



Puffininsurance.com

Max Benefit Policy Wording



WELCOME...

to PuffinInsurance.com

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

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

PuffinInsurance.com maximum benefit pet insurance is an annual policy that meets the demands and needs to provide cover for veterinary treatment due to illness or injury to help pay for your pet's treatment as long as the money lasts. The total cost for all conditions paid in one policy term cannot exceed the veterinary fee limit as stated in your Policy Schedule. Any amount over the limit will have to be paid by you for the remainder of the policy term. However, any illness or injury (including clinical signs) which happen before the policy starts will not be covered and will be considered as a pre-existing condition.

If you are invited to renew your insurance, your pet will be covered for another year and any condition that has not reached the maximum benefit limit will be re-instated for that policy term. But, once you have reached the maximum benefit limit you cannot claim again for the same illness or injury, or anything related to your claim, in any future policy term. At the next renewal the condition will be classed as a pre existing condition and 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 notify you in good time before your policy expiry so you can 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 PuffinInsurance.com maximum benefit pet insurance 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. You will also need to consider that excesses may change as your pet gets older.

For example: The cost of covering a pet (based on pricing inflation in 2023) can increase between 10% - 20% each year for pets up to 10 years old, although higher increases could apply. For older pets, the renewal price could rise by 35% or more.

WHAT DO I NEED TO DO NOW?

1. Accessible Documents.

We can send your documents in several formats; for example, braille, large print or an MP3 audio file. If you require the documents to be in a different format, please get in touch with PuffinInsurance.com's 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 PuffinInsurance.com.

4. How to get in touch.

If you need to contact us, you'll find all of our contact information below. Make sure you keep these details somewhere safe. That way, if you ever need to get in touch, you don't need to search for them.



EMAIL

Email Puffin at:

Customer Care, Sales & Renewals

customerservice@puffininsurance.com

Claims

Email Covea Insurance at:
claims@petadminteam.com



CALL

Call Puffin on:

0333 772 0346

Claims

Call Covea Insurance on:
0330 024 2606

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



WRITE

Claims

**FREEPOST
PET ADMIN**

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 your 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 'PuffinInsurance.com' when creating an account.
2. Register with the same email address, phone number and date of birth you use for your PuffinInsurance.com 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

Maximum Benefit Policy

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

This Maximum Benefit Policy doesn't guarantee that we'll be able to provide cover for your pets' entire life.

Our Maximum Benefit Policy is an 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 you decide to accept by continuing to pay your premium (either monthly or annually) the policy will be automatically renewed, unless you instruct us otherwise, and the veterinary fee limit chosen will be available again.

For as long as your policy is in place, we will cover a condition for up to the maximum benefit payable. If the policy renews, and you have not reached the maximum benefit for a condition, the cover will continue into the new policy term. This cover could continue to be renewed for multiple policy terms until the maximum benefit limit is reached. Once the limit has been reached, 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 do not cover any illness, behavioural illness, injury or accident that your pet had or showed clinical signs of having before the policy started.

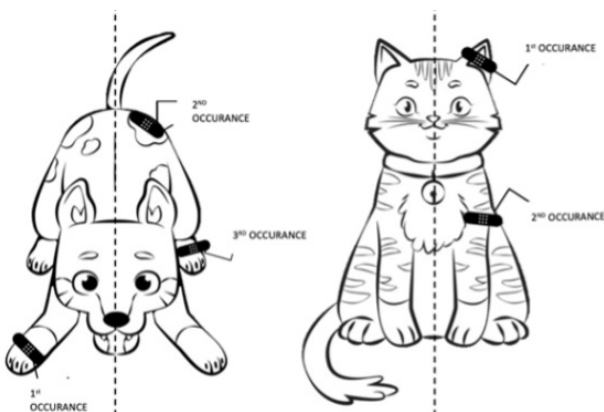
This usually includes illnesses and injuries that can happen again or may appear in different parts of your pet's body.

For example, if your pet had an ear infection in the left ear before you took out your current policy, your insurance will not cover the cost of treatment for any future infections in either ear, regardless of whether you made a claim under a previous policy or if it's the other ear that never had the infection previously.

As this is a Maximum Benefit policy, the claimed condition will be classed as a pre-existing condition at the renewal of your policy, once the maximum benefit is reached in a policy term.

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.



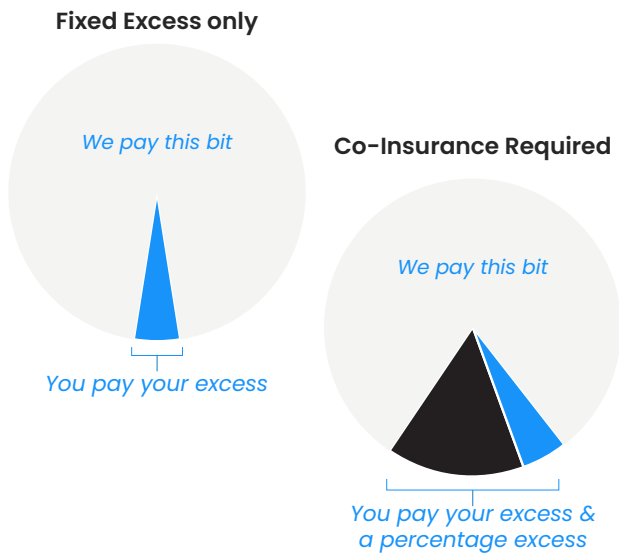
Your pet develops, for example, a lipoma (a fatty lump) on their right leg. You'll take your pet to the vet for treatment and make a claim on your policy. Your pet then develops another lipoma on their back 6 months later. You take your pet to the vet again and make another claim. We'll consider this 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.

EXPLAINING KEY TERMS OF YOUR POLICY

Fixed and Percentage Excess

The fixed excess payable are



The fixed excess for veterinary fees of £110 is the amount that you'll need to pay in each policy term for each unrelated condition or incident, before we pay towards any claim.

In addition there is a £250 excess payable for Third Party Liability,

For veterinary fees and complementary treatment if your pet is 7 years old or over, you'll also need to pay a 20% excess towards each claim, if your pet is aged 12 or over, you'll need to pay 25%. The percentage excess is calculated after your fixed excess has been deducted and is known as a co-insurance payment.

If a claim continues into a new policy term, then you will pay another fixed excess (and percentage excess if payable) if the treatment date is in the next policy term.

Please see an example below of how to calculate the amount you will need to pay in the event of a claim if both a fixed and percentage excess is payable.

Total Cost of Treatment		£1,500
Minus the payable by you excess	£110	£1,390
20% (over 7 years) amount payable	20% of £1,390 = £278.00	£1,112.00
Total outstanding we pay		£1,112.00
Total Paid by You	£110 + £278 = £388	

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.

EXPLAINING KEY TERMS OF YOUR POLICY

Payment of premiums

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

If you pay for your policy monthly, payments will be collected by direct debit using the bank details that were provided by you when purchasing the policy. Payments will be collected as per the schedule in your policy documents. 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 cannot collect your payment on the first attempt, we will write to you to tell you when we will be attempting to collect the payment again. Should the payment attempt fail your policy will be scheduled for cancellation and we will write to you to inform you of this. Should the payment remain outstanding, your policy will be cancelled at the end of the month after the last successful payment was made.

