



NOW PET INSURANCE POLICY WORDING

NOW PLATINUM
NOW GOLD
NOW SILVER

DOGS AND CATS ONLY



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WELCOME TO YOUR NOW PET INSURANCE POLICY WORDING

Thank you for choosing **NOW Pet** Insurance!

We are honoured that you have trusted us with the well-being of your beloved pet.

Our policies are created with our customers and their pets in mind, which is why our whole service is designed to put pets **first**.

We want to ease the stress and worry that dog and cat parents face by providing affordable pet insurance plans.

Our experienced management team have worked in pet insurance for more than 20 years and as fellow pet parents, we understand the importance of protecting your pet.

One size doesn't fit all when it comes to insuring pets and because we believe every pet deserves protection, we provide a choice of cover options to suit various needs and budgets.

We hope that your pet stays healthy for many, many years to come. However, should your pet ever get ill you can rest assured that the team here at **NOW Pet** will provide you with the help you need in a polite, professional and understanding manner.

Your Insurance Product Information Document, Policy document and the Schedule should be read together as one document. Please keep these documents together in a safe place.

It is important that you read your policy documents carefully to make sure they meet your needs and to ensure that the information you have given us is correct and up to date.

We have written your Insurance Product Information Document, Policy document and Schedule in plain everyday language, as much as we could, to help you and all our customers make an informed choice about the insurance coverage we offer.

NOW Pet does not provide any advice or personal recommendations about insurance products.

As with all insurance policies, there are exclusions and conditions that apply to your coverage. These documents will also help you understand what claims we will pay and what isn't included in the policy.

If any of the information we have recorded about you or your pet is incorrect, or if you have any questions about this insurance policy, please contact us at **NOW Pet**, either by email info@NOWpet.co.uk, or by telephone 01992926006.

This policy wording applies to several of our Products, namely NOW Silver, NOW Gold and finally NOW Platinum and shows all covers available.

Some sections of cover may not be applicable to the policy you have selected. Please refer to your Schedule for details of the coverage you have selected so you will know what cover applies to you.

If you need your Insurance Product Information Document, Policy document and Schedule policy in large print, audio or Braille, email us at info@NOWpet.co.uk and we will be happy to help.

Pet Insurance Product

Insurance Product Information Document

NOW Pet Silver, Gold and Platinum Policy

Casualty & General Insurance Company (Europe) Ltd is regulated in Gibraltar under company number: 89400 with a registered address at Suite 3A, Centre plaza, 2 Horse Barrack Lane, Main Street, Gibraltar.

Casualty & General Insurance Company (Europe) Ltd is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this Insurance?

This insurance is a pet insurance product. Pet insurance is like health insurance but for your pet and primarily helps cover veterinary treatment to keep your pet healthy, along with additional benefits such as theft or straying and Third Party Liability. Our pet insurance product is designed for dogs and cats.



What is insured?

Silver

With **Our NOW Pet Silver Product – Vet fees** including **Complimentary Therapy**. You can claim up to the **Benefit Limit** of £1,000 **per Condition** in each and every **Policy Period of Insurance** (less the applicable **Excess per Condition**).

Third party liability up to £1,000,000 **Benefit Limit**

Holiday Cover up to £250 **Benefit Limit**

Holiday cancellation up to £250 **Benefit Limit**

Theft and straying up to £250 **Benefit Limit**

Advertising and reward up to £250 **Benefit Limit**

Gold

With **Our NOW Pet Gold Product – Vet fees** including **Complimentary Therapy**. You can claim up to the **Benefit Limit** of £3,000 **per Condition** in each and every **Policy Period of Insurance** (less the applicable **Excess per Condition**).

Third party liability up to £1,000,000 **Benefit Limit**

Holiday Cover up to £500 **Benefit Limit**

Holiday cancellation up to £500 **Benefit Limit**

Theft and straying up to £500 **Benefit Limit**

Advertising and reward up to £500 **Benefit Limit**

Platinum

With **Our NOW Pet Platinum Product – Vet fees** including **Complimentary Therapy**, You can claim up to the **Benefit Limit** of £5,000 in each and every **Policy Period of Insurance** for **all Conditions** (less the applicable **Excess**).

Third party liability up to £1,000,000 **Benefit Limit**

Holiday Cover up to £750 **Benefit Limit**

Holiday cancellation up to £750 **Benefit Limit**

Theft and straying up to £750 **Benefit Limit**

Advertising and reward up to £700 **Benefit Limit**



What is not insured?

- ✗ For Our **NOW Pet Silver** and **Gold Products**, any amount greater than the **Benefit Limit** per **Condition** as shown in **Your Schedule**;
- ✗ For Our **NOW Pet Platinum Product**, any amount greater than the **Benefit Limit** as shown in **Your Schedule**;
- ✗ Any amount that is more than the **Benefit Limit** as shown in **Your Schedule**;
- ✗ Any amount shown as the **Excess** on the schedule. This relates to all sections of cover;
- ✗ The co-payment of 15% for dogs over 8 years of age and cats over 10 years of age;
- ✗ Any claim made within, or relating to the applicable **Waiting Period**;
- ✗ Any claim for **Illness** or **Accidental Injury** that relates to a **Pre-existing Condition**;
- ✗ Any claim for **Illness** or **Accidental Injury** that showed **Clinical Signs** or **Symptoms** before **Your Policy Start Date** or within the **Waiting Period**;
- ✗ Any claims for cruciate ligament that occur within the first 14 days of the **Policy Start Date**;
- ✗ Any claim for cruciate ligament that showed any **Clinical Signs** or **Symptoms** prior to the **Policy Start Date**;
- ✗ Any claim which is as a result of an **Associated Condition** and the maximum **Benefit Limit** has already been reached for the original **Condition**.
- ✗ Any claim which is as a result of a **Bilateral Condition** and the maximum **Benefit Limit** has already been reached for the original **Condition**.
- ✗ Any claim which is as a result of a **Lump** and **We** consider it to be an **Associated Condition** and the maximum **Benefit Limit** has already been reached for the original **Condition**.
- ✗ Any **Dental** and **Oral Treatment** that is not due to an **Accidental Injury**;
- ✗ Any **Dental** and **Oral Treatment** relating to cosmetic dentistry, routine cleaning and descaling;
- ✗ Any **Dental** and **Oral Treatment** for root canal surgery;
- ✗ Any **Dental** and **Oral Treatment** relating to tumours, cleft palette and over/under shot jaw;
- ✗ Any **Dental** and **Oral Treatment** related to **Illness**;
- ✗ Any **Dental** and **Oral Treatment** related to or caused by a Slab Fracture, where the underlying state of **Your Pet's** teeth has exacerbated the resulting **Injury**;
- ✗ Any claim for cosmetic, elective, or routine **Treatment** or any **Treatment** which is preventive and not treating an **Illness** or **Accidental Injury** – Please see policy wording for full details; Any claim for routine examinations which includes vaccinations, grooming, spaying or neutering, breeding, pregnancy and giving birth;
- ✗ **Illnesses** that **Your** pet should be vaccinated against;
- ✗ Any cost for food, which includes any food prescribed by **Your** Vet or vitamins and mineral supplements

Please see policy wording for full details of all exclusions



Important Information for Our Customers

Our Insurance Product Information Document does not contain the full description of the terms of **Your** insurance **Policy**.

Full details can be found in **Your Policy** wording. It is important that **You** read all **Policy** documentation carefully when **You** receive it to ensure the **Policy** meets **Your** needs. **NOW Pet** does not provide advice or personal recommendations to its customers concerning the suitability of the insurance products it offers.

NOW Pet

Tedaisy Insurance Brokers Limited t/a **NOW Pet** ("**NOW Pet**") is an appointed representative of Tedaisy Underwriting Limited who is authorised and regulated by the Financial Conduct Authority, firm reference number 504604.

Full details are available on the Financial Services Register at <https://register.fca.org.uk/> (or by calling the FCA on 0800 111 6768 or 0300 123 9123).

Tedaisy Insurance Brokers Limited t/a **NOW Pet** is registered in England and Wales with company number 09981861 at

Warner House
123 Castle Street
Salisbury
SP1 3TB

NOW Pet is an insurance intermediary that acts for and on behalf of the **Insurer**. **NOW Pet** do not charge **You** a fee for arranging **Your** insurance with the **Insurer**, however, do receive a commission from the **Insurer** which is a percentage of the total premium paid. **NOW Pet** do not have any direct or indirect shareholding in any **Insurer**.

Making a Claim

We are here to help and make the claims process as straight forward as possible.

In the event that **You** need to submit a claim, please email **Your** completed and signed claim form, along with **Your** pets full medical history, to claimform@NOWpet.co.uk or, alternatively, **You** can post the claim form to:

NOW Pet Insurance
Tedaisy Claims Limited
Warner House
123 Castle Street
Salisbury
SP1 3TB

Remember, **Your Vet** will need to complete the medical information about **Your** pet and both **You** and **Your Vet** will need to sign the form.

In order to prevent delays, when making a claim please attach **Your** pet's full medical history with the claim form.



