Muddy Paws

Lifetime Policy Terms and Conditions (Gold £4,000, Platinum £6,000 & Diamond £10,000)

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 Lifetime Pet Insurance is an annual policy that provides cover for the cost of **vet treatment** for **injury** or **illness** and other expenses associated with protecting **your pet**. 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**.

As this a 12 month policy, if **you** renew each year **you** will benefit from continuous cover for **your pet** over the next **policy term**, including cover for the fees **your vet** charges for **treatment** of **your pet**'s ongoing and recurring **conditions**, and the full **vet fee** limit **you** have chosen will be available for any new **conditions**. If for any reason **we** are unable to renew **your** policy, 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 lifetime pet insurance can provide cover for various **conditions** over the life of **your pet**. 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 signs** 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 Muddy Paws at:

Customer Care
admin@muddypawsinsurance.co.uk

Sales & Renewals
admin@muddypawsinsurance.co.uk

Claims: admin@trent-services.co.uk

Call **us** on: 0121 308 8685
We're open:
Customer Care, Sales & Renewals
Monday to Thursday: 9am – 5pm
Friday : 9am – 4:30pm
Closed weekends & Bank Holidays

Claims 01285 626044
Monday to Friday: 9am – 5pm
Closed weekends & Bank Holidays

Write to **us** at:
Muddy Paws
7th Floor Corn Exchange
55 Mark Lane
London
EC3R 7NE

Explaining Key Terms of your Policy

Lifetime Policy

It's important **you** understand what **we** mean by the word Lifetime. **We** know that the variety of options available to cover **you** for unexpected **vet fees** can be quite confusing, which is why **we** want to explain exactly how **your** Lifetime Policy works.

Buying a Lifetime Policy doesn't mean that **we** will be able to provide cover for **your pet**'s entire life. A Lifetime Policy is a 12-month annual contract, which is subject to changes in price, 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, unless **you** instruct **us** otherwise, and the full **vet** fee limit **you** have chosen will be available again to pay **vet fees** for the **Treatment** of continuing or new health **condition**s.

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 **accident**s 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 **Accident**s or injuries that happen before the 6th of that month.

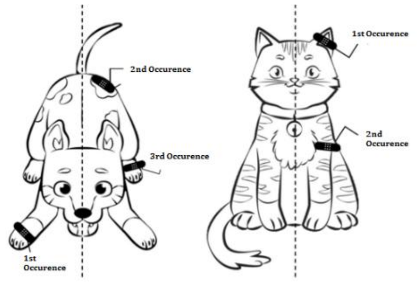
For **illness**es, **we** won't cover **illnesses in 14 days of cover**. This means 14 days from the policy **start date** shown in **your Schedule of Insurance**. So, if **your** policy starts on the 1st of the month, **you** won't be covered for any **Illness**es that first show signs or symptoms before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

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

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** is any **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 or within the waiting period, 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** Section 1A - **Vet fees** and Sections 1B – **Complementary treatment** coverage will be limited to any per-**condition** limit.

Pre-Existing Conditions

We do not cover any costs arising from any **illness**, **injury** or **accident** that **your pet** showed **clinical sign**s of, having, before the policy started or within the **waiting period**, whether they needed **treatment** previously or not. This usually includes **illness**es 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 or any complications or **condition**s that later appear because of the **illness** or **accident**.

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 to find out how they apply. There is an additional **co-insurance** (shown on **your** schedule) 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 **co-insurance** 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% **co-insurance** 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 by 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:

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

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

i. **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;
ii. **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;
iii. 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:

1. give **you** thirty (30) days' notice that **we** are terminating this policy; or
2. 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.
3. 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 contact our Claims Administrator.

You can:

Call Trent-Services (Administration) Limited on **01285 626044**, 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.

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 Service 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.

Contents

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
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 **illness**es 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**.
BOAS	**Brachycephalic Obstructive Airway Syndrome (BOAS)** is a breathing disorder seen in some flat-faced pet breeds such as Pugs, French Bulldogs, English Bulldogs and Persian cats. It occurs when the short skull and excess soft tissue typical of these breeds restricts the pet's upper airways, making breathing more difficult.
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 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: 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 (NAVP)
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**. 1) Acupuncture and **Home**opathy carried out by, and herbal medicine prescribed by, a **vet** practice. 2) Chiropractic manipulation carried out by a veterinary 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: 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	**Clinical signs** of an **injury** or **illness**. 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. A **Chronic Condition** is an **injury**, **illness** or Clinical sign that has no cure and/or is recurring in nature. A **Pre-existing Condition** is an **injury**, **illness**, disease, **clinical sign**, **condition** or **behavioural illness** that: • 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. Please refer to **your Schedule of Insurance** for details of any endorsements or special **conditions** that may apply to **your policy**. <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>
Dental treatment	**Treatment** required as a result of **injury** to the teeth. In addition, any **Treatment** required for the gums resulting from **injury** to the teeth.
Diagnostic imaging	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.
Elective	Any **treatment** or diagnostic tests **you** request, which **your vet** confirms or might reasonably consider unnecessary for the **Treatment** of a **condition**.
Excess	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**. 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**.
Excluded Breed	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):

