

# NCI Pet Insurance

## Lifetime Policy Terms and Conditions



YOU MUST READ THIS DOCUMENT AND THE CERTIFICATE OF INSURANCE WHICH FORM AN INTEGRAL PART OF THE POLICY, TO ENSURE THIS PRODUCT MEETS YOUR DEMANDS AND NEEDS.

### Welcome to NCI Pet Insurance

We're delighted to welcome you and your pet to NCI Pet Insurance. We know that pets aren't just animals, they are a part of the family.

NCI Pet Insurance Lifetime is an annual policy that provides cover for veterinary treatment for injuries, illnesses and other expenses associated with protecting your pet. The total amount we can pay towards veterinary treatment for any condition in one policy term cannot exceed the maximum benefit stated on your Certificate of Insurance and any amount over this will need to be paid for by you. Any illness or injury (including clinical signs) which happened before the date your policy starts will not be covered by us and it will be considered as a pre-existing condition.

As this is a 12-month contract, if you are invited to renew your pet's insurance and your cover is renewed, they will benefit from continuous cover for the next policy term, including costs for recurring conditions. In every policy term, the maximum benefit that you are able to claim for veterinary fees and complementary treatment will be made available to you again. If we are unable to offer you cover, we'll give you plenty of notice to find alternative cover before your policy term ends.

It is important to note that the Policy Terms and Conditions can change over time and as NCI Pet Insurance Lifetime can provide cover for various conditions over the life of your pet, you must be able to afford to pay for your policy each year. 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 veterinary treatment. For example, your payments may be more than double what you originally paid, if your policy is renewed each year. You will also need to consider that excesses may change as your pet gets older.

### What do I need to do now?

#### 1. Accessible Documents.

We can send your documents in several formats, for example, braille, large print or an MP3 audio file. 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 for you and you can find the contact details at the bottom of this page.

#### 2. Check and read your documents carefully.

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

#### 3. How you can help us.

We've created our pet cover by listening to pet owners. We want to understand your needs and take your suggestions on board. This lets us ensure that our products are honest, friendly, and easy to understand. 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 even complaints, please contact us.

#### 4. How to get in touch.

If you need to contact us, you'll find all 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



Call



Write

Email us at:

#### Customer Care

[petteam@ncionline.co.uk](mailto:petteam@ncionline.co.uk)

#### Sales & Renewals

[petrenewals@ncionline.co.uk](mailto:petrenewals@ncionline.co.uk)

#### Claims

[petclaims@ncionline.co.uk](mailto:petclaims@ncionline.co.uk)

Call us on: **01423 535057**

We're open:

#### Customer Care, Sales & Renewals

Monday to Friday: 9am – 6pm

#### Claims

Monday to Friday: 8am – 6pm

Saturdays: 9am – 1pm

Closed Sundays & Bank Holidays

Write to us at:

NCI Pet Insurance

4<sup>th</sup> Floor

Clarendon House

Victoria Avenue

Harrogate

HG1 1JD

## FirstVet

As part of your policy, you can access unlimited advice from FirstVet directly on your mobile or computer. This service is completely free and, doesn't affect your cover with us.

FirstVet, is open 24 hours a day, 365 days a year.

Here are some of the things they may be able to help you with:

- Vomiting and diarrhoea
- Itching and skin problems
- Eye and ear problems
- Coughing and sneezing
- Poisoning

FirstVet can also give you advice for things not covered by your insurance; for example, preventative care. However, those appointments must be paid for by you. Please check the policy wording to find out if any recommended treatment by FirstVet is covered by your policy.

### Important

If your pet is very sick or badly injured, you should always seek veterinary care immediately.

### How it works

1. Download the app from <https://firstvet.com/uk/> and select 'NCI' when creating an account.
2. Register with the same email address, phone number and date of birth you use for your NCI Pet Insurance policy.
3. Click 'My pets' – the section will be populated with your pet's details.
4. Make an appointment – select your pet, describe its symptoms and choose a time that suits you.
5. Enable notifications on your phone, to receive an alert when your vet starts the video call.
6. After the visit, a journal will be sent to you with the vet's advice and diagnosis. You'll also be sent a referral for treatment if you need one.

## Explaining Key Terms of your Policy

### Lifetime Policy

It's important you understand what we mean by Lifetime. We know this can be quite confusing, which is why we want to explain exactly how our Lifetime policy works.

This Lifetime policy doesn't guarantee that we'll be able to provide cover for your pets' entire life.

Our Lifetime policy is a 12-month annual contract, subject to terms, conditions, and underwriting criteria. This 12-month period is known as the policy term. At the end of each policy term, if we invite you to renew your cover and you decide to accept by continuing to make payment (either monthly or annually), the policy will be automatically renewed, unless you instruct us otherwise, and the veterinary fee limit chosen will be available again.

Occasionally, we may find as part of our annual review that we can't continue to offer your pet cover for the following policy term. This can be for a variety of reasons, as underwriting criteria and Policy Terms and Conditions can change from time to time. If this happens, we'll notify you as soon as possible, to give you time to find alternative cover before your policy term ends.

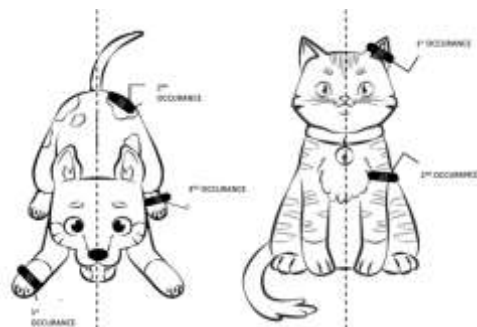
### Pre-Existing Conditions

We will not cover any illness, behavioural illness, injury, or accident that your pet had or showed clinical signs of before your policy started, regardless of which part of your pet's body was affected. This includes conditions that may happen again or are a result of a condition or incident your pet had before your policy started.

For example, if your pet suffered from arthritis in their back-right leg before you took out a policy with us, we'll not cover the cost of treatment for arthritis in any part of your pet's body. This is regardless of whether you have made a claim previously or not.

### A Condition

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

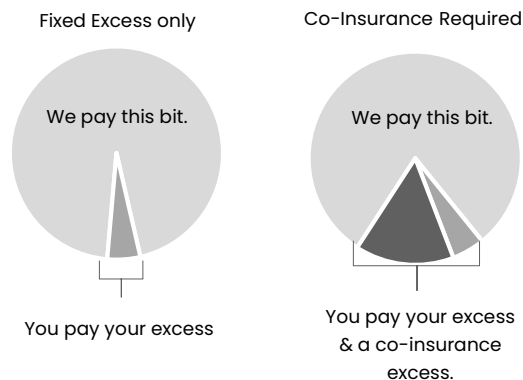


For example, your pet suffers from a lipoma (a fatty lump) on their left front leg and you take your pet to the vet for treatment and make a claim on your policy. Your pet then develops another lipoma on their back 6 months later and you take your pet to the vet again and make another claim. We'll consider this all as one condition.

Using this example, it's important to mention that if your pet developed the initial lipoma before your policy started, we'd consider the second lipoma as a pre-existing condition.

## Excess and Co-Insurance

The excesses payable are:



The fixed excess (as shown on your Certificate of Insurance) is the amount that you'll need to pay in each policy term, for each unrelated condition or incident, before we pay towards any claim.

For veterinary fees and complementary treatment in respect of a dog, cat or rabbit, if your pet is a select breed or is 7 years old or over, you'll also need to pay a 15% co-insurance excess towards each claim. The co-insurance excess is calculated after your fixed excess has been deducted. For our list of select breeds, please refer to **THE MEANING OF THE WORDS IN THIS POLICY**.

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

If a claim continues into a new policy term, then you will pay another fixed excess (and co-insurance excess if payable) if the treatment dates go into the next policy term.

## Following your vets' instructions

It's important that whenever a vet provides you with advice, you follow it. We won't pay for any condition that could have been avoided by following a vet's instruction. 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 continue to provide access to rubber toys and your pet ends up eating one and your pet needs it to be surgically removed. We wouldn't cover the surgery to remove the object, as it could have been prevented by you taking your vet's advice.

## Paying for the policy by monthly Direct Debit

Your pet is only covered if you keep your payments up to date.

If you pay for your annual cover by monthly Direct Debit instalments, we will tell you when your payments are due to be collected. Other than your first payment, all payments will be collected monthly in advance. You must keep your payments up to date to ensure your pet is covered under the policy, even if you are in receipt of, or awaiting a claim payment.