Complaints

We aim to provide **You** with the service **You** expect from a professional pet insurance company. However, if **We** get it wrong, **We** want to hear from **You** so that **We** can try and make it better.

We will investigate **Your** complaint in a timely, impartial and professional manner. Full details of **NOW Pet** Complaints Procedure is available on the **NOW Pet** website. **We** will also issue **You** with a copy in **Our** initial communication with **You**.

If **Your** complaint is about the sale or general administration of this **Policy**, please contact **Us** at complaints@NOWPet.co.uk or, alternatively, **You** can write to **Us** at:

Complaints Manager
NOW Pet Insurance
Warner House
123 Castle Street
Salisbury
SP1 3TB

Telephone: 01992926006

If **Your** complaint is about a claim, please contact **Us** at complaints@NOWPet.co.uk or, alternatively, **You** can write to **Us** at:

Complaints Manager
Tedaisy Claims Limited
Warner House
123 Castle Street
Salisbury
SP1 3TB

Telephone: 01992926006

Financial Ombudsman Service

Once **We** have issued **Our** Final Response; or in the event **You** have not heard from **Us** within 8 weeks; or in the event **You** remain dissatisfied, **You** can ask the Financial Ombudsman Service (FOS) to review **Your** complaint. This service is independent and free of charge to **You** and using this service does not affect **Your** legal rights.

Please note that **You** have six months from the date of the final response in which to refer **Your** complaint to the FOS.

Their address is:

The Financial Ombudsman Service
Exchange Tower London
E14 9SR

Telephone: 0800 0234567 or 0300 1239123
Web: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

In the event **We**, as the Insurer of **Your** Policy are unable to meet **Our** liabilities, **You** may be entitled to compensation from the Financial Services Compensation Scheme ("FSCS").

Further information about compensation scheme arrangements is available at www.fscs.org.uk or via phone on 0800 678 1100.



Am I eligible for cover?

You are eligible for cover if **Your** pet:

- Is a cat or a dog; and
- Is not an excluded breed as detailed in “Section 11 - Excluded Breeds – Dogs and Cats” in **Your Policy** document; and
- Is a minimum of four weeks old; and
- resides with **You** in the **United Kingdom** and **You** are the owner and keeper.

The Insurer

Casualty & General Insurance Company (Europe) Limited is registered in Gibraltar under company number 89400 with a registered address at Suite 3A, Centre Plaza, 2 Horse Barrack Lane, Main Street, Gibraltar.

Casualty & General Insurance Company (Europe) Limited is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of its regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from **Us** on request.



Policy Definitions

Please see below for the definitions of certain words and terms which are used in Your Policy wording.

If **We** explain what a word and /or term means, then that word and/ or term has the same meaning and context wherever it appears in **Your Policy** and **Schedule**. These words and/ or terms are highlighted in bold throughout **Your Policy** and **Schedule** for ease of reference only.

Accidental Injury	Means a sudden, unforeseen, unintended action or event, with a specific time and place which results in damage to one or more parts of Your pet's body.
Administrator	Means Tedaisy Brokers Limited trading as NOW Pet and acting as the Policy Administrator on behalf of the Insurer .
Aggression/Aggressive	Means any social interaction which leads or could lead to Your Pet inflicting damage or other harm upon another pet or person, whether caused reactively or without provocation. The threat of harm to another pet or person can include, but is not limited to snarling, growling, snapping, biting, barking or lunging.
Associated Condition	Means a Condition that is either a recurring Illness and/or Accidental Injury or Lump ; or related to a previous Illness and/or Accidental Injury or Lump ; or caused by a previous Illness and/or Accidental Injury or Lump . When applying the Benefit Limit and the terms of this Policy , any Treatment for an Associated Condition will be considered as one Condition , regardless of when the Treatment occurred.
Behavioural Issues	Means a change in the normal, everyday behaviour of Your pet caused by a medical, mental or emotional ailment.
Benefit Limit	Means the maximum amount that can be claimed under Your Policy in any given Period of Insurance . For each of Our NOW Pet Silver and Gold Products , the annual Benefit Limit per Condition is a fixed financial amount per Condition and You can claim until the Benefit Limit per Condition is exhausted, provided at all times that You have paid Your Premium and Your Policy remains in force. For Our NOW Pet Platinum Product , the annual Benefit Limit is a fixed financial amount for all Conditions and You can claim until the Benefit Limit is exhausted, provided at all times that You have paid Your Premium and Your Policy remains in force.
Bilateral Condition	Means any medical Condition that can affect body parts of which Your pet has two, on either side of its body, such as ears, eyes, knees, kneecaps, front and back legs and feet, cruciate ligaments, hips, mammary glands, lungs, kidneys, ovaries, testicles, shoulders and elbows and which can occur at different times. When applying the Benefit Limit and the terms of this Policy , any Treatment for Bilateral Conditions will be considered as one Condition , regardless of when the Treatment occurred.
Claims Handler	Means Tedaisy Claims Limited acting as the claims administrator on behalf of the Insurer .
Clinical Signs	Means any observable changes in Your pet's normal healthy state; condition; appearance; bodily functions and observed by You or Your Vet either visually; diagnostically; or otherwise.
Complementary Treatment	Means any Treatment involving physiotherapy, hydrotherapy, osteopathy, chiropractic manipulation, acupuncture, laser therapy, homoeopathy or herbal medicines recommended by Your Vet , and carried out by a suitably qualified person that has been specifically recommended by Your Vet .
Condition	Means an Illness or Accidental Injury or any Symptoms or Clinical Signs of an Illness or Accidental Injury affecting Your pet.



YOUR PET INSURANCE POLICY WORDING

Co-Payment	<p>Means the additional contribution You must make towards the payment of a claim in the event Your pet is over a certain age.</p> <p>For Our policies, this is 15% of the remaining amount of a claim after deducting the standard Excess. This is payable by You in each Period of Insurance if Your dog is aged 8 years and over, or if Your cat is aged 10 years or over at the time of the claim.</p>
Dental and Oral	<p>Means any claim or Condition relating to the gums, mouth, inner cheek, cheek bone, lips, palette, teeth, tongue, and tonsils.</p>
End Date	<p>Means the date on which Your Policy ends, which will be the earliest of the following:</p> <p>The Period of Insurance has ended; You fail to pay Your Policy Premium; You or We cancel the Policy; The Benefit Limits have been exhausted and no cover remains; Death, theft or loss of Your pet; You or We do not renew the Policy.</p>
Excess	<p>Means for Our NOW Pet Silver and Gold Products the amount payable by You for each new Condition during the Period of Insurance, and as further detailed in Your Schedule; or</p>
Excess	<p>Means for Our NOW Pet Platinum Product, the amount payable by You in each Period of Insurance, and as further detailed in Your Schedule.</p>
Family	<p>Means Your husband, wife, partner, civil partner, children, parents, or other relatives who normally reside with You.</p>
Holiday	<p>Means, in respect of Section 3 "Overseas Holiday Cover – Veterinary Fees", a journey or visit You make with Your pet to a European Economic Area (EEA) qualifying listed country which is included in the "Pet Travel Scheme" ("PETS") that starts and ends in the United Kingdom.</p>
Holiday	<p>Means, in respect of Section 4 "Holiday Cancellation Cover", a journey or visit You plan to make, of longer than three overnight stays, outside the United Kingdom and which was scheduled to begin and end in the United Kingdom.</p>
Illness	<p>Means any disease, sickness, infection or any change to Your pet's normal healthy state, which is not caused by an Accidental Injury.</p>
Insurer	<p>Means the insurance company underwriting Your Policy. The Insurer is Casualty & General Insurance Company (Europe) Limited ("CGICE"), a limited company registered in Gibraltar with registered number 89400, whose registered office is located at Suite 3A Centre Plaza, 2 Horse Barrack Lane, Gibraltar GX11 1AA. CGICE is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act.</p>
Lump	<p>Means any growth, tumour, cyst or general lump(s) that appear(s) on or in Your Pets body.</p> <p>Any Lump that has the same diagnosis or displays the same Clinical Signs or Symptoms as a previous Lump will be treated as an Associated Condition. When applying the Benefit Limit and the terms of this Policy, any Treatment for an Associated Condition will be considered as one Condition, regardless of when the Treatment occurred.</p>
Market Value	<p>Means the cost for a pet of the same age, breed, pedigree and sex at the time of theft or loss and as determined by market analysis.</p> <p>The Market Value will be subject to the following scales, based on the age of Your pet at the time of: Up to 1 year: 100%; from 1 year up to 3 years: 75%; from 3 years up to 5 years: 50%; from 5 years up to 8 years: 25%; and from 8 years and over: Not covered and no payment will be made.</p>