Abruzzese Mastiff,	Bandogge,	East Siberian Laika,
African Crested Dog,	Bole,	Irish Staffordshire Bull Terrier,
African Wild Dog,	Canary Dog,	Korean Mastiff,
Alangu Mastiff,	Canary Mastiff,	Laika,
American Bulldog,	Cane Corso,	Libyan Desert Dog,
American Bully,	Cão de Fila de São Miguel,	Northern Inuit Dog,
American Bully XL,	Cão Fila,	Pakistani Bull Dog,
American Indian Dog,	Chinese Shar Pei,	Perro de Presa Canario,
American Mastiff,	Czechoslovakian Wolfdog,	Pit Bull Mastiff,
American Pit Bull Terrier,	Dingo,	Pit Bull Terrier,
American Rottweiler,	Dogo Argentino,	Pocket Bully,
American Staffordshire Bull Terrier,	Dogue Brasileiro,	Presa Canario,
American Staffordshire Terrier,	Fila Brasileiro,	Racing Greyhound,
Argentine Dogo,	Gull Dong,	Sarloos Wolfhound,
Argentinian Mastiff,	Husky Wolf Hybrid,	Shar Pei,
Australian Dingo,	Inuit Dog American,	South African Boerboel,
Bandogge Mastiff,	Irish Staffordshire,	South African Mastiff,
Blue Bull Terrier,	Irish Staffordshire Blue Bull Terrier,	Tamaskan Dog,
Boerboel,	Irish Wolfhound,	Tibetan Mastiff,
Brazilian Mastiff,	Italian Mastiff,	Tosa,
Bully,	Japanese Mastiff,	Tosa Inu,
Bully Kutta,	Japanese Tosa,	Utonagan Dog,
Canadian Inuit Dog,	Johnson American Bulldog,	Wolf Hybrid, or
	Korean Jindo,	Wolfdog.

This includes any pet that is crossbred or mixed with any of these **excluded breed**s.

Family	**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.
Home	The place in the **UK** where **you** usually live.
Illness	Any change from a normal healthy state, any sickness, disease, defect or abnormality, including defects and abnormalities **your pet** was born with or were passed on by its parents that is not a result of an **injury**.
Illness in the first 14 days of cover	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. **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.
Incident	A specifically identifiable event that results in an **injury** or **illness**.
Injury	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**.
Injury in the first 5 days of cover	Any **injury** arising, directly or indirectly, from an **accident** which occurred within the first five days of the start of cover for **your pet**. **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.
Journey	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**.
Loss of pet reimbursement	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.
Payment	The insurance premium **you** pay, either annually or by monthly Direct Debit, to insure **your pet**.
Pet travel documentation	Documentation issued by **your vet** that 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.
Physiotherapist	A member of the following organisations and specified on **our** list of approved specialists: 1. Association of Chartered **Physiotherapists** in Animal Therapy. 2. International Association of Animal Therapists (UK). 3. National Association of Veterinary **Physiotherapists**.
Policy limit	The most **we** will pay during the **policy term** as shown on the **Schedule of Insurance** for each section of cover.
Policy term	The 12-month period of cover; from when the policy either starts or renews, as shown on **your Schedule of Insurance.**
Prescription food	A clinically formulated pet food prescribed by **your vet** as part of a **treatment** for **your pet** for a **condition**.
Prevent / Preventative	**You** must take any actions that: • 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	The document which contains details about **you**, **your pet**, sections of cover (including **policy** and sub-section **limits** and **excesses**), that apply to the cover **you** have chosen.
Start date	The date stated in **your Schedule of insurance.**
Select breed	**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:
	Dogs – African Hairless, Akita, Alaskan Husky, American Eskimo Dog, Basset Hound, Bavarian Mountain Hound, Chow Chow, Cirneco Dell'Etna, Continental Landseer, Coonhound, Dachsbracke, Deerhound, Dobermann, Maremma Sheepdog, Mastiff, Newfoundland, Norwegian Lundehund, Pointing Wired Haired Griffon, Poodle (Miniature), Portuguese Warren Hound,

