necessary steps to **prevent** further **incidents** from happening.
16. The cost of more than 10 sessions of hydrotherapy for each **illness** or **injury**.
17. Any vaccinations unless **treatment** is needed for any complications that arise from administering the vaccination.
18. The cost of spaying (including spaying following a false pregnancy) or castration, unless:
 - a. The procedure is carried out when your **pet** is suffering from an **illness** or **injury** and is essential to **treat** the **illness** or **injury**, or
 - b. The costs claimed are for the **treatment** or **complementary treatment** of an **illness** or **injury** arising from this procedure.
19. Any **treatment** or **complementary treatment** in connection with a retained testicle(s) if your **pet** was over the age of 16 weeks when cover started.
20. Any **treatment** or **complementary treatment** for an umbilical hernia and/or any complications associated with an umbilical hernia.

21. Any **treatment** or **complementary treatment** in connection with false pregnancy if **your pet** has received **veterinary treatment** for 2 or more episodes of false pregnancy
22. Any **treatment** for any **injury, illness** or **behavioural illness** deliberately caused by **you, your family** or anyone living with **you** or, while on a **journey** anyone travelling with **you**.
23. The costs of having **your pet** cremated, buried or disposed of.
24. The cost of a house call unless **your vet** confirms that moving **your pet** would further damage its health, regardless of **your** personal circumstances.
25. Extra costs for providing **treatment** to **your pet** outside usual surgery hours, unless the **vet** confirms an emergency consultation is essential, regardless of **your** personal circumstances.
26. Any hospitalisation costs and any associated **veterinary treatment** or **complementary treatment**, unless the **vet** confirms **your pet** must be hospitalised for essential **treatment**, regardless of **your** personal circumstances.
27. Costs resulting from an **injury** or **illness** specified as excluded on **your Schedule of Insurance** or generally not covered within these **Policy terms** and **Conditions**.
28. The cost of bathing, grooming or de-matting **your pet**.
29. The cost of a post-mortem examination
30. Any **treatment** or **complementary treatment** whilst on a **journey**, if the **journey** was made to get **treatment** abroad
31. The cost of transplant surgery, including any pre-operative and post-operative **treatment**.
32. Any **treatment** or **complementary treatment** in connection with fly strike.
33. The cost of prosthodontics, orthodontic appliances, crowns, caps or splints, or veneers.
34. Any costs relating to the **treatment** or diagnostics of a **behavioural illness/issue**
35. The cost of any **complementary treatment** carried out by a **complementary therapist** that is not a member of one of the agreed associations or does not carry one of the agreed qualifications listed in **complementary therapist** definition
36. Any cost relating to orthodontics, malocclusion, wry bite, supernumerary teeth, reverse scissor bite, posterior cross bite, anterior cross bite, overbite, brachygnathia, prognathia, open bite or level bite
37. Any of the following procedures:
 - a) experimental **treatments** or therapies
 - b) prosthetics or any type of prosthesis
 - c) orthopaedic supports
 - d) artificial body parts
 - e) braces
 - f) open heart surgeries
 - g) cancer vaccinations
 - h) therapeutic antibodies for dog or cat cancers
 - i) stem cell therapy
 - j) organ transplants
 - k) gene therapies
 - l) probiotics
 - m) dental vaccines
 - n) cold laser **treatments**
 - o) 3D printing
 - p) any drugs not used in accordance with the manufacturer's recommendations or not licensed by Veterinary Medicines Regulations (VMR) and are not prescribed under the veterinary prescribing cascade used by all **vets**.
38. The cost of any **treatment** or **complementary treatment** that has been provided, administered or will be administered to **your pet** after **your policy** has been cancelled or has expired
39. **Vet fees** from a **pre-existing condition**, including **vet fees** arising from **treatment** for congenital and/or hereditary **conditions** that were diagnosed or first showed **clinical signs** before the start of cover for **your pet**.
40. Ambulance/taxi fees unless **your pet** is on a nasal/IV drip and is being transferred between a referral practice/emergency **vet** and **your** normal **vet**; **we** will pay the cost of one **Journey** ambulance/taxi **Journey**.
41. **Vet fees** for **treatment** of an **injury** or **illness** directly or indirectly as a result of breeding, whelping and pregnancy.
42. Costs for dental descaling, polishing, prosthodontics, orthodontic appliances, crowns, caps or splints, or veneers.
43. Costs arising from **treatment** of **aggressive tendencies** or behavioural disorders shown by **your pet**.
44. **Vet fees** for **treatment** of **conditions** arising from **your pet** being overweight, except weight gain as a result of a diagnosed **illness**.
45. Costs for **Prescription food** prescribed for weight loss or **dental treatment**.
46. **Vet fees** arising from **treatment** incurred whilst **your pet** is competing in any type of competition, including but not limited to field trials, dog/cat shows and breeders competitions.
47. Any **treatment** or **complementary treatment** **your pet** receives after of the **12 months**.
48. Any **treatment/complementary treatment** for an **injury, illness** or **incident**, if the **clinical signs** are the same as the **clinical signs** of an **injury, illness** or **incident** where **we** have already paid the cost of **treatment/complementary treatment** for **12 months** or the **maximum benefit** has been reached.
49. Costs for **prescription food** prescribed for weight loss or **dental treatment**.

