Policy wording

Dogs and Cats

Policy

- NOW Start
- NOW Plus
- NOW Premier
- NOW Premier Plus
- NOW Platinum

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WELCOME TO YOUR NOW PET INSURANCE POLICY WORDING

Thank you for choosing NOW Pet Insurance

NOW Pet is honoured that **You** have trusted ourselves with the well-being of **Your** beloved pet.

NOW Pet policies are created with **You** the customer and **Your** beloved pets in mind, which is why the whole **NOW Pet** service is designed to put pets first.

NOW Pet want to ease the stress and worry that dog and cat parents face by providing **You** fair value pet health insurance plans.

The experienced **NOW Pet** team have worked with pets and in the pet insurance industry for more than 20 years and as fellow pet parents, understand the importance of protecting **Your Pet**.

NOW Pet 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.

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.

Your Policy document and the **Schedule** should be read together as one document together with **Your** Insurance Product Information Document which summarises key information for **You**. 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 is correct and up to date.

Your Insurance Product Information Document, **Policy** document and **Schedule** have been written in plain everyday language, as much as possible, 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** which it administers.

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 recorded about **You** or **Your Pet** is incorrect, or if **You** have any questions about this insurance **Policy**, please contact **NOW Pet**, either by email info@NOWpet.co.uk, or by telephone 01922 218 921.

This policy wording applies to several of **Our Products**, namely NOW Start, NOW Plus, NOW Premier, NOW Premier Plus and NOW Platinum; and shows all cover available.

If **You** need **Your** Insurance Product Information Document, **Policy** document and **Schedule** in large print, audio or Braille, email **Us** at info@NOWpet.co.uk and **We** will be happy to help. These documents will be provided at no additional charge.

IMPORTANT INFORMATION FOR OUR CUSTOMERS

The Insurance Product Information Document is a summary of cover provided; it does not contain the full description of all the terms of Your insurance Policy.

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

GOOD TO KNOW

Your Benefit Limit

The **Benefit Limit** is the maximum total amount that can be claimed for all combined claims made under each section of cover in **Your Policy** in any given **Policy** period. These are yearly limits that refresh each year if **You** continue to renew **Your Policy**. The **Benefit Limit** amounts are detailed in **Your Schedule** and are inclusive of **Excess** payments made by **You**.

With **Our** NOW Pet **Start, Plus, Premier, Premier Plus and Platinum Products You** can claim up to the **Benefit Limit** in each and every **Policy Period of Insurance** as a total for all **Conditions**.

There is no limit to the number of **Conditions Your Pet** may have in a **Period of Insurance**.

The following series of examples shows how **Your Benefit Limit** may work with **Your Excess** and **Co-Payment**:-

Example 1
(New Claim for a new Condition – for a selected Benefit Limit of £5,000)

Benefit Limit	£5,000.00
Cost of **Vet Fees**	£4,000.00
Less amount not insured (over **Benefit Limit**)	-£0.00
Less the **Excess**	-£200.00
Claims Value after **Excess**	£3,800.00
Less the **Co-Payment** at 10%	-£380.00
Total Paid to You	**£3,420.00**
Benefit Limit remaining	**£1,000.00**

In example 1 above, the **Vet Fees** claim is below the **Policy Benefit Limit** (£5,000) so all the Vet Fees are covered.

In addition, **You** must contribute the **Excess** of £200 and a **Co-Payment** of 10% (in this example, the Co-Payment is £380).

In this first example, **We** pay £3,420 for this claim, leaving £1,000 of **Your Benefit Limit** remaining for any subsequent claims.

Example 2
(2nd claim in Period of Insurance)

Benefit Limit remaining	£1,000.00
Cost of **Vet Fees**	£942.00
Less the amount not insured (over the remaining **Benefit Limit**)	-£0.00
Less the **Excess**	-£0.00 (N/A)
Less the **Co-Payment** at 10%	-£94.20
Total Paid to You	**£847.80**
Benefit Limit remaining	**£58.00**

In the second example, this is a second claim which may be either a continuation claim or a new claim for a new **Condition**. As the remaining **Benefit Limit** is £1,000, this is the maximum amount that can now be claimed for.

