



PUFFIN PET INSURANCE

POLICY WORDING

This Pet Insurance is arranged by PuffinInsurance.com and Underwritten by ETU Forsikring A/S.

Puffin_Pet_PW_V5_ETU_0422



PUFFIN PET INSURANCE POLICY WORDING

FOR PEACE OF MIND

Please take a little time to read and understand what **We** will cover and what **We** will not cover under **Your** insurance contract along with what **You** should do in the event of a claim to avoid any frustration or disappointment.

This document explains the detailed terms of **Your** insurance once **Your** details are accepted by **Us**. **We** have tried to make this insurance contract easily understood by **You**, the customer, in an effort to eliminate unrealistic expectations if an unfortunate incident should occur.

At the same time let **Us** assure **You** that if something occurs that is covered by this insurance contract, then **We** will try **Our** best to provide **You** with a high level of timely and courteous service.

PET INSURANCE

This Pet Insurance is arranged by PuffinInsurance.com and underwritten by ETU Forsikring A/S. PuffinInsurance.com is a trading name of Puffin Group UK Ltd who are authorised and regulated by the Financial Conduct Authority: FRN 737328.

ETU Forsikring A/S Registered Office: Hærvejen 8, DK-6230 Rødekro, Denmark are authorised and regulated by the Finanstilsynet (the Danish Financial Regulator). Their Finanstilsynet authorisation reference is 108873. As an Insurance Company authorised within the European Union, ETU Forsikring A/S is permitted to conduct business within the **United Kingdom** and is authorised by the Financial Conduct Authority. Their UK Financial Conduct Authority authorisation number is 807534.

This policy will be administered by Trent-Services who are regulated by the Financial Conduct Authority; FRN: 315285.

This evidence of insurance is to confirm that the pet(s) for which **You** have paid the appropriate premium are insured. This document only constitutes a valid evidence of insurance when it is issued in conjunction with a **Certificate of Insurance**.

ELIGIBILITY

- 1) **Your Pet** must be aged between 8 weeks or over on the date of purchasing this insurance **Policy**.
- 2) **Your Pet** must not be used for guarding, track racing or coursing.
- 3) **Your Pet** must not be a dog that is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario (Dogo Canario), Japanese Tosa or a Fila Brasileiro.
- 4) **Your** dog must not have been the subject of any complaint to the police.
- 5) This **Policy** is only available to **You**, if **You** and **Your Pet** are permanently resident in the **United Kingdom**.
- 6) **Your** dog must be microchipped.

STATEMENT OF DEMANDS AND NEEDS

This **Policy** meets the demands and needs of the customer who requires cover for **Veterinary Fees** incurred due to the treatment of their cat or dog for **Injury** or **Illness**. **We** do not make personal recommendations as to the suitability of the **Policy** to individual circumstances.

EVIDENCE OF COVER

You should read this document carefully. It gives **You** full details of what is and is not covered and the conditions of the cover.

POLICY INFORMATION OR ADVICE

If **You** would like more information or if **You** feel the insurance may not meet **Your** needs, please call the number shown on **Your Certificate of Insurance**.

CANCELLATION PERIOD

If, after reading this document, **You** decide the terms of the insurance contract do not meet **Your** requirements **You** can, within 14 days of the date of **You** received this document, simply call the **Administrator** on 01285 626020, for a full refund of premium, provided **You** have not made or intend to make a claim under this insurance **Policy**.

At any other time during the **Period of Insurance**, **We** or **You** may cancel the **Policy** by giving 30 days notice. However, **We** reserve the right to cancel this **Policy** on 7 days written notice if **You** do not abide by the terms of these conditions, this will include acting dishonestly or fraudulently. If **You** or **We** cancel the **Policy** during this time, **We** will refund any amount **You** have paid for the rest of the **Period of Insurance**, as long as **You** have not made a claim.

If you cancel after the first 14 days of the date **You** received this document – and **You** pay for **Your Policy** annually – **We** will refund **You** for any time remaining. **We** will not be able to do this if **We** have already paid a claim in the current **Period of Insurance**.

You cannot make a claim for medical treatment which occurred after the date the **Policy** was cancelled, but cancelling the **Policy** will not affect **Your** right to claim for an event which occurred before the date the **Policy** was cancelled.

Every notice to cancel this **Policy** must be given in writing. If **You** give **Us** notice to cancel the **Policy**, **You** must send it to the **Administrator**, Trent-Services (Administration) Ltd at Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD, e-mail: admin@trent-services.co.uk. If **We** give **you** notice **We** will send it to **Your** last known address.

LAW APPLICABLE UNDER THIS CONTRACT

You and **We** are free to choose the laws applicable to the **Policy**. **We** propose to apply the laws of England with exclusive jurisdiction to the Courts of England and Wales and by purchasing this **Policy**, **You** have agreed to this.

COMPLAINTS PROCEDURE

If **You** have any cause for complaint regarding this insurance, please refer to the Complaints Section of **Your Policy** wording.

LEVELS OF COVER

CONDITION LIMITED

LEVEL 1 (Bronze): £1,250 CONDITION LIMITED

We will pay for **Veterinary Fees** for each new medical condition. **You** will be covered for **Veterinary Fees** for each medical condition up to the **Condition Limit**.

The most we will pay out for any one medical condition is £1,000. If the £1,000 **Condition Limit** is reached, payments will stop for that condition and it is excluded from all future claims, whether in the current **Period of Insurance** or future **Period of Insurance** if the **Policy** is renewed.

