

Your Pet Insurance Policy Terms and Conditions

Applicable to Pet Protect:

Lifelong Economy Protection, Lifelong Extra Protection, Lifelong Plus Protection, Lifelong Essential Protection, Lifelong Healthcare Plan, Loyal K, Pride K, Loyal Comprehensive Protection, Loyal Basic Protection, Pride Protection, Lifelong Total Care and Lifelong Gold policies.

Applicable to Petpals:

QuickCare Indoor Cat, QuickCare Dog, TenantCare, Value Cover, Standard Cover and Super Cover policies.

Applicable to Poppy Direct:

Poppy One, Poppy Two and Poppy Three policies.

Important Note: These Terms and Conditions describe all available benefits. Some will not apply to your policy. Please refer to your schedule and/or product specific cover chart to check which benefits apply to your policy.

Administered by Pet Protect Limited.

Underwritten by QBE Insurance (Europe) Limited.

Section 1 – Introduction

These policy terms and conditions, your schedule, product specific cover chart and other details you have provided, form part of your insurance contract.

To understand exactly what your insurance contract covers, you need to read your schedule, product specific cover chart (where applicable) and these policy terms and conditions.

This product meets the demands and needs of those who wish to ensure that the veterinary needs of their pet are met throughout the duration of the policy. During any period of insurance, we will insure the pet(s) named on the schedule for those sections listed on your schedule and product specific cover chart (where applicable) under the conditions set out in this policy. Any excesses, limits or exclusions shown on the schedule also form part of the contract.

We may record phone calls to train our staff, avoid misunderstandings and give protection to the caller. This helps us to maintain the quality of our service to you. We may share information about you with other insurance companies, directly or through a number of databases. This allows us to check information you give us and also helps us to prevent fraud. We will give your information to a regulatory body if they make an official request.

Section 2 – Definitions

Wherever the following words or expressions appear in your policy or schedule, they will have the meaning given here unless otherwise specified.

Accident	A sudden and unexpected event brought about by an external influence which is not an illness but which results in an injury.
Benefit start date	The date a benefit effectively starts on your policy.
Bilateral condition	Any condition, which may affect duplicate body parts on both sides of the body (e.g. ears, eyes, knees, cruciate ligaments, hips). Bilateral conditions are considered as one condition.
Clinical signs	Changes in the pet's normal healthy state, its bodily functions or behaviour.
Complementary treatment	Hydrotherapy, herbal or homeopathic medicine, physiotherapy and acupuncture only.

Excess	The amount you must pay for each unrelated injury or illness treated during each period of insurance as shown on your schedule.
Exclusions	Specific illnesses, injuries or events which are normally covered by this policy, but for which we will not pay a claim. These will be listed on your schedule.
Illness	Physical disease, sickness, infection or failure that is not caused by injury or any changes to the pet's normal healthy state.
Independent loss adjuster	An independent assessor called in by us to check the validity of claims.
Injury	Physical damage or trauma caused by an accident.
Maximum benefit	The most we will pay as stated on your schedule.
Period of insurance	The period you are insured for shown on your schedule. This is normally 12 months but may be less if your insurance has been cancelled.
Pre-existing medical condition	Any condition or complication directly resulting from a condition that has been identified or investigated by a vet, is known to you or is otherwise reasonable for you to have known about prior to the start of the insurance.
Schedule	The document which identifies the policyholder and sets out details of the cover and excesses.
Specified breed	Any breed shown as such on your schedule.
Treatment	Any examination, consultation, advice, tests, X-rays, medication, surgery, nursing, clinical diet food and care provided by a veterinary practice and/or if instructed by a vet.
Vet	A qualified and registered veterinary surgeon.
Vet fees	Fees incurred by a qualified and registered veterinary surgeon at a veterinary practice or at any other authorised organisation which has been agreed with us in advance.
Vet fees contribution	The amount you must pay towards each claim once any excess has been deducted (calculated as a percentage of the claim). Details of this can be found in your policy schedule if applicable.
We, us, our, the company	QBE Insurance (Europe) Limited.
You	The owner of the insured pet. Your name is given on the schedule. Joint policyholders are not permitted. If more than one person owns the pet, the owners must select which one of them will be the policyholder.
Your pet	The pet you own, whose name and details are given on the schedule.

Section 3 – What this Policy Covers

What is covered

This policy insures you for the pet which is named and described on your schedule and details the cover provided.

Subject to the maximum benefit and policy excesses stated on your schedule, where applicable, this policy covers the following benefits:

- veterinary fees as set out in this document and/or your product specific cover chart
- loss by theft or straying
- recovery – advertising and reward
- kennel/cattery fees
- daily minding fees
- holiday cancellation
- if your pet dies
- travel cover
- third party liability
- property damage liability

Please refer to your schedule and/or your product specific cover chart for benefits and maximum amounts that apply to your policy.