As the **Excess** has been deducted from the first claim in this **Period of Insurance**, it is not deducted from this second claim. The **Co-Payment** of 10% is still deducted (in this example, the **Co-Payment** is £94.20).

In this example, **We** pay £847.80 for this claim, leaving £58 of **Your Benefit Limit** remaining for any subsequent claims.

Example 3
(3rd claim in Period of Insurance)

Benefit Limit remaining	£58.00
Cost of **Vet Fees**	£200.00
Less the amount not insured (over the remaining **Benefit Limit**)	-£142.00
Less the **Excess**	-£0.00 (N/A)
Less the **Co-Payment** at 10%	-£5.80
Total Paid to You	**£52.20**
Benefit Limit remaining	**£0.00**

In the third example, this is a third claim which may be either a continuation claim or a new claim for a new **Condition**. As the remaining **Benefit Limit** is £58, this is the maximum amount that can be now claimed for.

Again, the **Excess** not deducted from this third claim, only the **Co-Payment**.

In this example, **We** pay £52.20 for this claim. **You** have now received the full £5,000 of **Your Benefit Limit**, and no further claims for **Vet Fees** will be paid within this **Period of Insurance**.

Pre-Existing Conditions and Waiting Period

In pet insurance, **Pre-Existing Condition** and claims within the **Waiting Period** are both common causes which lead to claims being declined.

Please read carefully the definition for **Pre-Existing Condition** and **Waiting Period** and if **You** remain unsure about these definitions, please contact **NOW Pet** for clarification in connection with **Your Pet**'s own individual circumstances.

Vet Fee Sub-Limits

Certain costs and **Treatment** charges have sub-limits in place to ensure all **Our** customers receive fairness and ongoing coverage. These are listed below for reference.

General Anaesthetic	£250 per anaesthetic
Laboratory and Imaging Interpretation Fees	£25
Intravenous Cannula Placement Fees	£15
Injection Fees	£15
Bloods Sampling Charges – including Courier Fees and Advanced Blood Sampling	£15
Costs for Fluid Therapy for Pets Under 8 years and Only Where Life Saving	£100 per 24 hours
Costs for Fluid Therapy for all Pets over the age 8 years	£100 per 24 hours
Pre-anaesthetic Blood tests only payable for Pets Over the age of 8 Years	£100
Referral Consultations/Referral Fees	£200
Non lifesaving Out of Hours Costs	£50
Lifesaving Out of Hours Costs	£150
Hospitalisation Costs	£100
Bandaging	£35 per bandage
Prescription Costs*	£30 per prescription (max. 2)

*subject to medication being purchased through **Our** preferred online supplier.

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 with company registered number 09981861 who is authorised and regulated by the Financial Conduct Authority, firm reference number 758259 at

Warner House
123 Castle Street
Salisbury
SP1 3TB

NOW Pet is an insurance intermediary that acts for, and on behalf of, the **Insurer** and administers the **Policy** on **Our** behalf. NOW Pet do not charge **You** a fee for arranging **Your** insurance with the **Insurer**, however, NOW Pet 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

NOW Pet are here to help and make the claims process is 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 Pet**'s full medical history, to claimform@NOWpet.co.uk or, alternatively, **You** can post the claim form to:

NOW Pet Insurance

Tedaisy Claims Ltd
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

At NOW Pet **Our** aim is to always exceed **Your** expectations and to get things right, on time, every time. NOW Pet also recognises that sometimes mistakes can happen, and things can go wrong. By letting NOW Pet know **You** are unhappy, gives NOW Pet the opportunity to put things right, and to learn from these mistakes, which will help improve the products and services offered to **You** and all other customers in the future.

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

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

Customer Resolutions Team

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

Telephone: 01922 218 921

If **Your** complaint is about any other aspect of **Your Policy** or **Your Insurer** please contact NOW Pet at complaints@NOWPet.co.uk or, alternatively **You** can write to NOW Pet at:

Customer Resolutions Team

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

Telephone: 01922 218 921

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 10 – Excluded Breeds – Dogs and Cats" of this **Policy**; and
- Is over a minimum of four weeks old; and
- Resides with **You** in the **United Kingdom**, Jersey, Guernsey or the Isle of Man and **You** are the owner and keeper.