If we can't collect your payment on the first attempt, we will tell you when we will attempt to collect this again. If the second attempt to collect your payment is also unsuccessful, your cover will be in payment arrears. If you fail to pay for your cover, we will terminate your policy from the date that the last collected payment provides cover up to.

We must make you aware that if we cannot collect your payment on time, you may be charged a late payment fee. This will be collected at the same time that your next Direct Debit payment is due.

If you decide to cancel your policy, please refer to 'Cancelling Your Policy' for full details.

## Paying for the policy in full by card annually

Your pet is only covered if you keep your payments up to date.

If you pay for your annual cover by card every year, we will use the same details you provided to us in a previous policy term to collect the payment from you. You must keep your payments up to date to ensure your pet is covered under the policy, even if you are in receipt of, or awaiting a claim payment.

We will attempt to collect your payment up to 5 days before your policy renewal is due, this is to make sure there is no loss of cover. If we try to collect the payment and it is unsuccessful, your cover will be in payment arrears. If you fail to pay for your cover, your policy will not renew and we will terminate your policy from your renewal date.

If you decide to cancel your policy, please refer to 'Cancelling Your Policy' for full details.

## Payment difficulties?

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 our Customer Care team if you want to discuss your options.

It can be hard to know where to turn if you're worried about your finances. If you need help or just want to chat to someone about this, you can visit [www.gov.uk/debt-advice](http://www.gov.uk/debt-advice) and find a service that is suitable for you.

## Contents

Welcome to NCI Pet Insurance.....	1
What do I need to do now? .....	1
FirstVet.....	2
THE MEANING OF WORDS IN THIS POLICY.....	5
How do I claim? .....	8
What information do I need? .....	8
SECTION A: CONTRACT OF INSURANCE .....	10
What do I need to make you aware of? .....	10
What happens with this information? .....	10
What happens if I don't make you aware of these changes? .....	10
What happens at renewal?.....	10
What changes can be made at the renewal of your policy? .....	10
Cancelling this policy .....	10
Complaints.....	11
Telephone recording and call charges .....	11
GENERAL CONDITIONS WHICH APPLY TO THE WHOLE POLICY.....	12
GENERAL EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY .....	14
SECTION B: INSURED EVENTS WE WILL COVER .....	15
Section 1A – Veterinary fees .....	15
Section 1B – Complementary Treatment.....	15
Section 2 – Death from Injury or Illness .....	17
Section 3 – Theft or Straying.....	17
Section 4 – Advertising and Reward .....	17
Section 6 – Boarding Fees.....	19
Section 7 – Holiday Cancellation.....	19
Section 8 – Emergency Repatriation .....	19
Section 9 – Quarantine Expenses and Loss of Documents.....	19
SECTION C: LEGAL.....	20
Data Privacy.....	20
Financial Services Compensation Scheme.....	20
Laws Applicable .....	20

## THE MEANING OF WORDS IN THIS POLICY

If **we** explain what a word means, that word has the same meaning wherever it appears in the Policy Terms and Conditions.

Defined Word	Meaning
<b>Accident</b>	A sudden, unexpected, specific event that results in an <b>injury</b> to <b>your pet</b> or damage to a third party.  For the sake of clarity, the following <b>illnesses</b> are not considered <b>accidents</b> : luxating patellae; all cruciate ligament problems, including rupture or strain of one or both cruciate ligaments; degenerative joint disease; hip dysplasia; hyperextending hocks; Juvenile Pubis Symphysiodesis (JPS).
<b>Aggressive behaviour</b>	<b>Your pet</b> 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.
<b>Aggressive tendencies</b>	<b>Your dog</b> 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.
<b>Agreed countries</b>	Any European Union member States and Territories which are included in the <b>Pet Travel Scheme (PETS)</b> or part of the <b>Common Travel Area</b> .
<b>Behaviourist</b>	A Certified Clinical Animal <b>behaviourist</b> or a member of one of the following organisations, from <b>our</b> list of approved specialists: 1) Association of Pet Behaviour Counsellors 2) Canine and Feline Behaviour Association
<b>Behavioural illness</b>	Any change(s) to <b>your pet's</b> normal behaviour that is caused by a mental or emotional disorder that could not have been <b>prevented</b> by training, socialisation or medical intervention, caused by the environment in which <b>your pet</b> is kept or caused by how <b>your pet</b> has been handled by <b>you, your family</b> or the person looking after <b>your pet</b> .
<b>Bilateral condition</b>	An <b>injury, illness, clinical sign</b> or disease that has the same diagnosis and: <ul style="list-style-type: none"> <li>Occurs on one side or part of <b>your pet's</b> body and then later presents on the other side or another part of <b>your pet's</b> body at a different time, or</li> <li>Presents on both sides of <b>your pet's</b> body at the same time,</li> </ul> Will be treated as one <b>condition</b> and will be known as a <b>bilateral condition</b> .
<b>Certificate for treatment against parasites</b>	A certificate issued under the terms of the <b>Pet Travel Scheme (PETS)</b> .
<b>Certificate of Insurance</b>	The document which contains details about <b>you, your pet</b> , sections of cover (including policy limits and <b>excesses</b> ), that apply to the cover <b>you</b> have chosen.
<b>Channel Islands</b>	Consists of the Bailiwick of Jersey and the Bailiwick of Guernsey.
<b>Clinical sign(s)</b>	Changes in <b>your pet's</b> normal healthy state, its bodily functions or behaviour, which are caused by an <b>injury, illness, disease</b> or <b>behavioural illness</b> .
<b>Common Travel Area</b>	Consists of England, Scotland, Island of Ireland, Wales, The <b>Channel Islands</b> and Isle of Man.
<b>Complementary therapist</b>	A member of one of the following organisations, from <b>our</b> approved list of specialists: 1) Canine Hydrotherapy Association 2) McTimoney Chiropractic Association 3) International Association of Animal Therapists (UK)
<b>Complementary treatment</b>	The cost of any examination, consultation, advice, test and legally prescribed medication for the following procedures, where they <b>treat an illness or injury</b> . <ol style="list-style-type: none"> <li>Acupuncture and homeopathy carried out by, and herbal medicine prescribed by, a veterinary practice.</li> <li>Chiropractic manipulation carried out by a veterinary practice or a qualified animal chiropractor from <b>our</b> approved list of specialists, who is a member of the McTimoney Chiropractic Association or the International Association of Animal Therapists (UK).</li> <li>Hydrotherapy carried out: <ol style="list-style-type: none"> <li>In a pool which has full Canine Hydrotherapy Association membership, or</li> <li>By a veterinary practice, providing the hydrotherapy is carried out in a pool they own.</li> <li>By a member of the International Association of Animal Therapists (UK).</li> </ol> </li> <li>Osteopathy carried out by a veterinary practice or a qualified animal osteopath who is a member of the International Association of Animal Therapists (UK) and on <b>our</b> list of approved specialists.</li> </ol>
<b>Condition(s)</b>	<b>Clinical signs</b> of an <b>injury, illness, disease</b> or <b>behavioural illness</b> resulting in the same diagnosis, regardless of the number of <b>incidents</b> . If multiple areas of the body are affected, the <b>condition</b> will be deemed as one <b>condition</b> .
<b>Elective Treatment or diagnostics</b>	Any <b>treatment</b> or diagnostics <b>you</b> request, which the <b>vet</b> confirms or would reasonably consider as not necessary.