There are certain exceptions to the cover described above, so we may not pay claims for some fees or costs. These exceptions (called 'exclusions') are explained in the parts of this policy to which they apply.

You, as the policyholder, have certain responsibilities towards your pet and towards us. If you don't meet your responsibilities, we may not pay claims for some fees or costs.

Your responsibilities are explained in the 'General Conditions' section of this policy.

What isn't covered

This policy never insures you for:

- Any pre-existing conditions.
 - Fees for the cost of any treatment your pet has received after your policy has lapsed.
 - Any claim that our appointed independent loss adjuster believes unreasonable.
 - Pit Bulls, American Pit Bull Terriers, Dogo Argentinos, Japanese Tosas, or a dog crossed with these breeds, wolves or wolf hybrids and any animal registered under the Dangerous Dogs Act 1991 and the amendment 1997 and the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.
 - Any claim where your pet is working. For example, if your pet is being used for or being trained for showing, commercial use, guarding, security, farming, hunting, racing etc.
 - Any amount if you break United Kingdom laws or regulations, including but not limited to those relating to animal health or importation.
 - Any costs caused because DEFRA or the Department of Agriculture, Food and Rural Development in the Republic of Ireland have put restrictions on your pet.
 - Any amount if your pet is confiscated or destroyed by the government or public authorities or under the Animals Act 1971 United Kingdom and Control of Dogs Act 1986 and Control of Dogs (Amendment) Act 1992 Republic of Ireland because it was worrying livestock.
 - Any loss as a result of an act of force or violence for political, religious or ideological reasons, war, riot, civil disturbance, revolution or any similar event.
 - Any amount resulting from an illness that your pet contracted while outside the United Kingdom, the Isle of Man and the Channel Islands that it would not normally have contracted in the United Kingdom, the Isle of Man or the Channel Islands unless covered under Section 12 'Travel Cover'.
 - Any loss as a result of disease transmitted from animals to humans.
 - Legal expenses, fines and penalties connected with or resulting from a criminal court case or an Act of Parliament.
- 2 • Any form of illness or injury that your pet has had, or has shown clinical

signs of when you take out this policy. In this case:

- we may not be able to insure your pet; or
- we will insure it, but will not cover any costs relating to that illness or injury.

- The costs of, or compensation for, putting your pet to sleep under a court order or Contagious Diseases Act .

This policy never covers injury, illness, loss or legal responsibility which is caused directly or indirectly by:

- radioactive contamination from using, storing or burning any nuclear fuel;
- the dangerous properties of part of or a whole explosive nuclear device;
- civil disturbance, riot, revolution, war or any similar event; or
- pressure waves from aircraft flying faster than the speed of sound.

Section 4 – General Conditions

For this policy to be valid you must always do the following:

Your policy

- Give us true and complete information about your pet.
- Check your schedule carefully when you receive it and return it to us to be corrected if you find any errors.

Premiums

- Pay your premiums in full and on time. The policy is an annual contract of insurance that can be paid monthly. If the monthly payment option is chosen, claims will only be paid on the understanding that the remaining monthly premiums for that period of insurance will still be collected.
- Your pet is only covered under this policy if you pay the premium. If you pay the yearly premium in instalments and you miss an instalment, you must pay the outstanding amount within 10 working days of receiving notification. If we do not receive your payment within 10 working days, your insurance will be cancelled.
- You will be informed before you renew your policy of any changes to the content of your policy including any increases in the premium and excesses.
- Any communication between you and us will be sent to the address given to us at the start of your policy. It is your responsibility to inform us of any change of address.
- If any payments made in the settlement of a claim are re-issued there may be an administration charge of up to £20 which will be payable by you.
- Your premium may increase as your pet ages and may also increase or decrease if you move house and according to your claims history.
- When we offer further periods of insurance, we may change the policy terms and conditions.

Taking care of your pet

- Take proper care of your pet. This includes taking it for regular vaccinations as recommended by your vet (distemper, infectious canine hepatitis, leptospirosis and canine parvovirus for dogs and feline infectious enteritis, feline influenza and feline leukaemia for cats) which you must pay for. Homeopathic vaccines are not acceptable.
- You must arrange for a vet to examine and treat your pet as soon as possible after it has shown early signs of an injury or illness.
- If we decide, you must take your pet to a vet of our choice.
- Your pet must be in perfect health and free from injury and disease when proposed for insurance and until acceptance by us.

General

- If it is necessary for any reason connected with this policy, we can use your name:
 - in legal action;
 - to enforce judgement or order that benefits us; and
 - to make or defend a claim for damages against someone else.
- The law allows both you and us to choose the law applicable to this contract. This contract will be subject to English law unless we agree otherwise. The parties agree to submit to the exclusive jurisdiction of the English courts.

Section 5 – Vet Fees

Please refer to your schedule and/or product specific cover chart for the specifics and maximum benefit of the cover provided.