Special conditions that apply to Section 1A – Vet fees and Section 1B – Complementary Treatment

How the 12-month time limited period is applied during policy term

1. The amount **we** will pay for the cost of **treatment** or **complementary treatment** is the **policy limit** shown on **your Schedule of Insurance** that applies on the **treatment date**.
2. If the claim includes medication, these costs will be subject to the **policy limit** that applies on the **treatment date** the medication will be used.
3. The period of **12 months** will always start or be calculated from:
 - a. The date an **illness** with the same diagnosis or **clinical signs** were first noticed; no matter how many times the same **injury, illness** or **clinical signs** are noticed or happen in or on, any part of **your pet's** body for any ongoing **incident** will continue into a new **policy term** providing **we** invite **you** to renew **your** policy and **you** accept, or
 - b. The first **treatment date**,
4. If a number of **injuries, illnesses** or **clinical signs** are:
 - a) Diagnosed as one **injury** or **illness**, or
 - b) Caused by, relate to, or result from another **injury, illness** or **clinical sign**; one period of **12 months** will apply to the **treatment** received for all of the **injuries, illnesses** or **clinical signs**,

Then the period of **12 months** will start or be calculated from the first date in the **policy term**:

 - i. any of the **clinical signs** or any of the **illnesses** were noticed, or
 - ii. when the **accident** occurred and caused any **injury**.
5. After **we** have paid the cost of **treatment** for **12 months** for an **illness, injury** or **clinical signs**, **we** will not pay the cost of any more **treatment** for:
 - a) The same **injury** or **illness**,
 - b) The same **clinical signs**,

- c) An **illness** or **injury** with the same diagnosis or **clinical signs** as the **illness, injury** or **clinical signs** we have paid the limit for, or
- d) An **injury** or **illness** that is caused by, relates to, or results from an **injury, illness** or **clinical sign** that **we** have paid the limit for, no matter where the **injury, illness** or **clinical signs** are noticed or happen in, or on, **your pet's** body.

If **your pet** suffers from a gastrointestinal foreign body during a **policy term** the **12 months** for this **illness** will start and any further gastrointestinal foreign body **incidents** will be classed as one **illness**, and cover will cease once the **12 months** is reached.

Treatment prescribed or carried out after the policy is cancelled or expired

- 6. If the **treatment** has a **treatment date** that occurs after **your** policy has been cancelled or has expired it will not be covered, as the **treatment** was not provided within the **policy term**.

Excessive veterinary fee charges

- 7. If the **vet fees** or the fees charged for **complementary treatment** are higher than the fees usually charged by a general or referral practice, in **your** area **we** reserve the right to request a second opinion from a **vet** that **we** choose. If the **vet we** choose does not agree with the **vet fees** charged **we** may decide to pay only the **vet fees** usually charged by a general or referral practice in a similar area.