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

Paying for the policy in full

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

If you pay for your annual cover in full every year, we will use the same details you provided to us in a previous policy term to collect the payment from you at renewal. You must keep your annual 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.

To make sure there is no loss of cover we will attempt to collect your payment on the 5th day your renewal. If we are unsuccessful in collecting your payment on the first attempt, we will write to you to let you know when we will be attempting to collect the payment again. Should the second payment attempt fail, your policy will be scheduled for cancellation, and we will write to you to inform you of this. If you fail to pay for your cover, your policy will not renew and there will be no cover from your renewal date.

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

Did you know?

If you are struggling to pay your monthly or annual payment we're here to help, and we'll work with you to find the best solution based on your circumstances. Please contact [PuffinInsurance.com](https://www.puffininsurance.com)'s Customer Care Team.

If you're worried about your finances, it can be hard to know where to turn. We've partnered with Money Wellness who provide free and impartial expert debt advice. You can call them on **0161 518 8285** or visit www.moneywellness.com

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THE MEANING OF WORDS IN THIS POLICY

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

Defined Word	Meaning
Accident	<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 patellae; all cruciate ligament problems, including rupture or strain of one or both cruciate ligaments; degenerative joint disease; hip dysplasia; hyperextending hocks; Juvenile Pubis Symphysiodesis (JPS).</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>
Agreed countries	<p>Any European Union member States and Territories which are included in the Pet Travel Scheme (PETS) or part of the Common Travel Area.</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 Counsellors2. Canine and Feline Behaviour Association
Behavioural illness	<p>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.</p>
Bilateral disorder/condition	<p>Any condition affecting body parts of which the pet has at least two, including, but not limited to: ears, eyes, elbows, shoulders, knees, hips or cruciate ligaments. Bilateral disorders are considered to be one condition.</p>
Certificate for treatment against parasites	<p>A certificate issued under the terms of the Pet Travel Scheme (PETS).</p>
Channel Islands	<p>Consists of the Bailiwick of Jersey and the Bailiwick of Guernsey.</p>

THE MEANING OF WORDS IN THIS POLICY

Defined Word	Meaning
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 .
Common Travel Area	Consists of England, Scotland, Island of Ireland, Wales, The Channel Islands and Isle of Man.
Complementary therapist	A member of one of the following organisations, from our approved list of specialists: <ol style="list-style-type: none">1. Association of Chartered Physiotherapists in Animal Therapy (ACPAT)2. Canine Hydrotherapy Association (CHA)3. Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)4. International Association of Animal Therapists (IAAT)5. International Vet Chiropractic Association (IVCA)6. McTimoney Chiropractic Association7. National Association of Registered Canine Hydro therapists (NARCH)8. National Association of Veterinary Physiotherapists (NAVVP)
Complementary treatment	The cost of any examination, consultation, advice, test and legally prescribed medication for the following procedures, where they treat an illness or injury and are recommended by your vet . <ol style="list-style-type: none">1. Acupuncture and homeopathy carried out by, and herbal medicine prescribed by, a veterinary practice.2. Chiropractic manipulation carried out by a veterinary practice or a qualified animal chiropractor from our approved list of specialists, who is a member of the McTimoney Chiropractic Association or the International Association of Animal Therapists (UK).3. Hydrotherapy carried out:<ol style="list-style-type: none">(a) In a pool which has full Canine Hydrotherapy Association membership, or(b) By a veterinary practice, providing the hydrotherapy is carried out in a pool they own.4. Osteopathy carried out by a veterinary practice or a qualified animal osteopath who is a member of the International Association of Animal Therapists (UK) and on our list of approved specialists.
Condition	Clinical signs of an injury or illness resulting in the same diagnosis, regardless of the number of incidents . The condition will be deemed a bilateral condition if it is affecting body parts of which your pet has at least two.

THE MEANING OF WORDS IN THIS POLICY

Defined Word	Meaning
Cruciate Ligament	A rupture or strain of one or both cruciate ligaments however caused, or any arthritis or any other illness or injury that develops from them. A cruciate ligament is known as a bilateral disorder .
Cruciate Ligament in the first 30 days	Any cruciate ligament problems that <ul style="list-style-type: none">• First showed clinical signs; or,• is caused by, relates to, or results from, an illness or clinical sign your pet had; or,• has the same diagnosis or clinical signs as a cruciate ligament problem or clinical sign your pet had; in the first 30 days after the start of your policy however caused.
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 Policy Schedule .
Excluded Breed(s)	<p>Any dog that must be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs Act (Northern Ireland) 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, 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	Your husband, wife, civil partner, life partner, parents, grandparents, brothers, daughters, sisters, sons, step relations, grandsons and granddaughters.

THE MEANING OF WORDS IN THIS POLICY

Defined Word	Meaning
Home	The place in the United Kingdom 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 and cannot have been caused by an injury .
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">• An accident or event involving your pet.• 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.
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 .
Injury within the First 48 Hours:	<p>Any injury that:</p> <ul style="list-style-type: none">• happened or first showed clinical signs; or,• is caused by, relates to, or results from, an injury or clinical sign your pet had; or,• has the same diagnosis or clinical signs as an injury or clinical sign your pet had; in the first 48 hours after the start of your policy; no matter where the injury or clinical signs appear, are noticed, or happen in, or on, your pet's body. <p>Please also refer to your Policy Schedule for details of any endorsements that apply to your policy.</p>

THE MEANING OF WORDS IN THIS POLICY

Defined Word	Meaning
Journey(s)	Travel from your home to any of the agreed countries for a maximum of 30 days per trip, up to 60 days for all journeys in the policy term . This includes the duration of your holiday or business trip and any travel in and between agreed countries and return journeys to your home .
Loss of Pet Reimbursement	The price generally paid for a pet of the same age, breed, sex and breeding ability at the point of loss, according to our data.
Maximum benefit(s)	The most we will pay during the policy term as shown on the Policy Schedule for each section of cover.
Payment(s)	The insurance premium you pay, either annually or monthly, to insure your pet .
Pet Travel Scheme (PETS)	<p>A European Union scheme that consists of 3 levels: Part 1, Part 2 & Unlisted. The scheme allows you to travel with your pet to specified countries and re-enter the United Kingdom without the need for your pet to go into quarantine, provided you comply with the Pet Travel Scheme (PETS) status of the country where you and your pet live before traveling and that of the country that you are visiting and you go through a traveller's point of entry when arriving in an EU country or if travelling from England, Scotland or Wales to Northern Ireland</p> <p>Northern Ireland – Part 1 status. England, Scotland and Wales – Part 2 status.</p>
Pet travel documentation	Documentation issued under the terms of the Pet Travel Scheme (PETS)
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 Schedule	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.
Policy term	The 12-month period of cover; from when the policy either starts or renews, as shown on your Policy Schedule .