POLICY DEFINITIONS

Please see below listed in alphabetical order definitions of certain words and/or terms which have special meanings which are used in Your Policy and Schedule.

Whenever **We** use words and/or terms defined with special meanings 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.

Aggression/Aggressive

Means any social interaction which leads or could lead to **Your Pet** inflicting actual damage or other harm or threat of 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 attacking, 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**, as selected by **You** and stated in **Your Schedule**.

For **Our NOW Pet Start**, **Plus**, **Premier**, **Premier Plus** and **Platinum Products**, 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.

Breed(s)	A Pedigree breed means a dog or cat with both parents of the same pedigree breed. A Cross breed means a dog with parents of two different breeds. Both breeds can be identified. A Mongrel means a dog of unknown parentage, also called a mixed breed, made up of two breeds or more. A Moggie means a cat of unknown parentage, made up of two breeds or more and they're the feline equivalent of a mongrel dog.
Claims Handler	Means Tedaisy Claims Limited company registration number 11900023 Warner House, 123 Castle Street, Salisbury, England, SP1 3TB 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(s)	Means an **Illness** or **Accidental Injury** or any **Symptoms** or **Clinical Signs** of an **Illness** or **Accidental Injury** affecting **Your Pet**.
Co-Payment	Means the additional contribution **You** must make towards the payment, as further detailed in **Your Schedule**. For **Your** policy, this is 10% of the remaining amount of a claim after deducting the standard **Excess** from the stated **Benefit Limit**. The **Co-Payment** is payable by **You** in each and every claim, unless the **Benefit Limit** remaining is £100 or less.

Example
(New Claim with a Co-Payment)

Cost of Vet Fees	£3,000.00
Less the **Excess**	-£200.00
Claims Value after **Excess**	£2,800.00
Less the **Co-Payment** at 10%	-£280.00
Total Paid to You	**£2,520.00**

Consumables	Means any disposable, single use medical item which a **Vet** might use but are not directly relating to the **Treatment**, including but not limited to such items as swabs, drapes, drip lines, catheters and cannulas.
Dental and Oral	Means any claim for any **Condition** relating to the gums, mouth, inner cheek, cheek bone, lips, palette, teeth, tongue, salivary glands and tonsils.
End Date	Means the date on which **Your Policy** ends, which will be the earliest of the following: - 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**.
Excess	Means the amount payable by **You** in each **Period of Insurance**, and as further detailed in **Your Schedule**. Only one **Excess** will apply if multiple sections within this **Policy** relate to the same incident. For **Vet Fees**, the **Excess** will only apply to the initial claim in each **Period of Insurance** and is deducted from **Your Benefit Limit**. **We**’ve included a series of examples under “Good to Know” at the start of this document.
Elective Treatment	Means any medical **Treatment** or surgical procedure that is not medically necessary.
Family	Means **Your** partner, who is **Your** husband, wife, civil partner, girlfriend, boyfriend or other life partner. **Your** or **Your** partner’s child, step-child, grandchild or step-grandchild. **Your** or **Your** partner’s parent or step-parent.
Holiday	Means, in respect of Section 4 “Holiday Cancellation Cover”, a journey or visit **You** plan to make, of longer than three overnight stays, outside of the **United Kingdom** and which was scheduled to begin and end in the **United Kingdom**.
Household	Means any persons who normally reside with **You** and **Your Pet** at **Your** permanent address.
Illness(es)	Means any disease, sickness, infection or any change to **Your Pet**’s **Normal Healthy State**, which is not caused by an **Accidental Injury**.
Insurer	Means Antares Insurance Company Limited, (Company Registration Number 13763689), 21 Lime Street, London, United Kingdom, EC3M 7HB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority under firm reference number 967541.
Life-saving	An intervention by **Your Vet** that directly prevented **Your Pet** from dying.