<b>Excess/Excesses</b>	The amount <b>you</b> will have to pay in the event of a claim. The amount will be shown on <b>your</b> current <b>Certificate of Insurance</b> .
<b>Excluded Breed(s)</b>	<p>Any dog that must be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Amendment) Act 1997 or any further amendments to these Acts, and/or any <b>pet</b> breed/species which is excluded by <b>us</b> and is listed below (including breeds which are known or classed as the names listed):</p> <p>Abruzzese Mastiff, African Crested Dog, African Wild Dog, Alangu Mastiff, American Bulldog, American Bully, American Bully XL, American Indian Dog, American Mancon, American Mastiff, American Pit Bull Terrier, American Rottweiler, American Staffordshire Bull Terrier, American Staffordshire Terrier, Argentine Dogo, Argentinian Mastiff, Australian Dingo, Bandogge, Bandogge Mastiff, Blue Bull Terrier, Boerboel, Bole, Brazilian Mastiff, Bully, Bully Kutta, Canadian Inuit Dog, Canary Dog, Canary Mastiff, Cane Corso, Cão de Fila de São Miguel, Cão Fila, Chinese Shar Pei, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, East Siberian Laika, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Inuit Dog American, Irish Staffordshire, Irish Staffordshire Blue Bull Terrier, Irish Staffordshire Bull Terrier, Irish Wolfhound, Italian Mastiff, Japanese Mastiff, Japanese Tosa, Johnson American Bulldog, Korean Jindo, Korean Mastiff, Laika, Libyan Desert Dog, Maremma Sheepdog, Neapolitan Mastiff, Northern Inuit Dog, Pakistani Bull Dog, Perro de Presa Canario, Pit Bull Mastiff, Pit Bull Terrier, Pocket Bully, Presa Canario, Racing Greyhound, Sarloos Wolfhound, Shar Pei, South African Boerboel, South African Mastiff, Tamaskan Dog, Tibetan Mastiff, Tosa, Tosa Inu, Utonagan Dog, Wolf Hybrid and Wolfdog.</p> <p>This includes any <b>pet</b> that is crossbred or mixed with any of these <b>excluded breeds</b>.</p>
<b>Family(s)</b>	<b>Your</b> husband, wife, civil partner, life partner, parents, grandparents, brothers, daughters, sisters, sons, step relations, grandsons and granddaughters.
<b>Home</b>	The place in the <b>UK</b> where <b>you</b> usually live.
<b>Illness/illnesses</b>	Any change(s) from a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities <b>your pet</b> was born with or were passed on by its parents.
<b>Illness which starts in the first 14 days of cover</b>	<ul style="list-style-type: none"> <li>○ An <b>illness</b> that showed <b>clinical signs</b> in the first 14 days of <b>your pet's</b> first <b>policy term</b>, or</li> <li>○ An <b>illness</b> which is the same as, or has the same diagnosis or <b>clinical signs</b> as an <b>illness</b> that showed <b>clinical signs</b> in the first 14 days of <b>your pet's</b> first <b>policy term</b>, or</li> <li>○ An <b>illness</b> that is caused by, relates to, or results from, a <b>clinical sign</b> that was noticed, or an <b>illness</b> that showed <b>clinical signs</b> in the first 14 days of <b>your pet's</b> first <b>policy term</b>, no matter where the <b>illness</b> or <b>clinical signs</b> are noticed or happen in, or on, <b>your pet's</b> body.</li> </ul>
<b>Incident(s)</b>	<p>A specifically identifiable <b>injury</b> or <b>illness</b>. Recurring and/or chronic <b>incidents</b> shall be considered as one loss and/or <b>condition</b>. Such <b>incidents</b> being defined as:</p> <ul style="list-style-type: none"> <li>○ Clinical manifestations resulting in the same diagnosis (regardless of the number of <b>incidents</b> or areas of the body affected) to which <b>your pet</b> has an ongoing predisposition or susceptibility, or <b>injury</b> related in any way to the original claim; or</li> <li>○ <b>Incidents</b> which are incurable and likely to continue for the remainder of <b>your pet's</b> life.</li> <li>○ An <b>accident</b> or event involving <b>your pet</b>.</li> </ul>
<b>Injury/injuries</b>	Physical damage or trauma caused immediately by a sudden, unforeseen <b>accident</b> and external force. Not any physical damage or trauma that happens over a period of time and cannot have been caused by an <b>illness</b> .
<b>Insurer</b>	Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, number 202277.
<b>Journey(s)</b>	Travel from <b>your home</b> to any of the <b>agreed countries</b> for a maximum of 45 days for all <b>journeys</b> in the <b>policy term</b> . This includes the duration of <b>your</b> holiday or business trip and any travel in and between <b>agreed countries</b> and return <b>journeys to your home</b> .
<b>Loss of Pet Reimbursement</b>	The price generally paid for a <b>pet</b> of the same age, breed, sex and breeding ability <b>at</b> the point of loss, according to <b>our</b> data.
<b>Maximum benefit(s)</b>	The most <b>we</b> will pay during the <b>policy term</b> as shown on the <b>Certificate of Insurance</b> for each section of cover.
<b>Payment(s)</b>	The insurance premium <b>you</b> pay, either annually or by monthly Direct Debit, to insure <b>your pet</b> .
<b>Pet Travel Scheme (PETS)</b>	<p>A European Union scheme that consists of 3 levels: Part 1, Part 2 &amp; Unlisted. The scheme allows <b>you</b> to travel with <b>your pet</b> to specified countries and re-enter the <b>United Kingdom (UK)</b> without the need for <b>your pet</b> to go into quarantine, provided <b>you</b> comply with the <b>Pet Travel Scheme (PETS)</b> status of the country where <b>you</b> and <b>your pet</b> live before traveling and that of the country that <b>you</b> are visiting.</p> <p>Northern Ireland – Part 1 status. England, Scotland and Wales – Part 2 status.</p>
<b>Pet travel documentation</b>	Documentation issued under the terms of the <b>Pet Travel Scheme (PETS)</b>
<b>Physiotherapist</b>	<p>A member of the following organisations and specified on <b>our</b> list of approved specialists:</p> <ol style="list-style-type: none"> <li>1. Association of Chartered <b>Physiotherapists</b> in Animal Therapy.</li> </ol>

	2. International Association of Animal Therapists (UK). 3. National Association of Veterinary <b>Physiotherapists</b> .
<b>Policy term</b>	The 12-month period of cover; from when the policy either starts or renews, as shown on <b>your Certificate of Insurance</b> .
<b>Pre-existing condition(s)</b>	An <b>injury, illness, clinical sign, condition</b> or <b>behavioural illness</b> that: <ul style="list-style-type: none"> <li>○ Happened or first showed the <b>clinical signs</b> before <b>your pet's</b> cover started, or</li> <li>○ Is the same as, or has the same diagnosis or <b>clinical signs</b> as an <b>injury, illness, clinical sign, condition</b> or <b>behavioural illness your pet</b> had before it's cover started, or</li> <li>○ Is caused by, relates to, or results from, an <b>injury, illness, clinical sign, condition</b> or <b>behavioural illness your pet</b> had before <b>your pet's</b> cover started, or</li> <li>○ Is known to have occurred and/or has been observed by <b>you</b> before <b>your pet's</b> cover started, no matter where it occurred or was noticed in, or on, <b>your pet's</b> body.</li> </ul> <p>This is in addition to any exclusion(s) stated on <b>your Certificate of Insurance</b>.</p>
<b>Prevent(ed)/ Preventative</b>	<b>You</b> must take any actions that: <ul style="list-style-type: none"> <li>○ Prevents an <b>injury</b> or <b>illness</b> from occurring, and/or</li> <li>○ Reduce the risk of an <b>accident</b> or <b>incident</b> happening, and/or</li> <li>○ Has been recommended by a <b>vet</b> to help <b>prevent</b> or reduce the risk of <b>injury, illness</b> or loss.</li> </ul>
<b>Select breed(s)</b>	<b>Select breeds</b> have specific terms and conditions that relate to them; such as, but not limited to, differing <b>excesses</b> . <b>Your pet</b> is classed as a <b>select breed</b> if it is any of the following: <p>Dogs – African Hairless, Akita, Alaskan Husky, American Eskimo Dog, Basset Hound, Bavarian Mountain Hound, Bernese Mountain Dog, Bloodhound, Boar Hounds, Boxer, Brittany, Bulldog (English), Bulldog (Toy), Bullmastiff, Catalan Sheepdog, Central Asian Shepherd Dog, Chow Chow, Cirneco Dell'Etna, Continental Landseer, Coonhound, Dachsbracke, Deerhound, Dobermann, Dogue De Bordeaux, Drentse Partridge Dog, French Bulldog, Great Dane, Greyhound, Hungarian Kuvasz, Japanese Akita, Korthals Griffon, Landseer, Leonberger, Mastiff, Newfoundland, Norwegian Lundehund, Pointing Wired Haired Griffon, Poodle (Miniature), Portuguese Warren Hound, Pug, Pyrenean Mastiff, Pyrenean Mountain Dog, Rottweiler, Schapendoes, Siberian Husky or St. Bernard.</p> <p>Cats – Egyptian Mau, Sphynx or Tonkinese.</p>
<b>Start date</b>	The date stated on <b>your Certificate of Insurance</b> .
<b>Treat/Treatment(s)</b>	Any examination, consultation, advice, tests, x-rays, medication, surgery, hospitalisation, nursing and care provided by either a veterinary practice or <b>vet</b> recommended <b>complementary therapist</b> .
<b>Treatment date(s)</b>	The date that <b>your pet</b> received <b>treatment</b> for the <b>illness, injury, clinical sign</b> or <b>behavioural illness</b> being claimed.
<b>United Kingdom (UK)</b>	Consists of England, Scotland, Northern Ireland and Wales.
<b>Vet(s)</b>	Within the <b>UK</b> – a veterinary surgeon who is registered with the Royal College of Veterinary Surgeons (RCVS). Outside of the <b>UK</b> – a fully qualified veterinary practitioner registered in the country where <b>your pet</b> is receiving <b>treatment</b> and covered by the European Union's <b>Pet Travel Scheme</b> or is part of the <b>Common Travel Area</b> .
<b>Veterinary fees</b>	The cost or expense of any <b>treatment</b> or amount <b>vets</b> in general or referral practices usually charge.
<b>Veterinary Treatment</b>	The cost of the following when required to <b>treat</b> an <b>illness, injury, clinical sign</b> or <b>behavioural illness</b> : <ul style="list-style-type: none"> <li>○ Any examination, consultation, advice, test, x-ray, surgery and nursing carried out by a <b>vet</b>, a veterinary nurse or another member of the veterinary practice under the supervision of a <b>vet</b>, and</li> <li>○ Any medication legally prescribed by a <b>vet</b>. This includes physiotherapy (not including hydrotherapy) carried out by a veterinary practice or a <b>physiotherapist</b> and <b>treatment</b> of a <b>behavioural illness</b> carried out by a veterinary practice or a <b>behaviourist</b>.</li> </ul>
<b>We, us, our</b>	NCI Pet Insurance is a brand name of NCI Insurance Services Limited who is an Appointed Representative of Jigsaw Insurance Services Plc, which is authorised and regulated by the Financial Conduct Authority, number 307654.
<b>You, your</b>	The person (policyholder) named on the <b>Certificate of Insurance</b> .
<b>Your pet/pet's</b>	Means the dog, cat or rabbit named on the <b>Certificate of Insurance</b> which <b>you</b> are the legal owner of.