Excessive veterinary treatment

- 8. If **we** consider the **vet treatment** or **complementary treatment** **your pet** receives may not be required or may be **Excessive** when compared with the **treatment** that is normally recommended to **treat** the same **illness** or **injury** by general or referral practices, **we** reserve the right to request a second opinion from a **vet** that **we** choose. If the **vet we** choose does not agree with the **vet treatment** or **complementary treatment** provided, **we** may decide to pay only the cost of the **vet treatment** or **complementary treatment** that was necessary to **treat** the **injury** or **illness**, as advised by the **vet** from whom **we** have requested the second opinion.

Request to change the treating veterinary practice

- 9. **We** may refer **your pet's** veterinary history to another **vet** in **your** local area that **we** choose and pay for. If **we** request that **you** do so, **you** must arrange for **your pet** to be examined by this **vet**.
- 10. If **you** decide to take **your pet** to a different **vet** or **complementary therapist** for a second opinion because **you** are unhappy with the diagnosis or **treatment** provided, **you** must tell **us** before **you** arrange an appointment with the new **vet** or **complementary therapist**. If **you** do not, **we** will not pay any costs relating to the second opinion. If **we** request, **you** must use a **vet** or **complementary therapist** **we** choose. If **we** decide the diagnosis or **treatment** currently being provided is correct, **we** will not cover any costs relating to the second opinion.

Veterinary fee charges and discounts

- 11. It is **your** responsibility to ensure the veterinary practice or **complementary therapist** is paid within their requested time frame. If there is an additional charge added to the claim due to late **payment**, **we** will deduct this from any claim due to be paid.
- 12. If the veterinary practice or **complementary therapist** provides a discount for paying the cost of **treatment** within a certain time frame, **you** must provide **payment** within this timeframe. If **you** do not, **we** will only pay the discounted **treatment** costs when the claim is due to be paid.

Section 2 – Death from Injury or Illness

Cover under this section applies to cats and dogs in the **UK** only.

What we will pay

If **your pet** passes away or has to be put to sleep by a **vet** during the **policy term** as a result of an **injury** or **illness**, **we** will pay **you** up to the **loss of pet reimbursement limit** stated in **your Schedule of Insurance** or the purchase price, whichever is less. If **you** have no proof of purchase or **you** did not pay for **your pet**, **we** will only pay up to:

- £150 for the loss of **your** dog, or
- £100 for the loss of **your** cat, or
- The **loss of pet reimbursement** due to **illness** for pets up to 8 years old at the time of death (for **select breeds** this limit is 5 years of age at the time of death)

whichever is less.

What we will not pay – specific to Death from Injury Only

- 1. Any amount if **your pet's** death results from an **injury** in the first **5 days** of cover (not applicable to renewals).
- 2. Any amount if the death is not as a result of an **injury**.
- 3. Any amount if the death is not as a result of an **injury** caused by an **accident**.
- 4. Any amount if the death results from an **injury** that happened before **your pet's** policy started.
- 5. Any amount if the death results from an **injury** specified as excluded on **your Schedule of Insurance** or generally not covered within these **Policy terms** and **Conditions**.
- 6. Any amount unless the death results from an **injury** that **your vet** was unable to **treat** and **your vet** confirms it was not humane to keep **your pet** alive because it was suffering.
- 7. Any amount if the main cause of death results from an **illness** or **behavioural illness**.

What we will not pay – specific to Death from Illness Only

- 8. Any amount if **your pet's** death results from an **illness** in the first **14 days** of cover.
- 9. Any amount if the death results from an **illness** for any **select breeds** aged 5 years or over or any other pet aged 8 years or over.
- 10. Any amount if the death results from an **illness** specified as excluded on **your Schedule of Insurance** or generally not covered within these **Policy terms** and **Conditions**.
- 11. Any amount unless the death results from an incurable **illness** and the **vet** confirms it was not humane to keep **your pet** alive because it was suffering.
- 12. Any amount if the main cause of death results from an **injury**.
- 13. Any death as a result of a **behavioural illness** or issue of **your pet**.