Lump(s)	Means any growth, tumour, cyst or general lump(s) that appear(s) on or in **Your Pet**'s body. 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.
NOW Pet	Means Tedaisy Insurance Brokers Limited trading as **NOW Pet** and acting as the **Policy** administrator on behalf of the **Insurer**.
Multiple Use items	Means any medical instruments used to facilitate the **Treatment** but can be reused over again by the vet, for example surgical instruments, kit, otoscopes, endoscopes, medical cameras and drapes.
Normal Healthy State	Means **Your Pet** is healthy and has no physical injury, disease, sickness, or infection, whether acute or chronic in nature, or other disorder including but not limited to abnormal behaviour; change in appearance or use of bodily functions which may require **Veterinary Treatment**.
Period of Insurance	Means the period of time 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**.
Pre-Existing Condition	Means any health problem **Your Pet** has had, or is having **Treatment** medication or advice from a **Vet** for prior to the **Start Date** of this **Policy** (or within **Your Waiting Period**). This also includes any undiagnosed **Accidental Injury** or undiagnosed **Illness** which is showing any **Clinical Signs** or **Symptoms**, or exists in any form which **Your Pet** had prior to the **Start Date** of this **Policy**. An example of this would be if **Your Pet** was limping before the **Policy** started (or within the **Waiting Period**) and **Your Vet** later confirmed **Your Pet** was suffering from arthritis. **We** would consider this to be a **Pre-Existing Condition**. In pet insurance, pre-existing conditions are a common cause of claims being declined. If you remain unsure about this definition please contact **Us**.
Premium(s)	Means the amount paid, or to be paid, yearly 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 Start;** **NOW Plus;** **NOW Premier;** **NOW Premier Plus;** **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 signs shown by **Your Pet** which differ to their **Normal Healthy State**, which are recorded or observed by **You** or a **Veterinary** professional as an indication of disease.
Treatment(s)	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, Northern Ireland, Jersey, Guernsey, and the Isle of Man, together referred to as the "**United Kingdom**" ("**UK**")
Vet/Veterinary	Means a registered member of the Royal College of Veterinary Surgeons ("RCVS") actively working as a veterinary surgeon in the **UK**. 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. In pet insurance, claims within the waiting period are a common cause of claims being declined. If **You** remain unsure about this definition please contact **Us**.
We/Us/Our	Means the **Insurer**, Antares Insurance Company Limited, (Company Registration Number 13763689), 21 Lime Street, London, United Kingdom, EC3M 7HB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority under firm reference number 967451.
You/Your	Means the person named as the "Policy Holder" in the **Schedule**.
Your Pet	The cat or dog named in **Your Schedule**.

Important Information about Our Products and this Policy Wording

This **Policy** wording applies to several of **Our Products**, namely NOW Start, NOW Plus, NOW Premier, NOW Premier Plus and NOW Platinum and shows all covers available. Some **Policy** sections of cover may not be applicable to the product or cover level **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 **Start**, **Plus**, **Premier**, **Premier Plus** and **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. The **Excess** is included within the **Benefit Limit** amount.

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** with **Us**.

Upgrading or Downgrading Your Policy

In the event **You** wish to alter **Your** insurance coverage, please contact **Us** at NOW Pet, either by telephone on 01922 218 921 or by email info@NOWpet.co.uk to discuss further.

Please note an upgrade in cover can only be completed within 14 days either side of **Your Policy** renewal date.

In the event **You** do upgrade **Your Policy**, a 14 day **Waiting Period** will automatically apply to all sections of **Your Policy**. In addition, the increased **Benefit Limits** will not apply to any claim where the **Condition**, **Clinical Signs**, **Symptoms**, or **Treatment** started before the upgrade date in respect of cover for "Veterinary **Fees**" or "Overseas Holiday" cover.

With respect to all other sections of cover, the increased **Benefit Limits** will not apply to any claim that occurred prior to the upgrade date.

Finally, in the event **You** decide to downgrade **Your Policy** to a **Product** with lower **Benefit Limits**, the higher **Benefit Limits** from **Your** previous **Policy** will automatically cease and will no longer apply to any current, on-going or in progress claim. **You** can downgrade **Your** cover at any time.

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. Otherwise **We** will not be able to honour **Your** claim.