The most **We** will pay out in any one **Period of Insurance** is £1,250.

LEVEL 2 (Silver): £3,500 CONDITION LIMITED

We will pay for **Veterinary Fees** for each new medical condition. **You** will be covered for **Veterinary Fees** for each medical condition up to the **Condition Limit**.

The most we will pay out for any one medical condition is £1,500. If the £1,500 **Condition Limit** is reached, payments will stop for that condition and it is excluded from all future claims, whether in the current **Period of Insurance** or future **Period of Insurance** if the **Policy** is renewed.

The most **We** will pay out in any one **Period of Insurance** is £3,500.

LEVEL 3 (Gold): £4,500 CONDITION LIMITED

We will pay for **Veterinary Fees** for each new medical condition. **You** will be covered for **Veterinary Fees** for each medical condition up to the **Condition Limit**.

The most **We** will pay out for any one medical condition is £2,000. If the £2,000 **Condition Limit** is reached, payments will stop for that condition and it is excluded from all future claims, whether in the current **Period of Insurance** or future **Period of Insurance** if the **Policy** is renewed.

The most **We** will pay out in any one **Period of Insurance** is £4,500.

LEVEL 4 (Platinum): £5,500 CONDITION LIMITED

We will pay for **Veterinary Fees** for each new medical condition. **You** will be covered for **Veterinary Fees** for each medical condition up to the **Condition Limit**.

The most **We** will pay out for any one medical condition is £2,250. If the £2,250 **Condition Limit** is reached, payments will stop for that condition and it is excluded from all future claims, whether in the current **Period of Insurance** or future **Period of Insurance** if the **Policy** is renewed.

The most **We** will pay out in any one **Period of Insurance** is £5,500.

LIFETIME

Your Certificate of Insurance will show **You** which level of cover **You** have chosen

LEVEL 1 (Bronze): LIFETIME £1,250 LIMIT

We will pay for **Veterinary Fees** for each new medical condition. **You** will be covered for **Veterinary Fees** up to the **Policy** limit each year and this will be reinstated each year providing cover is made available to **You** and **You** continue to renew **Your Policy** with **Us**.

The most **We** will pay out any one **Period of Insurance** is £1,250.

LEVEL 2 (Silver): LIFETIME £3,500 LIMIT

We will pay for **Veterinary Fees** for each new medical condition. **You** will be covered for **Veterinary Fees** up to the **Policy** limit each year and this will be reinstated each year providing cover is made available to **You** and **You** continue to renew **Your Policy** with **Us**.

The most **We** will pay out any one **Period of Insurance** is £3,500.

LEVEL 3 (Gold): LIFETIME £4,500 LIMIT

We will pay for **Veterinary Fees** for each new medical condition. **You** will be covered for **Veterinary Fees** up to the **Policy** limit each year and this will be reinstated each year providing cover is made available to **You** and **You** continue to renew **Your Policy** with **Us**.

The most **We** will pay out any one **Period of Insurance** is £4,500.

LEVEL 4 (Platinum): LIFETIME £5,500 LIMIT

We will pay for **Veterinary Fees** for each new medical condition. **You** will be covered for **Veterinary Fees** up to the **Policy** limit each year and this will be reinstated each year providing cover is made available to **You** and **You** continue to renew **Your Policy** with **Us**.

The most **We** will pay out any one **Period of Insurance** is £5,500.

AMENDING COVER

Upgrade/Downgrade - If **You** transfer **Your Pet** to a policy with an additional or higher policy limits, the additional or higher policy limits will not apply if the Condition, **Clinical Signs** or symptoms started before the transfer date.

If **You** transfer **Your Pet** to a plan with lower policy limits, the higher policy limits will no longer apply to any claims **You** are currently making.

You cannot upgrade or increase Your cover mid-term. You may only apply for an increase in cover once **Your Policy** reaches **Your** annual renewal/review date by contacting the **Administrator**.

Any upgrades or increases in cover will in most cases result in **Your Premium** amount increasing.

Since vet fees vary from region to region and by breed type, updating **Your** address or **Your Pet** details may affect the price of **Your Policy**. It is important **You** keep information relating to **Your Policy** and **Your Pet** up to date.

DEFINITIONS

Any word defined below will have the same meaning wherever it is shown in **Your Policy** in bold print. These definitions have been listed in alphabetical order.

Accident

A sudden and unexpected event which happens during the **Policy** year, which results in bodily **Illness** or **Injury** to **Your Pet**.

Administrator

Means Trent-Services (Administration) Ltd, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD, e-mail: admin@trent-services.co.uk, telephone: 01285 626020. Trent-Services (Administration) Ltd are authorised and regulated by the Financial Conduct Authority No. 315285.

Behavioural Illness

Any changes to **Your Pet's** normal behaviour, resulting from a mental or emotional disorder.

Bilateral Conditions

Where a condition is affecting one body part of which **Your Pet** has two, one each side of the body (e.g ears, eyes, knees, cruciate ligaments) this will be considered a **Bilateral Condition** so long as the underlying condition is the same. Any **Maximum Benefit** limit or exclusions will be applied as **Bilateral Conditions** are considered as one and the same condition.

Certificate of Insurance

An insurance validation issued by **Us** which forms part of this **Policy** and contains the name of policyholder and gives **Your pet's** details and details of the cover provided by this **Policy**.

Chronic Condition

Means any condition that continues indefinitely, or cannot be cured or eradicated and that may recur or requires ongoing treatment.