## How do I claim?

To make a claim (except for Third Party Liability) just follow the steps below:

### Step 1 – Request a Claims Form

You can:



**Download** a claim form from **our** website at:  
[www.ncionline.co.uk/existing-customers/make-a-claim/make-pet-insurance-claim/](http://www.ncionline.co.uk/existing-customers/make-a-claim/make-pet-insurance-claim/)



Or  
**Email us** at: [petclaims@ncionline.co.uk](mailto:petclaims@ncionline.co.uk)



Or  
**Call us** on: **01423 535057**

### Step 2 – Send us your Claim Form

You can:



**Email us** at: [petclaims@ncionline.co.uk](mailto:petclaims@ncionline.co.uk)



Or  
**Write to us** at:  
NCI Pet Insurance  
4<sup>th</sup> Floor, Clarendon House  
Victoria Avenue, Harrogate  
HG1 1JD

Please note: **We** cannot start, process or accept a claim over the phone.

### What information do I need?

For more information on the documentation **we** need for each type of claim **you** may send to **us**, please refer to the below table:

Claim Type	Documentation we need
<b>Veterinary Fees</b>	<ul style="list-style-type: none"><li>Fully completed claim form.</li><li><b>Your pet's</b> full medical history.</li><li>Itemised invoices.</li><li>Referral report (if applicable).</li></ul> <p>Please note: If <b>you</b> are claiming for <b>treatment</b> in <b>agreed countries</b>, <b>we</b> also need a booking invoice or official documentation to show the dates of <b>your journey</b>.</p>
<b>Complementary Treatment</b>	<ul style="list-style-type: none"><li>Fully completed claim form.</li><li><b>Your pet's</b> full medical history.</li><li>Itemised invoices.</li><li>Referral report (if applicable).</li></ul>
<b>Death from injury or illness</b>	<ul style="list-style-type: none"><li>Fully completed claim form.</li><li>Proof of purchase for <b>your pet</b>.</li><li>Proof of death, either:<ul style="list-style-type: none"><li>The death certificate from <b>your vet</b>, or</li><li>Confirmation from <b>your vet</b> that <b>your pet</b> has deceased, or</li><li>A signed and dated witness statement from someone outside of <b>your family</b>.</li></ul></li><li>If <b>your pet</b> is a pedigree, the original pedigree certificate.</li><li><b>Your pet's</b> full medical history.</li></ul>
<b>Theft or Straying</b>	<ul style="list-style-type: none"><li>Fully completed claim form.</li><li>Proof of purchase for <b>your pet</b>.</li><li>If <b>your pet</b> is a pedigree, the original pedigree certificate.</li></ul> <p>Please note: <b>Your pet</b> must be missing for at least 30 days in order to claim under this section.</p>
<b>Advertising and Reward</b>	<ul style="list-style-type: none"><li>Fully completed claim form.</li><li>Invoices and receipts to show the costs involved, including a receipt for any reward paid (any reward offered must be pre-agreed by <b>us</b>).</li><li>Booking invoice, or any other official documents to show the dates of <b>your journey</b> (if applicable).</li></ul> <p>Please note: <b>You</b> must phone <b>us</b> on <b>01423 535057</b> for the approval of any reward before <b>you</b> advertise it.</p>
<b>Boarding Fees</b>	<ul style="list-style-type: none"><li>Fully completed claim form completed by <b>your Doctor/Consultant</b>.</li><li>Itemised invoices from Kennels, Cattery or Rabbit Hotel or written confirmation from the person looking after <b>your pet</b>.</li></ul>
<b>Holiday Cancellation</b>	<ul style="list-style-type: none"><li>Fully completed claim form.</li><li>Booking and cancellation invoices from the travel agent, tour operator or other holiday sales organisation</li><li>Receipts for any expenses if <b>you</b> are claiming for additional travel costs.</li></ul> <p>Please note: All invoices must show the date of the booking, the dates of the <b>journey</b>, the total cost of <b>your</b> holiday, the date <b>you</b> decided to cancel or return <b>home</b> and any expenses <b>you</b> cannot recover.</p>
<b>Emergency Repatriation</b>	<ul style="list-style-type: none"><li>Fully completed claim form.</li><li>Booking invoice or any official documents showing the dates of <b>your journey</b>.</li><li>Receipts for any additional travel or accommodation costs.</li></ul>



	<ul style="list-style-type: none"> <li>Receipts for any expenses to get <b>your pet home</b> or dispose of their body.</li> </ul>
<b>Quarantine Expenses and Loss of Documents</b>	<ul style="list-style-type: none"> <li>Fully completed claim form.</li> <li>Booking invoice or any official documents showing the dates of <b>your journey</b>.</li> <li>Invoices and/or receipts to show the costs of quarantine expenses, additional accommodation, replacing documents or any additional travel costs.</li> <li>Police/Operator report (if applicable).</li> </ul>

### Claim considerations

In the event that a claim form is incomplete, this may be returned back to **you**. Also, if further claim documentation is required to both assess and process **your** claim, this may inevitably cause delays.

**We** will not pay for the costs of providing any of the above information, including any administration fees for completing a claim form. We request that you send any claim form to **us** as soon as possible.

### 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 veterinary practice, **we** reserve the right to decline this request.

### How do I claim for Third Party Liability? (Dogs Only)

To make a claim under Third Party Liability, please contact the **insurer** by:

**Phone:** 0330 024 2266 Option 1 New Claim, followed by Option 2  
(Opening times: Monday to Friday 9am – 5pm)

**Email:** [liability.claims@coveainsurance.co.uk](mailto:liability.claims@coveainsurance.co.uk)

**Write:** Liability Claims, Covea Insurance plc, A+B Mills, Dean Clough, Halifax HX3 5AX

### Considerations for Third Party Liability

**You** must not admit or accept liability, negotiate, or make a payment or promise of payment to any person without the **insurer's** 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 the **insurer**.

## SECTION A: CONTRACT OF INSURANCE

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

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

- The Policy Terms and Conditions.
- The **Certificate of Insurance** and Statement of Fact.
- Any changes to this insurance policy contained in notices issued by **us** at renewal.