What this policy covers

What is covered

We will pay up to the maximum benefit as shown on your schedule and/or your product specific cover chart where applicable, for the cost of veterinary treatment your pet has received for an illness or injury during the period of insurance.

If your pet has been referred to another veterinary practice or authorised organisation, you will need to contact us prior to your appointment for authorisation.

We can ask to see your pet's records from any vet who has treated it, and any other information about your pet. If the vet charges for this information, you will have to pay.

You are covered for:

- Reasonable and customary vet fees arising from reasonable and customary veterinary procedures for treating the illness or injury.
- Diagnostic, medical and surgical treatment facilities, procedures and fees not primarily originating within your usual veterinary practice, provided we consider such fees are reasonable and customary, and the originator's invoice is submitted. If you are referred to, for example, human hospitals, veterinary referral practices, for diagnostic imaging, hydrotherapy etc, you must advise us prior to your appointment.
- Fees for any complementary treatment which the vet recommends.
- The cost of clinical diet food (where applicable) that has been prescribed and supplied by your vet as part of treatment for a covered illness/accident. In this case we will pay a percentage of the costs of this food as shown on your schedule. Please be advised that clinical diet food is subject to excess and vet fees contribution where applicable (please see your schedule for what isn't covered for vet fees contribution).
- Fees for putting your pet to sleep as long as this is recommended by your vet (euthanasia).
- Behavioural consultations for a covered illness/disease as referred by your vet.
- Dental treatment, as long as it is for non-cosmetic and non-preventable dental problems and related to a covered illness/disease or medical condition.

What isn't covered

We will not pay for:

- More than the maximum benefit as shown on your schedule.
- The excess as stated on your schedule. If the treatment dates of an injury, disease or illness fall into more than one period of insurance, you will pay an excess for each period of insurance.
- Vet fees to treat an illness/accident which arises before the benefit start date as shown on your schedule.
- Costs arising from a pre-existing medical condition.
- Costs of any treatment your pet has received after the period of insurance.
- Costs of treatment for medical conditions not listed on your product specific cover chart, where applicable.
- Costs for treatment for any disease or illness contracted abroad.
- Your vet fees contribution. In addition to the excess you may also be required to pay a percentage contribution of the cost of the treatment ('vet fees contribution') depending upon the age of your pet at the start of the current period of insurance. The percentage amount will be calculated from the balance of the total cost of treatment less the excess. The percentage contribution is stated on your schedule.
- Vet fees to treat an illness or injury related to your pet being pregnant or having puppies/kittens.
- Routine pre-operative screening without symptoms of any illness or disorder.
- Preventative and routine treatments, for example, vaccinations, spaying, castration, cosmetic procedures (including grooming), elective surgery, nail clipping, the cost of killing and controlling fleas and/or tapeworms and roundworms, or measures to rid the pet of internal and external parasites, and any claims arising as a result of these procedures.
- Pheromone therapy.
- A clinical diet that is only prescribed to help your pet lose weight.
- The cost of any food prescribed by a vet to prevent illness.
- Dentistry that you choose to have carried out that is not related to an injury or illness.
- Behavioural fees not originating directly from your own vet or referred by your own vet.
- Charges for house calls or domiciliary visits, ambulance or other carriage involving veterinary staff only, unless it is life-threatening to the pet to

move it.

- Having your pet cremated, buried or otherwise disposed of.
- Travelling expenses incurred either by yourself or your vet.
- Any fee charged by your vet to complete the claim form or send additional information.
- The hire or purchase of equipment e.g. cages, K9 carts, buster collars.
- Organ transplants or any associated costs.
- Behavioural equipment such as training aids, purchase of videos, tapes, books, other training equipment, retraining programmes or relocating your pet for training purposes.
- The cost of treating any injury or illness deliberately caused by you or anyone living with you.
- Complementary treatments that are not carried out under the direction of a vet.
- Costs resulting from an injury or illness specified as excluded on your schedule or generally not covered within these terms and conditions.
- Costs incurred outside the United Kingdom unless agreed by us in advance.
- Costs for referral vet fees not authorised in advance by us.

How to claim

Please read in conjunction with Section 15 - How to Claim.

- Contact us to request a claim form.
- Please remember that claims only apply to treatment received during the Period of Insurance.
- Your usual veterinary practice - for claims relating to fees originating from your usual veterinary practice you do not need to obtain prior approval before commencing treatment.
- Referral veterinary practice - for claims involving fees originating from a referral veterinary practice you must first gain approval from us.
- Ensure that all receipts or original invoices are retained, as these are required when you submit your completed claim form.
- If treatment has not been completed, an interim claim can be submitted.
- All claims must be accompanied by a completed claim form with original invoices attached and must be submitted:
 - Within 6 months of the treatment start date.
 - If treatment has continued beyond one Period of Insurance and into the next (as shown on your schedule), please ask the vet to provide an itemised receipt showing the date and cost of fees incurred on each day.