NOW Pet	Means Tedaisy Insurance Brokers Limited trading as NOW Pet and acting as the Policy Administrator on behalf of the Insurer .
Period of Insurance	Means the period of time for which You have paid Your insurance Premium for. All Our policies run for one year, commencing on the Start Date and running until the End Date .
Pet Travel Scheme (“PETS”)	Means the “ Pet Travel Scheme ” (“ PETS ”) that regulates You taking Your pet to certain European Economic Area (EEA) qualifying countries and returning to the UK . Full details of the applicable rules are available at https://www.gov.uk/bring-pet-to-uk and https://europa.eu/youreurope/citizens/travel/carry/animal-plant/index_en.htm
Policy	Means the contract of insurance between You and the Insurer , CGICE.
Pre-Existing Condition	Means any diagnosed or undiagnosed Condition and/or Associated Condition which has happened or has shown Clinical Signs or Symptoms of existing in any form before the Policy Start Date or within the Waiting Period .
Premium	Means the amount paid, or to be paid, annually or in monthly instalments by You as shown on the Schedule . All Our Premiums include insurance premium tax (IPT) where applicable, and at the prevailing rate.
Products	Means the insurance policies We offer to Our customers, and for which this Policy wording relates to, namely the following Products ; NOW Silver; NOW Gold; NOW Platinum.
Schedule	Means the document providing full details of the cover You have selected which forms part of Your Policy with the Insurer .
Start Date	Means the date when Your Policy comes into effect, as stated in Your Policy Schedule .
Symptom(s)	Means any change in Your pet’s normal healthy state, conduct or appearance.
Treatment	Means any consultation, examination, advice, tests, x-rays, slides, ultrasound, MRI scans, medication, surgery or nursing care that has taken place and been recommended and provided by a Vet .
United Kingdom (“UK”)	Means England, Scotland, Wales and Northern Ireland together referred to as the “ United Kingdom ” (“ UK ”)
Vet	Means a veterinary surgeon who is a registered member of the Royal College of Veterinary Surgeons (“ RCVS ”). With respect to veterinary Treatment received outside the UK but within the E.U. as available under Our Overseas Travel cover, Vet shall mean a person registered to practice veterinary surgery in the country where the veterinary Treatment is received.
Vet Fees	Means the fees charged by Your Vet for the medical Treatment of an Illness or Accidental Injury .
Waiting Period	Means a period of: 14 days from the Policy Start Date for an Illness that occurs or shows Clinical Signs or Symptoms ; or 5 days from the Policy Start Date for Accidental Injury ; or 14 days from the Policy Start Date for all other sections of covers.
We, Us, Our	Means the Insurer , Casualty General Insurance Company (Europe) Limited (“ CGICE ”).
You, Your	Means the person named as the “ Policy Holder ” in the Schedule .



Important Information about Our Products and this Policy Wording

This **Policy** wording applies to several of **Our Products**, namely NOW Silver; NOW Gold & NOW Platinum and shows all covers available. Some sections of cover may not be applicable to the **Policy You** have selected.

Please refer to **Your Schedule** for details of the coverage **You** have selected so **You** will know what cover applies to **You**.

Our NOW Pet Products

Each of **Our NOW Pet Products** provide different **Benefit Limit** amounts, please see **Your Schedule** for details of **Your** cover.

Our **NOW Pet Products** are often referred to as "Reinstatement" policies.

For each of **Our NOW Pet Silver and Gold Products**, the annual **Benefit Limit** per **Condition** is a fixed financial amount per **Condition** and **You** can claim until the **Benefit Limit** per **Condition** is exhausted, provided at all times that **You** have paid **Your Premium** and **Your Policy** remains in force.

For **Our NOW Pet Platinum Product**, the annual **Benefit Limit** is a fixed financial amount for all **Conditions** and **You** can claim until the **Benefit Limit** is exhausted, provided at all times that **You** have paid **Your Premium** and **Your Policy** remains in force.

Once the **Benefit Limit** is exhausted for any section of cover, no further cover will be provided for that section of cover until **Your Policy** renews.

Every time **We** offer **You** a renewal and **You** accept to renew **Your Policy**, and pay the renewal **Premium**, the **Benefit Limit** renews for each section of cover, no matter how many times **You** have made a claim. Furthermore, there is no limit to the number of **Conditions You** can claim for provided **Your Policy** remains in force and the **Benefit Limit** has not been exhausted.

Your Policy at all times remains an annual contract. This means **We** are not under an obligation to offer **You** a renewal; and in the event **We** do offer **You** a renewal, **Your Premium** can change, along with the **Policy** terms and conditions, which can be altered at renewal. **You** are not under an obligation to renew **Your Policy**.

Upgrading or Downgrading Your Policy

In the event **You** wish to alter **Your** insurance coverage, **We** offer the options of Upgrading or Downgrading **Your Policy** at renewal. Please note you can only amend your cover within 14 days either side of **Your Policy** renewal date.

Please contact Us at **NOW Pet**, either by telephone on 01992 926006 or by email info@NOWpet.co.uk to discuss further.



Section 1 - Veterinary Fees

What is insured?

This section of **Your Policy** covers **Treatment** carried out by a **Vet** for treating an **Illness** or **Accidental Injury** suffered by **Your** pet whilst insured with **Us**.

This section also includes cover for **Complementary Treatment** as recommended by **Your Vet** while **Your** pet remains insured with **Us**.

Please note all claims and vet invoices must be submitted in a timely manner and always within 90 days of any **Treatment** or claim occurring.

What is not insured?

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the exclusions that apply to this section of coverage.

- For **Our NOW Pet Silver and Gold Products**, any amount greater than the **Benefit Limit** per **Condition** as shown in **Your Schedule**;
- For **Our NOW Pet Platinum Product**, any amount greater than the **Benefit Limit** as shown in **Your Schedule**;
- Any claims after the **Benefit Limit** has been exhausted;
- The **Excess** as stated in **Your Schedule**;
- The **Co-Payment** of 15%, if applicable and as stated in **Your Schedule**;
- Any claim made within, or relating to the applicable **Waiting Period**;
- Any claim for **Illness** or **Accidental Injury** that relates to a **Pre-existing Condition**;
- Any claim for **Illness** or **Accidental Injury** that showed **Clinical Signs** or **Symptoms** before **Your Policy Start Date** or within the **Waiting Period**;
- Any claims for cruciate ligament that occur within the first 14 days of the **Policy Start Date**;
- Any claim for cruciate ligament that showed any **Clinical Signs** or **Symptoms** prior to the **Policy Start Date**;
- Any **Dental and Oral Treatment** that is not due to an **Accidental Injury**;
- Any **Dental and Oral Treatment** relating to cosmetic dentistry, routine cleaning and descaling;
- Any **Dental and Oral Treatment** for root canal surgery;
- Any **Dental and Oral Treatment** relating to tumours, cleft palette and over/under shot jaw;
- Any **Dental and Oral Treatment** related to **Illness**;
- Any **Dental and Oral Treatment** related to or caused by a Slab Fracture, where the underlying state of **Your Pet's** teeth has exacerbated the resulting **Injury**;
- Any claim for cosmetic, elective, or routine **Treatment** or any **Treatment** which is preventive and not treating an **Illness** or **Accidental Injury**, including but not limited to the following:
 - Vaccination;
 - Spaying;
 - Breeding;
 - Pregnancy and giving birth;
 - Castration in any event, even if recommended by **Your Vet**;
 - The removal of retained testes;
 - Stem cell gene therapy;
 - Immunology therapy;
 - Grooming, bathing, nail clipping, de-matting;
 - Control and elimination of fleas, ticks, skin mites, worms and lung worm;
 - Any claim costs that occur as a result of any the **Treatments** listed above being carried out by **Your Vet** or any licensed practitioner;
 - Any claim costs where routine **Treatment** is carried out as part of a wider **Treatment**;
 - Any claim costs for not having any of the **Treatments** listed above carried out if suggested by **Your Vet**;
 - Any claim costs where the original **Treatment** has failed & **Your Vet** is required to repeat the **Treatment** again or conduct subsequent **Treatment** to rectify their error.
- Any **Illnesses** that **Your** pet should be vaccinated against or where **Your** pet has not been dewormed or



