

NCI Pet Insurance

Time Limited 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 Time Limited is an annual policy that provides cover for veterinary treatment for injuries, illnesses and other expenses associated with protecting your pet. Cover for veterinary fees is provided up to the condition limit you have chosen for up to 12 months from the date your pet's illness, injury or change in your pet's health first appears. The total amount we can pay towards veterinary treatment for any condition 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 cover is renewed, they will benefit from further cover during the next policy term if either the maximum benefit or 12-month time limit has not already been reached. When either the 12-month time limit or the maximum benefit is reached, whichever happens first, you will no longer be able to claim for that condition. At the next renewal it will be classed as a pre-existing condition, your pet will not be covered for that condition and any future treatment costs will need to be paid by you. If we are unable to offer you cover, we'll give you plenty of notice to find alternative cover before your policy term ends.

It is important to note that the Policy Terms and Conditions can change over time and as NCI Pet Insurance Time Limited 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

Sales & Renewals

petrenewals@ncionline.co.uk

Claims

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

4th 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

Time Limited Policy

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

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

Our Time Limited policy is a 12-month annual contract which is 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 if you decide to accept by continuing to pay your premium (either monthly or annually) the policy will be renewed.

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

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

Pre-Existing Conditions

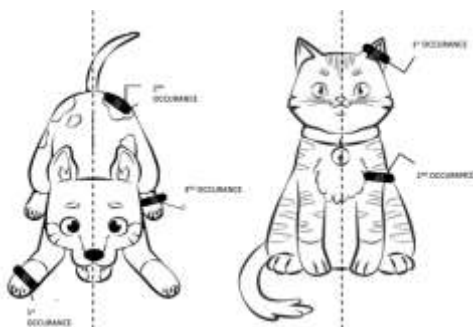
We will not cover any illness, behavioural illness, injury, or accident that your pet had or showed clinical signs of before your policy started, regardless of which part of your pet's body was affected. This includes conditions that may happen again or are a result of a condition or incident your pet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

As this is a Time Limited policy, once you have claimed for any illness, behavioural illness, injury or accident in any policy term, the claimed condition will be classed as a pre-existing condition from the next policy term. This is due to you only being able to claim up the maximum benefit or up to 12 months (whichever comes first) for any condition from when you first noticed the illness, behavioural illness, injury or accident.

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.

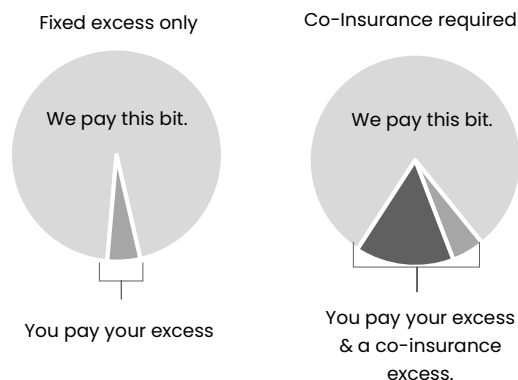


For example, your pet suffers from a lipoma (a fatty lump) on their left front leg and you take your pet to the vet for treatment and make a claim on your policy. Your pet then develops another lipoma on their back 6 months later and you take your pet to the vet again and make another claim. We'll consider 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 for unrelated condition or incident, before we pay towards any claim.

For veterinary fees in respect of a dog or cat, if your pet is 4 years old or over, you'll also need to pay a 10% 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**.

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 vets' 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 vets' 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 and find a service that is suitable for you.