Claims Handler

Trent-Services (Administration) Ltd. Telephone: 01285 626020 or e-mail **Us** at admin@trent-services.co.uk quoting **Your Policy** number.

Clinical Signs

Changes in **Your Pet's** normal healthy state, its bodily functions or behaviour, including any early signs or symptoms of a **Chronic Condition**.

Co-Insurance

The amount **You** are required to pay towards the costs of the **Veterinary Fees** where **Your Pet** is aged 7 years or older at the time of the **Veterinary Treatment**. The **Co-Insurance** amounts applicable are as follows:

7 Years or older: 20% will be deducted from the claims settlement after the **Excess**;

12 Years or older: 25% will be deducted from the claims settlement after the **Excess**.

An example of how a claim would be calculated with a 20% **Excess** is as follows:

Valid claim arises for **Veterinary Fees**: £500.00

Excess amount: £99.00

Amount payable less **Excess**: £401.00

20% **Co-Insurance**: £80.20

Claim total settlement: £320.80

Complementary Therapist

A Certified Clinical Animal Behaviourist or a member of one of the following organisations: Association of Chartered Physiotherapists in Animal Therapy, Association of Pet Behaviour Counsellors, Bowen Technique Therapists, Canine and Feline Behaviour Association, Canine Hydrotherapy Association, McTimoney Animal

Association, McTimoney Chiropractic Association, National Association of Veterinary Physiotherapists, The International Association of Animal Therapists (UK), Institute of Registered Veterinary and Animal Physiotherapists, Association of British Veterinary Acupuncturists, British Veterinary Behaviour Association, National Association of Registered Canine Hydrotherapists, Institute of Canine Hydrotherapists.

Complementary Treatment

Complimentary Treatment means any technique or therapy which supports regeneration, correcting and healing of **Your Pet**, but excludes prescription medication or surgery. **Complementary Treatment** includes **Behavioural Illness** therapies, herbal or homeopathic medicine, hydrotherapy, osteopathy, massage and healing, laser treatment, electrical muscle stimulation, acupuncture or chiropractic treatment and physiotherapy as recommended and prescribed by **Your Vet**. **Complementary Treatment** that has not been specifically recommended by **Your Vet** in respect of the condition suffered is excluded.

Dental Treatment

Means any treatment required to treat the mouth or teeth whether as a result of **Accident** or **Illness**. Any mention of moderate or severe tartar prior to the **Policy** start date or within the first 14 days of **Your Pets** first **Policy** year will result in claims for dental extractions being excluded, other than as a result of an **Accident**.

Dietary Indiscretion

Means when **Your Pet** accidentally ingests something that its body cannot tolerate which results in **Illness** or **Injury**. This includes but is not limited to the consumption of a foreign body, objects, drugs or toxins that result in **Veterinary Treatment**.

Emergency

Means serious injuries resulting from an **Accident** or sudden **Illness**, or an ongoing **Illness** that suddenly becomes worse that results in a requirement for immediate **Veterinary Treatment**.

Excess

This is the first amount of each unrelated claim for a new condition which is payable by **You**. This amount is stated on **Your Certificate of Insurance**.

Home

The place in the **United Kingdom** where **You** usually live.

Illness

Changes to 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.

Immediate Family

Your husband, wife, civil partner, life partner, parents, sons and daughters.

Injury

A physical **Injury** caused immediately by an **Accident**. It does not include **Injury** that happens over a period of time.

Maximum Benefit

The most **We** will pay during the **Period of Insurance** is detailed in the **Certificate of Insurance**.

Period of Insurance

The period for which **We** have accepted the premium as stated in **Your Certificate of Insurance**. This is an annually renewable **Policy** which can be premium funded to enable monthly instalments.

Pet Travel Documents

Means the official **United Kingdom Pet Travel Scheme** documents, certificates, passports and procedures provided by a **Vet** who has the Government's authority to do so. Additional certificates may be required so please always check the requirements before **You** travel.

Pet Travel Scheme (PETS)

The **United Kingdom** Government scheme administered by the Department for Environment, Food and Rural Affairs (DEFRA) which allows **You** to take **Your Pet** to certain qualifying countries and to re-enter the **United Kingdom** without putting **Your Pet** into quarantine, so long as **You** have met the rules of the scheme.

Policy

Your Certificate of Insurance, this policy and endorsements.

Pre-Existing Conditions

Any condition, **Illness, Injury** or **Bilateral Condition** which occurred or first showed **Clinical Signs** prior to the **Policy** start date, whether diagnosed or not or existing in any form even if the diagnosis changes. This includes if the condition, **Illness, Injury** or **Bilateral Condition** has the same diagnosis or is caused by, relates to or results from a condition, **Illness** or **Injury** which occurred prior to the **Policy** start date.

A condition will cease to be a **Pre-Existing** condition if:

- a) The condition has been treated and **Your Pet** has fully recovered, leaving no susceptibility to future problems or underlying weakness and since that point;
- b) The condition has been treated and **Your Pet** has not received any treatment for or in connection with the condition for a continuous period of 24 calendar months;
- c) There are no symptoms, **Clinical Signs** or vet consultations relating to the condition for the previous 24 months.

Territorial Limits

1. **United Kingdom** and:
2. Anywhere in the world for up to three (3) months during the **Period of Insurance** provided that **Your Pet** has a valid **Pet Travel Documents** and is accompanying **You** on holiday. **You** must ensure that all the conditions of the **Pet Travel Scheme** have been met and a full invoice and any relevant clinical notes have been provided.