In return for **you** paying for **your** policy, **we** will provide the cover shown on **your Certificate of Insurance**, subject to these Policy Terms and Conditions and notices issued at renewal.

Please refer to **your Certificate of Insurance** and Statement of Fact to confirm which sections of cover apply to **your pet**.

Please read General Conditions Which Apply To the Whole Policy and General Exclusions Which Apply To the Whole Policy.

### What 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. Please read any assumptions carefully and confirm if they apply to **you**, **your pet** or **your** circumstances.

Please tell **us** immediately 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 Certificate of Insurance** and Statement of Fact at **your** renewal. **You** must also tell **us** immediately 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 6 months of the **policy term**.
- **You** are going to be living outside the **UK**, for more than 6 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 Certificate of Insurance**.
- **Your pet** is microchipped.
- **You** sell **your pet** or transfer ownership of **your pet** to another person.
- **Your pet** is diagnosed with a **behavioural illness** or, if **your pet** is a dog, there are any changes in their behaviour. For example (but not limited to) any **aggressive tendencies** or **aggressive behaviour** shown, any **incidents** where **your** dog has caused **injury** to a person or another animal, or any health **conditions** which may affect how **your** dog behaves.
- **Your pet** passes away.
- **Your** dog is over the age of 8, **your** cat is over the age of 10 or **your** rabbit is over the age of 7 at the start of **your** policy (this is not applicable for renewals).

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

### What happens with this information?

When **we** are notified of a change, **we** 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** or Third Party Liability.

### What happens at renewal?

The benefits of this policy are reinstated each **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, claims history and both the **insurer** 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 any **policy term**, please do contact **us** so that **we** can see how **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 the **insurer's** attention, even after **your** renewal invitation has been issued.

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

At renewal, **the insurer** can change:

- The price **you** pay, also known as the premium, and/or
- **Excesses** that **you** pay, and/or
- 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, **the insurer** has the right to:

- Limit or remove cover for Third Party Liability,
- Cancel **your** policy, and/or
- Advise they 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** which could affect how **your** dog behaves.

**We** will always tell **you** before **your** renewal date of any changes, so **you** can consider if **your** policy still meets **your** needs or seek alternative cover elsewhere.

### Cancelling this 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 invite.

If **you** cancel during the first 14 days of **your policy term** **you** will receive a full refund of any **payment(s)** **you** have made. **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** or if **you** have made a claim within the first 14 days, **you** can still cancel **your** policy and **you** will receive

a **payment** refund based on how much **you** have paid and the date the policy is cancelled from.

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 the **pet** insurance is no longer needed.

If **you** find **you** are in financial difficulties during the **policy term**, please do contact **us** so that **we** can see how **we** can help **you** and **your pet**.

To notify **us** of a cancellation, **you** can:

**Call us** on **01423 535057**, or

**Write to:**

NCI Pet Insurance  
4th Floor  
Clarendon House  
Victoria Avenue  
Harrogate  
HG1 1JD

Or **Email:** [petteam@ncionline.co.uk](mailto:petteam@ncionline.co.uk)

If **you** don't notify **us** 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** policy (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. **Your pet** will no longer be covered. **We** will backdate the policy cancellation to when **we** last received the policy **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.

## **Complaints**

#### **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 **we** provide the kind of service **you** expect, **we** continue to welcome **your** feedback. **We** will record and analyse **your** comments, to make sure **we** continually improve 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 keep **you** updated. **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 (except for Third Party Liability) **we** would encourage **you** to seek resolution.

**You** can;

**Call us** on **01423 535057**, or

**Write to:**

NCI Pet Insurance  
4th Floor  
Clarendon House  
Victoria Avenue  
Harrogate  
HG1 1JD

Or **Email:** [complaints@ncipetinsurance.com](mailto:complaints@ncipetinsurance.com)

If **you** are unhappy about a claim under Section B, Sub Section 5 - Third Party Liability, please contact the **insurer** by;

**Phone:** 0330 024 2266 Option 2

(Opening times: Monday to Friday 9am - 5pm)

**Email:** [liability.claims@coveainsurance.co.uk](mailto:liability.claims@coveainsurance.co.uk)

**Write:** Liability Claims, Covea Insurance plc, A+B Mills, Dean Clough, Halifax HX3 5AX

#### **What to do if you are still not satisfied**

If **you** are still not satisfied with the response from **us** or **your insurers**, 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** at:

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](http://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.

## **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 specified under each relevant section of cover.

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

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

### Independent veterinary professional

1. If **you** do not agree with a decision **we** have made, **you** can request that **we** appoint an agreed independent **vet** or qualified veterinary professional for their opinion. If **you** ask for this, **you** agree to accept the independent opinion. **You** would be responsible for any cost or expense relating to this. However, if **we** decide to appoint an independent **vet** or qualified veterinary professional for their opinion, **we** would be responsible for any cost or expense relating to this.

### How claims may be affected at renewal

2. If **treatment** for any **condition** is ongoing at the renewal date, cover for that **condition** will continue into the new **policy term** providing:
  - a) **We** invite renewal terms,
  - b) **You** renew the policy,
  - c) **You** continue to pay for the policy when **payments** are due, and
  - d) The **condition** is covered by the Policy Terms and Conditions.
  - e) If the date of the **treatment** is in the new **policy term** **you** will need to pay the **excess** and co-insurance **excess** (if it applies) 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 pet's** insurance policy, all cover and benefits will stop on the date **your** policy ends and no claim(s) will be paid after this date.

### Preventative care and following veterinary advice

3. Throughout the **policy term** **you** must take all reasonable steps to maintain **your pet's** health and to **prevent injury, illness, accident** and loss.
4. **You** must reduce the risk of any **injury, illness** or **clinical sign** by ensuring **you** follow any actions recommended by a **vet**.
5. **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.
6. **You** must arrange and pay for **your pet** to have a yearly dental examination and any **treatment** normally recommended by a **vet**.
7. **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.
8. **You** must keep **your pet** vaccinated against the following:
  - a) Dogs – Distemper, hepatitis, leptospirosis, parainfluenza and parvovirus.
  - b) Cats – Feline infectious enteritis, feline leukaemia and cat flu.
  - c) Rabbits – Myxomatosis and Viral Haemorrhagic Disease.If **you** do not keep **your pet** vaccinated, **we** will not pay any claims that result from any of the above **illnesses**, unless **your vet** has advised otherwise; however, this would need to be evidenced within **your pet's** veterinary history. Homeopathic vaccines are not acceptable and cannot be considered under any circumstance.

### Seeking veterinary treatment/advice

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

### Awareness of pre-existing conditions

10. If **you** become aware that **your pet** suffers from a **pre-existing condition** that **you** were not aware of at the start of **your pet's** cover, **you** must make this information available to **us**, to allow **us** to assess if cover should have been made available in the first place and/or for **us** to make **you** aware that the **pre-existing condition** cannot be covered, as per the Policy Terms and Conditions.
11. **Pre-existing conditions** are excluded from **your pet's** policy and cannot be claimed for, regardless of when **you** become aware of **your pet's** full veterinary history.

### You and your pet's location

12. **You** and **your pet** must permanently live together in the **UK** for more than 6 months of the **policy term**.

### Providing requested information

13. 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.
14. **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.
15. When **you** claim, **you** agree to give **us** any information **we** may reasonably ask for in support of **your** claim.
16. 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.
17. **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.
18. 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.
19. **You** agree to pay translation costs for any claim documentation not written in English.

### Other insurance policies

20. 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

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

### Authorisation of claims

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

### Travelling overseas

23. **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

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.

24. 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

25. 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

26. If any claim made under this policy by **you** or anyone acting on behalf of **you** is fraudulent or intentionally exaggerated or if any false declaration or statement is made in support of the claim, all benefits under this policy shall be forfeited.
27. **We** will, at **our** discretion, end the policy from the date of claim, or alleged claim, or **we** will not pay the claim if:
- the claim made to obtain benefit under this policy is fraudulent or intentionally exaggerated, or
  - false declarations or statements are made to support the claim.

Under these circumstances, **we** have the right to keep the premium paid by **you** and to request the return of any amounts paid for the claim.

#### Subrogation

28. 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.