- treated for fleas;
- Any claim relating to **Behavioural Issues**. The costs for any diagnosis and investigations into the cause of **Behavioural Issues** are also excluded;
- Any costs for pheromone products including but not limited to DAP diffusers and Feliway products;
- Any costs in excess of £100 and/or greater than 24 hours relating to intravenous infusion for pets younger than 8 unless directly related to treatment that was life-saving for **Your** pet and **Your Vet** confirms this to **Us**;
- Any costs for food, vitamins or supplements, whether or not prescribed by **Your Vet**;
- Any claims resulting from **Your** pet being medically overweight or underweight and this results in **Your** pet needing **Treatment** as a result of not being the recommended medical weight for its age, breed type and sex as recommended by an independent **Vet**;
- Any claim for prosthesis except for hip and elbow replacement;
- Any claim if **Treatment** costs are not supported by an original invoice from **Your Vet**;
- Any out of hours **Vet Fees**, except where this is life saving for **Your** pet;
- Any claim where the cost of a referral consultation exceeds £200 and where hospitalisation costs exceed £100 per day;
- Any claim for hospitalisation or transportation by ambulance;
- Any claim for home visits unless **Your Vet** has confirmed that to move **Your** pet would endanger **Your** pet's life;
- Any claim for unlicensed medication unless **Your Vet** can confirm it has been clinically proven to treat the **Condition** being claimed for;
- Any claim for housing, cages and bedding;
- Any claims for buster collars, medical vests, and boots (including warming blankets);
- Any claim for umbilical hernias, dew claws, ear crops and tail docking, even if required as the result of an **Accidental Injury**;
- Any costs relating to having **Your** pet put to sleep (euthanised);
- Any costs relating to the cremation, burial or disposal of **Your** pet's remains;
- Any costs relating to charges made by **Your Vet** to provide or fill out a prescription, completing a claim form, referring **Your** pet to another veterinary practice, any interpretation fee's and any fee's for post, packaging and courier fees;
- Any costs for **Treatment** incurred after the **Policy End Date** as shown on **Your Schedule**;
- Any costs or claims if **Your Policy** is cancelled, lapsed or expired or after the **End Date**;
- Any claims or costs for medication to be used, and/or **Treatment** to be completed after the **Policy End Date** as shown on **Your Schedule**;
- Any costs if **You** do not contact **Us** with a completed claim form within 90 days of the **Treatment** occurring.
- Any claim arising where **Your** pet is not being looked after by **You** or **Your Family**;
- Any claim where **Your** pet is being looked after by Pet Sitters, Pet Walkers, Kennels, Cattery and Groomers;
- Any miscellaneous costs that do not directly relate to the **Treatment** of an **Illness** or **Accidental Injury**, including but not limited to single use items, non-medical items, cleaning supplies and other such costs that a **Vet** may charge but are not directly related to the actual **Treatment** of **Your Pet**;
- Any claim where **You** have failed to disclose **Your** pet's full medical history; or where **Your** pet has suffered from a **Condition**, whether or not **Treatment** was received; and **You** failed to disclose this information to **Us** at inception of **Your Policy**, and if it had been disclosed to **Us**, **We** would have applied an endorsement to **Your Policy** in respect of that **Condition**.
- Any claim or costs relating to an injury or illness caused by another pet from the same household.

Section 2 - Third Party Liability

What is insured?

This section of **Your Policy** provides cover for damages and legal costs where **You** are found liable in the event **Your** dog causes death, injury or property damage.

Under this section of cover, **We** will also pay if someone **You** have asked, who is not a member of **Your Family** and **You** are not paying them, is looking after **Your** dog when the death, injury or property damage occurs.

The **Benefit Limit We** will pay under this section is £1,000,000 and as shown in **Your Schedule**.

What is not insured?

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the exclusions that apply to this section of coverage.

- Any claim if **Your** pet is not a dog;
- Any amount greater than the **Benefit Limit** as shown in **Your Schedule**;
- The **Excess**, as shown in **Your Schedule**;
- Any claim made within, or relating to, the **Waiting Period**;
- Any claim if the claimant is **You**, a member of **Your Family**, household and/ or employee;
- Any costs relating to criminal proceedings against **You**;
- Any claims relating to **You**, **Your Family** or anyone looking after **Your** dog with **Your** permission;
- Any claims relating to **Your** occupation, profession or business;
- Any claim which has arisen at **Your** place of work, occupation, profession or business;
- Any claim if **Your** dog is kept or lives on premises which sells or supplies alcohol.
- Any claim where liability has been accepted by **You** or **Your Family** without **Our** involvement or approval unless the liability would exist without that agreement;
- Any claim where the liability is covered by any other insurance policy;
- Any claim where a misrepresentation has been made by **You** at the **Start Date** of **Your Policy** and that misrepresentation is relevant to the claim.
- Any claim where **We** discover that **Your** dog has previously shown signs of **Aggression** and **You** did not advise **Us**;
- Any claim where there has been a change to **Your** dog's normal behaviour and **Your** dog has started showing signs of **Aggression** and **You** did not advise **Us**;
- Any claim where the advice from a breeder, animal rehoming centre, **Vet** or pet behaviourist has not been followed in respect of **Your** pet;
- Any claim as a result of **Your** pet's interaction with other animals or worrying livestock;
- Any claim if the incident happens in a place where dogs are specifically prohibited from being in;
- Any claim whilst **Your** Pet is in transit by automotive vehicle, bicycle or bicycle trailer;
- Any claim that occurs outside the **United Kingdom**;
- Any claim resulting from illegal activity including but not limited to poaching or dog fighting;
- Any claims where no legal liability is established;
- Any claim resulting from **Your** Pet passing on any disease, infection or virus to another animal or human including, but not limited to, Zoonotic Diseases;
- Any fines, compensation and prosecution costs following **Your** prosecution under the provisions of the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991, The Dogs (Northern Ireland) Order 1983 or the Dangerous Dogs (Northern Ireland) Order 1991;

Conditions

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the conditions that apply to this section of coverage.

- **You** must notify **Us** immediately of any claim made against **You**;
- **You** must not admit responsibility, offer, promise, pay or agree to pay any claim, settle or negotiate with any third party following an event that may or may not give rise to a claim without **Our** written permission;
- **You** must inform **Us** immediately of any impending prosecution, inquest or fatal inquiry or civil proceedings;



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- **You** must send **Us** immediately any correspondence and/or documents **You** receive in relation to an event without replying to it;
- **You** agree to assist **Us** in establishing the circumstances behind an incident and provide **Us** with written statements, and the details of any witnesses and attend court if required;
- If **Your** dog is injured in an attack by another dog, **You** must supply **Us** with witness statements and full details of the other pet owners insurance as **We** may take action against the owner of the other dog on **Your** behalf if **We** feel the other dog owner can be proven legally liable;
- **You** agree that **We** can commence legal action to get compensation from any third-party or recover from any third-party any payments that have already been made in **Your** name;
- **You** agree that **We** can take over and conduct in **Your** name the defence and/or settlement of any claim under this **Policy**;
- **You** must help **Us** to take legal action against anyone in relation to **Your Policy** with **Us** or help **Us** defend any legal action in relation to **Your Policy** with **Us** should **We** ask **You** to.
- **You** must provide **Us** with full details of any other insurance policy held in **Your** name or held in connection with **Your** pet.
- In the event that there is another insurance policy in force, **You** must report the incident to that insurance company first and tell **Us** the name of that insurance company, **Your Policy** number with that company and the reason for **You** lodging a claim with that insurance company.
- **We** reserve the right to remove this section of cover, Third Party Liability, from **Your Policy** where **We** believe cover should be withdrawn. This will not result in a **Premium** reduction.

Section 3 - Overseas Holiday Cover - Veterinary Fees

What is insured?

This section provides cover in the event **Your** pet needs emergency **Vet Treatment** as a result of an **Accidental Injury** or **Illness** that first showed **Clinical Signs** or **Symptoms** during **Your Holiday**, up to the **Benefit Limit**, as stated in **Your Schedule**, while **You** are on **Holiday** with **Your** pet to a European Economic Area (EEA) qualifying listed country which is included in the **Pet Travel Scheme ("PETS")** that starts and ends in the **United Kingdom**.

This cover applies to a maximum **Holiday** duration of no more than 30 days and up to a total of 3 **Holidays** per **Period of Insurance**.

What is not insured?

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the exclusions that apply to this section of coverage.

- Any amount greater than the **Benefit Limit** as shown in **Your Schedule**;
- The **Excess**, as shown in **Your Schedule**;
- The **Co-Payment** of 15%, if applicable and as stated in **Your Schedule**;
- The exclusions as listed under the Veterinary Fees section of **Your Policy** and the General Exclusions section of **Your Policy**;
- Any claims for **Treatment** in countries that are outside of the EEA;
- Any claims for **Treatment** in countries that are outside the **Pet Travel Scheme (PETS)**;
- Any costs related to a journey or trip within the **United Kingdom**;
- Any **Holiday** that exceeds 30 days in total, or more than 3 **Holidays** during the **Period of Insurance**;
- Any costs incurred prior to **Your Policy Start Date**, or incurred during a **Holiday** that started before the **Policy Start Date**;
- Any cost for **Treatment** that was in progress prior to **Your Holiday**;
- Any costs if the **Holiday** was booked to specifically seek **Treatment** for **Your** pet outside the **UK**;
- Any costs for putting **Your** pet to sleep, cremation, disposal or to bring **Your** pet's body home;
- Any costs resulting from **You** not complying with the requirements of the **Pet Travel Scheme (PETS)** and any amendments to **PETS**;
- Any claim or costs in respect of confiscation, detention, requisition, damage, destruction of **Your** pet, or any costs resulting from any action taken by customs or any government officials or authorities of any country in respect of **You** or **Your** pet;
- Any claim if not received by **Us** within 90 days of the **Treatment**.
- Any claim that relates to a **Pre-existing Condition** or that showed **Clinical Signs** or **Symptoms** before **Your Policy Start Date** or within the **Waiting Period**;
- Any claim for **Illness** or **Accidental Injury** that relates to a **Pre-existing Condition** or that showed **Clinical Signs** or **Symptoms** before **Your Policy Start Date** or within the **Waiting Period**;
- **Dental and Oral Treatment** that is not due to an **Accidental Injury**;
- Any claim for elective procedures which are preventive and not treating an **Illness** or **Accidental Injury**;
- Any claim for Stem cell or gene therapy;
- Any claim for routine examinations which includes vaccinations, grooming, spaying or neutering, breeding, pregnancy and giving birth;
- **Illnesses** that **Your** pet should be vaccinated for;
- Any cost for food, which includes any food prescribed by **Your Vet** or vitamins and mineral supplements;
- Any claim for the **Treatment** of **Behavioural Issues** or **Aggression**.