United Kingdom

England, Wales, Scotland and Northern Ireland.

Vet

A current, qualified member of the Royal College of Veterinary Surgeons practising within the **United Kingdom** or is registered to practice in the country in which **Veterinary Treatment** is received.

Veterinary Fees

The amount **Vets** in general or referral practice usually charge.

Veterinary Treatment

Any examination, consultation, advice, tests, X-rays, legally prescribed medication, surgery and nursing required to treat an **Illness** or **Injury**, provided by a **Vet**, a veterinary nurse or another member of the veterinary practice under the supervision of a **Vet**. This includes **Complementary Treatment** and alternative treatment as recommended by a **Vet**.

We, Us, Our, Insurer

ETU Forsikring A/S, Hærvejen 8, DK-6230 Røddekro, Denmark.

You/Your

The person whose name appears on **Your Certificate of Insurance** document.

Your Pet

Any dog or cat named on **Your Certificate of Insurance**.

SECTIONS OF COVER:

SECTION 1A – VETERINARY FEES

What You Are Covered For:

We will pay **You** up to the limit shown on **Your Certificate of Insurance** for the cost of **Veterinary Fees** for **Veterinary Treatment** **Your Pet** has received within the **Territorial Limits** during the **Period of Insurance** to treat an **Illness** or **Injury**.

What You Are Not Covered For:

In addition to the General Exclusions of the **Policy**, the **Insurer** shall not be responsible for:

1. The **Excess** as shown in **Your Certificate of Insurance**. The **Excess** is payable directly to the **Vet**.
2. The **Co-Insurance** amount of 20% where **Your Pet** is 7 years of age or older.
3. The **Co-Insurance** amount of 25% where **Your Pet** is 12 years of age or older.
4. More than the **Maximum Benefit** for the combined treatment cost of all **Illnesses** and injuries in the **Period of Insurance**.
5. Any **Pre-Existing Conditions**.
6. Any **Chronic Condition** that pre dates the **Policy** start date or that showed **Clinical Signs**, within the first 14 days of **Your Pet's** first **Period of Insurance**.
7. The cost of treatment for:
 - a. An **Accident** within the first 5 days of **Your Pet's** first **Policy** year,
 - b. An **Illness** within the first 14 days of **Your Pet's** first **Policy** year,
 - c. An **Illness** caused by or relating to or a **Clinical Sign** that was noticed, or an **Illness** that showed **Clinical**

Signs, within the first 14 days of **Your Pet's** first **Period of Insurance**.

8. The cost of treatment to prevent **Injury** or **Illness**.
9. The cost of treatment or complications arising from treatment, **You** choose to have carried out and is not directly related to an **Injury** or **Illness**, including but not limited to dew claws (unless damaged) and umbilical hernias.
10. The cost of killing and controlling fleas and worms, general health improvers and any treatment in connection with pregnancy or giving birth including caesareans.
11. The cost of any food (including food prescribed by a **Vet**).
12. The cost of pheromone **Vet** Plan Product, including DAP diffusers and Feliway unless used as part of a structured behaviour modification programme, and then limited to a maximum period of 6 months.
13. The cost of vaccinations, urine tests, pre-operative blood tests, castration, cryptorchidism (retained testicles), spaying (including spaying for mammary tumours and false pregnancy).
14. Any costs associated with breeding as well as pregnancy and birth (including caesarean sections).
15. The cost of treating an **Injury** or **Illness** deliberately caused by **You** or anyone living with **You**.
16. The costs of having **Your Pet**:
 - a. Put to sleep, including veterinary consultations, visits or prescribed medications specifically needed to carry out the procedure, or
 - b. Cremated, buried or disposed of and post mortem costs.
17. The cost of house calls unless the **Vet** confirms that moving **Your Pet** would further damage its health, regardless of **Your** personal circumstances.
18. Extra costs for treating **Your Pet** outside usual surgery hours, unless the **Vet** confirms that the condition is an **Emergency**.
19. The cost of hospitalisation and any associated **Veterinary Treatment**, unless the **Vet** confirms it is essential that **Your Pet** is hospitalised, regardless of **Your** personal circumstance.
20. Costs resulting from an **Injury** or **Illness** specified as excluded on **Your Certificate of Insurance** or generally not covered within these terms and conditions.
21. The cost of surgical items that can be used more than once.
22. The cost of treatment for aggression which is inherent in **Your Pet** or behavioural **Illness** if **Your Pet's** behaviour is caused by **You** failing to provide training.
23. The cost of any form of housing, including cages, whether hired or purchased.
24. 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. A **Vet** confirms veterinary expertise is needed and therefore only a **Vet** or
 - b. A member of a veterinary practice can carry out these activities, regardless of **Your** personal circumstances.
25. The cost of any prosthesis, including any **Veterinary Treatment** needed to fit the prosthesis, other than the cost of hip, knee and/or elbow replacement(s).
26. The cost of any claim caused by **Your** negligence (including the treatment of obese **Pets** and symptoms incidental to obesity).
27. The cost of **Dental Treatment** unless **Your Pet**:
 - Has had its teeth checked in the 12 months prior to the onset of the claim; and
 - Any **Dental Treatment** recommended has been carried out within 3 months of the consultation;
 - No costs associated with milk teeth or routine scale and polishing are covered.
28. More than one claim for a **Dietary Indiscretion** during any one **Period of Insurance**. If **We** receive more than one claim for a **Dietary Indiscretion** **We** will only pay the first and earliest occurrence of a **Dietary Indiscretion**
29. Any **Veterinary Fees** for treatment to a **Vets** own **Pet** and fees for **Pets** belonging to veterinary practice staff unless claimed at cost price.
30. Any cost associated with routine or investigative laboratory tests or procedures unless the **Clinical Signs**/symptoms exist and the tests and procedures are to diagnose a specific condition. This includes pre-operative blood tests unless **Your Pet's** medical history indicates a life threatening risk during surgery.
31. Any administrative costs incurred by completing a claim form, **Vet** referral letters, postage and packing fees and clinical waste fees.
32. The cost of obtaining a second opinion regarding **Your Pet's** condition.
33. Should **Your Pet** suffer an **Accident, Injury** or **Illness** within the **Period of Insurance** and the definition of a **Bilateral Condition(s)** has been met, the applicable **Maximum Benefit** limit together with any applicable exclusions will be applied to the **Bilateral Condition**.