THE MEANING OF WORDS IN THIS POLICY

Defined Word	Meaning
Pre-existing condition(s)	<p>An injury, illness, disease, 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, bilateral 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, <p>no matter where it occurred or was noticed in, or on, your pet's body.</p> <p>This is in addition to any exclusion(s) stated on your Policy Schedule.</p>
Prevent/ 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.
Start Date	The date stated in your Policy Schedule .
Treat/ Treatment	Any examination, consultation, advice, tests, x-rays, medication, surgery, hospitalisation, nursing and care provided by either a veterinary practice or vet recommended complementary therapist .
Treatment date	The date that your pet received treatment for the illness, injury or clinical sign being claimed.
United Kingdom (UK)	Consists of England, Scotland, Northern Ireland and Wales.
Vet(s)	<p>Within the United Kingdom – a veterinary surgeon who is registered with the Royal College of Veterinary Surgeons (RCVS).</p> <p>Outside of the United Kingdom – a fully qualified veterinary practitioner registered in the country where your pet is receiving treatment and covered by the European Union's Pet Travel Scheme or is part of the Common Travel Area.</p>
Veterinary fees	The cost or expense of any treatment or amount vets in general or referral practices usually charge.

THE MEANING OF WORDS IN THIS POLICY

Defined Word	Meaning
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	<p>Covea Insurance plc who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority number 202277.</p>
You, your	<p>The person (policyholder) named on the Policy Schedule.</p>
Your pet/pet's	<p>Means the dog or cat named on the Policy Schedule which you are the owner of.</p>

TABLE OF BENEFITS

The table below provides the **maximum benefit** that **we** will pay for claims received in a **policy term**, together with any excess payable.

	Bronze	Silver	Gold	Platinum
Vet excess	£110	£110	£110	£110
Vet fees	£1,250	£3,500	£4,500	£5,500
Complementary treatment limit (part of the vet fee limit)	£1,000	£1,000	£1,000	£1,000
Boarding Fees	£1,000 (each policy term)	£1,000 (each policy term)	£1,000 (each policy term)	£1,000 (each policy term)
Advertising & Reward	£1000 (each policy term) including reward £250	£1,000 (each policy term) including reward £250	£1000 (each policy term) including reward £250	£1000 (each policy term) including reward £250
Theft or straying (dogs) This is the most we will pay if you have proof of purchase	£250	£250	£250	£250
Theft or straying (cats)	£100	£100	£100	£100
Death due to illness or accident (dogs) This is the most we will pay if you have proof of purchase	£250	£250	£250	£250
Death due to illness or accident (cats)	£100	£100	£100	£100
Loss of pet travel documentation	£250	£250	£250	£250
Third Party liability	£1,000,000	£1,000,000	£1,000,000	£1,000,000
Third Party liability excess	£250	£250	£250	£250

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.Puffininsurance.com/contact-us



Or **Email** us at: claims@petadminteam.com



Or **Call** us on: **0330 024 2606**

Step 2 – Send us your Claim Form

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

You can:



Email us at: claims@petadminteam.com



Or **write** to us at:
FREEPOST
PET ADMIN

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). <p>Please note: If you are claiming for treatment in agreed countries, we also need a booking invoice or official documentation to show the dates of your journey.</p> <p>For continuation claims, you will need to submit a continuation claims form, your pet's full medical history (each time), itemised invoices, and referral reports (if applicable).</p>
Complementary Treatment	<ul style="list-style-type: none">Fully completed claim form.Your pet's full medical history.Itemised invoices.Referral report (if applicable).
Death from injury or illness	<ul style="list-style-type: none">Fully completed claim form.Proof of purchase for your pet.Proof of death, either:<ul style="list-style-type: none">The death certificate from your vet, orConfirmation from your vet that your pet has deceased, orA signed and dated witness statement from someone outside of your family.If your pet is a pedigree, the original pedigree certificate.Your pet's full medical history.

HOW DO I CLAIM

Claim Type	Documentation we need
Theft or Straying	<ul style="list-style-type: none">Fully completed claim form.Proof of purchase for your pet.If your pet is a pedigree, the original pedigree certificate. <p>Please note: Your pet must be missing for at least 30 days in order to claim under this section.</p>
Advertising and Reward	<ul style="list-style-type: none">Fully completed claim form.Invoices and receipts to show the costs involved, including a receipt for any reward paid (any reward offered must be pre-agreed by us).Booking invoice, or any other official documents to show the dates of your journey (if applicable). <p>Please note: You must contact us for the approval of any reward before you advertise it.</p>
Boarding Fees	<ul style="list-style-type: none">Fully completed claim form completed by your Doctor/Consultant.Itemised invoices from Kennels or Cattery or written confirmation from the person looking after your pet.
Loss of Pet Travel Documents	<ul style="list-style-type: none">Fully completed claim form.Booking invoice or any official documents showing the dates of your journey.Invoices and/or receipts to show the costs of replacing documents or any additional travel costs.Police/Operator 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 will not pay any costs associated with a professional completing a claim form, postage and packaging, courier fees or other administration work.

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

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

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

Phone: [0330 024 2266](tel:03300242266) 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 **our** written consent. Do not respond to any letters from people who are looking to claim against **you** or people acting on their behalf, **you** should forward them unanswered to **us**.

CONTRACT OF INSURANCE

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

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

- The Policy Terms and Conditions.
- The **Policy Schedule**
- 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 Policy Schedule**, subject to these Policy Terms and Conditions and notices issued at renewal.

Please refer to **your Policy Schedule** 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 you need to make us 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 PuffinInsurance.com 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 Policy Schedule** at **your** renewal. **You** must also tell PuffinInsurance.com 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 10 months of the policy term.
- **You** are going to be living outside the **UK**, for more than 2 months of the **policy term** or **you** move abroad permanently.
- **Your pet** is used for security, guarding, breeding (where **your pet** has had more than one litter), 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 Policy Schedule**.
- **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 pet** is over the age of 8 years for dogs and 10 years for cats at the start of **your** policy.

If **you** have any doubts, please contact PuffinInsurance.com who will be happy to help.

What happens with this information?

When PuffinInsurance.com is notified of a change, **they** will tell **you** if this affects **your** insurance. For example, if **we** are able to accept the change and/or if the change results in:

1. Revised terms being applied to **your** policy, and/or
2. The price **you** need to pay for **your** policy.

What happens if I don't make you aware of these changes?

If **you** do not inform **us** about a change, it can affect any claim **you** make, or the cover **we** provide **you**.

If the information provided by **you** is not complete and accurate, **we** can;

- Revise the price **you** need to pay for **your** policy; and/or
- Cancel **your** policy; and/or
- Refuse to pay a claim; and/or
- Apply the correct terms/**excess**/price of the policy; and/or
- Exclude cover for a **pre-existing condition** or Third Party Liability.

CONTRACT OF INSURANCE

What happens at renewal?

Each year, an annual review of **your policy** will be completed, based on the information **we** hold for both **you** and **your pet**. The renewal invitation is offered using the information held at the time it was issued. **We** can revise or withdraw renewal terms offered if new information is brought to **our** attention, even after **your** renewal invitation has been issued.

The benefits of this policy will be reinstated each **policy term**, subject to renewal being invited and **you** paying for **your** policy, which confirms **your** acceptance of the terms offered.

The cost of cover can change at each renewal **we** will recalculate the cost of cover and contact **you** with a quote. There are a number of factors that can impact **your** renewal, including the age of **your pet**, claims history, and **our** view of the future costs of providing cover. **We** may also consider the amount claimed and the likelihood a **condition** will be ongoing when calculating **your** renewal. This will mean that the premium **you** pay will increase at renewal.