Conditions

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the conditions that apply to this section of coverage.

- **You** must provide an original receipt for the cost of **Treatment** with the name and address of the treating **Vet** practice in English;
- **You** agree to cover any costs for obtaining the original receipt in English, should any arise.



Section 4 - Holiday Cancellation

What is insured?

This section covers **You** for the costs incurred in the cancellation of **Your** pre-booked **Holiday** of longer than three overnight stays outside the **United Kingdom**, and which was scheduled to begin and end in the **United Kingdom**, should **Your** pet need emergency life-saving **Treatment** within seven days of **Your Holiday** departure. This cover is for **You** only, the named **Policy Holder** as stated in **Your Schedule**, up to the **Benefit Limit**.

What is not insured?

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the exclusions that apply to this section of coverage.

- Any amount greater than the **Benefit Limit** as shown in **Your Schedule**;
- The **Excess**, as shown in **Your Schedule**;
- Any claim made within, or relating to the **Waiting Period**;
- Any costs relating to any other person that is scheduled to travel with **You**;
- The cover is for **You** only, the named **Policy Holder** as stated in **Your Schedule**;
- Any costs related with the cancellation of **Your Holiday** if **Your** pet's **Treatment** is not life-saving;
- Any costs related with the cancellation of **Your Holiday** if the **Holiday** was booked less than 28 days before departure;
- Any **Holidays** of three nights or less;
- Any costs related to a journey or trip within the **United Kingdom**;
- Any additional costs for trips or extra flights if **You** have delayed contacting the relevant companies to advise them of changes to **Your** travel plans;
- Any costs that are covered by any another insurance policy.
- Anything that relates to the Veterinary Fee section of cover exclusions and conditions.
- Any costs if the **Holiday** was arranged to get **Treatment** for **Your** pet abroad.
- Any costs resulting from a **Holiday** that was due to start before **Your Policy Start Date**.
-

Conditions

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the conditions that apply to this section of coverage.

- **You** must supply **Us** with the original booking invoice and cancellation invoice;
- The cancellation invoice must show the travel dates, the cost of **Your Holiday** and confirmation that the **Holiday** was paid in full;
- **You** must provide **Us** with a completed claim form from **Your Vet** detailing the **Treatment** that was required.

Section 5 - Theft or Straying

What is insured?

This section covers **You** in the event that **Your** pet is lost or stolen.

Under this section of cover, **We** will pay a contribution towards the original purchase price or donation price of **Your** pet if they are lost or stolen during the **Period of Insurance** up to the **Benefit Limit**, as stated in **Your Schedule**, and **Your** pet is not found within 45 days of being lost or stolen.

We will pay the **Market Value** or the original purchase price whichever is the lowest. In the event no payment was made by **You** for **Your** pet then no payment will be due as no financial loss has occurred.

The **Market Value** will be subject to the following scales, based on the age of **Your** pet at the time of Theft or Straying:

- Up to 1 year: 100%;
- From 1 year up to 3 years: 75%;
- From 3 years up to 5 years: 50%;
- From 5 years up to 8 years: 25%;
- From 8 years and over: Not covered and no payment will be made.
-

What is not insured?

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the exclusions that apply to this section of coverage.

- Any amount greater than the **Benefit Limit** as shown in **Your Schedule**;
- The **Excess**, as shown in **Your Schedule**;
- Any claim made within, or relating to the **Waiting Period**;
- Any claim if **Your** pet has been missing for less 45 days;
- Any claim where **You** voluntarily parted with **Your** pet or where **Your** pet is deemed abandoned;
- Theft of pet at **Your** home which has not involved forcible entry into a secure area;
- Any claim where **Your Pet** is deemed not to have been under due control.

Conditions

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the conditions that apply to this section of coverage.

- **You** must report the loss to the police and/or a dog warden if **Your** pet is a dog and if **Your** pet is a cat, **You** must report the loss to the local rescue centre and provide **Us** with evidence of this, along with the crime reference number (if applicable);
- If **Your** pet returns home or is found after **We** have made a payment for theft or straying, **You** must return the monies to **Us** within 30 days of **Your** pet returning home, or **We** will cancel **Your Policy** and seek to recover the payment;
- **Your** dog must be microchipped in accordance with the "Microchipping of Dogs Regulations". It is **Your** responsibility to ensure that the information held on record by the relevant microchip provider is kept accurate and up to date. If **Your** dog is not microchipped this may affect **Your** claim as there is no possibility for **Your** pet to be returned to **You**.
- If **You** fail to microchip **Your Pet**, in accordance with the applicable law, **We** reserve the right to void **Your Policy**;
- **You** must provide **Us** with the original receipt for **Your** pet and the details of the breeder (if applicable) showing the price paid by **You** for **Your** pet;
- If **Your** pet is a pedigree breed, **You** must provide **Us**, at **Your** expense, with the original Breed Club registration document, pedigree certificate, and original receipt, the "ownership documents".
- Normally, the ownership documents will not be returned to **You**, however **We** understand that these documents have a sentimental value and are important to **You**.
- If **You** would like **Us** to return the ownership documents to **You**, please let **Us** know when submitting the claim form and ownership documents to **Us**.



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- Please note that **We** will need to place a stamp on the ownership documents stating, "Theft of Pet Claim Paid" and by sending **Us** a claim form and ownership documents for theft or loss of pet **You** agree that **We** can stamp the ownership documents;
- **We** do not accept any responsibility for lost, damaged or otherwise destroyed original ownership documents.
- **You** must ensure that any area in which **Your** pet is kept is secure and appropriately fenced or otherwise secured and all reasonable steps must be taken to prevent escape.



Section 6 - Advertising and Reward

What is insured?

This section covers the cost of advertising and offering any reward costs should **Your** pet be lost or stolen, up to the **Benefit Limit** as stated in **Your Schedule**.

What is not insured?

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the exclusions that apply to this section of coverage.

- Any amount greater than the **Benefit Limit** as shown in **Your Schedule**;
- The **Excess**, as shown in **Your Schedule**;
- Any claim made within, or relating to the **Waiting Period**;
- Any claim or costs in respect of rewards to **Family** members, members of **Your** household, employees or anyone looking after **Your** pet at the time **Your** pet went missing;
- Any claim for a reward that is more than the purchase price or donation price of **Your** pet.

Conditions

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the conditions that apply to this section of coverage.

- **You** must keep the original receipt for all advertising costs and provide it to **Us**. The receipt will not be returned;
- **You** must supply the full name and address of the person to whom the reward is payable to;
- **You** must provide **Us** with the original receipt for **Your** pet and the details of the breeder (if applicable) showing the price paid by **You** for **Your** pet;
- If **Your** pet is a pedigree breed, **You** must provide **Us**, at **Your** expense, with the original Breed Club registration document, pedigree certificate, and original receipt, the "ownership documents".
- Normally, the ownership documents will not be returned to **You**, however **We** understand that these documents have a sentimental value and are important to **You**.
- If **You** would like **Us** to return the ownership documents to **You**, please let **Us** know when submitting the claim form and ownership documents to **Us**.
- Please note that **We** will need to place a stamp on the ownership documents stating, "Theft of Pet Claim Paid" and by sending **Us** a claim form and ownership documents for theft or loss of pet **You** agree that **We** can stamp the ownership documents;
- **We** do not accept any responsibility for lost, damaged or otherwise destroyed original ownership documents.
- **Your** dog must be microchipped in accordance with the "Microchipping of Dogs Regulations". It is **Your** responsibility to ensure that the information held on record by the relevant microchip provider is kept accurate and up to date. If **Your** dog is not microchipped this may affect **Your** claim as there is no possibility for **Your** pet to be returned to **You**.
- If **You** fail to microchip **Your Pet**, in accordance with the applicable law, **We** reserve the right to void **Your Policy**;
- **You** must ensure that any area in which **Your** pet is kept is secure and appropriately fenced or otherwise secured and all reasonable steps must be taken to prevent escape.



Section 7 - Emergency Boarding (Kennel/Cattery) Fees

What is insured?

This section covers **You** against the costs of boarding **Your** pet in a licensed boarding kennels or cattery or pet minding business in the event that **You** need to stay in hospital for more than 4 consecutive nights, up to the **Benefit Limit** as stated in **Your Schedule**.

What is not insured?

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the exclusions that apply to this section of coverage.

- Any amount greater than the **Benefit Limit** as shown in **Your Schedule**;
- The **Excess**, as shown in **Your Schedule**;
- Any claim made within, or relating to the **Waiting Period**;
- Any stay in hospital that was expected or foreseen before **Your Policy Start Date**;
- Any claims where the boarding kennels or cattery or pet minding business is not licensed;
- Where **Your** stay in hospital or nursing home care is for convalescing purposes only;
- Where **Your** stay in hospital is as a result of alcoholism, drug abuse, attempted suicide or self-inflicted injuries;
- Any costs relating to pregnancy, including being pregnant, giving birth or any pregnancy related **Treatment**.