What we will not pay – Applicable to both Death from Injury or Illness

- 14. More than the **policy limit** for this section, as stated in **your Schedule of Insurance**
- 15. Any amount if **your pet's** death results from a **pre-existing condition**.
- 16. Any amount if the only evidence provided for **your pet's** death is from **you** or a **family** member.
- 17. Any amount if a **vet** has not seen **your pet** or confirmed that they evidenced **your pet's** death.
- 18. Any amount if **your pet** is put to sleep due to **aggressive tendencies** or **behaviours** or **behavioural illness** even if this is the course of action recommended by a **vet**.
- 19. Any amount if **your pet's** death occurred whilst in the care of a Boarding Kennel, Cattery, Dog Walker, Dog Day Care Facility or a Pet Groomer.
- 20. Any amount where **your pet's** loss could have been avoided by any **routine, preventative** or **elective treatment** that **you** did not carry out, and there is evidence to confirm this.

What is not covered under this section of your Policy

21. Any fees, charges or costs incurred if **your pet** was euthanised due to any law, regulation, order of the Privy Council, government department, public authority or similar entity, or any order related to a notifiable disease as defined by the Department for Environment Food & Rural Affairs or the Animal and Plant Health Agency, or for any **aggressive tendencies** or **behavioural problems**.
22. Any fees or costs incurred, including death benefit, if **your pet** is put to sleep due to **aggressive tendencies** or **behavioural problems** regardless if this is the course of action recommended by a **vet**.
23. Any fees or costs incurred for euthanasia during or after a surgical operation or a general anaesthetic, unless a qualified **vet** certifies that the procedure was necessary because of an **injury** or **illness**.
24. Any fees or costs incurred if **your pet** was put to sleep as a result of breeding, pregnancy or giving birth.
25. Any fees or costs incurred if **your pet** was put to sleep for financial reasons.
26. Any fees or costs incurred, including death benefit, for the death of **your pet** as a result of **illness** or **injury** if over the age specified on **your Schedule of Insurance**.
27. Any fees or costs incurred if **your pet** dies from **illness in the first 14 days of cover** or **injury within the first 5 days of cover**.
28. Any fees or costs incurred for the death of **your pet** or **injury** to or **illness** of **your pet** as a result of **your pet** undergoing organ transplants.

Section 3 – Theft or Straying

Your policy provides cover only for the sections of cover as shown on **your** policy schedule. The policy option that you've chosen is shown on **your** policy schedule

If **we** pay a claim under this section and **your pet** is later found deceased, **we** will not accept any **loss of pet reimbursement** claim made under Section 2 – Death from **Injury** or **Illness**.

What we will pay

If **your pet** is lost or stolen during the **policy term** and is not recovered or does not return within 30 days, **we** will pay **you** up to the **loss of pet reimbursement** (subject to the **policy limit**) or purchase price, whichever is less.

If **you** have no proof of purchase or **you** did not pay for **your pet**, **we** will only pay up to:

- £150 for the loss or **your** dog, or
- £100 for the loss of **your** cat, or
- The **loss of pet reimbursement**, whichever is less.

What we will not pay

1. More than the **maximum benefit**.
2. Any amount if **your pet** is lost or stolen in the in the first 14 days of cover.
3. Any amount if **your pet** is lost or stolen at the time **you** applied for the policy.
4. Any amount if **your pet** has not been missing for at least 30 days.
5. Any amount if **you** have not advertised the loss of **your pet**.
6. Any amount if **you** or the person looking after **your pet** has freely parted with it, even if tricked into doing so. This is unless the person was looking after or transporting **your pet** in return for money, goods or services and failed or refused to return **your pet**.
7. Any amount if **your pet** was lost or stolen whilst in the care of a Boarding Kennel, Cattery, Dog Walker, Dog Day Care Facility or a Pet Groomer.
8. Any amount if **your pet** is lost or stolen and there is evidence to confirm that **you** could have **prevented** this.
9. Theft which does not involve unauthorised entry to **your Home** or a secure area where **your pet** is kept.
10. Any amount if **you** or the person looking after **your pet** has freely parted with it or left it unattended in an unsecure area.