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

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

At renewal, **we** can change:

- The price **you** pay, also known as the premium, and/or
- **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, **we** have the right to:

- Limit or remove cover for Third Party Liability,
- Cancel **your** policy, and/or
- Advise **we** are unable to offer renewal terms.

For example (but not limited to): any **aggressive tendencies** and/or **aggressive behaviour** shown, any **incidents** where **your** dog has caused **injury** to a person or another animal, or any health **conditions** which could affect how **your** dog behaves.

PuffinInsurance.com 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.

At renewal **you** can change the level of cover that **you** have for **your pet**, but this can only be changed to a lower level of cover. Once the cover level has changed this can't be changed back to any higher level of cover available.

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 price **you** have paid and **your** policy will be deemed to have been cancelled from the **start date** and **you** will not be entitled to make any claim.

After the first 14 days of **your policy term**, **you** can still cancel **your** policy at any time. There will be no refund and **we** will require **you** to pay the remaining price of **your** pet insurance (if paid monthly) if a claim has been paid during the **policy term**.

If no claim has been paid during the **policy term** and **you** have paid the full price, a pro-rata refund will be made to **you** for the time **your pet** will not be covered.

When Paying by Annual Direct Debit

If no claim has been made during the **policy term** and **you** have paid the full price, a pro-rata refund will be made to you for the remaining months of cover. All cover for **your pet** will stop from cancellation date, which is considered as the last day of the month when the cancellation request was made. No further assistance will be provided by **us** towards any further claims for **your pet**. If a claim is during the **policy term**, no refund will be due.

CONTRACT OF INSURANCE

Example:

Cancellation requested on 2nd June. Cover will end on the 30th June and a refund of premiums between 1st July and the policy end date will be issued.

When Paying by Monthly Direct Debit

If **you** cancel your policy after the first 14-days and no claim has been made during the **policy term**, **we** will cancel **your** policy and not collect the future monthly payments due for the remainder of the current **policy term**.

All cover for **your pet** will stop from the cancellation date, which will be the next premium due 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 PuffinInsurance.com so that **we** can see how **we** can help **you** and **your pet**.

To notify **us** of a cancellation, please contact PuffinInsurance.com via email at customerservice@puffininsurance.com or call PuffinInsurance.com on **0333 772 0346**.

If **you** don't notify PuffinInsurance.com 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 giving **you** at least 7 days' written notice issued by PuffinInsurance.com 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. (Refer to 'Payment of premiums' on page 7 for more details).
- 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 of its progress. **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** policy **we** would encourage **you** to contact **us** or PuffinInsurance.com.

Write to:
FREEPOST
PET ADMIN

Or **Email**: customerservice@puffininsurance.com

If **you** are unhappy about a claim or the terms & conditions of the policy:

Call us on **0330 024 2606** or

Write to:
FREEPOST
PET ADMIN

Email: claims@petadminteam.com

CONTRACT OF INSURANCE

What to do if you are still not satisfied

If **you** are still not satisfied with the response from **us** or PuffinInsurance.com, 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** or PuffinInsurance.com 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:
 - (i) **We** invite renewal terms,
 - (ii) **You** renew the policy,
 - (iii) **You** continue to pay for the policy when **payments** are due, and
 - (iv) The **condition** is covered by the Policy Terms and Conditions.
 - (v) If the date of the **treatment** is in the new **policy term you** will need to pay the fixed **excess** and percentage **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** 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.
9. **Your pet** must not be used in any connection with any business, trade or profession. This includes taking **your pet** to work with you or a place of work.
 10. Under The Control of Dogs Order 1992, any dog in a public place must wear a collar with the name and address of the owner engraved or written on it, or engraved on a tag. **Your** telephone number is optional but advisable.
 11. **You** must always take reasonable steps to **prevent injury to your pet** and **prevent your pet** contracting an **illness** or disease.
 12. **You** must take reasonable steps to **prevent your pet** causing bodily **injury** or disease and minimise the potential for any such claim under **your** Policy.

GENERAL CONDITIONS WHICH APPLY TO THE WHOLE POLICY

13. **You** must take reasonable steps to **prevent your pet** causing damage to property and to minimise the potential for any such claim under **your** Policy.

Seeking veterinary treatment/advice

14. **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

15. 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.
16. **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.
17. **We** are not liable to pay any claims including Third Party Liability caused by **your pet** straying, escaping, damaging property, attacking the general public or other animals not owned by **you**, if **your pet** has previously carried out any of these actions.

You and your pet's location

18. **You** and **your pet** must permanently live together in the **UK** for more than 10 months of the **policy term**
19. **You** must be the registered owner and keeper of your pet.

Providing requested information

20. 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.

21. **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.
22. When **you** claim, **you** agree to give **us** any information **we** may reasonably ask for in support of **your** claim.
23. 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.
24. **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.
25. 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.
26. **You** agree to pay translation costs for any claim documentation not written in English.

Other insurance policies

27. 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

28. **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.

GENERAL CONDITIONS WHICH APPLY TO THE WHOLE POLICY

Authorisation of claims

29. **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. When **we** have checked the claim against the terms and conditions of the policy and the information given to **us** by **your vet(s)**, **we** will then notify **you** of **our** decision.

Travelling overseas

30. **You** can take **your pet** temporarily to countries that are included in the **Pet Travel Scheme** or are part of the **Common Travel Area** and return **home** without putting **your pet** into quarantine. The scheme is administered by Official Veterinarians (OVs) on behalf of DEFRA for England and the devolved administrations for Scotland and Wales and DAERA in Northern Ireland.
31. The cover provided, with the exception of Third-Party Liability, is extended to include any **journey** made by **you** with **your pet** to the **agreed countries**.

Transferring your interest in the policy

32. 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.
33. If **your pet** is sold or given away, **we** will cancel the policy back to the date of the last monthly **payment** was made. If **you** pay in full, **we** will make a refund for the remaining time of the **policy term** that **your pet** will not be covered.
34. If a claim has been paid in the **policy term**, and **you** pay monthly **we** will ask for the remaining payments due to be paid. If **you** paid in full, no refund will be given.

False or fraudulent claims

35. 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.

36. **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.
37. Under these circumstances, **we** have the right to keep the **payment** paid by **you** and to request the return of any amounts paid for the claim.

Subrogation

38. If **you** have any legal rights against any other party related to **your** claim, **we** have the right to take legal action against them in **your** name but at **our** expense. **You** must assist **us** by providing any documents that **we** might reasonably request.

GENERAL EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

The following exclusions apply to all sections of the policy, in addition to the exclusions, limitations and conditions specified under each relevant section of cover.