Conditions

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the conditions that apply to this section of coverage.

- **You** will need to provide original receipts for the boarding kennel or cattery or pet minding business;
- The receipt will need to include the **name of Your pet**, **Your** full name and address as the **Policy Holder**, the dates that **Your** pet was boarded and the daily rate charged;
- In addition, **You** will also need to provide evidence of **Your** stay in hospital by providing a medical certificate from the hospital.
- This will need to include **Your** full name and address as the **Policy Holder**, the dates **You** were in hospital for and the medical reason for **Your** stay.

Section 8 - General Conditions

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the conditions that apply to all sections of **Your Policy** coverage.

The following conditions apply to the whole of this **Policy**

- **You** must tell **Us** immediately of any changes in **Your** circumstances that may affect **Your** pet insurance and the cover provided.
- This includes but is not limited to; any change of address for either **You** or change in **Your Vet**, any change of ownership of **Your** pet, or any complaints made about **Your** pet, including any change in **Your** pet's normal, everyday behaviour or if **Your** pet starts displaying **Aggression**.
- Some changes may result in a **Premium** change or **Your Policy** being voided.
- **You** agree that **Your** current and any previous **Vet** may release information or records regarding the medical history (including test results and the history of the weight) for any **Your** pets insured with **Us**.
- **You** agree that **We** can commence legal action to get compensation from any third-party or recover from any third-party any payments that have already been made in **Your** name.
- **You** must ensure that **Your** pet is vaccinated and dewormed and that all recommended vaccinations are kept up to date.
- As a minimum, **Your** dog should be vaccinated against distemper, hepatitis, leptospirosis, kennel cough, lung worm, heart worm and parvovirus.
- As a minimum, **Your** cat should be vaccinated against infectious cat flu, lung worm, heart worm and feline leukaemia.
- If **Your** pet is not vaccinated, **We** will not pay any claims that result from any of the above **Illnesses**, unless the vaccination has failed.
- **We** will request evidence of vaccinations to be provided by **Your Vet**.
- **You** must provide proper care and attention to **Your** pet at all times and take all reasonable precautions to prevent **Accidental Injury** or damage, as well as arranging and paying for **Treatment** for **Your** pet to reduce the likelihood of **Illness** or **Accidental Injury**.
- **You** must comply with all laws that relate specifically to **Your** pet, including but not limited to "Section 27 of the Road Traffic Act 1988", which states that a dog that is on a designated road must be on a collar and lead and under control.
- **You** must ensure that **Your** dog is under control at all times, and due care should be maintained to prevent **Your** dog from escaping and causing itself **Accidental Injury** or any other persons or animals.
- When walking near or in an area where **Your** pet could escape onto a designated road **You** must ensure **Your** dog is on a collar and lead.
- **You** must ensure **Your** pet cannot escape or stray from **Your** property.
- **You** must ensure that any area in which **Your** pet is kept is secure and appropriately fenced or otherwise secured and all reasonable steps must be taken to prevent escape.
- When loading **Your** pet into or out of **Your** vehicle or another person's vehicle, **You** must ensure that the area is either secure or **Your** pet is on a lead and under **Your** control.
- If **Your** Pet is injured in an attack by another dog, **You** must supply **Us** with witness statements and full details of the other pet owners insurance as **We** may take action against the owner of the other dog on **Your** behalf if **We** feel the other dog owner can be proved legally liable.
- If **You** deliberately or recklessly mislead **Us** or conceal information that **We** consider important to the **Policy** at **Your Policy Start Date** or renewal, **We** may cancel **Your Policy** and retain any **Premium** paid. This includes where **Your** pet's breed or date of birth has not been declared to **Us** correctly and is not stated correctly on **Your Schedule** as a result. Actions such as these could lead to **Us** voiding **Your Policy**.
- At the end of each **Period of Insurance**, **We** may alter the terms and conditions of **Your Policy**. **We** may take into consideration the following, but not limited to: **Your** pet's age, medical history, **Excess**, **Policy** benefits, and the **Premium**.
- If **We** are unable to collect any **Premium** when due, **We** will try to contact **You** in order to collect the **Premium**. If **We** cannot collect the outstanding **Premium** within 14 days of the **Premium** due date, **Your Policy** will be cancelled with effect from the **Premium** due date. Any outstanding claims, whether submitted to **Us** or not, will not be honoured or paid.
-
- **Your** dog must be microchipped in accordance with the "Microchipping of Dogs Regulations". It is **Your** responsibility to ensure that the information held on record by the relevant microchip provider is kept accurate and up to date.



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- If You fail to microchip **Your Pet**, in accordance with the applicable law, **We** reserve the right to void **Your Policy**;
- **You** must submit any claims and claims forms to **Us** in a timely manner. In any event, **We** will not pay claims greater than 90 days old.
- If at the time of an event giving rise to a claim under this **Policy**, there is any other insurance policy in **Your** name, which is active and provides cover for the same expense, loss, damage or liability then **We** will only be liable for **Our** proportionate value of the claim, such proportion being determined by reference to the cover provided under each of the relevant policies. This General Condition does not apply to the Third Party liability section of cover.
- In the event that there is another insurance policy in force, **You** must report the incident to that insurance company first and tell **Us** the name of that insurance company, **Your Policy** number with that company and the reason for **You** lodging a claim with that insurance company.

Section 9 - General Exclusions

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the exclusions that apply to all sections of **Your Policy** coverage.

The following exclusions apply to the whole of this **Policy**. **We** will not pay claims for any of the following reasons;

- If **We** are made aware of any **Pre-existing Conditions** at the time of a claim, these **Pre-Existing Conditions** will not be covered and **We** reserve the right add a relevant endorsement(s) to Your Policy in respect of these **Pre-Existing Conditions**.
- Any malicious or wilful injury or gross negligence suffered by **Your** pet which is caused by **You**, or members of **Your Family**.
- Any costs for medication that is not prescribed by a **Vet** or purchased using a prescription not provided by **Your Vet**.
- **Vet Fees** will only be paid if they are: -
Reasonable; and
Essential for **Your** pet's health and well-being. **We** may limit any payment to a maximum mark-up of 100% for veterinary **Treatment**, medication and dispensing fees;
Blood sampling charges will be capped at the **UK** market average;
Each and every claim will be reviewed by **Our** claims assessors and costs will be compared against charges for the same or similar **Treatment** to make sure that the **Treatment** and veterinary fees are reasonable, necessary, essential, and not excessive compared to the rest of the **UK** market.
- If **Your** pet is less than 4 weeks of age at **Your Policy Start Date**.
- Any **Vet** bill or part of an invoice that is over 90 days' old.
- If **Your** pet suffers from a notifiable disease as named in the Animal Health Act 1981/2002 and/or in the Animal Health and Welfare Act 1984, or any sexually transmitted diseases, or Rabies, or Aujeszky's Disease or Leishmaniasis.
- Any costs, loss, illness, injury, damage, death or legal liability directly or indirectly caused by:
 - An epidemic, pandemic or other such health warning, and declared as such by the Department of Environment, Food and Rural Affairs (DEFRA), and/or the Animal & Plant Health Agency (APHA) and/ or the World Health Organisation;
 - Arising from any fear or threat, whether actual or perceived, of such epidemic or pandemic being declared or occurring;
 - Any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.
- The destruction of **Your** pet, by order from any government, local authority or any person having jurisdiction in the matter, or for the protection of livestock.
- Any costs and compensation if **Your** pet is put to sleep under a court order of the Animal Health Act 1981/2002 and/or Animal Health and Welfare Act 1984.
- As a result of restrictions put on **Your** pet by the Department for Environment, Food and Rural Affairs (DEFRA) and/or the Animal & Plant Health Agency (APHA).
- Any claim resulting from **Your** pet passing on any disease, infection or virus to another animal or human including, but not limited to, Zoonotic Diseases.
- Any legal expenses, fines and penalties connected with or resulting from a criminal court case or an Act of Parliament made in the United Kingdom.
- Any loss, damage or liability, cost or expense of any kind caused directly or indirectly by war, civil war, invasion, insurrection, rebellion or revolution.
- Any claim arising from radiation, nuclear explosion, or pollution of air, soil and water.
- The cover provided by this **Policy** only applies to incidents which occur within the **UK** and will not apply to any event arising in any countries outside of the **UK** with the exception of "Section 3 - Overseas Holiday Cover - Veterinary Fees" where cover is extended for **Vet Fees** only which occur outside of the **UK**, but at all times within the EU and are members of the "**Pet Travel Scheme**" (PETS).
- This **Policy** does not cover any loss, bodily injury, damage, or any legal liability to pay compensation arising out of a decision of any court made in accordance with the laws of the United States of America or Canada.
- Any costs related with organ transplantation or blood donation.
- Any costs for **Treatment** incurred after the **Policy End Date** as shown on **Your Schedule**;
- Any costs or claims if **Your Policy** is cancelled, lapsed or expired or after the **End Date**.