Section 6 – Loss by Theft or Straying

Please refer to your schedule and/or your product specific cover chart to check whether this benefit applies to your policy.

What this policy covers

What is covered

We will give you the price you paid for your pet, up to the maximum benefit as shown on your schedule if, during the period of insurance:

- your pet is stolen or strays; and
- you don't get your pet back within 30 days.

If you have no formal proof of how much you paid for your pet, we will pay what we consider is a reasonable sum.

What isn't covered

We will not pay the purchase price if:

- Your pet is stolen or strays within 14 days of you taking out the policy.
- You or the person looking after your pet has freely parted with it.
- You have not reported the loss or theft of your pet within 24 hours of discovering it missing to the police and, if applicable, obtained a crime reference number to certify the theft or loss was reported to the police.
- You have not immediately taken all reasonable steps to find or recover your pet.

Special condition

If you get your pet back after we have paid you, you must pay back all the money we paid you.

How to claim

Please read in conjunction with Section 15 - How to Claim.

- If your pet is not found within 30 days you may claim the price you paid for your pet. Please notify us in writing giving full details of the circumstances of the loss.
- For pedigree pets, please send the original purchase receipt and pedigree certificate.
- For non-pedigree pets, please send the original purchase receipt signed by the person from whom you purchased your pet, together with his/her name and full address.
- For rescue pets, please send us the paperwork you were given by the rescue centre showing price/donation you paid.
- If applicable you must obtain a crime reference number from the police.
- Ask for our approval before you advertise or try other methods of finding your pet.

Section 7 – Recovery – Advertising and Reward

Please refer to your schedule and/or your product specific cover chart to check whether this benefit applies to your policy.

What this policy covers

What is covered

We will pay you up to the maximum benefit as shown on your schedule if, during the period of insurance, your pet is stolen or goes missing. We will pay for:

- Recovery: if you try to find your pet after it is stolen or strays, we will pay for advertising/reward and other associated costs.
- Advertising: if your pet is stolen or goes missing we will pay the cost of advertising.
- Reward: the amount of any reward you have offered and paid to get your pet back.

What isn't covered

We will not pay:

- More than the maximum benefit as shown on your schedule;
- If your pet is stolen or strays within 14 days of you taking out the policy.
- Recovery: any costs unless you immediately take all reasonable steps to find or recover your pet.
- Advertising: the money you spend trying to find your pet if we have not agreed the way you are doing this.
- Reward: any reward not supported by a signed receipt giving the full name and address of the person who found your pet.

Any reward paid to a member of your family or to someone employed by you.

We will not pay any ransom costs if your pet is stolen or 'dognapped'.

How to claim

Please read in conjunction with Section 15 - How to Claim.

- You must contact us and wait for us to agree in writing before you incur any costs for trying to find your pet.
- If you have paid a reward to recover your pet, please provide a receipt and the full name and address of the person that it was paid to.

Section 8 – Kennel/Cattery Fees

Please refer to your schedule and/or your product specific cover chart to check whether this benefit applies to your policy.

What this policy covers

What is covered

We will pay up to the maximum benefit as shown on your schedule if, during the period of insurance:

- you are ill or injured and have to go into hospital for more than 48 hours; and
- your pet stays in a licensed kennel/cattery while you are in hospital.

If you have to go into hospital more than once for the same illness or injury, you will only have to pay one excess the first time you go in.

What isn't covered

We will not pay for:

- More than the maximum benefit as shown on your schedule;
- The excess as stated on your schedule. If you have to go into hospital more than once for different illnesses or injuries, you must pay the excess as stated on your schedule each time.
- Any costs resulting from you having to go into hospital because of an illness or injury occurring or showing symptoms before your pet's cover started or within the first 14 days.
- Any costs resulting from you being pregnant or giving birth, or from you going into hospital for the treatment of alcoholism, drug abuse, drug addiction, attempted suicide/self-inflicted injuries.
- Any costs resulting from nursing-home care or from convalescence care that you do not receive in hospital.
- Any costs if someone else living with you can reasonably be expected to look after your pet whilst you are in hospital.
- Any costs if you are in hospital outside the United Kingdom.

How to claim

Please read in conjunction with Section 15 - How to Claim.

- When you leave hospital, ensure you obtain a medical certificate.
- Obtain the receipt from the boarding kennel/cattery.
- Send us a letter confirming the nature of the illness/injury you were hospitalised for and enclose the above documents.

Section 9 – Daily Minding Fees

Please refer to your schedule and/or your product specific cover chart to check whether this benefit applies to your policy.

What this policy covers

What is covered

We will pay the reasonable cost of paying someone to look after your pet up to a maximum benefit as shown on your schedule if, during the period of insurance:

- You need to go into hospital for medical treatment.