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**;
- Any claims after the **Benefit Limit** has been exhausted;
- The **Excess** as stated in **Your Schedule** which is deducted from the first eligible claim in each **Period of Insurance** and is deducted from **Your Benefit Limit**;
- The Co-Payment of 10%, 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** including any **Bilateral Condition** that occurred prior to the **Policy Start Date** relating to cruciate ligament;
- 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 relating to a **Lump** including any growth, tumour or mass that is undiagnosed prior to the **Policy Start Date**;
- 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** related to infection of the tissues surrounding the mouth or decayed teeth unless it is evidenced that this is the direct result of an accident;
- Any **Dental and Oral Treatment** relating to tumours, cleft palette and over/under shot jaw;

- Any **Dental** and **Oral Treatment** related to **Illness**;
- Any claim relating to spaying; even in the event **Your Vet** has recommended as treatment for a **Condition**;
- Any claim relating to breeding;
- Any claim relating to pregnancy; false pregnancy; accidental pregnancy or giving birth;
- Any claim relating to castration; even in the event **Your Vet** has recommended as **Treatment** for a **Condition**;
- Any claim for **Elective Treatment**;
- Any claim for cosmetic, 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;
  - 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 of 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 relating to pre-anaesthetic blood tests if **Your Pet** is under the age of 8 and otherwise considered healthy by **Your Vet**;
  - Any claim costs where **Your Vet** repeats and/or conducts additional **Treatment** due to the original **Treatment** not working;
- **Vet** Fees for the following treatments are subject to sub-limits are capped to ensure all **Our** customers receive fairness and ongoing coverage: -

General Anaesthetic	£250.00 per anaesthetic
Laboratory and Imaging Interpretation Fees	£25.00
Intravenous cannula placement fees	£15.00
Injection Fees	£15.00
Bloods Sampling charges – including courier fees and advanced blood sampling	£15.00
Costs for Fluid Therapy for Pets Under 8 years and only where life saving	£100.00 per 24 hours
Costs for Fluid Therapy for all Pets over the age 8 years	£100.00 per 24 hours
Pre-anaesthetic Blood tests only payable for pets over the age of 8 years	£100.00
Referral Consultations/Referral Fees	£200.00
Non lifesaving Out of Hours Costs	£50.00
Lifesaving Out of Hours Costs	£150.00
Hospitalisation Costs	£100.00
Bandaging	£35.00 per bandage
Prescription Costs*	£30.00 per prescription (max. 2)

*subject to medication being purchased through **Our** preferred online supplier.

- 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** and **Treatment**. The costs for any diagnosis and investigations into the cause of **Behavioural Issues** are also excluded;
- Any administrative costs relating to a prescription for medication for **Conditions** not covered by this **Policy**;
- Any administrative costs for more than x2 prescriptions within the **Period of Insurance**, each prescription should be valid for up to 6 months;
- Any costs for administration fees which include completing a claim form, packaging and courier fees;
- Any claims resulting from **Your Pet** being overweight or underweight and this contributes or is a contributing factor to the **Condition**. **Your Pet**'s weight is determined by the weight record, body condition score and published guidelines for its age, **Breed** type and sex;
- 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 years unless directly related to treatment that was **Life-Saving** for **Your Pet** and **Your Vet** confirms this to **Us**;
- Any costs for food, vitamins shampoos, ear cleaners or supplements, whether or not prescribed by **Your Vet** and treating the **Illness**/**Accidental Injury**;
- Any claim for prosthesis except for hip and elbow replacement;
- Any claim if **Treatment** costs are not supported by an original itemised invoice from **Your Vet** and supporting medical history;
- 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 or Elizabethan collars, medical pet shirts and vests, and boots (including warming blankets);
- Any claim for umbilical hernias, **Conditions** of the dew claws, retained testes, ear crops and tail docking, even if required as the result of an **Illness** or **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 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 fully 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** Immediate **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 **Consumables**, **Multiple Use Items**, non-medical items, cleaning fees, cleaning supplies fees, sterilisation costs, waste disposal, surgical prep and other such costs that a **Vet** may charge but are not directly related to the actual **Treatment** of **Your Pet**;
- Any costs relating to "Personal protective equipment";
- Any costs relating to the preparation of an operating room;
- 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 **Accidental Injury** or **Illness** caused by pets within the same **Household**.

SECTION 2 – THIRD PARTY LIABILITY (DOGS ONLY)

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 else who **You** have asked, who is not a member of **Your Family** or **Household** and, is looking after **Your** dog with **Your** permission, providing **You** are not paying them to do so, when the death, injury or property damage occurs.