SECTION 1B – COMPLEMENTARY TREATMENT

What You Are Covered For:

Following receipt of instructions from the **Vet**, **We** will pay **You** up to £1,000 for the cost of **Complementary Treatment** **Your Pet** has received within the **United Kingdom** during the **Period of Insurance** to treat an **Illness** or **Injury**.

What You Are Not Covered For:

In addition to all the exclusions listed above (Section 1A - **Veterinary Fees**, Exclusions 1 to 33) **You** will not be covered for:

1. Any **Complementary Therapy** Fees for treatment to a **Complementary Therapists** own **Pet** and Fees for **Pets** belonging to **Complementary Therapists** practice staff unless claimed at cost price.

SECTION 2 – THEFT OR STRAYING

What Is Covered:

Up to a maximum of £250 for dogs and £100 for cats if it is stolen or goes missing during the **Period of Insurance**.

What Is Not Covered:

1. More than £250 for dogs and £100 for cats,
2. Any amount until **Your Pet** has been missing for 90 days;
3. Any amount if a claim has not been submitted within 180 days of **Your Pet** going missing.
4. Any amount if **You** are unable to provide proof of what **You** paid for **Your Pet**.

SECTION 3 – ACCIDENTAL DEATH

What Is Covered:

Up to a maximum of £250 for dogs and £100 for cats **Your Pet** dies or has to be put to sleep by a **Vet** following an **Accident** during the **Period of Insurance**.

What Is Not Covered:

1. More than £250 for dogs and £100 for cats.
2. Any claim for any pet aged 7 years and above at the date of death.
3. Any amount after 180 days from the date of the loss.
4. Any amount if **You** are unable to provide proof of what **You** paid for **Your Pet**.

SECTION 4 – DEATH DUE TO ILLNESS

What Is Covered:

Up to a maximum of £250 for dogs and £100 for cats if **Your Pet** dies or has to be put to sleep by a **Vet** as a result of an **Illness** during the **Period of Insurance**.

What Is Not Covered:

1. More than £250 for dogs and £100 for cats;
2. Any amount after 180 days from the date of the loss;
3. Death as a result of an **Illness** that happens within the first 14 days of the first **Period of Insurance** of **Your Policy**;
4. Any claim for any pet aged 7 years and above at the date of death.
5. Any amount if **You** are unable to provide proof of what **You** paid for **Your Pet**.

SECTION 5 - PUBLIC LIABILITY

Policy Cover:

Third Party Liability Cover under this section applies to dogs only. This section does not apply to anywhere outside of the **United Kingdom**.

In this section, "**You**" and "**Your**" mean **You** or any person looking after or handling **Your Pet** with **Your** permission.

What We Will Pay For:

If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving **Your Pet** during the **Period of Insurance** and **You** are legally responsible, **We** will pay:

1. Compensation and claimant's costs and expenses, and
2. Legal costs and expenses for defending a claim against **You**;
3. Public Liability Limit of Indemnity £1,000,000 in aggregate, within the **Period of Insurance**.

What You Pay:

The first £250 of any compensation claim paid under this section of **Your Policy**.

What We Will Not Pay:

1. Any loss, damage or liability which is covered under another policy of insurance.
2. More than the maximum limit of indemnity for each incident.
3. Any costs and expenses for defending **You** which **We** have not agreed beforehand.
4. Any compensation, costs and expenses for an incident which involves **Your** profession, occupation or business.
5. Any compensation, costs and expenses if **You** are legally responsible only because of a contract **You** have entered into.
6. Any compensation, costs and expenses if the person who is killed, injured or falls ill, lives with **You**, is a member of **Your Immediate Family** or is employed by **You**.