#### Terrorism

29. **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

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

## 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 will take one of the following actions:

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

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

1. At the start of **your** policy; any **pet** under 6 weeks old, any dog over the age of 8, any cat over the age of 10 or, any rabbit over the age of 7.
2. **Your** dog is being used for security/guarding purposes or racing or coursing, regardless of whether it is for business or recreational purposes.
3. **Your pet** is used for trade, professional or business purposes.
4. **Your pet** is used for breeding (more than one pregnancy would be classed as breeding).
5. **Your pet** is classed as or is crossed/mixed with an **excluded breed(s)**.
6. **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(s).
7. **Your pet** is classed as, or is mixed/crossed with any species which is not commonly domesticated or tamed in the **UK** and are usually living in a natural environment.
8. **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.

### Injuries, illnesses, clinical signs and conditions which are permanently excluded

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

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

13. Any amount or expense if **you** break the **UK** laws or regulations, including those relating to animal health or importation.
14. Any amount or expense resulting from **your pet** being either confiscated or destroyed by government or public authorities or under the because it was worrying livestock. This includes any further amendments to this Act.

15. Any amount or expense resulting from the Official Veterinarians placing restrictions on **your pet**.
16. Any amount or expense resulting from an act of force or violence for political, religious or ideological reasons, war, riot, revolution or any similar event, including any chemical or biological terrorism.
17. Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
18. Any amount or expense resulting from a disease transmitted from animals to humans.

### General costs and expenses

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

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

21. Any amount or expense if **you** do not follow the conditions of the **Pet Travel Scheme (PETS)** or rules and regulations in the **Common Travel Area**.
22. Any **journey you** take **your pet** on against a **vet's** advice.
23. Any animal less than 12 weeks old.
24. Any rabbit.
25. Any amount or expense resulting from any foreign government or public authority placing restrictions on **your pet**.
26. The Sterling equivalent of the **excess** as shown in **your** Schedule of Insurance.
27. The Sterling equivalent of the co-insurance **excess**, if applicable, as shown on **your** Schedule of Insurance.
28. The **excess** and co-insurance **excess** are applied to each specifically identifiable **condition** or **accident** claimed for.
29. Any fees or costs which are not covered under Section B, Sub Section 1A – **Veterinary Fees** and Sub Section 1B – **Complementary Treatment**.
30. **Veterinary fees** or other **treatment** costs if **your pet** resides overseas for more than three months consecutively or cumulatively during any one **policy term**.



## SECTION B: INSURED EVENTS WE WILL COVER

This insurance provides cover set out in the sections below.

### Section 1A – Veterinary fees

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

#### What we will pay

The cost of **veterinary fees** for the **veterinary treatment your pet** has received during the **policy term** to **treat** an **illness** or **injury** up to the **maximum benefit**, as detailed on **your Certificate of Insurance**.

### 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 **maximum benefit**, as detailed on **your Certificate of Insurance**.

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

We will pay up to the **maximum benefit** in each **policy term**.

Cover for an ongoing **condition** will continue into a new **policy term**, providing;

- **we** invite **you** to renew,
- **you** renew **your** policy, and
- **you** continue to pay for the policy when **payments** are due.

#### What you pay for Section 1A and Section 1B

The **excess** shown on **your Certificate of Insurance**.

**You** will have to pay an **excess** in each **policy term** for each unrelated **condition** before **we** make any payment. If **treatment** for a **condition** continues into a subsequent **policy term**, then **you** will need to pay another **excess**.

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

For **veterinary fees** and **complementary treatment** where **your** claim is in respect of a dog, cat or rabbit which is aged 7 years or over (or any age for a **select breed**), **you** will need to pay a contribution of 15% towards each claim in addition to **your excess** amount. The amount of **your** contribution will be calculated after the deduction of **your excess** amount.

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

1. More than the **maximum benefit** for any **incident, illness** or **injury** in the **policy term**.
2. Any **treatment** or **complementary treatment** for a **pre-existing condition**.
3. Any **treatment** or **complementary treatment** for an **illness** which **starts in the first 14 days of cover** and the cost of any **treatment** as a result of an **injury** in the first 24 hours of cover.
4. Any **treatment** or **complementary treatment your pet** receives after the **maximum benefit** is reached in the **policy term**.
5. Any **treatment** or **complementary treatment** for an **injury, illness** or **incident**, if the **clinical signs** are the same as the **clinical signs** of an **injury, illness** or **incident** where **we** have already paid the cost of **treatment** or **complementary treatment** as the **maximum benefit** has been reached.
6. Any **injury** that has not been caused by an **accident**.
7. Any **treatment** for a **bilateral condition** if it is, or is related to, a **pre-existing condition**.
8. Any **treatment** to **prevent injury, illness** or **behavioural illness**.
9. Any **elective treatment, complementary treatment** or diagnostics, including any complications that arise.
10. Costs charged by **your vet** to:
  - write a prescription, or

- administer a claim form.
11. 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.
  12. The cost of killing or controlling any internal or external parasites, including fleas, ticks and worms.
  13. Any **treatment** or **complementary treatment** in connection with breeding, pregnancy or giving birth.
  14. Any **treatment** or **complementary treatment** for any **injury, illness** or **clinical sign** that is as a result of **your pet** being significantly overweight or obese, unless the obesity/weight gain is as a result of an underlying **illness** or disease.
  15. Any food (including food prescribed by a **vet** and/or **complementary therapist**) unless it is:
    - 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.
    - Liquid food, used for up to 5 days while **your pet** is hospitalised at a veterinary practice, providing the **vet** and/or **complementary therapist** confirms the use of the liquid food is essential to keep **your pet** alive.
  16. Any pheromone products, including DAP diffusers including Adaptil™ and Feliway® products, unless used as part of a structured behaviour modification programme, and then limited to a maximum period of 6 months. If the **behavioural illness** recurs after these 6 months, **we** will not cover the cost of any further pheromone products for that **behavioural illness**.
  17. Any **treatment** for gastro-intestinal foreign bodies where **your pet** has had more than 2 separate **incidents** of gastro-intestinal foreign bodies before **your pet's** policy started.
  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:
    - 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
    - The costs claimed are for the **treatment** or **complementary treatment** of an **illness** or **injury** arising from this procedure.
  21. 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.
  22. Any **treatment** or **complementary treatment** for an umbilical hernia and/or any complications associated with an umbilical hernia.
  23. Any **treatment** or **complementary treatment** in connection with false pregnancy if **your pet** has received **veterinary treatment** for more than 2 episodes of false pregnancy.
  24. Any **treatment** for any **injury, illness** or **behavioural illness** deliberately caused by **you** or anyone living with **you** or, while on **your journey** or anyone travelling with **you**.
  25. The costs of having **your pet**:
    - Put to sleep, including any **treatment** and/or visits specifically needed to carry out the procedure, or
    - Cremated, buried or disposed of.
  26. The cost of a house call unless the **vet** and/or **complementary therapist** and/or **physiotherapist** confirms that moving **your pet** would further damage its health, regardless of **your** personal circumstances.
  27. Extra costs for providing **treatment** to **your pet** outside usual surgery hours, unless the **vet, complementary therapist, physiotherapist** or **behaviourist** confirms an emergency consultation is essential, regardless of **your** personal circumstances.
  28. Any hospitalisation costs and any associated **veterinary treatment** or **complementary treatment**, unless the **vet, complementary therapist** or **physiotherapist** confirms **your pet** must be hospitalised for essential **veterinary treatment**, regardless of **your** personal circumstances.