What isn't covered

We will not pay for:

- More than the maximum benefit as shown on your schedule.
- The excess as stated on your schedule.
- Any costs if you are in hospital for less than 48 hours.
- Any costs resulting from you having to go into a hospital because of an injury or illness occurring or showing symptoms before your pet's cover started or within the first 14 days.
- Any costs resulting from you being pregnant, giving birth or any treatment that is not related to an injury or illness.
- Any costs resulting from you having to go into a hospital for treatment for alcoholism, drug abuse, drug addiction, attempted suicide or self-inflicted injuries.
- Any costs resulting from nursing-home care or from convalescence care that you do not receive in a hospital.
- Any payment if someone else living with you can reasonably be expected to look after your pet whilst you are in hospital.
- Any costs if you are in hospital outside the United Kingdom.

How to claim

Please read in conjunction with Section 15 - How to Claim.

- Please confirm the nature of the illness/injury you were hospitalised for in a covering letter. The letter must be supported by:
 - documentation showing the amount paid, or proof or written confirmation from the carer that the agreed sum has been received;
 - a medical certificate showing the dates that you were in hospital.

Section 10 – Holiday Cancellation

Please refer to your schedule and/or your product specific cover chart to check whether this benefit applies to your policy.

What this policy covers

What is covered

We will pay you up to the maximum benefit as shown on

your schedule if, during the period of insurance:

- You cancel your holiday or come home early because your pet needs life-saving surgery.
- You cancel your holiday less than 7 days before you were due to leave.
- You cannot get these expenses back from anywhere else, for example from travel insurance.

We will pay for:

- The value of any unused travel and accommodation expenses.
- Any extra travel expenses in order for you to return home.

What isn't covered

We will not pay for:

- More than the maximum benefit as shown on your schedule.
- Costs for anyone else who was on the holiday with you.
- Any costs specified as excluded on your schedule or generally not covered by these terms and conditions.
- Any amount, unless a vet has certified that your pet needs life-saving surgery.
- Any amount, if the cost of accommodation is for a property owned by you or your family or any person travelling with you on the same holiday.

We will not pay if:

- You cancel your holiday or come home early because your pet needs surgery which is not life-saving.
- You cancel your holiday or come home early because your pet is ill.
- You booked your holiday less than 28 days before you were due to leave.

How to claim

Please read in conjunction with Section 15 - How to Claim.

- A vet must have recommended that you cut your holiday short.
- We require cancellation confirmation from your travel agent, the operator or other holiday sales organisation.
- Send us receipts for the expenses you are claiming and a letter explaining when and why you had to pay each expense.

The confirmation must show the dates and total cost of your holiday, the date you decided to cancel or return home, and any expenses that you cannot recover.

Section 11 – If Your Pet Dies

Please refer to your schedule and/or your product specific cover chart to check whether this benefit applies to your policy. Death from illness is not applicable under *Loyal Basic* and *Loyal K* policies.

What the policy covers

What is covered

Where a death benefit is applicable and your pet dies during the period of insurance, we will pay you the price that you paid for your pet up to the maximum benefit as shown on your schedule.

We will pay you this money even if we have already paid for vet fees to treat the illness or injury.

What isn't covered

We will not pay for:

- More than the maximum benefit as shown on your schedule.
- We will not pay the price you paid for your pet if:
 - Your dog dies from an illness when your dog is:
 - 6 years or over if shown as a specified breed or;
 - 8 years or over for all other breeds.
 - Your dog dies from an illness and you have opted for *Loyal Basic* or *Loyal K* policies.
 - Your cat is 10 years or over and dies from an illness.
 - Your pet dies from an illness that arises within 14 days of you taking out the policy.
 - Your dog is put to sleep due to aggression – unless this can be attributed to a medical condition.
 - The death relates to an exclusion placed on your schedule or is generally not covered by these terms and conditions.
 - Post mortem fees

How to claim

Please read in conjunction with Section 15 - How to Claim. Send the claim form to us as soon as possible after your pet dies, along with the purchase receipt and pedigree certificate if appropriate.

- For pedigree pets, please send the purchase receipt and pedigree certificate.
- For non-pedigree pets, please send the purchase receipt signed by the person from whom you purchased your pet together with his/her name and full address.
- For rescue pets, please send us the paperwork you were given by the rescue centre showing the price/donation you paid.
- In absence of the full supporting paperwork we will pay the price that we feel is fair up to the maximum benefit.

Section 12 – Travel Cover

Please refer to your schedule and/or your product specific cover chart to check whether this benefit applies to your policy.

If you are taking your pet abroad and will be complying with the Pets Travel Scheme (PETS), then please call us to request a travel form. This must be completed, signed and returned to Pet Protect at least 14 days prior to travel in order to activate the travel cover. Cover whilst abroad is available for a maximum of 31 days in any one period of insurance. Full details are contained in the separate travel policy terms and conditions which are available on request.

How to claim

- Please refer to separate travel policy terms and conditions if cover has been activated.

Section 13 – Third Party Liability Cover

Cover applies to dog policies only. Please refer to your schedule and/or your product specific cover chart to check whether this benefit applies to your policy.