7. Any compensation, costs and expenses if the property damaged belongs to **You**, any person who lives with **You**, a member of **Your Immediate Family** or a person who is employed by **You**.
8. Any compensation, costs and expenses if **You**, a member of **Your Immediate Family** or any person who lives with **You** or is employed by **You** is responsible for, or looking after, the property that is damaged.
9. Any compensation, costs and expenses that result from an incident if **You** have not followed instructions or advice given to **You** by previous owners, a **Vet** or the re-homing organisation about the behaviour of **Your Pet**.
10. Any compensation, costs and expenses if **You** are deemed responsible under the laws of any country, other than members of the European Union.
11. Any compensation, costs and expenses if **You** are responsible for air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an **Accident** involving **Your Pet**.
12. Any compensation, costs and expenses resulting from an incident that happens where **You** work.
13. Any compensation, costs and expenses if **Your Pet** is kept or lives on premises which sell alcohol.
14. Costs resulting from any incident specified as excluded on **Your Certificate of Insurance** Animal Details or generally not covered within these Terms and Conditions.
15. Death or bodily **Injury** (including disease and **Illness**) and loss or damage to property arising out of ownership, custody or control by or on behalf of **You** or a dog of a type specified in Section 1 of the Dangerous Dogs Act 1991 (or designated for the purposes of that Section by an order of the Secretary of State) or in the Dangerous Dogs (Northern Ireland) Order 1991.
16. Any fines, penalties or breach of quarantine restrictions or import or export regulations.

Special Conditions That Apply To This Section:

1. **You** must not admit responsibility, agree to pay any claim or negotiate with any person following an incident.
2. **You** agree to provide **Us** with any information connected with the claim **We** reasonably ask for including details of **Your Pet's** history.
3. **You** agree to tell **Us** or help **Us** find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed.
4. **You** must allow **Us** to take charge of **Your** claim and allow **Us** to prosecute in **Your** name for **Our** benefit.
5. **You** must immediately send **Us** any writ, summons or legal documents **You** receive and **You** must never send any replies to these documents.

GENERAL CONDITIONS

1. Throughout the **Period of Insurance** **You** must take all reasonable steps to maintain **Your Pet's** health and to prevent **Accidents, Injury, Illness** and loss.
2. **You** must keep **Your Pet's** vaccinations and boosters up to date and in line with the vets recommendations:
Dogs – Distemper, hepatitis, leptospirosis and parvovirus
Cats – Feline infectious enteritis, feline leukaemia and cat flu
If **You** do not vaccinate **Your Pet** for these conditions, **We** will not pay any claims that result from any of these illnesses.
3. If, when **You** claim, there is another insurance under which **You** are entitled to an indemnity; **We** will only pay **Our** share of the claim. **You** must tell **Us** the name and address of the other insurance company and **Your Policy** number.
4. 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.
5. If **You** have provided false information, or make a false or exaggerated claim, or any claim involves **Your** dishonesty, this **Policy** will end and **Our Claims Handler** will not make any further claim payments.
6. **Your Pet** is only covered under this **Policy** if **You** pay the premium. If **You** pay the yearly premium in instalments and **You** miss an instalment **You** must pay the outstanding amount within 10 days of the date the instalment is due to be paid. If **We** do not receive **Your** payment within 10 days of the date the premium is due, **Your** insurance will automatically stop and **We** will make no further claim payments.
7. **You** agree that any **Vet** has **Your** permission to release information **We** ask for about **Your Pet**. If the **Vet** makes a charge for this, **You** must pay the charge.
8. The **Claims Handler** will only make claim payments to the **Vet** or **You**. The **Claims Handler** will not make any payments to any other person(s). **You** will be required to pay the **Excess** to the **Vet**. If the **Vet**, who has treated **Your Pet** or is about to treat **Your Pet**, asks for information about **Your** insurance that relates to a claim, the **Claims Handler** will tell the **Vet** what the insurance covers, what they will not pay for, how the amount they pay is calculated and if the premiums are paid to date.
9. If the **Claims Handler** receives a request to pay the claim payment direct to **You**, they reserve the right to decline this request.
10. If the **Claims Handler** considers 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, they reserve the right to request a second opinion from a **Vet** that they choose. If the **Vet** they choose does not agree with the **Veterinary Treatment** or **Complementary Treatment** provided they 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 they have requested the second opinion.