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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
12 months	365 days, calculated from when clinical signs of an injury or illness were first noticed by either you or your vet , or from when your pet first received treatment .
Accident(s)	<p>A sudden, unexpected, specific event that results in an injury to your pet or damage to a third party.</p> <p>For the sake of clarity, the following illnesses are not considered accidents: luxating patella, all cruciate ligament problems (including rupture or strain of one or both cruciate ligaments), degenerative joint disease, hip dysplasia, hyperextending hocks or juvenile pubis symphysiodesis (JPS).</p>
Aggressive behaviour	<p>Your pet has shown any of the following behaviour(s):</p> <p>Attempted to bite any human or animal, has bitten any human or animal and/or killed/attacked any human or animal.</p>
Aggressive tendencies	<p>Your dog has shown any signs of the following behaviour(s):</p> <p>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.</p>
Behaviourist	<p>A Certified Clinical Animal behaviourist or a member of one of the following organisations, from our list of approved specialists:</p> <ol style="list-style-type: none"> 1) Association of Pet Behaviour Counsellors 2) Canine and Feline Behaviour Association
Behavioural illness	Any change(s) to your pet's normal behaviour that is caused by a mental or emotional disorder that could not have been prevented by training, socialisation or medical intervention, caused by the environment in which your pet is kept or caused by how your pet has been handled by you , your family or the person looking after your pet .
Bilateral condition	<p>An injury, illness, clinical sign or disease that has the same diagnosis and:</p> <ul style="list-style-type: none"> ○ Occurs on one side or part of your pet's body and then later presents on the other side or another part of your pet's body at a different time, or ○ Presents on both sides of your pet's body at the same time, <p>Will be treated as one condition and will be known as a bilateral condition.</p>
Certificate of Insurance	The document which contains details about you , your pet , sections of cover (including policy limits and excesses), that apply to the cover you have chosen.
Clinical sign(s)	Changes in your pet's normal healthy state, its bodily functions or behaviour, which are caused by an injury , illness , disease or behavioural illness .
Condition(s)	Clinical signs of an injury , illness , disease or behavioural illness resulting in the same diagnosis, regardless of the number of incidents . If multiple areas of the body are affected, the condition will be deemed as one condition .
Elective Treatment or diagnostics	Any treatment or diagnostics you request, which the vet confirms or would reasonably consider as not necessary.
Excess/Excesses	The amount you will have to pay in the event of a claim. The amount will be shown on your current Certificate of Insurance .
Excluded Breed(s)	<p>Any dog that must be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Amendment) Act 1997 or any further amendments to these Acts, and/or any pet breed/species which is excluded by us and is listed below (including breeds which are known or classed as the names listed):</p> <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 pet that is crossbred or mixed with any of these excluded breeds.</p>
Family(s)	Your husband, wife, civil partner, life partner, parents, grandparents, brothers, daughters, sisters, sons, step relations, grandsons and granddaughters.

Home	The place in the UK where you usually live.
Illness/illnesses	Any change(s) from a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities your pet was born with or were passed on by its parents.
Illness which starts in the first 14 days of cover	<ul style="list-style-type: none"> ○ An illness that showed clinical signs in the first 14 days of your pet's first policy term, or ○ An illness which is the same as, or has the same diagnosis or clinical signs as an illness that showed clinical signs in the first 14 days of your pet's first policy term, or ○ An illness that is caused by, relates to, or results from, a clinical sign that was noticed, or an illness that showed clinical signs in the first 14 days of your pet's first policy term, no matter where the illness or clinical signs are noticed or happen in, or on, your pet's body.
Incident(s)	<p>A specifically identifiable injury or illness. Recurring and/or chronic incidents shall be considered as one loss and/or condition. Such incidents being defined as:</p> <ul style="list-style-type: none"> ○ Clinical manifestations resulting in the same diagnosis (regardless of the number of incidents or areas of the body affected) to which your pet has an ongoing predisposition or susceptibility, or injury related in any way to the original claim; or ○ Incidents which are incurable and likely to continue for the remainder of your pet's life. ○ An accident or event involving your pet.
Injury/injuries	Physical damage or trauma caused immediately by a sudden, unforeseen accident and external force. Not any physical damage or trauma that happens over a period of time and cannot have been caused by an illness .
Insurer	Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, number 202277.
Maximum benefit(s)	The most we will pay as shown on the Certificate of Insurance for each section of cover. Once the limit has been reached, there will be no further coverage.
Payment(s)	The insurance premium you pay, either annually or by monthly Direct Debit, to insure your pet .
Physiotherapist	<p>A member of the following organisations and specified on our list of approved specialists:</p> <ol style="list-style-type: none"> 1. Association of Chartered Physiotherapists in Animal Therapy. 2. International Association of Animal Therapists (UK). 3. National Association of Veterinary Physiotherapists.
Policy term	The 12-month period of cover; from when the policy either starts or renews, as shown on your Certificate of Insurance .
Pre-existing condition(s)	<p>An injury, illness, clinical sign, condition or behavioural illness that:</p> <ul style="list-style-type: none"> ○ Happened or first showed the clinical signs before your pet's cover started, or ○ Is the same as, or has the same diagnosis or clinical signs as an injury, illness, clinical sign, condition or behavioural illness your pet had before it's cover started, or ○ Is caused by, relates to, or results from, an injury, illness, clinical sign, condition or behavioural illness your pet had before your pet's cover started, or ○ Is known to have occurred and/or has been observed by you before your pet's cover started, no matter where it occurred or was noticed in, or on, your pet's body. <p>This is in addition to any exclusion(s) stated on your Certificate of Insurance.</p>
Prevent(ed)/Preventative	<p>You must take any actions that:</p> <ul style="list-style-type: none"> ○ Prevents an injury or illness from occurring, and/or ○ Reduce the risk of an accident or incident happening, and/or ○ Has been recommended by a vet to help prevent or reduce the risk of injury, illness or loss.
Select breed(s)	<p>Select breeds have specific terms and conditions that relate to them; such as, but not limited to, differing excesses. Your pet is classed as a select breed if it is any of the following:</p> <p>Dogs – 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>
Start date	The date stated on your Certificate of Insurance
Treat/Treatment	Any examination, consultation, advice, tests, x-rays, medication, surgery, hospitalisation, nursing and care provided by a veterinary practice or physiotherapist .