Special conditions apply to this section. Please see 'Special conditions that apply to Section 3 - Theft or Straying and Section 4 - Advertising and Reward' on the next page

Section 4 – Advertising and Reward

Cover under this section applies in the **UK** and **agreed countries** only. For **you** to claim under this section, **you** will need to have reported **your pet** as lost or stolen to local authorities, including the Dog Warden or the local equivalent and the Police. **You** must obtain a crime reference number from the Police.

What we will pay

If **your pet** is stolen or goes missing during the **policy term**, we will pay:

- The cost of advertising up to the **maximum benefit** and no more than 10% of the **maximum benefit** towards sundries to make **your** own posters and advertising materials, and
- The reward which **we** have agreed to and **you** have offered and paid to get **your pet** back, up to the **maximum benefit**.

If **your pet** is stolen or goes missing during a **journey**, we will also pay:

- The cost of **your** accommodation, up to the limit for this section, as stated on **your Schedule of Insurance**, and
- Additional travel costs for **you** to stay and look for **your pet** if it has not been found or returned by the scheduled last date of **your journey**, up to the limit for this section, as stated on **your Schedule of Insurance**.

What we will not pay

1. More than the **policy limit** for this section of **your policy** as stated on **your Schedule of Insurance**.
2. Any expense incurred without **our** prior consent.
3. Any amount if **your pet** is lost, stolen or missing at the time **you** applied for the policy.
4. Any reward that **we** have not agreed before **you** advertised it.
5. Any reward not supported by a signed receipt, giving the full name and address of the person who found **your pet**.
6. Any Advertising and Reward if **your pet** was lost or stolen whilst in the care of a Boarding Kennel, Cattery, Dog Walker, Dog Day Care Facility or a Pet Groomer.
7. Any reward paid to a member of **your family**, any person living with **you** or employed by **you**, and / or any person travelling with **you** during **your journey**.
8. Any amount where **your pet's** loss could have been **prevented** by **you**, and there is evidence to confirm this.
9. Any reward paid to the person who was caring for **your pet** when it was lost or stolen.
10. If **your pet** is stolen or goes missing during **your journey**:
 - a) More than 7 days' accommodation costs.
 - b) Any amount if the cost of accommodation is at a property owned by **you** or **your family**.
11. Any amount unless there is some official documentation to certify the theft or loss was reported to the police or the ship, aircraft, train or coach operator if the loss or theft happened while **you** were travelling with **your pet**.
12. Costs for advertising or for a reward if **your pet** is stolen and **you** do not report the theft to the Police within 48 hours or the Dog Warden or local equivalent within 48 hours.
13. A reward if **you** do not have the name and address of the person who found **your pet**.
14. A reward paid to someone who lives or works with you, is employed by **you** or is a member of **your family**.
15. Costs for advertising or a reward if **your pet** is lost or stolen within fourteen days after the **start date** of **your** Policy. (Not applicable for renewed policies.).

Special conditions that apply to Section 3 – Theft or Straying and Section 4 – Advertising and Reward.

Notifying us

1. As soon as **you** discover **your pet** is missing, **you** must take all reasonable steps to find or recover **your pet** immediately. **You** must notify the Police and the dog warden within 48 hours.

Notifying vets and other businesses

2. **You** must tell local **vets** and rescue centres within a reasonable distance of the area where **your pet** was last seen within 5 days of **your pet** going missing. At least one veterinary practice must be notified.
3. If **your pet** was lost or stolen on a ship, aircraft, train or coach, **you** must report the loss or theft to the operator and obtain a report.

If your pet returns after a claim has been paid

4. If **your pet** is found or returns, **you** must repay the full amount **we** have paid **you** (not including the cost of either advertising or reward).

Section 5 – Third Party Liability (Dogs only)

- Cover under this section applies in the **UK** only.

IMPORTANT – Please note this section of **your** policy does not provide cover for any insured dog that is or is described as an **excluded breed**.