The **Benefit Limit We** will pay under this section is 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 where **Your** dog is an excluded **Breed** as detailed in "Section 10 – Excluded **Breeds** – Dogs and Cats";
- Any claim made within, or relating to, the **Waiting Period**;
- Any costs relating to criminal proceedings against **You**;
- Any claims if the claimant is **You**, **Your Family**, **Household**, employee 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 over 90 days from when the incident occurred;
- 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;
- **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 – for example, if **Your Pet** starts displaying Aggressive behaviour.

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 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**.

This cover applies to a maximum **Holiday** duration of no more than 30 days and up to a total of three **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** which is deducted from the first eligible claim in each **Period of Insurance** and is deducted from **Your Benefit Limit**;
- The **Co-Payment** of 10%, if applicable and as stated in **Your Schedule**;
- The exclusions as listed under "Section 1 – Veterinary Fees" 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 three **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 Treatment**;
- 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 unexpected, 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** which is deducted from the first eligible claim in each **Period of Insurance** and is deducted from **Your Benefit Limit**;
- Any claim made within, or relating to the **Waiting Period**;
- Any costs relating to any other person that is scheduled to travel with **You**;
- 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 fewer;
- 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 "Section 1 – 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** and **Your Pet** is not found within 45 days of being lost or stolen.

We will pay the original purchase price, or the following scales, whichever is lowest, up to the **Benefit Limit** stated in **Your Schedule**.

In the event no payment was made by **You** for **Your Pet** then no payment will be due as no financial loss has occurred.

- 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%;
- For cats from 8 years up to 10 years: 25%;
- For dogs 8 years and over: Not covered and no payment will be made.
- For cats from 10 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 than 45 days;
- Any claim where **You** voluntarily parted with **Your Pet** or where **Your Pet** is deemed abandoned;
- Theft of **Your 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 Pet** must be microchipped in accordance with applicable **UK** regulations. Please see https://www.gov.uk/get-your-dog-cat-microchipped for full details of **Your** legal duties.
- 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 Pet** 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**.

  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 **Your 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;
- **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 **Your 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 Pet** must be microchipped in accordance with applicable **UK** regulations. Please see https://www.gov.uk/get-your-dog-cat-microchipped for full details of **Your** legal duties.
- 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 Pet** 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 four consecutive nights.

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 **Your** routine pregnancy, including being pregnant, giving birth or any reasonably expected 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, 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 cancelled.
- **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 of **Your Pet**s 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, parvovirus, kennel cough, lung worm, round worm, rabies and ectoparasites and receive regular booster vaccinations.
- As a minimum, **Your** cat should be vaccinated against infectious cat flu (feline herpes virus, FHV and feline calicivirus, FCV), feline parvovirus, lung worm, heart worm and feline leukaemia virus (FeLV) and receive regular booster vaccinations.
- 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**, ingestion of poisons and foreign bodies, 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 Pet** must be microchipped in accordance with **UK** regulations. From the 10 June 2024, cats in England will need to be microchipped and registered on a database by the time they're 20 weeks old.

  Please see https://www.gov.uk/get-your-dog-cat-microchipped for full details of **Your** legal duties.
- It is **Your** responsibility to ensure that the information held on record by the relevant microchip provider is kept accurate and up to date for **You** and **Your Pet**.
- If **You** fail to microchip **Your Pet**, in accordance with the applicable law, **We** reserve the right to void **Your Policy**;
- 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 emergency **Vet Fees** only which occur outside of the **UK**, but at all times within the EU for countries that are members of the **"Pet Travel Scheme" (PETS)**.
- **You** must submit any claims and fully completed 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.
- **You** agree that any cover, the payment of any claim and any benefit provided under **Your Policy** will be suspended, to the extent that providing any cover, the payment of any claim or the provision of any benefit would expose **Us** to any section, prohibition or restriction under any:

  a. United Nations' resolution(s); or

  b. Trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

  The suspension will continue until **We** are no longer exposed to any sanction, prohibition or restriction.

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** or **Household**.
- 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;
- Mark-up is the difference between an item's wholesale cost to the veterinary clinic and its selling price to **You**.