Treatment date	The date that your pet received treatment for the illness, injury, clinical sign or behavioural illness being claimed.
United Kingdom (UK)	Consists of England, Scotland, Northern Ireland and Wales.
Vet(s)	Within the UK – a veterinary surgeon who is registered with the Royal College of Veterinary Surgeons (RCVS).
Veterinary fees	The cost or expense of any treatment or amount vets in general or referral practices usually charge.
Veterinary Treatment	<p>The cost of the following when required to treat an illness, injury, clinical sign or behavioural illness:</p> <ul style="list-style-type: none"> ○ Any examination, consultation, advice, test, x-ray, surgery and nursing carried out by a vet, a veterinary nurse or another member of the veterinary practice under the supervision of a vet, and ○ Any medication legally prescribed by a vet. This includes physiotherapy (not including hydrotherapy) carried out by a veterinary practice or a physiotherapist and treatment of a behavioural illness carried out by a veterinary practice or a behaviourist.
We, us, our	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.
You, your	The person (policyholder) named on the Certificate of Insurance .
Your pet/pet's	Means the dog or cat named on the Certificate of Insurance which you 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/



Or
Email us at: 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



Or
Write to us at:
NCI Pet Insurance
4th 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
Veterinary Fees	<ul style="list-style-type: none">Fully completed claim form.Your pet's full medical history.Itemised invoices.Referral report (if applicable).

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

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 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 **12 months veterinary fees** limit will be continued into a new **policy term** providing **your maximum benefit** has not already been reached. This is 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

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

If **you** are unhappy about a claim under Section B, Sub Section 2 - 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

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

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.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.

Transferring your interest in the policy

23. 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

24. 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.
25. **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

26. 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

27. **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

28. 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 or any cat over the age of 10.
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**.

SECTION B: INSURED EVENTS WE WILL COVER

This insurance provides cover set out in the sections below.

Section 1 – Veterinary fees

Cover under this section applies in the UK.

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**.

Each **incident** is covered for up to a maximum of **12 months**.

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

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

What you pay

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

You will have to pay an **excess** for each unrelated **condition** before **we** make any payment.

For **veterinary fees** where **your** claim is in respect of a dog or cat which is aged 4 years or over, **you** will need to pay a contribution of 10% 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