Section 10 - Excluded Breeds – Dogs and Cats

- The following breeds of dogs will not be covered, regardless of whether these are pedigree breeds or cross breeds:
Akita, Alapaha Blue Blood Bulldog, American Bandogge (Bandog), American Bully, American Pit Bull Terriers, American Staffordshire Bull Terriers, Anatolian Shepherd Dog (Karabash), Australian Dingo, Boerboel, Bucovina Shepherd Dog, Bully Kutta, Cane Corso, Caucasian Ovcharka, Chinese Chongqing, Chow Chow, Dogo Argentino, Fila Brasileiro, Gull dong, Indian Pariah Dog, Irish Bull Terrier, Irish Staffordshire Bull Terrier, Japanese Tosa, Kangal Shepherd Dog (Kangal), Korean Jindo, Perro de Presa Canario (Canary Dog), Pit Bull Terriers, Pit Bulls, Raccoon Dog, Romanian Raven Shepherd Dog, Sabueso Español (Spanish Scenthound), Shar Pei, Thai Ridgeback, Tibetan Mastiff, Wolf Hybrids, Wolves
- Or any cross of any of these listed dog breeds or any 'type' defined in the Dangerous Dogs Act 1991, The Dogs (Northern Ireland) Order 1983 and the Dangerous Dogs (Northern Ireland) Order 1991 and as amended, considered to match the description of a prohibited 'type'; any breed crossed with these dogs; and any other breed or type added at a later date.
- Any Breed where **Your** dog should be registered under the Dangerous Dogs Act 1991, The Dogs (Northern Ireland) Order 1983 and the Dangerous Dogs (Northern Ireland) Order 1991 and as amended, is excluded. This exclusion also comprises any 'type' defined in these Acts, considered to match the description of a prohibited 'type'; any breed crossed with these dogs; and any other breed or type added at a later date.
- Any dogs used for the following activities and/or pursuits are excluded from **Our Policy**:
 - Trade, profession or business or used as gundogs, breeding, showing or taken to a place of work;
 - In connection with shooting or for the purposes of hunting of any kind whether for business or recreational purposes.
- Any dogs used for guarding, racing, coursing or "beating" whether for business or recreational purposes are excluded from **Our Policy**.
- Any claim if **Your** dog is kept or lives on premises which sells or supplies alcohol.
- The following breeds of cats will not be covered, regardless of whether these are a pedigree or cross breeds:
Asian Leopard Cat

Section 11 - Making a Claim

We are here to help and make the claims process as straight forward as possible.

In the event that **You** need to submit a claim, please email **Your** completed and signed claim form, along with **Your** pets full medical history, to claimform@NOWpet.co.uk or, alternatively, **You** can post the claim form to:

**NOW Pet Insurance,
Tedaisy Claims Limited**
Warner House
123 Castle Street
Salisbury
SP1 3TB

Remember, **Your Vet** will need to complete the medical information about **Your** pet and both **You** and **Your Vet** will need to sign the form.

In order to prevent delays, when making a claim please attach **Your** pets full medical history with the claim form.

Please note each and every claim will be reviewed by **Our** claims assessors and costs will be compared against charges for the same or similar **Treatment** to make sure that the **Treatment** and veterinary fees are reasonable, necessary, essential, and not excessive compared to the rest of the **UK** market.

We reserve the right to contact vets in **Your** general postcode area to establish if **Your Pet** has received **Treatment** and to request any additional clinical history for **Your Pet** to assist with **Our** review of **Your** claim, even in the event that **You** have not disclosed that vet to Us.



Section 12 - Complaints

We aim to provide **You** with the service **You** expect from a professional pet insurance company. However, if **We** get it wrong, **We** want to hear from **You** so that **We** can try and make it better.

We will investigate **Your** complaint in a timely, impartial and professional manner. Full details of **NOW Pet** Complaints Procedure is available on the **NOW Pet** website. **We** will also issue **You** with a copy in **Our** initial communication with **You**

NOW Pet

If **Your** complaint is about the sale or general administration of this **Policy**, please contact **Us** at complaints@NOWPet.co.uk or, alternatively, **You** can write to **Us** at:

Complaints Manager
NOW Pet Insurance
Warner House
123 Castle Street
Salisbury
SP1 3TB

Telephone: 01992926006

If **Your** complaint is about a claim, please contact **Us** at complaints@NOWpet.co.uk or, alternatively, **You** can write to **Us** at:

Complaints Manager
Tedaisy Claims Limited
Warner House
123 Castle Street
Salisbury
SP1 3TB

Telephone: 01992926006

Financial Ombudsman Service

Once **We** have issued **Our** Final Response; or in the event **You** have not heard from **Us** within 8 weeks; or in the event **You** remain dissatisfied, **You** can ask the Financial Ombudsman Service (FOS) to review **Your** complaint. This service is independent and free of charge to **You** and using this service does not affect **Your** legal rights.

Please note that **You** have six months from the date of the final response in which to refer **Your** complaint to the FOS.

Their address is:
The Financial Ombudsman Service
Exchange Tower London
E14 9SR

Telephone: 0800 0234567 or 0300 1239123
Web: www.financial-ombudsman.org.uk



Section 13 - Cancelling Your Policy

This section explains **Your** rights in respect of cancelling **Your Policy**. This section also sets out **Our** rights in respect of cancelling **Your Policy**.

Your rights - 14 Day Cooling off Period: -

- **You** can cancel **Your Policy** within 14 days from the **Start Date** or the date **You** receive the **Policy** terms and conditions whichever is the later;
- If **You** cancel **Your Policy** within this 14 day period, **We** will refund any **Premium** **You** have paid unless **You** have made a claim and settlement terms are subsequently agreed; and
- If a claim has been made the full **Premium** will be due at cancellation, which **We** reserve the right to deduct from any claim settlement prior to the claim being paid to **You**.

Your rights - After the 14 Day Cooling off Period: -

- After the 14 day period, as long as no claim has been made, **You** may cancel this **Policy** at any time and receive a pro rata refund of the **Premium** paid for each unexpired full month of cover, calculated from the date the cancellation request is received by **Us**.
- If a claim has been made the full annual **Premium** will be due at cancellation, which **We** reserve the right to remove from any claims settlement before any claim is made.

If **You** choose to cancel **Your** insurance, simply call **NOW Pet** on **01992926006**

Our Rights to cancel: -

- **We** may cancel this **Policy** by giving **You** 30 days' notice in writing if **We** have a valid reason for doing so.
- Valid reasons may include, but are not limited to:
 - If **We** suspect fraudulent activity;
 - If **You** are not complying with the terms and conditions of the **Policy** in a material way.
 - If **You** or anyone acting on **Your** behalf use threatening or abusive behaviour towards **Our** staff, the staff employed by **Our Administrator**, the staff employed by **Our Claims Handlers** or any other suppliers **We** have engaged to administrate **Your Policy**;
 - If **You** have failed to keep up to date with **Your** payments, **We** reserve the right to either cancel **Your Policy** or with-hold claims settlement until **Your Premiums** are brought up to date in line with **Your Policy Schedule**.
 - If **You** fail to microchip **Your Pet**, in accordance with the applicable law.
- A cancellation email will be sent to **You** and:
 - Any **Premium** **You** have paid for the period after the cancellation will be refunded to **You**; and
 - **We** will only pay any valid claim occurring before the cancellation date;
 - If the claim relates to fraudulent activity or where **Your Policy** has been voided, **We** may not pay any claim occurring before the cancellation date and reserve the right to recover monies where claims have been paid to **You**.
 - If a claim has been made the full annual **Premium** will be due at cancellation, which **We** reserve the right to remove before any claim is made.

Section 14 - Renewal of Your Policy

This section explains **Your** rights and **Our** rights at Renewal.

- **We** can review the **Premium** at renewal, and this may increase, decrease or stay the same;
- The terms and conditions of the **Policy** may be changed, and **We** will always give **You** at least 21 days' notice of any change in writing and it will be sent to the address or email that **You** have told **Us** to use for communication purposes;
- The circumstances that may give rise to a change in **Premium** or to the terms and conditions of the **Policy** are:
 - **Your** overall claims experience; or
 - changes in legislation, taxation or interest rates; or to improve the clarity of **Your** terms and conditions.

If **You** are unhappy with any changes **We** make, **You** can cancel **Your Policy** in accordance with **Your** rights.

- **Your Policy** is an annual **Policy** and will automatically renew each year, unless **You** have informed **Us** that **You** would like to cancel, or **You** have opted out of automatic renewals;
- **We** will contact **You** within 21 days before **Your Policy** renews to inform **You** of any changes to **Your Policy** with details of **Your** renewal **Premium** and any applicable **Excesses**.
- If **You** previously paid **Your Premium** by credit or debit card, the renewal **Premium** will be collected from the original credit or debit card. If there are any changes to the card details and collection is not possible, **You** will need to contact **Us** to make **Your** renewal payment or **Your Policy** will lapse.
- **We** will assume at renewal that **Your** details have not changed, and **You** have the consent of the credit or debit card holder, unless **You** inform **Us** otherwise.
- If **You** submit a claim after **Your** renewal has been issued and this would have affected the renewal, **We** offered had **We** been aware of the claim, **We** reserve the right to amend the premium back to the renewal date as not to jeopardise **Your Insurer**.
- If **You** pay **Your Premium** by monthly direct debit, then payments will continue following the renewal date.