11. When the **Claims Handler** offers further periods of insurance they may change the premium and the **Policy** terms and conditions.
12. The **Claims Handler** will not guarantee on the phone to pay a claim. **You** must send them a claim form that has been fully completed and they will then write to **You** with their decision.
13. When **You** claim **You** agree to give the **Claims Handler** any information they may reasonably ask for.
14. **You** and **We** are free to choose the laws applicable to the **Policy**. **We** propose to apply the British Law with exclusive jurisdiction to the Courts of England and Wales and by purchasing this **Policy**, **You** have agreed to this.
15. Unless **We** agree otherwise the language of the **Policy** and all communications relating to it will be in English.
16. **You** must arrange for a **Vet** to examine and treat **Your Pet** as soon as possible after it shows **Clinical Signs** of an **Injury** or an **Illness**. And, if the **Claims Handler** decides, they will refer the case to a **Vet** that they choose.
17. **You** agree to pay translation costs for any claim documentation not written in English.
18. If **You** pay **Your** premium by direct debit instalments or monthly instalments, when **Your Policy** is due for renewal **We** will renew it for **You** automatically to save **You** the worry of remembering to contact **Us** before the renewal date. **We** will write to **you** before the **Policy** expires with full details of **Your** next year's premium and **Policy** conditions. If **You** do not want to renew this **Policy**, all **You** need to do is contact us on 01285 626020.
19. As per pet Section 27 of the Road Traffic Act 1988: "A person who causes or permits a dog to be on a designated road without the dog being held on a lead is guilty of an offence. It also states, in this section, "designated road" means a length of road specified by an order in that behalf of the local authority in whose area the length of road is situated - For further details see The Road Traffic Act 1988. With this in mind, a dog on a designated road must be on a collar and lead under control.
20. When walking **Your Pet** in an area other than a designated road, **You** must ensure that **Your Pet** remains under **Your** control and reasonable steps must be taken to prevent **Your Pet** escaping onto a designated road. When nearing a road **You** must ensure **Your Pet** is on a lead.
21. **You** must ensure that any dog lead, collar and/ or harness is in good condition and fits **Your Pet** to prevent escape. **You** must also ensure that any lead is used in such a way as to prevent the same slipping out of your grasp should **Your Pet** suddenly pull away from **You**.
22. **You** must ensure **Your Pet** cannot escape or stray from your property and any area in which a dog is kept must be secure and appropriately fenced or otherwise secured and all reasonable steps must be taken to prevent escape. When loading **Your Pet** into or out of **Your** vehicle, **You** must ensure that the area is either secure or **Your Pet** is on a lead.
23. **We** may at **Our** option decide to supply pharmaceuticals, drugs, prescriptions or medications directly from the supplier of **Our** choice.
24. **We** reserve the right to obtain a second opinion from **Our** veterinary advisor if the total **Veterinary Fees** in **Our** opinion are unreasonable.
25. **We** may at our discretion deduct the costs of any medication from a claim that are deemed excessive or exceed the usual market value.
26. Should **Your Pet** suffer an **Accident, Injury** or **Illness** within the **Period of Insurance** and the definition of a **Bilateral Condition(s)** has been met, the applicable **Maximum Benefit** limit together with any applicable exclusions will be applied to the **Bilateral Condition**.
27. If **You** obtain regular medication for **Your Pet** via an online Pet medication prescription service this may result in lower costs for **You** and **Us**.
28. **We** will not accept responsibility for any claim until a detailed veterinary account, a complete medical history and other information reasonably requested by the **Claims Handler** is received on our behalf.
29. When **We** resolve your claim, **We** will deduct from the claim any amount due to us.
30. **You** must observe and comply with all the terms, conditions and support of the policy wording; otherwise **We** will not be responsible.

GENERAL EXCLUSIONS

In addition to the exclusions listed under "what **You** are not covered for", the **Insurer** shall not be responsible for:

1. Any animal less than 8 weeks old at the date cover started as shown on **Your Certificate of Insurance**.
2. Any claim for treatment not carried out within the **Territorial Limits**.
3. Any claim for dogs which are used for guarding, track racing or coursing.
4. Any amount if **You** break the **United Kingdom** laws or regulations, including those relating to animal health or importation.
5. Any amount if **Your Pet** is confiscated or destroyed by government or public authorities or under the Animals Act 1971 **United Kingdom** because it was worrying livestock. This includes any further amendments to this Act.
6. Any costs caused because the Department for Environment, Food and Rural Affairs (DEFRA) have put restrictions on **Your Pet**.
7. Any loss as a result of an act of terrorism, force or violence for political, religious or ideological reasons, war and civil war risks, nuclear risks, riot, radioactive contamination, revolution or any similar event, including any chemical or biological terrorism.
8. Any dog that must be registered under the Dangerous Dogs Act 1991, Dangerous Dogs (amendment) Act 1997, Dangerous Dogs Order (Northern Ireland) 1991 or any further amendments to this Act or any dog that is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario (Dogo Canario), Japanese Tosa or a Fila Brasileiro. In addition, the following types/breeds (including any breed crossed with these dogs) are excluded from cover under any section of this policy: Akita, Alapaha Blue Blood Bulldog, American Bandogge/Bandogge

Mastiff, American/Irish Staffordshire Bull Terriers, Anatolian Shepherd Dog (Karabash), Bully Kutta, Cane Corsos, Czechoslovakian Wolfdogs/Sarlooswolfhounds/Wolf Hybrids, Korean Jindo, Northern Inuit Dogs, Racing Greyhounds, Shar Pei, Utonagan, Fox hound/Fox hound cross.

9. Any legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
10. Any amount resulting from a disease transmitted from animals to humans.
11. Any amount if **You** or **Your Pet** live outside the **United Kingdom**.
12. Any costs caused by **You** taking **Your Pet** on a journey against a **Vet's** advice.
13. Any claim for a dog that is not microchipped in accordance with the 2016 Dog Microchipping Legislation.
14. The **Claims Handler** will only make claim payments to the **Vet** or **You**. The **Claims Handler** will not make any payments to any other person(s).
15. Any claims of any kind which are caused by **Your Pet** straying, escaping, damaging property, or attacking persons or pets if **Your Pet** has done this before.
16. Any loss, damage or liability which is covered under another policy of insurance.
17. Any loss, **Injury**, damage, **Illness**, death or legal liability directly or indirectly caused by, happening through, in consequence of or contributed to by:
 - An epidemic, pandemic or other such health warning, and declared as such by the Ministry of Health, The Department for Health and Social Care, a chief veterinary officer, Defra and/or the World Health Organisation;
 - Arising from any fear or threat (whether actual or perceived) of such epidemic or pandemic being declared or occurring;
 - Any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.

COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations. Whether or not **You** are able to claim and how much **You** may be entitled to will depend on the specific circumstances at the time.

For further information about the scheme please contact the FSCS at www.fscs.org.uk or call them on 0800 678 1100.

FRAUD

Fraud increases **Your** premium and the premiums of all policyholders. If **You**:

- i. Provide **Us** or **our Claims Handler** with false information or
- ii. Make a false or exaggerated claim with **Us** or
- iii. Make any claim with **our Claims Handler** which involves **Your** dishonesty.