1. More than the **maximum benefit** for any **incident, illness** or **injury** in the **policy term**.
2. Any **treatment** for a **pre-existing condition**.
3. 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 **treatment your pet** receives after **12 months**.
5. Any **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** for **12 months** or 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 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** or diagnostics that has been duplicated and/or carried out by a **vet** 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** in connection with breeding, pregnancy or giving birth.
14. Any **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**) 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** 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 hydrotherapy or any other complementary treatment recommend by a **vet** to **treat** an **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** of an **illness** or **injury** arising from this procedure.
21. Any **treatment** in connection with a retained testicle(s) if **your pet** was over the age of 16 weeks when cover started.
22. Any **treatment** for an umbilical hernia and/or any complications associated with an umbilical hernia.
23. Any **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**.
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 **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, physiotherapist** or **behaviourist** confirms an emergency consultation is essential, regardless of **your** personal circumstances.
28. Any hospitalisation costs and any associated **veterinary treatment**, unless the **vet** 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:
 - **You** have taken all reasonable steps to maintain **your pet's** health, and
 - 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** 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. The cost of transplant surgery, including any pre-operative and post-operative **treatment**.
36. The cost of prosthodontics, orthodontic appliances, crowns, caps or splints, or veneers.
37. Any **treatment** for a **behavioural illness** in order to **prevent aggressive behaviour**.
38. 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.
39. 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.
40. Any of the following procedures:
 - experimental **treatments**, or therapies,

- prosthetics or any type of prosthesis or orthopaedic supports or artificial body parts or braces,
 - open heart surgeries,
 - cancer vaccinations,
 - therapeutic antibody for dog and cat cancers,
 - stem cell therapy,
 - organ transplants,
 - gene therapies,
 - probiotics,
 - dental vaccines,
 - cold laser **treatments**,
 - 3D printing,
 - 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**.
41. The cost of any **treatment** that has been provided, administered or will be administered to **your pet** after **your** policy has cancelled or expired.

Special conditions that apply to Section 1 – Veterinary fees

How the 12-month time limit and maximum benefit is applied during the policy term

1. The amount **we** will pay towards the cost of **treatment** is the **maximum benefit**.
2. The period of **12 months** will always start or be calculated from:
 - a) The date the **clinical signs** of the **injury** or **illness** were first noticed; or
 - b) The date an **injury** or **illness** with the same diagnosis or **clinical signs** were first noticed; no matter how many times the same **illness** or **clinical signs** are noticed or happen in or on, any part of **your pet's** body; or
 - c) The **treatment date**.

Cover for any ongoing **condition** will continue into a new **policy term**, providing **we** invite **you** to renew **your** policy and **you** accept.
3. If a number of **injuries, illnesses** or **clinical signs** are:
 - a) Diagnosed as one **injury** or **illness**, or
 - b) Caused by, relate to, or result from another **injury, illness** or **clinical sign**,

Then one period of **12 months** will apply to the **treatment** received for all of the **injuries, illnesses** or **clinical signs** and the period of **12 months** will start or be calculated from the first date in the **policy term** when:

 - a) any of the **clinical signs** of an **illness** were noticed, or
 - b) when the **accident** occurred and caused any **injury**.
4. After **we** have paid the cost of **treatment** for **12 months** for an **illness, injury** or **clinical signs**, **we** will not pay the cost of any more **treatment** for:
 - The same **injury** or **illness**,
 - The same **clinical signs**,
 - An **illness** or **injury** with the same diagnosis or **clinical signs** as the **illness, injury** or **clinical signs** **we** have paid the **maximum benefit** for, or
 - An **injury** or **illness** that is caused by, relates to, or results from an **injury, illness** or **clinical sign** that **we** have paid the **maximum benefit** for, no matter where the **injury, illness** or **clinical signs** are noticed or happen in, or on, **your pet's** body.
5. If **your pet** suffers from a gastro-intestinal foreign body during a **policy term**, the **12 months** for this **condition** will start and any further **incidents** of a gastro-intestinal foreign body will be considered as the same **condition**. Cover will cease once the **12 months** or **maximum benefit** is reached, whichever happens first.

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

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

Excessive veterinary fee charges

7. If the **veterinary fees** charged 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

8. If **we** consider the **veterinary 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** provided, **we** may decide to pay only the cost of the **veterinary treatment** that was necessary to **treat** the **injury** or **illness**, as advised by the **vet** from whom **we** have requested the second opinion.

Request to change the treating veterinary practice

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

Veterinary fee charges and discounts

11. It is **your** responsibility to ensure the veterinary practice 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.
12. If the veterinary practice 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 – 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 breed(s)**.
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 to:
 - 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 C: LEGAL

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.

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

Write to:

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

Or **Email:** 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.

You can contact the Data Protection Officer at Covea Insurance plc by email: 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, 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.