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

Your responsibilities

- You must not admit responsibility, agree to pay any claim or negotiate with any other person following an incident.
- You agree to provide us with any information connected with the claim that we ask for, including details of your pet's history.
- You agree to help us find out details of the incident that results in a claim or provide us with written statements and go to court if needed.
- You must allow us to take charge of claims made against you and allow us to prosecute in your name.

What this policy covers

What is covered

- The most we will pay is the maximum benefit as shown on your schedule.
- If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving your pet during the period of insurance we will pay:
 - compensation and costs awarded against you by a court; and
 - the legal costs and expenses for defending a claim against you.

If other dogs are involved:

- If other dogs are involved with your dog in causing injury or damage, we will only pay for the share of the injury or damage which your dog causes.
- If the other dogs belong to you but are not insured, you will have to pay for the share of the injury or damage which your uninsured dogs cause. For example, if you have three dogs which cause injury or damage and only one is insured, we will pay one-third of any claims made against you.
- If the other dogs belong to someone else, that person will have to pay for the share of the injury or damage which their dogs cause. For example, if your dog and someone else's dog cause injury or damage, we will only pay for costs that have been allocated to you.

What isn't covered

We will not pay for:

- More than the maximum benefit as shown on your schedule.
- The excess as stated on your schedule.
- Compensation or legal costs if the injured person:
 - is part of your family;
 - lives in your home;
 - is working for you;
 - is looking after your dog with your permission.
- Compensation or legal costs if the damaged property belongs to you or someone who:
 - is part of your family;
 - lives in your home;
 - works for you;
 - is looking after your dog with your permission.
- Compensation or legal costs if you or someone listed above is looking after the property or holding it in trust.
- If you work from home and your dog has access to your work area and/or your clients' property and causes any incident which results in any form of compensation, costs and expenses.
- Any compensation costs and expenses if you are legally responsible only because of a contract you have entered into.
- Any compensation, costs and expenses resulting from an incident that takes place as a result of your profession, occupation or any business.
- Any costs or expenses defending you which we have not agreed beforehand.
- Any compensation costs and expenses arising from an incident if you have not followed advice or information given to you by previous owners or re-homing organisations about the behaviour of your dog.
- Any compensation costs and expenses if you are deemed responsible under laws outside the United Kingdom.
- Any compensation, costs or expenses due to a deliberate act by you, a member of your family or anyone living with you. Any compensation costs and expenses if you are responsible for air, water or soil pollution, unless it can be proved that the pollution took place immediately after and as a result of an accident involving your dog.
- Costs resulting from any incident specified as excluded on your schedule or generally not covered within these terms and conditions.
- Claims which would be covered by any other insurance that you or the person looking after your dog have.
- Any loss as a result of disease transmitted from animals to humans.

How to claim

Please read in conjunction with Section 15 - How to Claim.

- You must inform us immediately of any accident or injury that your dog causes.
- Contact us and wait for written instructions from us. We will send you a third-party liability claim form. Please complete it as fully as possible including details of any household contents insurance that you may have. This will assist us in processing your claim.
- You must immediately forward original copies of written summons or any other legal document you receive and you must never send any replies to any of these documents.

Section 14- Property Damage Liability Cover

Please refer to your schedule and/or your product specific cover chart to check whether this benefit applies to your policy.

Your responsibilities

- You must not admit responsibility, agree to pay any claim or negotiate with any other person following an incident.
- You agree to provide us with any information connected with the claim that we ask for, including details of your pet's history.
- You agree to help us find out details of the incident that results in a claim or provide us with written statements.

What the policy covers

What is covered

- The most we will pay is the maximum benefit as shown on your schedule.
- Property damage to the interior of your rented accommodation only, as a result of an incident involving your pet during the period of insurance.

• We will pay for the cost of damage to buildings and fixtures and fittings belonging to the landlord for which the tenant is legally obliged to pay.

What isn't covered

We will not pay for:

- More than the maximum benefit as shown on your schedule.
- More than one claimed occurrence per policy.
- The excess as stated on your schedule.
- Compensation or legal costs for injury to persons caused by the property damage.
- Compensation or legal costs for damage to the contents of the rented accommodation caused by your pet.
- Compensation or legal costs for injury to persons caused by the pet, unless provided for elsewhere in these policy terms and conditions.
- Any claim involving the use of the pet in any business, undertaking financial gain, including a trade, profession or occupation, including incidents that take place as a result of your profession, occupation or any business.
- Any claim involving the pet that has a record of two or more acts of aggression, separation anxiety, or other destructive behaviour.
- Any costs or expenses for defending you.
- Any compensation costs and expenses arising from an incident if you have not followed advice or information given to you by previous owners or re-homing organisations about the behaviour of your pet.
- Any compensation costs and expenses if you are deemed responsible under laws outside the United Kingdom.
- Any compensation, costs or expenses due to a deliberate act by you, a member of your family or anyone living with you.
- Any compensation costs and expenses if you are responsible for air, water or soil pollution, unless it can be proved that the pollution took place immediately after and as a result of an accident involving your pet involving your rented accommodation.
- Costs resulting from any incident specified as excluded on your schedule or generally not covered within these terms and conditions.
- Claims which would be covered by any other insurance that you have.