We will not pay **Your** claim, **We** will void **Your Policy** and **We** may inform the authorities. If **We** pay a claim and subsequently find the claim was fraudulent, **You** must repay **Us** the full amount.

HOW WE USE YOUR DATA

Please be aware that telephone calls may be monitored and recorded.

We act as the Data Controller. How **We** use and look after the personal information is set out below.

Information may be used by **Us.**, the **Claims Handler, Administrator**, Puffin Insurance.com, agents and service providers for the purposes of insurance administration, underwriting, claims handling or for statistical purposes. The lawful basis for the processing is that it is necessary for **Us** to process Your personal information to enable the performance of the insurance contract, to administer **Your Policy** of insurance and/or handle any insurance claim You may submit to **Us** under this policy. The processing of **Your** personal data may also be necessary to comply with any legal obligation **We** may have and to protect **Your** interest during the course of any claim.

What **We** process and share:

The personal data **You** have provided, **We** have collected from **You**, or we have received from third parties may include **Your**:

- Name; date of birth, residential address and address history.
- Contact details such as email address and telephone numbers.
- Financial and employment details.
- Identifiers assigned to **Your** computer or other internet connected device including **Your** Internet Protocol (IP) address.
- Health or criminal conviction information.
- Vehicle or household details.

- Any information which **You** have provided in support of **Your** insurance claim including details of **Your Pet**.

We may receive information about **You** from the following sources:

- **Your** insurance broker.
- From third parties such as credit reference agencies and fraud prevention agencies.
- **From** insurers, witnesses, the Police (in regards to incidents) and solicitors, Appointed Representatives.
- **Your** Veterinary Practice
- Directly from **You**.
- If **You** would like anyone else to act on **Your** behalf **You** will need to give **Your** consent.

We will not pass **Your** information to any third parties except to enable **Us** to process your claim, prevent fraud and comply with legal and regulatory requirements. In which case **We** may need to share Your information with the following third parties within the EU:

- Solicitors or other Appointed Representatives.
- Underwriters, Reinsurers, Regulators and Authorised/Statutory Bodies.
- Fraud and crime prevention agencies, including the Police.
- Other suppliers carrying out a service on **Our**, or **Your** behalf.
- **Your Vet**
- If **You** would like anyone else to act on **Your** behalf, **You** will need to give **Your** consent.

We will not use **Your** information for marketing further products or services to **You** or pass Your information on to any other organisation or person for sales and marketing purposes without **Your** consent. If **You** have given permission, PuffinInsurance.com may use **Your** contact details to contact **You** about products or services that may be of interest to **You**.

Data Retention

We will hold **Your** details for up to seven years after the expiry of Your policy, complaint and/or claims settlement.

Your rights

Your personal data is protected by legal rights, which include **Your** rights to:

- Object to **Our** processing of Your personal data.
- Request that **Your** personal data is erased or corrected.
- Request access to **Your** personal data and data portability.
- Complain to the Information Commissioner's Office, which regulates the processing of personal data.

You can request to see what data **We** hold on **You**. If **You** have any questions about **Our** privacy policy or the information **We** hold about **You** please contact **Us**.

HOW TO CLAIM

1. **You** must contact the **Claims Handler** to obtain a claims form. Please telephone Trent-Services (Administration) Limited on 01285 626020 or e-mail **Us** at admin@trent-services.co.uk.
2. Please complete the claim form and ask:
 - a. **Your Vet** to fill out their section. (Unfortunately **We** do not pay **Your Vet** to do this) or
 - b. **Your Vet** and **Complementary Therapist** to fill out their section(s). (Unfortunately **We** do not pay **Your Vet** or **Complementary Therapist** to do this).
3. Please return the claim form to **Our Claims handler** with the invoices setting out the costs involved. This should be sent to Trent-Services (Administration) Ltd, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD.

WHEN TO CLAIM

You or **Your Vet** should send **Our Claims Handler** **Your** claim form at the end of treatment or the end of the **Period of Insurance** if the treatment has not finished by this time. The claim must be submitted within 31 days of **Your Pet** receiving treatment.

Please note that failure to follow these steps may delay and/or jeopardise the payment of **Your** claim.

COMPLAINTS

We know that sometimes, no matter how hard **We** try, **We** don't always get it right. If **We** give **You** cause for complaint, it's important that **You** know that **We** are committed to providing **You** with an exceptional level of service and customer care. When this happens, **We** want to hear about it so that **We** can try to put things right.

Should **You** have any query or complaint regarding **Your Policy**, **You** can write to:

Trent-Services (Administration) Limited
Trent House

Love Lane
Cirencester
Gloucestershire
GL7 1XD

Email: admin@trent-services.co.uk
Telephone: 01285 626020.

If **You** still remain dissatisfied after following the above procedures in full, **You** can ask the Financial Ombudsman Service to review **Your** case. Their address is:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR
Tel: 0800 023 4 567

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

You have the right to refer **Your** complaint to the FOS, free of charge, but **You** must do so within six months of the date of **Our** final response letter.

If **You** do not refer **Your** complaint in time, the Ombudsman will not have **Our** permission to consider **Your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Please note the Ombudsman will not consider **Your** complaint until a final response letter has been issued by Trent-Services (Administration) Limited, as outlined above.

Please quote **Your** insurance reference number and **Your** claim number in all **Your** correspondence to all parties involved with this procedure. This procedure is intended to provide **You** with a prompt and practical service with any complaints that **You** may have.