If any of the following exclusions are applicable to **you** or **your pet**, we 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. Any **pet** less than 8 weeks or more than 8 years of age for dogs; or less than 8 weeks or more than 10 years of age for cats, at the **start date** of **your policy**. (Not applicable for renewed policies).
 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.
 9. Any dog that is a gun dog, working dog, Guide, Therapy or Assistance Dog.
 10. Any claim for a **pet** which lives or is kept in a place which is licensed to sell alcohol.
- Injuries, illnesses, clinical signs and conditions which are permanently excluded**
11. 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 aware of this by a rehoming organisation or any previous owner(s) and/or have been given access to **your pet's** previous veterinary history.
 12. **Veterinary treatment**, costs or expenses arising from **preventative** and **elective treatment or diagnostics**, routine examinations, vaccinations, spaying, castration, pregnancy or giving birth,
 13. Any costs arising from routine blood and urine tests (including those performed routinely prior to general anaesthesia or sedation).
 14. 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.
 15. **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.
 16. Any claim for distemper, hepatitis, leptospirosis or parvovirus for a dog or feline enteritis, cat flu or feline leukaemia for a cat, unless **you** can prove that **your pet** has been vaccinated against these diseases as recommended by **your vet**.
 17. Any claim within the fourteen day exclusion period relating directly or indirectly to an **illness** or disease suffered by **your pet**.
 18. Any claim within the 48-hour exclusion period relating directly or indirectly to an **injury** or **accident** suffered by **your pet**.
 19. Any amount if **your pet's injury** or **illness** occurred whilst in the care of a Boarding Kennel, Dog Walker, Dog Day Care Facility or a Dog Groomers, which **you** were paying for their services

GENERAL EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

20. Any claim involving **you** or anyone on **your** behalf using fraudulent means to obtain any of the benefit offered under **your Policy**.
21. Any **treatment** or complementary medicine for any **cruciate ligament in the first 30 days** however caused, or any arthritis or any other **illness or injury** that develops from them.

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

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

General costs and expenses

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

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

29. Any amount or expense if **you** do not follow the conditions of the **Pet Travel Scheme (PETS)** or rules and regulations in the **common travel area**.
30. Any **journey you** take **your pet** on against a **vet's** advice.
31. Any animal less than 12 weeks old.
32. Any amount or expense resulting from any foreign government or public authority placing restrictions on **your pet**.
33. Any amount if the purpose of the **journey** was for the purpose of **your pet** receiving **treatment** in an EU country.

34. The Sterling equivalent of the **excess** as shown in **your** Schedule of Insurance.
35. The Sterling equivalent of the percentage **excess**, if applicable, as shown on **your** Schedule of Insurance.
36. The **excess** and percentage **excess** are applied to each specifically identifiable **condition** or **accident** claimed for.
37. Fees or costs which would not be covered under Section 1 Vet fees exclusions part of **your** Policy.
38. **Vet fees** or other **treatment** costs if **your pet** resides overseas for more than two months consecutively or cumulatively during any one **policy term**.
39. **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.
40. 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.
41. 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.

SECTION 1: VETERINARY FEES & COMPLEMENTARY TREATMENT

Section 1A – Veterinary fees

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

What we will pay

Vet fee cover is provided up to the **maximum benefit** as detailed in **your policy schedule**, per each specifically identifiable **illness** or **injury** subject to the renewal of the policy at each anniversary and premiums paid on time. **Treatment** in respect of any specifically identifiable **illness** or **injury** can continue until the original **veterinary fees** limit has been reached. Once the **veterinary fees** limit has been reached, the **illness** or **injury** will be excluded from cover.

Cover for any ongoing **incident** will continue into a new **policy term**, providing **we** invite renewal and **you** accept, and **you** continue to pay for the policy when **payments** are due.

We will pay for each **incident** until the **maximum benefit** is reached.

Cover for the **condition** will continue into a new **policy term**, providing:

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

Cover under this section includes the following, which form part of the **maximum benefit** per each specifically identifiable **illness** or **injury** for **veterinary fees** and are subject to the same fixed **excess** and percentage **excess** (if applicable):

- Fees for **complementary treatment**, which **your vet** recommends up to the limit shown on **your Policy Schedule**. This includes cover for up to 10 sessions per **illness** or **injury** for hydrotherapy. This also includes the cost of pheromone products for a maximum of 6 months from the start of the recommended **treatment** of a **behavioural illness**.
- **Treatment** for **cruciate ligament** disorders up to the limit on **Your Policy Schedule**.

- **Dental treatment** as a direct result of an **accident** up to the limit as shown on **your Policy Schedule**.
- CT/MRI scans and associated costs up to the limit as shown on **your Policy Schedule**.
- Prescription diet food required to dissolve urinary crystals is covered up to the limits on **your Policy Schedule**.

Section 1B – Complementary Treatment

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

What we will pay

If recommended by the **vet**, the cost of **complementary treatment your pet** has received during the **policy term** to **treat** an **illness** or **injury** up to the **maximum benefit** as detailed on **your Policy Schedule**.

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

We will pay for each **incident** until the **maximum benefit** is reached. Cover for the condition will continue onto a new **policy term**, providing **you** renew **your** policy after **we** invite renewal and **you** continue to pay for the policy when **payments** are due.

What you pay for Section 1A and Section 1B

The **excesses** payable are shown on **your Policy Schedule**.

You will have to pay a fixed **excess** in each **policy term** for each unrelated **condition** before **we** make any payment to **you** or **your vet**. If the claim continues into a new **policy term**, then **you** will pay another fixed **excess** as the **treatment date** is in the next **policy term**.

For **veterinary treatment** and **complementary treatment** where **your** claim is in respect of a dog or cat which is aged 7 years or over, **you** will need to pay a contribution of 20% towards each claim or if aged 12 years or over a contribution of 25% towards each claim, in addition to **your** fixed **excess** amount(s). The amount will be calculated after **your** fixed **excess** has been deducted. (refer to Fixed and Percentage **Excess**).

SECTION 1: VETERINARY FEES & COMPLEMENTARY TREATMENT

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

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

1. More than the **maximum benefit** for any **incidents, illnesses** and **injuries** in the **policy term**.
2. Any **treatment** or **complementary treatment** for a **pre-existing condition**.
3. Any **treatment** or **complementary treatment** for an **illness which starts in the first 14 days of cover** and the cost of any **treatment** as a result of an **injury within the first 48 hours**. Any **treatment** or complementary medicine for any **cruciate ligament in the first 30 days** however caused, or any arthritis or any other **illness** or **injury** that develops from them.
4. Any **treatment** or **complimentary treatment** **your pet receives after the maximum benefit is reached for that condition**.
5. Any **treatment/complimentary 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/complimentary treatment** as the **maximum benefit** has been reached.
6. Any **treatment** for a **bilateral condition** if it is, or is related to, a **pre-existing condition**.
7. Any **treatment** to **prevent injury, illness** or **behavioural illness**.
8. Any **elective treatment, complementary treatment** or diagnostics, including any complications that arise.
9. Costs charged by **your vet** to:
 - write a prescription, or
 - administer a claim form.
10. Any **treatment, complementary treatment** or diagnostics that has been duplicated and/or carried out by a **vet** and/or **complementary therapist** and where **you** have chosen to take **your pet** to another veterinary practice for a second opinion.
11. The cost of killing or controlling any internal or external parasites, including fleas, ticks and worms.
12. Any **treatment** or **complementary treatment** in connection with breeding, pregnancy or giving birth.
13. Any **treatment** or **complementary treatment** for any **injury, illness** or **clinical sign** that is as a result of **your pet** being significantly overweight or obese, unless the obesity/weight gain is as a result of an underlying **illness** or disease.
14. Any food (including food prescribed by a **vet** and/or **complementary therapist**) unless it is:
 - Used to dissolve existing bladder stones and crystals in urine, which is limited to a maximum of 40% of the cost of food for up to 6 months. The cost of this food is only covered for the first occurrence of bladder stones and crystals; **we** will not pay for the cost of this food if the bladder stones or crystals recur.
 - Liquid food, used for up to 5 days while **your pet** is hospitalised at a veterinary practice, providing the **vet** and/or **complementary therapist** confirms the use of the liquid food is essential to keep **your pet** alive.
15. 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**.
16. 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.
17. Any **treatment** for gastro-intestinal foreign bodies if **your pet** is a known scavenger or suffers from a **behavioural illness** and **you** have not taken the necessary steps to **prevent** further **incidents** from happening.
18. The cost of any medication which is more than three times higher than the average cost for the same medication if purchased online.
19. The cost of more than 10 sessions of hydrotherapy for each **illness** or **injury**.
20. Any vaccinations unless **treatment** is needed for any complications that arise from administering the vaccination.