Select breed	Bernese Mountain Dog, Bloodhound, Boar Hound, Boxer, Brittany, Bulldog (English), Bulldog (Toy), Bullmastiff, Catalan Sheepdog, Central Asian Shepherd Dog, Dogue De Bordeaux, Drentse Partridge Dog, French Bulldog, Great Dane, Greyhound, Hungarian Kuvasz, Japanese Akita, Korthals Griffon, Landseer, Leonberger, Pug, Pyrenean Mastiff, Pyrenean Mountain Dog, Rottweiler, Schapendoes, Siberian Husky, or St. Bernard. Cats – Egyptian Mau, Sphynx, or Tonkinese.
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.
UK	The United Kingdom of Great Britain and Northern Ireland.
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**: • 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**, of which **you** are the owner.

Table of Benefits

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

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

Benefit	**Gold**	**Platinum**	**Diamond**
Vet fees limit: subject to excess	£4,000	£6,000	£10,000
Of which up to:			
Complementary treatment	£750	£750	£750
Dental treatment (as direct result of an **Accident**)	£2,000	£2,000	£2,000
Bilateral Conditions	£2,500	£2,500	£2,500
Cruciate ligaments up to a maximum of	£2,500	£2,500	£2,500
Diagnostic imaging up to a maximum of	£1,875	£1,875	£1,875
BOAS treatment** including all associated costs up to a maximum of	£2,000	£2,000	£2,000
Special diets up to a maximum of	20% of the cost up to £150	40% of the cost up to £200	40% of the cost up to £200
Death benefit – subject to age	£350	£500	£750
Advertising & Reward	£87.50	£125	£187.50
Boarding fees	£200	£200	£200
Lost or Stolen	£350	£500	£750
Third party liability (Dogs only) subject to excess	£1 million	£1 million	£1 million

**** Please note: when an inner limit has been reached, there is no more cover available for that condition under any other coverage (for example; where a CT scan is used to diagnose cruciate ligament damage, which is then treated with hydrotherapy, the total amount available is £1,875, not the combined amount of £2500 + £1875 + £750).***

***** Applicable to policies with an initial start date on or after 10/09/2026***

How do I claim?

To make a claim **you** can:

Call us on: 01285 626044

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

Or
Write to **us** at:
Trent-Services (Administration) Ltd
Trent House
Love Lane
Cirencester
Gloucestershire, GL7 1XD

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 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

- 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.
- **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.
- When **you** claim, **you** agree to give **us** any information **we** may reasonably ask for in support of **your** claim.
- 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.
- **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.
- 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.

- **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**.

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 about the 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 **Condition**s 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 **condition**s 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:

1. Revised terms being applied to **your policy**, and/or
2. 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 benefits of this policy are 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 will be completed, 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 at least 21 days 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.

Telephone recording and call charges

Calls to 01- and 03- prefixed numbers are charged at national call rates (charges may vary dependent on **your** network provider) and are usually included in inclusive minute plans from landlines and mobiles.

Telephone calls may be recorded and/or monitored.

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** may 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 term**s 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. **Home**opathic vaccinations are not acceptable substitutes.
7. **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.
8. **You** must always take reasonable steps to **prevent injury** to **your pet** and **prevent your pet** contracting an **illness** or disease.
9. **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**.
10. **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

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

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.

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

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

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

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.

Travelling overseas

You can take **your pet** temporarily to countries that are included in the **Pet Travel Scheme** or are part of the **Common Travel Area** and which The **UK** Government allows **you** to return **home** without putting **your pet** into quarantine. The scheme is administered by Official Veterinarians (OVs) on behalf of DEFRA for England and the devolved administrations for Scotland and Wales and DAERA in Northern Ireland.

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

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

1. If you, or any one acting for you, make a fraudulent claim under this insurance contract, we:
   a) Are not liable to pay the claim; and
   b) May recover from you any sums paid by us to you in respect of the claim; and
   c) May by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.
2. If we exercise our rights under clause 1) c) above:
   a) 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
   b) We need not return any of the premiums paid.