  By way of example, if a veterinary clinic purchases something for £5 and then sells it to **You** for £10, the profit is £5, which is a 100% mark-up. **Our Policy** will cover the 100% charge of £10. However, if a veterinary clinic purchases something for £20 and sells it to **You** for £60, then the mark-up is 200% which means **Our Policy** will only pay £40 towards this medication which is the 100% mark-up.

When reviewing mark-ups in excess of 100% **We** utilise several online veterinary pharmacies sites for price comparison.

- 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 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 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**;
- Any translation costs relating to **Your Pet**'s medical history and any claim documentation such as invoices, receipts, vaccination records or passports that **We** require in English to support any claim and/or administrate **Your Policy**.
- Any liability under this **Policy** for any claim, loss, damage, demand or expense directly or indirectly caused by or resulting from or in connection with ionising radiations or contamination by radioactivity from any fuel or from any nuclear waste from the combustion of nuclear fuel, nuclear explosion, or pollution of air, soil and water.
- Any liability under this **Policy** for any claim, loss, damage, demand or expense directly or indirectly caused by or resulting from or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- Any liability under this **Policy** for claim, loss, damage, demand or expense directly or indirectly caused by or resulting from or in connection with **Your Pet** passing on any disease, infection or virus to another animal or human including, but not limited to, rabies and all other Zoonotic Diseases.
- Any claim caused by the use or failure of or inability to use a computer (including electronic devices such as smart phones, tablets, airtags, microchips, tracing devices, monitoring devices and wearable technology) or electronic data.

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**:
- African Crested Dog, American Bandogge, American Bulldog, American Mancon, American Pit Bull Terrier, American Staffordshire Terrier, Argentinian Mastiff, Australian Dingo, Bandogge Mastiff, Bandogs, Boar Hounds, Boerboel, Bully Kutta, Canadian Inuit, Canary Dog, Cane Corso, Cao Fila, Chinese Shar Pei, Cirneco Dell Etna, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileros, Dogue de Bordeaux, Fila Braziliero, Grand Bleu de Gascoigne, Inuit, Irish Staffordshire Bull Terrier, Japanese Tosa, Korean Jindo, Laika, Lybian Desert Dog, Mexican Hairless (Standard), Mexican Hairless Intermediate, Mexican Hairless (Miniature), Northern Inuit Dog, Perro De Pressa Canario, Pit Bull Terrier, Portuguese Podengo, Pressa Canario, Racing Greyhound, Saarloos Wolfhound, Segugios Italiano, Shar Pei, Tamaskan, Tosa Inu, Utonagan, Wolf Dog, Wolf Hybrid, Working Sheepdog, XL Bully
- 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 this **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 Pet**'s full medical history, to claimform@NOWpet.co.uk or, alternatively, **You** can post the claim form to:

NOW Pet Insurance

Tedaisy Claims Ltd
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.

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 **Vet 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 are available on the **NOW Pet** website at https://nowpet.co.uk/complaints/. **We** will also issue **You** with a copy in **Our** initial communication with **You**.

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

Customer Resolutions Team

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

Telephone: 01922 218 921

If **Your** complaint is about any other aspect of **Your Policy** or **Your Insurer** please contact **NOW Pet** at complaints@NOWPet.co.uk or, alternatively **You** can write to **NOW Pet** at:

Customer Resolutions Team
NOW Pet Insurance
Warner House
123 Castle Street
Salisbury
SP1 3TB

Telephone: 01922 218 921

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, even if **Your Pet** has since passed away.

If **You** choose to cancel **Your** insurance, simply call NOW Pet on 01922 218 921 .

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 payment is made, even if **Your Pet** has since passed away.

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 a yearly **Policy** and will automatically renew each year on the anniversary of the **Start Date**, 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 this is not able to be actioned, **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** make a claim in the previous **Period of Insurance** and this affects the renewal, **We** can amend the **Premium** back to the renewal date as not to jeopardise the **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 Pet**'s **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 and Jurisdiction

- All aspects of this **Policy** are subject to the laws of England and Wales and to the exclusive jurisdiction of the courts 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**.

SECTION 17 – YOUR PERSONAL DATA

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 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 (EEA) 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** may 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.

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 Vets;
- 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.