29. Costs resulting from an **injury** or **illness** specified as excluded on **your Certificate of Insurance** or generally not covered within these Policy Terms and Conditions.
30. Any surgical items that can be used more than once.
31. Buying or hiring equipment or machinery or any form of housing, including cages.
32. The cost of bathing, grooming or de-matting **your pet** unless:
  - o **You** have taken all reasonable steps to maintain **your pet's** health, and
  - o A **vet** confirms veterinary expertise is needed and therefore only a **vet** or a member of a veterinary practice can carry out these activities, regardless of **your** personal circumstances.
33. Any dental **treatment** or **complementary treatment** unless **your pet** had a dental examination carried out by a **vet** in the 12 months before the **clinical signs** of the **injury** or **illness** were first noted and **you** provide evidence of the dental examination.
34. The cost of a post-mortem examination.
35. Any **treatment** or **complementary treatment** whilst on a **journey**, if:
  - o A **vet** and/or **complementary therapist** believes the **treatment** can be delayed until **your pet** returns **home**, or
  - o The **journey** was made to get **treatment** abroad.
36. The cost of transplant surgery, including any pre-operative and post-operative **treatment**.
37. Any **treatment** or **complementary treatment** in connection with fly strike.
38. The cost of prosthodontics, orthodontic appliances, crowns, caps or splints, or veneers.
39. Any **treatment** for a **behavioural illness** in order to **prevent aggressive behaviour**.
40. Any **treatment** for a **behavioural illness** where the **behaviourist** is not part of an association, or they do not carry a qualification listed in the **behaviourist** definition.
41. 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.
42. Any cost relating to orthodontics, malocclusion, wry bite, supernumerary teeth, reverse scissor bite, posterior cross bite, anterior cross bite, overbite, brachygnathia, open bite or level bite.
43. Any of the following procedures;
  - o experimental **treatments**, or therapies,
  - o prosthetics or any type of prosthesis or orthopaedic supports or artificial body parts or braces,
  - o open heart surgeries,
  - o cancer vaccinations,
  - o therapeutic antibody for dog and cat cancers,
  - o stem cell therapy,
  - o organ transplants,
  - o gene therapies,
  - o probiotics,
  - o dental vaccines,
  - o cold laser **treatments**,
  - o 3D printing,
  - o any drugs not used in accordance with the manufacturers recommendations or not licensed by Veterinary Medicines Regulations (VMR) and are not prescribed under the veterinary prescribing cascade used by all **vets**.
44. The cost of any **treatment** or **complementary treatment** that has been provided, administered or will be administered to **your pet** after **your policy** has cancelled or expired.
45. The costs of trimming, burring or rasping rabbit's teeth.

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

### How the maximum benefit is applied during the policy term

1. The amount **we** will pay towards the cost of **treatment** or **complementary treatment** is the **maximum benefit**.
2. If the **treatment** includes medication, these costs will be subject to the **maximum benefit** that applies from when the **treatment** will be administered to **your pet**.

### 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 expired, it will not be covered, as the **treatment** was not provided within the **policy term**.

### Excessive veterinary fee charges

4. If the **veterinary fees** or the fees charged for **complementary treatment** are higher than the fees usually charged by a general or referral practice, **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 **veterinary fees** charged **we** may decide to pay only the **veterinary fees** usually charged by a general or referral practice in a similar area.

### Excessive veterinary treatment

5. If **we** consider the **veterinary 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 **veterinary treatment** or **complementary treatment** provided, **we** may decide to pay only the cost of the **veterinary 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.

### Veterinary fee charges and discounts

8. It is **your** responsibility to ensure the veterinary practice or **complementary therapist** is paid within their requested time frame. If there are any additional charge(s) 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 time frame, **you** must provide **payment** within this time frame. If **you** do not, **we** will only pay the discounted **treatment** costs when the claim is due to be paid.

## Section 2 – Death from Injury or Illness

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

### 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** (subject to policy limits) or purchase price, whichever is less.

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

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

### What we will not pay – specific to Death from Injury only

1. Any amount if **your pet's** death results from an **injury** within the first 24 hours of cover (not applicable to renewals).
2. Any amount if the death is not as a result of an **injury**.
3. Any amount if the death is not as a result of an **injury** caused by an **accident**.
4. Any amount if the death results from an **injury** that happened before **your pet's** cover started.
5. Any amount if the death results from an **injury** specified as excluded on **your Certificate 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 which starts in the first 14 days of cover**.
9. Any amount if the death results from an **illness** for any **select breed** 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 Certificate 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**.

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

13. More than the **maximum benefit**.
14. Any amount if **your pet's** death results from a **pre-existing condition**.
15. Any amount if the only evidence provided of **your pet's** death is from **you** or a **family** member.
16. Any amount if a **vet** has not seen **your pet** or confirmed that they evidenced **your pet's** death.
17. Any amount if **your pet** is put to sleep due to **aggressive tendencies** or **aggressive behaviours**.
18. 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.
19. Any amount where **your pet's** loss could have been **prevented** by **you**, and there is evidence to confirm this.

## Section 3 – Theft or Straying

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 **maximum benefit**) or purchase price, whichever is less.

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

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

### What we will not pay

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

**Special conditions apply to this section. Please see “Special conditions that apply to Section 3 – Theft or Straying and Section 4 – Advertising and Reward”.**

## Section 4 – Advertising and Reward

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

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 and Police and **you** must obtain a crime reference number.

### What we will pay

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

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

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

- The cost of **your** accommodation, if it is required for no more than 7 continuous days, 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**.

### What we will not pay

1. More than the **maximum benefit**.
2. Any expense incurred without **our** prior consent.
3. Any amount if **your pet** is lost, stolen or missing at the time **you** applied for the policy.
4. Any reward that we have not agreed before **you** advertised it.
5. Any reward not supported by a signed receipt, giving the full name and address of the person who found **your pet**.
6. Any Advertising and Reward if **your pet** was lost or stolen whilst in the care of a Boarding Kennel, Cattery, Dog Walker, Dog Day Care Facility or a Pet Groomer.
7. Any reward paid to a member of **your family**, any person living with **you** or employed by **you**, and/ or any person travelling with **you** during **your journey**.
8. Any amount where **your pet's** loss could have been **prevented** by **you**, and there is evidence to confirm this.
9. Any reward paid to the person who was caring for **your pet** when it was lost or stolen.
10. If **your pet** is stolen or goes missing during **your journey**:
  - More than 7 days' accommodation costs.
  - 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 them.

12. Any amount for a rabbit outside the **UK**.

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

#### Notifying us

1. As soon as **you** discover **your pet** is missing, **you** must take all reasonable steps to find or recover **your pet** immediately. **You** must notify the Police within 48 hours or the local council dog warden within 7 days.

#### Notifying vets and other businesses

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

#### If your pet returns after a claim has been paid

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

## Section 5 – Third Party Liability (Dogs only)

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

**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 cover in relation to and is named on **your Certificate of Insurance** and Statement of Fact.

#### What is covered under this section of your policy

- The **insurer** will pay all sums **you** are legally liable for as compensation, costs and/or expenses awarded by a court in the **UK** following an **incident** involving **your** insured dog within the **UK**, which occurs during the **policy term**, results in bodily **injury** (fatal or non-fatal) to another person or accidental damage to another person's property.
- The **insurer** will also, with their agreement, pay for legal costs and expenses incurred in defending the claim made against **you**.
- The most **the insurer** will pay is up to the **maximum benefit** per **incident** for Third Party Liability.

#### What you pay

The **excess** shown on **your Certificate 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 was present, diagnosed or noted before the start of **your** policy.
5. Any amount for an **incident** which has resulted from **your** pets **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 default or neglect by **you** or members of **your** immediate **family**.
8. Any cost arising as a result of any person handling **your** dog without **your** consent.
9. Any fines or penalties imposed on **you** from criminal proceedings including any amount a court requires **you** to pay to punish **you** or to try to stop the same circumstances that led to the **incident** happening again or because **you** have caused someone distress, embarrassment or humiliation.

10. Any claim or other proceedings against **you** or **your** immediate **family** in a court of law outside the **UK** or where the **incident** which 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** immediate **family** or household, or any person employed by **you** or members of **your** household, 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 which is in any way connected to **your**, or **your** immediate **family's** work, employment or profession, or place of work.
14. Any loss which occurs in a place which is licensed to sell alcohol if this is where **your** dog normally lives or is kept.
15. Any amount which is insured under another insurance policy, such as **your** household insurance policy, which covers the same loss unless 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. If **your** insured dog is an assistance dog the **insurers** are unable to provide cover under this section unless they have been trained, or are in the process of being trained, in strict accordance with the guidance of a member organisation of Assistance Dogs **UK** and **you** can provide evidence of this upon the **insurer's** request.
18. Regardless of how many of **your** dogs are involved within the same **incident**, the maximum indemnity payable will be limited to the **maximum benefit**.
19. Any costs associated with a professional completing a claim form, postage and packaging, courier fees or other administration work.
20. Any amount that results from **your** dog being used as part of a business or where **you** have been paid for **your** dog's assistance and/or service.