SECTION 1: VETERINARY FEES & COMPLEMENTARY TREATMENT

21. 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**.
22. Any **treatment** or **complementary treatment** in connection with a retained testicle(s) if **your pet** was over the age of 16 weeks when cover started.
23. Any **treatment** or **complementary treatment** for an umbilical hernia and/or any complications associated with an umbilical hernia.
24. Any **treatment** or **complementary treatment** in connection with false pregnancy.
25. Any **treatment** for any **injury, illness** or **behavioural illness** deliberately caused by **you** or anyone living with **you** or, while on **your journey** or anyone travelling with **you**.
26. The costs of having **your pet** cremated, buried or disposed of.
27. The cost of a house call unless the **vet** and/or **complementary therapist** and/or **physiotherapist** confirms that moving **your pet** would further damage its health, regardless of **your** personal circumstances.
28. Ambulance/taxi fees unless **your pet** is on a nasal/IV drip and is being transferred between a referral practice/ emergency **vet** and **your** normal **vet**, and **we** will only pay for a maximum of one **journey**.
29. Extra costs for providing **treatment** to **your pet** outside usual surgery hours, unless the **vet, complementary therapist, physiotherapist** or **behaviourist** confirms an emergency consultation is essential, regardless of **your** personal circumstances.
30. Any hospitalisation costs and any associated **veterinary treatment** or **complementary treatment**, unless the **vet, complementary therapist** or **physiotherapist** confirms **your pet** must be hospitalised for essential **veterinary treatment**, regardless of **your** personal circumstances.
31. Costs resulting from an **injury** or **illness** specified as excluded on **your Policy Schedule** or generally not covered within these Policy Terms and Conditions.
32. Any surgical items that can be used more than once.
33. Buying or hiring equipment or machinery or any form of housing, including cages.
34. 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.
35. Any dental **treatment** or **complementary treatment** unless **your pet** had a dental examination carried out by a **vet** in the 12 months before the **clinical signs** of the **injury** were first noted and **you** provide evidence of the dental examination.
36. Any dental **treatment** which is as a result of an **illness** and has not been caused by an **accident**.
37. The cost of a post-mortem examination.
38. Any **treatment** or **complementary treatment** whilst on a **journey**, if:
 - A **vet** and/or **complementary therapist** believes the **treatment** can be delayed until **your pet** returns **home**, or
 - The **journey** was made to get **treatment** abroad.
39. The cost of transplant surgery, including any pre-operative and post-operative **treatment**.
40. Any **treatment** or **complementary treatment** in connection with fly strike.
41. The cost of prosthodontics, orthodontic appliances, crowns, caps or splints, or veneers.
42. The cost of behavioural therapy unless the **behavioural illness** is caused as a direct result of an insured **condition** occurring during the **policy term**.
43. The cost of any **complementary treatment** carried out by a **complementary therapist** that is not a member of one of the agreed associations or does not carry one of the agreed qualifications listed in **complementary therapist** definition.
44. The cost of any **complementary treatment** that is not listed as one of the agreed **treatments** as defined under **complementary treatment**.

SECTION 1: VETERINARY FEES & COMPLEMENTARY TREATMENT

45. 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.
46. 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** this does not include medication or **treatments** which that are being trialled or are experimental in nature or herbal medicines that aren't licensed for animals or humans in the **UK**
47. The cost of any **treatment** or **complementary treatment** that has been provided, administered or will be administered to **your pet** after **your** policy has cancelled or expired.
48. Any **treatment** for a **behavioural illness** that is not carried out by a **behaviourist**.

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

How the maximum benefit is applied during policy term

1. If a number of **injuries, illnesses** or **clinical signs** are:
 - (a) Diagnosed as on **injury** or **illness**, or
 - (b) Caused by, relate to, or result from another **injury, illness** or **clinical signs**.

One **maximum benefit** will apply to the **treatment** received for all the **injuries, illnesses** or **clinical signs**.

2. After we have paid the cost of **treatment** up to the **maximum benefit** for an **illness, injury** or **clinical signs**, we will not pay the cost of any more **treatment** for:
 - (a) The same **injury** or **illness**,
 - (b) The same **clinical signs**
 - (c) An **illness** or **injury** with the same diagnosis or **clinical signs** as the **illness, injury** or **clinical signs** we have paid the limit for, or
 - (d) An **injury** or **illness** that is caused by, relates to, or results from an **injury, illness** or **clinical sign** that we have paid the limit for, no matter where the **injury, illness** or **clinical signs** are noticed or happen in, or on, **your** pet's body.
3. If **your** pet suffers from a gastro intestinal foreign body during a policy term and further gastro intestinal foreign body incidents will be classed as one **illness**, and cover will cease once the **maximum benefit** is reached.

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

4. 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

5. If the **veterinary fees** or the fees charged for **complementary treatment** are higher than the fees usually charged by a general or referral practice, **we** reserve the right to request a second opinion from a **vet** that **we** choose. If the **vet we** choose does not agree with the **veterinary fees** charged **we** may decide to pay only the **veterinary fees** usually charged by a general or referral practice in a similar area.

Excessive veterinary treatment

6. If **we** consider the **veterinary treatment** or **complementary treatment your pet** receives may not be required or may be excessive when compared with the **treatment** that is normally recommended to **treat** the same **illness** or **injury** by general or referral practices, **we** reserve the right to request a second opinion from a **vet** that **we** choose. If the **vet we** choose

SECTION 1: VETERINARY FEES & COMPLEMENTARY TREATMENT

does not agree with the **veterinary treatment** or **complementary treatment** provided, **we** may decide to pay only the cost of the **veterinary treatment** or **complementary treatment** that was necessary to **treat** the **injury** or **illness**, as advised by the **vet** from whom **we** have requested the second opinion.

Request to change the treating veterinary practice

7. **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**.
8. If **you** decide to take **your pet** to a different **vet** or **complementary therapist** for a second opinion because **you** are unhappy with the diagnosis or **treatment** provided, **you** must tell **us** before **you** arrange an appointment with the new **vet** or **complementary therapist**. If **you** do not, **we** will not pay any costs relating to the second opinion. If **we** request, **you** must use a **vet** or **complementary therapist we** choose. If **we** decide the diagnosis or **treatment** currently being provided is correct, **we** will not cover any costs relating to the second opinion.