Subrogation

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:

3. 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.
4. 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**.
5. **Your** dog is being used for security/guarding purposes or racing or coursing, regardless of whether it is for business or recreational purposes.
6. **Your pet** is used for trade, professional or business purposes.
7. **Your pet** is used for breeding (more than one pregnancy would be classed as breeding).
8. **Your pet** is classed as or is crossed/mixed with an **excluded breed**.
9. **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.
10. **Your pet** is classed as or is mixed/crossed with any species which is not commonly domesticated or tamed in the **UK**.
11. **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.
12. Any claim for a dog that is a gun dog, working dog, Guide or Assistance Dog.
13. 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

1. Any amount or expense resulting from a **pre-existing condition** where, before the start of **your pet's** policy, in **our** reasonable opinion:
2. **You** were aware, and/or
3. Should have been aware, and/or
4. Have been made aware of this by a rehoming organisation or any previous owner and/or have been given access to **your pet's** previous veterinary history.
5. **Veterinary treatment**, costs or expenses arising from **preventative** and **elective treatment** or **diagnostics**, routine examinations, vaccinations, spaying, castration, pregnancy or giving birth.
6. 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 supress **clinical signs** or symptoms.
7. **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.
8. 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**.
9. Any claim relating directly or indirectly to an **illness in the first 14 days** suffered by **your pet**.
10. Any claim relating directly or indirectly to an **injury in the first 5 days**.
11. 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.
12. 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

1. Any amount or expense if **you** break the **UK** laws or regulations, including those relating to animal health or importation.
2. 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.
3. Any amount or expense resulting from the Official Veterinarians placing restrictions on **your pet**.
4. Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
5. Any amount or expense resulting from a disease transmitted from animals to humans.

General costs and expenses

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

Terrorism

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.

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

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

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** policy schedule. The policy option that you've chosen is shown on **your** policy schedule.
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 **condition**s.

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**.

Cover for any ongoing **incident** will continue into a new **policy term**, providing **you** renew **your** policy, 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.

What you pay for Section 1A and Section 1B

The **fixed** and **co-insurance** as 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 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** where **your** claim is in respect of a dog or cat, **you** will need to pay a contribution of 20% towards each claim in addition to **your fixed excess** amount. The amount 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 **co-insurance** 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**, **illnesses** and **injuries** 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:
    a. write a prescription, or
    b. 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 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:
14. 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.
15. 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.
16. Any **treatment** for gastro-intestinal foreign bodies where **your pet** has had 2 or more separate **incidents** of gastro-intestinal foreign bodies.
17. 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.
18. The cost of more than 10 sessions of hydrotherapy for each **illness** or **injury**.
19. Any vaccinations unless **treatment** is needed for any complications that arise from administering the vaccination.
20. The cost of spaying (including spaying following a false pregnancy) or castration, unless:
21. 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
22. The costs claimed are for the **treatment** or **complementary treatment** of an **illness** or **injury** arising from this procedure.
23. 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.
24. Any **treatment** or **complementary treatment** for an umbilical hernia and/or any complications associated with an umbilical hernia.
25. 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.
26. 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**.
27. The costs of having **your pet** cremated, buried or disposed of.

28. The cost of a house call unless **your vet** confirms that moving **your pet** would further damage its health, regardless of **your** personal circumstances.
29. 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.
30. 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.
31. 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.
32. The cost of bathing, grooming or de-matting **your pet.**
33. The cost of a post-mortem examination.
34. Any **treatment** or **complementary treatment** whilst on a **journey**, if the **journey** was made to get **treatment** abroad.
35. The cost of transplant surgery, including any pre-operative and post-operative **treatment**.
36. Any **treatment** or **complementary treatment** in connection with fly strike.
37. The cost of prosthodontics, orthodontic appliances, crowns, caps or splints, or veneers.
38. Any costs relating to the **treatment** or diagnostics of a **behavioural illness**.
39. 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.
40. 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.
41. Any of the following procedures;
    a. experimental **treatments**, or therapies,
    b. prosthetics or any type of prosthesis or orthopaedic supports or artificial body parts or braces,
    c. open heart surgeries,
    d. cancer vaccinations,
    e. therapeutic antibodies for dog or cat cancers,
    f. stem cell therapy,
    g. organ transplants,
    h. gene therapies,
    i. probiotics,
    j. dental vaccines,
    k. cold laser **treatments**,
    l. 3D printing,
    m. 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**.
42. 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.
43. **Vet fees** from a **pre-existing condition**, including **vet fees** arising from **treatment** for congenital and/or hereditary **condition**s that were diagnosed or first showed **clinical signs** before the start of cover for **your pet**.
44. 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.
45. **Vet fees** for **treatment** of an **injury** or **illness** directly or indirectly as a result of breeding, whelping and pregnancy.
46. Costs for dental descaling, polishing, prosthodontics, orthodontic appliances, crowns, caps or splints, or veneers.
47. Costs arising from **treatment** of **aggressive tendencies** or behavioural disorders shown by **your pet**.
48. **Vet fees** for **treatment** of **condition**s arising from **your pet** being overweight, except weight gain as a result of a diagnosed **illness**.
49. Costs for **prescription food** prescribed for weight loss or **dental treatment**.
50. **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.
51. **We** won't cover claims for diseases or **illness**es that could've been prevented by a vaccine
52. **We** won't pay any claims if **your pet** was injured whilst travelling in a vehicle if **you** did not use a lead, harness, cage, or crate to restrain them.