Section 15 - When the Policy and cover ends

This **Policy** will end automatically at the earliest of the following events, the **End Date**:

- The **Period of Insurance** has ended;
- **You** fail to pay **Your Policy Premium**;
- **You** or **We** cancel the **Policy**;
- The **Benefit Limits** have been exhausted and no cover remains;
- Death, theft or loss of **Your** pet;
- **You** or **We** do not renew the **Policy**.



Section 16- Regulatory & Legal Information

The following information forms part of **Your** Insurance **Policy** and details regulatory and legal information which is important.

Financial Services Compensation Scheme

In the event **We**, as the **Insurer** of **Your** Policy are unable to meet **Our** liabilities, **You** may be entitled to compensation from the Financial Services Compensation Scheme ("FSCS").

Further information about compensation scheme arrangements is available at www.fscs.org.uk or via phone on 0800 678 1100.

Keeping to the terms of the Policy

We will only insure **You** and provide the cover described in the **Policy** and shown on **Your Schedule** if:

- **You** pay the **Premium** on the agreed date; and
- When making a claim **You** meet all of the conditions as far as they apply; and
- **You** have taken reasonable care to ensure that declarations made and information given to **Us** orally, electronically or in writing which form the basis of this **Policy**, are complete, accurate and true. This information includes, but is not limited to **Your** pets breed, Age, Sex and information about **Your** pet's behaviour.
- **You** tell **Us** immediately of any changes in **Your** circumstances that may affect **Your** pet insurance and the cover provided.
- If any of the above conditions are not complied with, **We** reserve the right to amend the **Premium** or cancel the **Policy**.

Fraud

- **We** take fraud seriously.
- If **You**, or anyone acting on **Your** behalf, submits a claim which is in any way at all false or fraudulent, or if **You**, or anyone acting on **Your** behalf supports a claim with any false and/ or fraudulent document, or statement, then **We** will not be liable to pay the claim, and **We** may recover any sums paid by **Us** to **You** in respect of the claim and **We** may, by notice to **You**, treat the **Policy** as terminated from the time of the fraudulent act.
- If **You** fraudulently provide **Us** with false information, statements or documents, **We** may record this action on anti-fraud databases and **We** may also notify other insurers or relevant organisations.
- If **You** contact **Us** electronically, **We** may collect **Your** electronic information identifier e.g., Internet Protocol (IP) address or telephone number supplied by **Your** service provider.
- **We** may use this information and share this information to help **Us**:
 - To assess financial and insurance risks; recover debt; prevent and detect crime;
 - Develop **Our** services, systems and relationships with **You**;
 - **We** will not disclose **Your** information to anyone outside the Group except where:
 - **We** have **Your** permission;
 - **We** are required or permitted to do so by law;
 - This information is provided to fraud prevention agencies and other companies that provide a fraud prevention service to **Us**, **Our** partners or **You**;
 - **We** may transfer rights and obligations under this agreement.

Choice of Law

- All aspects of this **Policy** are subject to the laws of England and Wales.
- Unless **We** agree otherwise, the language of the **Policy** and all **Our** communications with **You** will be in English.

Rights of Parties

- A person or company who is not a party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation to enforce any term of this **Policy**.



Your Personal Data – Data Protection and the General Data Protection Regulation (GDPR)

We will only collect and use **Your** personal data in the following circumstances:

Personal Data and Policy Administration and Claims Management

- We may collect and use **Your** name, identity and contact information, billing details and personal information correlated with **Your** pet insurance **Policy** for the purpose of deciding whether to enter, and then performing, the agreement between **Us** to provide **You** a pet insurance **Policy**;
- We may share personal data collected for these purposes with the **Administrator** and the **Claims Handler** to manage **Your Policy** and any claims **You** may submit;
- We may also share personal data collected for these purposes with third parties for identity and credit checking purposes and to identify potential fraud;
- We will retain the personal data collected to manage and administer **Your Policy** for the duration of the **Period of Insurance** plus 6 years;
- If **You** make a claim under **Your Policy**, **We** will collect personal data relevant to the circumstances of the claim for the purpose of investigating and responding to the claim;
- We may share this personal data with the **Claims Handler** to manage the claim.
- We may also share personal data collected for these purposes with other insurers, regulatory bodies and the police to investigate claims and prevent fraud;
- We will retain personal data collected in relation to a claim for 6 years from the conclusion of the claim.

Personal Data and Marketing

- We may use **Your** personal information to inform **You** of updates and changes to **Our** services;
- We will not share **Your** personal data with any third parties for marketing purposes without **Your** agreement.

Personal Data and Your Personal Data Rights

- We will keep **Your** personal data secure;
- We will not transfer **Your** personal data outside the **United Kingdom**, Gibraltar and the **European Economic Area** without first notifying **You** and informing **You** of the safeguards **We** will use to protect **Your** personal data;
- **You** have the right to have access a copy of the personal data **We** hold about **You**;
- **You** have the right ask **Us** to correct **Your** personal data if it is inaccurate or incomplete;
- **You** have the right to ask **Us** to erase **Your** personal data. **We** will provide **You** with a written response to any such request, including any reasons why **We** do not agree to the request;
- **You** have the right to stop **Us** processing **Your** personal data in certain ways, e.g., for marketing purposes;
- If **We** do not agree to erase **Your** data because it might be needed for a future legal claim, **We** might instead agree to restrict its processing to these reasons alone;
- **You** have the right to obtain a copy of **Your** personal data for **Your** own purposes and to move, copy or transfer it from one environment to another;
- **You** have the right to object to the processing of **Your** personal data for the purposes of direct marketing, profiling, and research if that processing is likely to cause, or is causing, **You** damage or distress.
- **You** can exercise the above rights by contacting: dpa@NOWpet.co.uk;
- If **You** have any questions or concerns about how **We** handle **Your** personal data **You** should contact: dpa@NOWpet.co.uk;
- Please note **We** record telephone calls for training and evidentiary purposes.

The Insurer

Casualty & General Insurance Company (Europe) Limited is registered in Gibraltar under company number 89400 with a registered address at Suite 3A, Centre Plaza, 2 Horse Barrack Lane, Main Street, Gibraltar.

Casualty & General Insurance Company (Europe) Limited is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of its regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from **Us** on request.



Keeping Your Information Up to Date - Consumer Insurance (Disclosure and Representations) Act 2012 & The Insurance Act 2015

You are required by the provisions of the above Acts to take care to supply accurate and complete answers to all the questions **You** were asked at the time of insuring with **Us**. It is important that **You** check **Your** records for the information **You** or anyone else on **Your** behalf have provided and notify **Us** immediately of any changes or inaccuracies in these details. Failure to provide accurate and complete information to the best of **Your** knowledge may result in increased premiums, refusal of a claim or **Your Policy** being cancelled, and may affect **Your** ability to gain insurance from other insurers.

You should review **Your** cover periodically to ensure it remains adequate and **You** must inform **Us** immediately in the event any of the following changes;

- If **You** move address;
- If **You** change **Vet's**;
- If **You** are no longer the owner or keeper of the insured pet;
- If **Your** pet no longer lives with **You**;
- If a complaint has been made about **Your** pet's behaviour, or **You** have noticed a change in **Your** pet's behaviour;
- If **Your** pet has been the cause of an accident or potential legal action;
- If **You** know that **Your** pet's breed and/or date of birth is different to that stated in **Your Schedule** of insurance, **You** must tell **Us**.
- In the event an additional **Premium** is due to be paid by **You** as a result of a correction to **Your Pet's** breed or date of birth, **We** reserve the right to backdate and adjust **Your Premiums**.
- In the event **We** do not cover the breed **Your Policy** will become void.

This is not a full list and if **You** are unsure about any changed, please contact the Administrator, NOW Pet.

When **You** inform **Us** of a change, **We** will tell **You** if this affects **Your Policy**, for example, whether **We** are able to accept the change and if so, whether the change will result in revised **Policy** terms and/or if an additional **Premium** needs to be applied to **Your Policy**.

In the event **We** discover that **You** have not disclosed information or **You** have misrepresented information provided to **Us**, but **We** deem this was not deliberate or reckless **We** reserve the right to do the following:

- Where a higher **Premium** would have been charged, **We** will charge **You** the additional **Premium** amount;
- Where additional terms would have been imposed by **Us** (other than terms relating to **Premium**), **We** will consider the insurance contract on the basis that those different terms had applied from the date of the breach of duty, such as but not limited to, applying an endorsement or endorsements as required;
- Where **We** would not have entered into the insurance contract at all **We** can treat the insurance as void and cancel **Your Policy** as if it never existed from the **Policy Start Date** and refuse to pay all claims and **We** will return any **Premium** paid unless a claim has been paid.

In the event **We** discover that **You** have not disclosed information or **You** have misrepresented information provided to **Us** and where **We** deem the misrepresentation or non-disclosure to be deliberate or reckless, **We** reserve the right to do the following:

- **We** will have the option to treat the insurance as void and **We** can cancel **Your Policy** from the **Policy Start Date** and treat the insurance as though it had never existed.