Veterinary fee charges and discounts

9. It is **your** responsibility to ensure the veterinary practice or **complementary therapist** is paid within their requested time frame. If there is any additional charge(s) added to the claim due to late **payment**, **we** will deduct this from any claim due to be paid.
10. If the veterinary practice or **complementary therapist** provides a discount for paying the cost of **treatment** within a certain time frame, **you** must provide **payment** within this time frame. If **you** do not, **we** will only pay the discounted **treatment** costs when the claim is due to be paid.

SECTION 2: DEATH FROM INJURY OR ILLNESS

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

What we will pay

If **your pet** passes away or has to be put to sleep by a **vet** during the **policy term** as a result of an **injury** or **illness**, we will pay **you** up to the **loss of pet reimbursement** (subject to policy limits) or purchase price, whichever is less.

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

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

whichever is less.

What we will not pay – specific to Death from Injury Only

1. Any amount if **your pet's** death results from an **injury within the first 48 hours** (not applicable to renewals).
2. Any amount if the death is not as a result of an **injury**.
3. Any amount if the death is not as a result of an **injury** caused by an **accident**.
4. Any amount if the death results from an **injury** that happened before **your pet's** cover started.
5. Any amount if the death results from an **injury** specified as excluded on **your Policy Schedule** or generally not covered within these Policy Terms and Conditions.
6. Any amount unless the death results from an **injury** that **your vet** was unable to **treat** and **your vet** confirms it was not humane to keep **your pet** alive because it was suffering.
7. Any amount if the main cause of death results from an **illness** or **behavioural illness**.

What we will not pay – specific to Death from Illness Only

8. Any amount if **your pet's** death results from an **illness which starts in the first 14 days of cover**.
9. Any amount if the death results from an **illness** for any pet aged 8 years or over.
10. Any amount if the death results from an **illness** specified as excluded on **your Policy Schedule** or generally not covered within these Policy Terms and Conditions.

11. Any amount unless the death results from an incurable **illness** and the **vet** confirms it was not humane to keep **your pet** alive because it was suffering.
12. Any amount if the main cause of death results from an **injury**.
13. Any death as a result of a behavioural illness or issue of **your pet**.

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

14. More than the **maximum benefit**.
15. Any amount if **your pet's** death results from a **pre-existing condition**.
16. Any amount if the only evidence provided of **your pet's** death is from **you** or a **family** member.
17. Any amount if a **vet** has not seen **your pet** or confirmed that they evidenced **your pet's** death.
18. Any amount if **your pet** is put to sleep due to **aggressive tendencies** or **behaviours** or **behavioural illness** even if this is the course of action recommended by a **vet**.
19. Any amount if **your pet's** death occurred whilst in the care of a Boarding Kennel, Cattery, Dog Walker, Dog Day Care Facility or a Pet Groomer.
20. Any amount where **your pet's** loss could have been prevented by **you**, and there is evidence to confirm this.

What is not covered under this section of your Policy

21. Any fees, charges or costs incurred if **your pet** was euthanised due to any law, regulation, order of the Privy Council, government department, public authority or similar entity, or any order related to a notifiable disease as defined by the Department for Environment Food & Rural Affairs or the Animal and Plant Health Agency, or for any **aggressive tendencies** or behavioural problems.
22. Any fees or costs incurred, including death benefit, if **your pet** is euthanised due to **aggressive tendencies** or behavioural problems regardless if this is the course of action recommended by a **vet**.
23. Any fees or costs incurred for euthanasia during or after a surgical operation or a general anaesthetic, unless a qualified **vet** certifies it was necessary because of **injury** or **illness**.

SECTION 2: DEATH FROM INJURY OR ILLNESS

24. Any fees or costs incurred if **your pet** was euthanised as a result of breeding, pregnancy or giving birth.
25. Any fees or costs incurred if **your pet** was euthanised for financial reasons.
26. Any fees or costs incurred, including death benefit, for the death of **your pet** as a result of **illness** or **injury** if over the age specified on **your Schedule of Insurance**.
27. Any fees or costs incurred if **your pet** dies from **illness** within the first 14 days or **injury** within the first 5 days of **your** Policy.
28. Any fees or costs incurred for the death of **your pet** or **injury** to or **illness** of **your pet** as a result of **your pet** undergoing organ transplants.
29. Any **treatment** or complementary medicine for any **cruciate ligament in the first 30 days** however caused, or any arthritis or any other **illness** or **injury** that develops from them.

SECTION 3: THEFT OR STRAYING

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

What we will pay

If **your pet** is lost or stolen during the **policy term** and is not recovered or does not return within 30 days, **we** will pay **you** up to the **loss of pet reimbursement** (subject to the **maximum benefit**) or purchase price, whichever is less.

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

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

whichever is less.

What we will not pay

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

Special conditions

Notifying us

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

Notifying vets and other businesses

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

If your pet returns after a claim has been paid

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

SECTION 4: ADVERTISING AND REWARD

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

For **you** to claim under this section, **you** will need to have reported **your pet** as lost or stolen to local authorities, including the Dog Warden and Police and **you** must obtain a crime reference number.

What we will pay

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

- Up to 5% of the death benefit for the cost of advertising and/or reward as shown on **your** Schedule of Insurance, and
- The reward which **we** have agreed to and **you** have offered and paid to get **your pet** back, up to the **maximum benefit**.

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

- The cost of **your** accommodation, if it is required for no more than 7 continuous days, and
- Additional travel costs for **you** to stay and look for **your pet** if it has not been found or returned by the scheduled last date of **your journey**.

What we will not pay

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

9. Any reward paid to the person who was caring for **your pet** when it was lost or stolen.
10. If **your pet** is stolen or goes missing during **your journey**:
 - (a) More than 7 days' accommodation costs.
11. Any amount if the cost of accommodation is at a property owned by **you** or **your family**.
12. Any amount unless there is some official documentation to certify the theft or loss was reported to the police or the ship, aircraft, train or coach operator if the loss or theft happened while **you** were travelling with **your pet**.
13. Costs for advertising or for a reward if **your pet** is stolen and **you** do not report the theft to the Police within 48 hours or the local council dog warden within 7 days.
14. A reward if **you** do not have the name and address of the person who found **your pet**.
15. A reward paid to someone who lives or works with **you**, is employed by **you** or is a member of your immediate **family**.
16. Costs for advertising or a reward if **your pet** is lost or stolen within fourteen days after the **start date** of **your Policy**. (Not applicable for renewed policies.).

Special conditions

Notifying us

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

Notifying vets and other businesses

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

If your pet returns after a claim has been paid

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

SECTION 5: THIRD PARTY LIABILITY (DOGS ONLY)

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

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 Policy Schedule** and Statement of Fact.