Special Conditions that apply to Section 1A - Vet fees and Section 1B - Complementary treatment

How the policy limit 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** Policy Schedule 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.

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

3. 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 vet fees charges

4. 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

5. 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

6. **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**.
7. 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.

Vet fees charges and discounts

8. It is **your** responsibility to ensure the veterinary practice or **complementary therapist** is paid within their requested timeframe. 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.
9. If the veterinary practice or **complementary therapist** provides a discount for paying the cost of **treatment** within a certain timeframe, **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

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

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 the lesser. 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** due to **illness** up to 8 years old (select Breeds 5 years)

whichever is the lesser amount.

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 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 prevented by **you**, any routine, preventive 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 it was necessary because of **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** within the first 14 days or **injury in the first 5 days** of **your** policy.
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.

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

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 the lesser.

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 the lesser amount.

What we will not pay

1. More than the **policy limit** stated in **your** Schedule of Insurance.
2. Any amount if **your pet** is not microchipped in line with **UK** law and the information on it is not kept up to date.
3. Any amount if **your pet** is lost or stolen within 14 days after the start of **your** policy.
4. Any amount if **your pet** is lost or stolen at the time **you** applied for the policy.
5. Any amount if **your pet** has not been missing for at least 30 days.
6. Any amount if **you** have not advertised the loss of **your pet**.
7. 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**.
8. 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.
9. Any amount if **your pet** is lost or stolen and there is evidence to confirm that **you** could have prevented this, for instance, **your** garden should be securely fenced and any gates should be closed if **you** have a dog or **you** should keep them on a lead to stop them escaping.
10. Theft which does not involve unauthorised entry to **your Home** or a secure area where **your pet** is kept.
11. 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

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

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. **You** must also report their loss to the microchip company and **your** vet. If **you** are not able to find them within 48 hours of them going missing, **you** can contact **us** to make a claim for advertising and a reward.

What we will pay

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

- Up to 25% of the death benefit for the cost of advertising and/or reward as shown on **your** Schedule of Insurance, and
- The reward which **we** have agreed to and **you** have offered and paid to get **your pet** back, up to the **policy limit**.

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**, for instance, **your** garden should be securely fenced and any gates should be closed if **you** have a dog or **you** should keep them on a lead to stop them escaping 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.).
16. Any amount if **your pet** is not microchipped in line with **UK** law and the information on it is not kept up to date.

Special Conditions that apply to Section 3 - Theft or Straying and Section 4 - Advertising and Reward.

Notifying us

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 local dog warden within 48 hours.

Notifying vets and other businesses

1. **You** must tell local **vets** and rescue centres within a reasonable distance of the area where **your pet** was last seen within 7 days of **your pet** going missing. At least one veterinary practice must be notified.
2. 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

3. 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)

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

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 **Accident**al 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 **excess** shown on **your Schedule of Insurance**.

What is not covered under this section of your policy

1. The **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**, behavi**our** 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 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 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 **incident**s 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.
21. Any claim caused by **your pet** chasing, attacking or injuring livestock or **vet fees** for any animal that is injured or killed by **your pet**.

Your policy Conditions for Third Party Liability

1. 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. tell **us** as soon as possible about an incident that might lead to a claim, for example if **your** dog bit someone, or damages their property;
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**, as soon as possible and unanswered
f. notify **us** as soon as possible of any impending prosecution, inquest or fatal **accident** inquiry.

2. **We** will not accept any liability, if **you** attempt to negotiate, admit or repudiate any liability without **our** written consent.
3. **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

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

- 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 continuo**us** 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

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

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, cat or ferret 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 **excess** as shown in **your** Schedule of Insurance.
8. The Sterling equivalent of the **co-insurance**, if applicable, 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 other **treatment** costs if **your pet** resides overseas for more than two months consecutively or cumulatively during any one **policy term**.
11. 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 **UK** regulations on animal health and importing animals.