#### Your policy conditions for Third Party Liability

1. It is a condition precedent to the **insurer's** liability that on the happening of any bodily **injury** or damage **you** or **your** legal personal representative shall at **your** own expense:
  - a) give immediate notice to the **insurer**.
  - 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 the **insurer** any writ summons or other legal process issued or commenced against **you**, immediately and unanswered.
  - f) notify the **insurer** immediately of any impending prosecution inquest or fatal **accident** inquiry.
2. It is a condition precedent to **our** liability that **you** shall not negotiate admit or repudiate any liability without the **insurer's** written consent.
3. The **insurer** shall be entitled:
  - a) to negotiate defend or settle in the name of and on **your** behalf any claim made against **you** as the **insurer** deems appropriate.
  - b) to prosecute at the **insurer's** own expense and for their 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 – Boarding Fees

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

In this section, **you** means either **you**, **your** husband, wife, civil partner or life partner.

### What we will pay

The cost of boarding **your pet** at a licensed kennel, cattery, rabbit hotel or £5 a day towards the cost of someone, who does not live with **you**, looking after **your pet** while **you** are in hospital during the **policy term**.

### What we will not pay

1. More than the **maximum benefit**.
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 pet** was covered.
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 costs resulting from care in a nursing home or from convalescence care that **you** do not receive in a hospital.

## Section 7 – Holiday Cancellation

Cover under this section applies in **agreed countries**.

### What we will pay

1. Any travel and accommodation expenses for **you** and **your family** that **you** cannot recover, if **you** have to cancel **your journey** during the **policy term**. This is if:
  - **Your pet** needs immediate lifesaving **treatment**, and
  - It is within 7 days before **you** leave, and
  - **Your pet** is either injured or showing the first **clinical signs** of an **illness**.
2. If **your pet** is staying in the **UK** during **your journey**, any travel and accommodation expenses for **you** and **your family** that **you** cannot recover if **you** have to cut short **your journey** during the **policy term** because **your pet**:
  - Goes missing, or
  - Is injured or shows the first **clinical signs** of an **illness** while **you** are away and needs immediate life-saving **veterinary treatment**.
3. If **your pet** goes with **you** on the **journey** and is injured or shows the first **clinical signs** of an **illness** during the **journey** and has to return **home** for **treatment**, which means **you** have to cut short **your journey**, we will pay:
  - The value of any unused travel and accommodation expenses for **you** and **your family**, and
  - Any extra travel expenses to return **your pet home**.

### What we will not pay

1. More than the **maximum benefit**.
2. Any amount or expense resulting from a **pre-existing condition**.
3. The cost of any **treatment** for an **illness which starts in the first 14 days of cover** and the cost of any **treatment** as a result of an **injury** in the first 24 hours of cover.
4. Any cost relating to a holiday booked within 28 days of departure
5. Any amount unless a **vet** has certified **your pet** is too ill to travel or has to return **home** for **treatment**.
6. Any amount if the **journey** was made to get **treatment** abroad.
7. Any amount **you** can claim back from anywhere else.
8. The cost of any food; for any pet or any **family** member.
9. Any amount that results from an **injury** or **illness we** have specified as excluded on **your Certificate of Insurance** or generally not covered by these Policy Terms and Conditions.

## Section 8 – Emergency Repatriation

Cover under this section applies to cats and dogs in **agreed countries** only.

### What we will pay

If **your pet** is injured or shows the first **clinical signs** of an **illness** during **your journey** and cannot travel **home** the same way it travelled abroad we will pay:

1. Any extra costs to get **your pet home**,
2. The cost of additional accommodation for **you** to stay after **your** scheduled date of travel **home** until **your pet** is well enough to travel and additional travel costs to get **home** if **you** are unable to use **your** return ticket, and
3. The cost of returning **your pet's** body **home** or the cost of disposal in an **agreed country** if **your pet** dies.

### What we will not pay

1. More than the **maximum benefit**.
2. Any costs resulting from a **pre-existing condition**.
3. The cost of any **treatment** for an **illness which starts in the first 14 days** of cover and the cost of any **treatment** as a result of an **injury** in the first 24 hours of cover.
4. Any costs that result from an **injury** that happens or an **illness** first showing **clinical signs** before the start of **your journey**.
5. Any costs unless a **vet** has certified **your pet** is too ill to travel **home** the same way it travelled abroad.
6. Any costs if the **journey** was made to get **treatment** abroad.
7. Any costs that can be reclaimed from anywhere else.
8. More than 14 days' accommodation costs.
9. Any costs that result from an **illness** or **injury** specified as excluded on **your Certificate of Insurance** or generally not covered within these Policy Terms and Conditions.
10. The cost of a coffin, casket or any other container for **your pet's** remains.
11. The cost of food.

## Section 9 – Quarantine Expenses and Loss of Documents

Cover under this section applies to cats and dogs in **agreed countries**.

### What we will pay

If **your pet** is either unable to return to **your home** or must be quarantined upon return to the **UK** because of:

1. An **illness** first showing **clinical signs** during the **journey**,
2. The failure of the microchip, or
3. The **pet travel documentation** or, **certificate for treatment against parasites** being lost or stolen, we will pay:
  - a) The cost to keep **your pet** in quarantine,
  - b) The cost of getting duplicate **pet travel documentation** or **certificate for treatment against parasites**,
  - c) The cost of accommodation while getting the **pet travel documentation** or, **certificate for treatment against parasites**, and
  - d) Any additional travel costs to get **home** if the time in getting duplicate **pets travel documentation** or, **certificate for treatment against parasites** has caused **you** to miss **your** scheduled travel arrangements back to **your home** and **you** are unable to use **your** return ticket.

### What we will not pay

1. More than the **maximum benefit**.
2. Any costs resulting from a **pre-existing condition**.
3. The cost of any **treatment** for an **illness which starts in the first 14 days of cover** and the cost of any **treatment** as a result of an **injury** in the first 24 hours of cover.
4. Any costs that result from an **injury** that happens or an **illness** first showing **clinical signs** before the start of **your journey**.
5. Any costs that can be reclaimed from anywhere else.
6. Any costs that result from an **illness** or **injury** shown as excluded on **your Certificate of Insurance** or generally not covered in these Policy Terms and Conditions.

7. Any costs that result from the failure of any microchip that does not meet the standards ISO 11784 or ISO 11785.
8. Any costs that result from a microchip reader failing to read a microchip.
9. Any costs unless there is some official documentation to certify the theft or loss of the **certificate for treatment against parasites** or **pet travel documentation** was reported to the police or the ship, aircraft, train or coach operator, if the loss or theft happened while **you** were travelling with them.
10. Any costs that result from the **certificate for treatment against parasites** or **pet travel documentation** being lost or stolen while left unattended unless they are in **your** accommodation or the locked boot, covered luggage area or glove compartment of a locked vehicle.
11. More than 7 days' temporary accommodation costs.

#### Special conditions that apply to this section

1. **You** must take all reasonable steps to make sure the **certificate for treatment against parasites** and/or the **pet travel documentation** are not lost or stolen.
2. **You** must report the loss or theft of the **certificate for treatment against parasites** and **pet travel documentation** within 24 hours of discovering it missing to the police and obtain a police report. If the loss or theft occurred on a ship, aircraft, train or coach **you** must report the loss to the operator and obtain a report.
3. **You** must take all reasonable steps to find or recover the missing, **certificate for treatment against parasites** and **pet travel documentation**.

## SECTION C: LEGAL

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### Data Privacy

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

Full details of how **we** will process data and **your** data protection rights is available at [www.ncionline.co.uk/privacy-policy/](http://www.ncionline.co.uk/privacy-policy/).

**You** can also contact **our** Data Protection Officer.

#### Write to:

Data Protection Officer  
NCI Pet Insurance  
4<sup>th</sup> Floor  
Clarendon House  
Victoria Avenue  
Harrogate  
HG1 1JD

Or **Email:** [dpo@ncipetinsurance.com](mailto:dpo@ncipetinsurance.com)

Covea Insurance plc will be a data controller in respect of any data it processes in relation to the underwriting of the policy.

Full details of how Covea Insurance plc will process data and **your** data protection rights are available at:  
[www.coveainsurance.co.uk/dataprotection](http://www.coveainsurance.co.uk/dataprotection).

**You** can contact the Data Protection Officer at Covea Insurance plc by email: [dataprotection@coveainsurance.co.uk](mailto:dataprotection@coveainsurance.co.uk)

### Financial Services Compensation Scheme

The **insurers** are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme, if **you** reside in the **UK**, if they cannot meet their 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](http://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 the **insurer** agree otherwise.
2. The language of the policy and all communications relating to it will be in English unless the **insurer** otherwise agree in writing.