What is covered under this section of your policy

- **We** will pay all sums **you** are legally liable for as compensation, costs and/or expenses awarded by a court in the **UK** following an **incident** involving **your** insured dog within the **UK**, which occurs during the **policy term**, results in bodily **injury** (fatal or non-fatal) to another person or accidental damage to another person's property.
- **We** will also, with **our** agreement, pay for legal costs and expenses incurred in defending the claim made against **you**.
- The most **we** will pay is up to the **maximum benefit** per **incident** for Third Party Liability.
- Any cost if **your** dog attack's, chases, injures or worries livestock. Under your Policy Terms and Conditions livestock is defined under as (but isn't limited to) sheep, cows, pigs, poultry and/or any grazing animals such as horses, alpaca's or llama's

What you pay

The fixed **excess** shown on **your Policy Schedule**.

What is not covered under this section of your policy

1. The fixed **excess** per **incident**.
2. Any amount if **your** dog is known as, identified as, crossed or mixed with any **excluded breeds**.
3. Any claim if **your** dog has previously shown **aggressive tendencies, aggressive behaviour** or if it has ever acted aggressively towards another person or animal, or damaged another person's property.
4. Any amount if **your** dog has been diagnosed with or was known to suffer from a **behavioural illness** that causes **your** dog to show **aggressive tendencies/aggressive behaviour** and was present, diagnosed or noted before the start of **your** policy.
5. Any amount for an **incident** which has resulted from **your pets pre-existing condition**.
6. Any amount where **you** are held legally liable solely because of a contract or agreement **you** have entered in to.
7. Any amount arising as a result of any deliberate act, wilful default or neglect by **you** or members of **your** immediate **family**.
8. Any cost arising as a result of any person handling **your** dog without **your** consent.
9. Any fines or penalties imposed on **you** from criminal proceedings including any amount a court requires **you** to pay to punish **you** or to try to stop the same circumstances that led to the **incident** happening again or because **you** have caused someone distress, embarrassment or humiliation.
10. Any claim or other proceedings against **you** or **your** immediate **family** in a court of law outside the **UK** or where the **incident** which resulted in the claim occurred outside the **UK**.
11. The cost for any bodily **injury** to, or loss or damage to property in the ownership, custody or control of, **you** or members of **your** immediate **family** or household, or any person employed by **you** or members of **your** household, or who were looking after **your** insured dog with **your** permission.
12. The cost for damage to property or bodily **injury** (fatal or non-fatal) to any person who has contact with **your** insured dog for professional purposes, such as a **vet**, or any person employed in a veterinary practice, a dog walker or trainer, a dog-sitter or kennels employee or a person employed by or working in a grooming parlour.
13. Any amount which is in any way connected to **your**, or **your** immediate **family's** work, employment or profession, or place of work.
14. Any loss which occurs in a place which is licensed to sell alcohol if this is where **your** dog normally lives or is kept.
15. Any amount which is insured under another insurance policy, such as **your** household insurance policy, which covers the same loss unless that insurance cover has been exhausted.
16. Any amount whilst **your pet** is competing in any type of competition, including but not limited to field trials, dog shows and/or breeders' competitions.

SECTION 5: THIRD PARTY LIABILITY (DOGS ONLY)

17. **We** are unable to provide cover for any dog which is used as an assistance, guide or therapy dog.
18. Regardless of how many of **your** dogs are involved within the same **incident**, the maximum indemnity payable will be limited to £1 million.
19. 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 **our** 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 **us**
 - (b) take all reasonable precautions to **prevent** further bodily **injury** or damage
 - (c) within 30 days submit full details of the **incident**
 - (d) supply all information and assistance as may be required
 - (e) send to **us** any writ summons or other legal process issued or commenced against **you**, immediately and unanswered
 - (f) notify **us** 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 **our** written consent
3. **We** shall be entitled:
 - (a) to negotiate defend or settle in the name of and on **your** behalf any claim made against **you** as **we** deem appropriate
 - (b) to prosecute at **our** own expense and for **our** own benefit any claim for indemnity damages or otherwise in **your** name
 - (c) at any time to pay to **you** the Limit of Indemnity (after deduction of any amount or amounts already paid) or any lesser sum for which a claim or claims can be settled and upon such payment shall be under no further liability in respect of such claim or claims except for Costs and Expenses incurred prior to the date of such payment.

SECTION 6: LOSS OF PET TRAVEL DOCUMENTS

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

NOTE: For details about travelling overseas with **your pet** please refer to 'General Conditions and Exclusions which apply to the whole policy'.

What we will pay

If **your pet** is unable to return to the **UK** because of **pet travel documentation** or, **certificate for treatment against parasites** being lost or stolen, we will pay:

- (a) The cost of getting duplicate **pet travel documentation** or **certificate for treatment against parasites**,
- (b) The cost of accommodation while getting the **pet travel documentation** or, **certificate for treatment against parasites**, and
- (c) Any additional travel costs to get **home** if the time in getting a duplicate **pets travel documentation** or, **certificate for treatment against parasites** has caused **you** to miss **your** scheduled travel arrangements back to **your home** and **you** are unable to use **your** return ticket.

What we will not pay

1. More than the **maximum benefit**.
2. Any costs that can be reclaimed from anywhere else.
3. Any costs that result from the failure of any microchip that does not meet the standards ISO 11784 or ISO 11785.
4. Any costs that result from a microchip reader failing to read a microchip.
5. Any costs unless there is some official documentation to certify the theft or loss of the **certificate for treatment against parasites** or **pet travel documentation** was reported to the police or the ship, aircraft, train or coach operator if the loss or theft happened while **you** were travelling with them.

6. Any costs that result from the **certificate for treatment against parasites** or **pet travel documentation** being lost or stolen while left unattended unless they are in **your** accommodation or the locked boot, covered luggage area or glove compartment of a locked vehicle.
7. More than 7 days' temporary accommodation costs.

Special conditions that apply to this section

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

SECTION 7: BOARDING FEES

Cover under this section applies in the UK.

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

What we will pay

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

What we will not pay

1. More than the **maximum benefit**.
2. Any amount if **you** are in hospital for less than 4 consecutive days during each hospital stay.
3. Any costs resulting from **you** going into a hospital because of an **injury** or **illness** first occurring or showing symptoms before **your pet** was covered.
4. Any costs resulting from **you** being pregnant, giving birth or any **treatment** that is not related to an **injury** or **illness**.
5. Any costs resulting from **you** going into a hospital for the **treatment** of alcoholism, drug abuse, drug addiction, attempted suicide or a self-inflicted **injury**.
6. Any costs resulting from care in a nursing home or from convalescence care that **you** do not receive in a hospital.

LEGAL

Data Privacy

PuffinInsurance.com will be a data controller in respect of any data they process in relation to the administration and sale of the policy.

Full details of how they will process data and **your** data protection rights is available at www.Puffin.com/lp/en/insurance/privacy-policy/.

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

Full details of how **we** will process data and **your** data protection rights is available at: www.coveainsurance.co.uk/dataprotection.

You can contact **our** Data Protection Officer at Covea Insurance plc by email at: dataprotection@coveainsurance.co.uk

Financial Services Compensation Scheme

We are a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme, if **you** reside in the **UK**, and **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim.

Further information about the is available from the FSCS website www.fscs.org.uk, or write to the [Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU](#).

Laws Applicable

1. The laws of England and Wales will apply to this contract unless **we** agree otherwise.
2. The language of the policy and all communications relating to it will be in English unless **we** agree otherwise in writing.

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Pet Maximum Benefit Policy Wording

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