For the purposes of this section, the words insured dog means the dog that **you** have bought this policy in relation to and is named on **your Schedule of Insurance** and Statement of Fact.

What is covered under this section of your policy

- **We** will pay all sums **you** are legally liable for as compensation, costs and/or expenses awarded by a court in the **UK** following an **incident** involving **your** insured dog within the **UK**, which occurs during the **policy term**, results in bodily **injury** (fatal or non-fatal) to another person or **accidental** damage to another person's property.
- **We** will also, pay for legal costs and expenses incurred in defending the claim made against **you**.
- The most **we** will pay is up to the **policy limit** for the Third Party Liability section of **your policy** as stated in **your Schedule of Insurance** for all **incidents** occurring in any one **policy term**.

What you pay

The fixed **excess** shown on **your Schedule of Insurance**.

What is not covered under this section of your policy

1. The fixed **excess** per **incident**.
2. Any amount if **your** dog is known as, identified as, crossed or mixed with any **excluded breeds**.
3. Any claim if **your** dog has previously shown **aggressive tendencies, aggressive behaviour** or if it has ever acted aggressively towards another person or animal, or damaged another person's property.
4. Any amount if **your** dog has been diagnosed with or was known to suffer from a **behavioural illness** that causes **your** dog to show **aggressive tendencies/aggressive behaviour** and this **illness, behaviour or tendency** was present, diagnosed or noted before the **start date** of **your policy** noted in **your Schedule of Insurance**.
5. Any amount for an **incident** which has resulted from **your pet's pre-existing condition**.
6. Any amount where **you** are held legally liable solely because of a contract or agreement **you** have entered in to.
7. Any amount arising as a result of any deliberate act, wilful avoidance or neglect by **you** or members of **your family**.
8. Any cost arising as a result of any person handling **your** dog without **your** consent.
9. Any fines or penalties imposed on **you** from criminal proceedings including any amount a court requires **you** to pay to punish **you** or to try to stop the same circumstances that led to the **incident** happening again or because **you** have caused someone distress, embarrassment or humiliation.
10. Any claim or other proceedings against **you** or **your** immediate **family** in a court of law outside the **UK** or where the **incident** that resulted in the claim occurred outside the **UK**.
11. The cost for any bodily **injury** to, or loss or damage to property in the ownership, custody or control of, **you** or members of **your family** or household, or any person employed by **you** or living with **you**, or who were looking after **your insured dog** with **your** permission.
12. The cost for damage to property or bodily **injury** (fatal or non-fatal) to any person who has contact with **your insured dog** for professional purposes, such as a **vet**, or any person employed in a veterinary practice, a dog walker or trainer, a dog-sitter or kennels employee or a person employed by or working in a grooming parlour.

13. Any amount that is in any way connected to **your**, or **your** immediate **family's** work, employment or profession, or place of work.
14. Any loss which occurs in a place which is licensed to sell alcohol if this is where **your** dog is normally kept.
15. Any amount that is insured under another insurance policy, such as **your** household insurance policy, which covers the same loss unless the limit of that insurance cover has been exhausted.
16. Any amount whilst **your pet** is competing in any type of competition, including but not limited to field trials, dog shows and/or breeders' competitions.
17. Any amount if **your insured dog** is an assistance dog.
18. Regardless of how many of **your insured dogs** or uninsured dogs are involved in the same **incident**, the maximum indemnity payable for **Incidents** occurring in any one **policy term** is limited to the **policy limit** for this section as stated in **your Schedule of Insurance**.
19. Any costs associated with a professional completing a claim form, postage and packaging, courier fees or other administration work.
20. Any amount that results from **your** dog being used as part of a business or where **you** have been paid for **your** dog's assistance and/or service.