How to claim

- You must inform us immediately of any property damage that your pet causes.
- You must submit the claim to us, as soon as reasonably practical, and in accordance with these terms and conditions
- Your claim must include:
 - a copy of the lease/rental agreement in force at the time of property damage; and
 - a letter from the landlord clearly indicating:
 - an itemised list of the damage to the rented accommodation caused by the insured pet; and
 - a paid itemised invoice indicating the costs to repair or replace the damage.

Section 15 – How to Claim

General procedure – please refer to each benefit section for full details on how to claim. Please refer to your schedule and/or your product specific cover chart to see which benefits and maximum benefit levels apply to your policy. Not all benefits are available on every policy.

We will not authorise or guarantee any claims over the telephone but we can offer:

- General advice.
- Specific advice on whether fees will be considered by the company for services provided outside your usual veterinary practice and not by your vet.

To submit a claim:

You must send us a claim form that has been fully completed. We will then write to you with our decision.

- Complete the payment details on the front of the claim form.
- Ask your vet to complete and sign the reverse of the form.
- Sign the customer declaration at the end of the form.
- Return to Pet Protect with all itemised receipts and any supporting information we ask for.

All claims must be accompanied by a completed claim form with original invoices attached and must be submitted:

- within 6 months of the treatment start date unless otherwise stated.

We will pay your claim:

- If the claim form is correct and complete.
- When we have all the other information we need to support the claim.
- When we are sure that the claim is valid.
- To assist with the determination of what constitutes reasonable and customary fees we may seek guidance from other veterinary practices in your area or an independent loss adjuster.
- If you ever make a claim or give information which you know is false or dishonest, we may cancel your insurance. You will then have to pay back any money we have given you under this policy.
- If any claim against you results in legal action, we can take over your case and control it for as long as is necessary.
- If there is any other insurance under which you are entitled to payments, we will only pay our share of the claim. You must tell us the name and address of the other insurance company and the applicable policy number.

If payment is to be paid directly to the vet:

If it is more convenient and your vet agrees, we can pay claims directly to your vet. You can tell us to do this when you make a claim. You will need to settle with the vet any fees for non-claimable items and the policy excess/vet fees contribution (if applicable).

If your vet asks for information about your insurance relating to your claim, we will tell them what the insurance covers and how the amount we pay is calculated.

Send your form and documents to:

Pet Protect Limited
Furness House
53 Brighton Road
Redhill
Surrey RH1 6RD.

Section 16 – Our Service to You

Statutory rights

Purchasing this policy does not affect your statutory rights.

Telephoning us

We may record your telephone calls with our representatives to monitor and improve the quality of the service we provide.

Fraud

This policy will not be valid if any information you give is false or exaggerated.

Policy literature

Please contact us should you require any of our literature in a different format.

Direct debit guarantee

This guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own bank or building society. If the amount to be paid or the payment date change, Pet Protect Limited will notify you 14 days in advance of your account being debited or as otherwise agreed. If an error is made by Pet Protect Limited or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a direct debit at any time by writing to your bank or building society. Please also send a copy of your letter to us.

Collection details

With policies paid by direct debit, the first premium will be charged approximately 8 working days after receipt of your direct debit mandate unless specified otherwise. With both monthly credit cards and direct debit payers, the first two premiums may be charged within the second month.

Policy renewal

We will write to you before your policy expires with full details of your next year's premium and excess.

If you have taken advantage of our automatic renewal service we will retain your payment details in order to continue to deduct premiums when your policy is renewed.

If you have selected this method and you don't contact us to tell us otherwise, we will automatically renew your policy.

If you do not want to renew your policy all you need to do is call us to let

us know.

Data protection

Your details will be held and used by Pet Protect Limited and selected companies acting on our behalf to administer your policy.

We may pass on your data to any relevant regulator or dispute resolution provider. We may also use your data for training and testing purposes. Unless you have already notified us that you do not wish your details to be used for other purposes, your details may also be used by us or carefully selected third parties for other marketing purposes.

We may disclose your information to our service providers and agents for these purposes. Pet Protect and third parties may contact you by mail, telephone or email.

If you do not want your data to be used for other purposes and you have not already notified us please write to the Data Protection Officer at:

Pet Protect Limited
Furness House
53 Brighton Road
Redhill
Surrey RH1 6RD.

To help keep your details accurate we may use information we receive from our partners. You can ask for a copy of your details (for a small fee) and you may correct any inaccuracies. To improve our service we may monitor or record our communications with you.