Your policy conditions for Third Party Liability

21. Before **we** accept any liability on the happening of any bodily **injury** or damage, **you** or **your** legal personal representative shall at **your own** expense:
 - (a) give immediate notice to **us**
 - (b) take all reasonable precautions to **prevent** further bodily **injury** or damage
 - (c) within 30 days submit full details of the **incident**
 - (d) supply all information and assistance as may be required
 - (e) send to **us** any writ summons or other legal process issued or commenced against **you**, immediately and unanswered
 - (f) notify **us** immediately of any impending prosecution inquest or fatal **accident** inquiry.
22. **We** will not accept any liability if **you** attempt to negotiate, admit or repudiate any liability without **our** written consent
23. **We** shall be entitled:
 - (a) to negotiate defend or settle in the name of and on **your** behalf any claim made against **you** as **we** deem appropriate
 - (b) to prosecute at **our** own expense and for **our** own benefit any claim for indemnity damages or otherwise in **your** name
 - (c) at any time to pay to **you** the Limit of Indemnity (after deduction of any amount or amounts already paid) or any lesser sum for which a claim or claims can be settled and upon such **Payment** shall be under no further liability in respect of such claim or claims except for Costs and Expenses incurred prior to the date of such **Payment**.

Section 6 – Emergency Boarding Fees

- Cover under this section applies in the **UK** only.
- In this section, **you** means either **you**, **your** husband, wife, civil partner or life partner.

What we will pay

We will pay up to £200 per **policy term** for the cost of boarding **your pet** at a licensed kennel, cattery or pet-minding business for any period when **you** are registered as an in-patient of a hospital during the **policy term**, provided that:

1. **You** have suffered a medical **Condition** and **you** are in hospital for a continuous period of five days or longer.
2. There is no other person who can care for **your pet**.

What we will not pay

1. More than the **policy limit** as stated in **your Schedule of Insurance**
2. Any amount if **you** are in hospital for less than 4 consecutive days during each hospital stay.
3. Any costs resulting from **you** going into a hospital because of an **injury** or **illness** first occurring or showing symptoms before **your policy's start date** as stated in **your Schedule of Insurance**.
4. Any costs resulting from **you** being pregnant, giving birth or any **treatment** that is not related to an **injury** or **illness**.
5. Any costs resulting from **you** going into a hospital for the **treatment** of alcoholism, drug abuse, drug addiction, attempted suicide or a self-inflicted **injury**.
6. Any boarding costs for **your pet** due to a hospitalisation for any existing or recurrent medical **Condition** that **you** were suffering with when **you** took out this cover.
7. **You** or **your family** members staying overnight at a hospital where the stay was not advised by a doctor.
8. Any costs from an unlicensed boarding kennel, cattery or pet-minding business
9. Any costs resulting from care in a nursing **Home** or from convalescence care that **you** do not receive in a hospital.

Section 7 – Overseas Travel

What we will pay

1. The cover provided, under **your policy**, with the exception of the Third Party Liability coverage in Section 5, is extended to include any **journey** made by **you** with **your pet** to an **agreed country**.
2. The cover provided under **your policy**, with the exception of the Third Party Liability coverage in Section 5, is extended to include any temporary (less than 60 days in any one **policy term**) stay with **your pet** in an **agreed country**

The following exclusions only apply when your pet is on a journey in an agreed country:

3. Any amount or expense if **you** do not follow the **Government** rules and regulations for *Taking **your pet dog or cat abroad*** which can be found at <https://www.gov.uk/taking-your-pet-abroad>
4. Any amount or expense if **you** take **your pet** on a **journey** against veterinary advice.
5. Any amount or expense if **you** take **your pet** on a **journey** when it is less than 12 weeks old.
6. Any amount or expense resulting from any foreign government or public authority placing restrictions on **your pet**.
7. The Sterling equivalent of the **fixed excess** as shown in **your Schedule of Insurance**.
8. The Sterling equivalent of the **co-insurance** as shown on **your Schedule of Insurance**.
9. Fees or costs that would not be covered under the Section 1 **Vet Fees of your policy**.
10. **Vet fees** or **complementary treatment** costs if **your pet** resides overseas for more than two months consecutively or cumulatively during any one **policy term**.
Any claim relating to the death, **Injury** or **Illness** of **your pet**, or bodily **Injury**, disease or damage to property brought about by or contributed to by **your** breaking the United Kingdom regulations on animal health and importing animals.