Section 17 – Your Right to Cancel

If your cover does not meet your requirements, please contact Pet Protect within 14 days of receipt. We will return in full any premium paid during this period provided you haven't claimed.

If you're thinking of leaving us, please give us a call to let us know.

If you are paying for your cover on a monthly basis, you will remain covered until the end of the month you have already paid for. If you have paid for your annual premium in full we will refund a proportion of your premium which relates to the remaining un-expired full months of cover not used. The full annual premium is due to us if a claim has been made.

To cancel your policy, please call our Customer Services.

If you decided to cancel your Direct Debit instalment, it's important that you call us to ensure your policy has been fully cancelled, so your credit rating is not affected.

Refer to *Section 20 – How to contact us* for all our contact details.

We can cancel your insurance at any time. We will give you at least 7 days' notice before we end your cover. We will also pay back or credit you for the premiums you have paid to cover the cancelled part of the period of insurance (unless a claim has been paid against the premium). If we cancel your insurance, it does not affect your rights to cover or our rights that were in existence for the period of insurance prior to the date of cancellation.

Once you/we have cancelled your policy you will not be able to reinstate your policy under the previous terms. This means that if you want to reinsure with us you will have to take out a new policy with new terms.

It is your responsibility to contact your bank or building society and ensure no further payment is made to us.

Section 18 – If You Have a Question or Complaint

We aim to provide you with a first-class policy and unrivalled service. However, there may be times when you feel we have not done so. If this is the case, we would like to be told about it so that we can do our best to solve the problem.

If you have a question or complaint about your insurance, please contact us at:

Customer Service Department
Pet Protect Limited
Furness House
53 Brighton Road
Redhill
Surrey RH1 6RD

You may also call us or email us giving details of your pet insurance policy or claim number so that we can deal with your enquiry quickly.

How we will deal with your complaint

0-5 days

Your complaint can be received by telephone, email or letter. We aim to resolve all complaints by the end of the next business day. However, if this is not the case, we will acknowledge your complaint in writing within 5 business days. In this stage we will advise as to the name of the person dealing with the complaint and their position/role within the company. A summary of our complaint handling procedure is available on request and

will also be provided to you when acknowledging a complaint.

0-5 weeks

You will receive a final response letter or a holding letter within 4 weeks. If your complaint has not been resolved within 5 business days, we will either send you a final response letter or a further holding letter within 4 weeks of the date of your complaint.

0-8 weeks

You will receive a final response letter, or a further letter advising why we are unable to make a final decision, within 8 weeks of your complaint.

If your complaint has not been resolved within 4 weeks of the date of your complaint, we will respond within 8 weeks with either a final response letter or advise why we are unable to make a final decision.

If at any time you are unhappy with the way in which your complaint is being handled you may refer to your insurance company by writing to:

QBE Insurance (Europe) Limited
Plantation Place
30 Fenchurch Street
London EC3M 3BD
Tel: 020 7105 4000
Fax: 020 7105 4019.

If Pet Protect Limited or QBE Insurance (Europe) Limited are unable to make a final decision, Pet Protect Limited will write and enclose the Financial Ombudsman Service (FOS) explanatory leaflet and you may take your complaint forward in this manner.

Who can I contact if I am still unhappy?

We find that we can generally resolve complaints internally, but should you remain unhappy you can contact the Ombudsman as below. In writing to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
By telephone at: 0845 080 1800
By email at: enquiries@financial-ombudsman.org.uk
Or you can access their website at:
www.financial-ombudsman.org.uk

If you make a complaint your legal rights will not be affected.

Please note that the FOS will not deal with your complaint if you submit it to them sooner than 8 weeks after receipt of the complaint by ourselves or longer than 6 months after you have received a final letter from us.

Please also note that should you not respond within 8 weeks to our letters, we will consider the complaint closed.

Compensation scheme

We are covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Our products and services are covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk.

Section 19 – Further Information About Us, Your Insurers and Our Regulator

Pet Protect Limited is registered in England and Wales No. 1774371. QBE Insurance (Europe) Limited (registered in England number 1761561) underwrites all Pet Protect policies. Pet Protect registered office: Furness House, 53 Brighton Road, Redhill, Surrey RH1 6RD. Pet Protect Limited (Firm reference number 311794) and QBE Insurance (Europe) Limited (Firm reference number 202842) are authorised and regulated by the Financial Services Authority. This can be checked by visiting the FSA's website at www.fsa.gov.uk/register or by telephoning the FSA on 0845 606 1234.

Section 20 - How to Contact Us

Pet Protect Customers:-

Tel: 0870 243 0088

Email:
enquiries@petprotect.co.uk

Website:
www.petprotect.co.uk

Poppy Direct Customers:-

Tel: 0870 243 0090

Petpals Customers:-

Tel: 0870 240 1913

Email:
enquiries@petpalsdirect.com

Website:
www.petpalsdirect.com

Fax (all customers):

0870 243 0097