



# PuffinInsurance.com

## Pet Lifetime Policy Wording

# Welcome...

to PuffinInsurance.com

## **YOU MUST READ THIS DOCUMENT AND THE POLICY SCHEDULE TO ENSURE THIS PRODUCT MEETS YOUR DEMANDS AND NEEDS.**

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

PuffinInsurance.com is an annual policy to meet the cost of covering your pet for unexpected vet bills. It provides cover for treatment of injuries or illness and other expenses connected with protecting your pet.

The total cost of treatment for all conditions in a policy term can't be more than the vet fee limit. The vet fee limit is on your Policy Schedule. If the treatment is more than your vet fee limit, you will need to pay for the rest of the treatment in that policy term. Any illness or injury (including clinical signs) which happen before the policy starts aren't covered. These will be classed as pre-existing conditions, and you will need to pay for treatment for these.

This is a Lifetime policy, to continue to cover your pet you must renew cover for your pet. This includes the cost of ongoing conditions. The full vet fee limit chosen will be reset at each renewal.

This is a 12-month contract. We will send you an invitation to renew each year. If we can't offer cover, we'll let you know in good time. You will need to find cover with another company before your policy term ends.

It is important to note that the Policy Terms and Conditions can change over time. PuffinInsurance.com lifetime insurance can provide cover for conditions over the life of your pet. You must be able to afford to pay for your policy each year. The cost of the policy is likely to go up at renewal. This is based on the age of your pet, history of claims and other costs. Such as changes to cover and increases in the costs of vet bills. You will also need to consider that excesses may change as your pet gets older. For example: Based on pricing inflation in 2023 premiums can increase by 10% - 20% each year, for pets up to 10 years old. Higher increases could apply. For older pets, the renewal price could rise by 35% or more.

The law of England and Wales will apply to this contract. All information between you and us will be in English.



# What do I need to do now?

## 1. Accessible Documents.

We can send your documents in several formats; for example, braille, large print or an MP3 audio file. If you need the documents to be in a different format, please get in touch with PuffinInsurance.com's Customer Care Team. They'll be more than happy to sort these for you, and you can find the contact details at the bottom of this page.

## 2. Check and read your documents carefully.

We want to make sure that this cover is right for you and your pet. Read your documents carefully and check that all the information you've provided is correct. It's really important as if your pet has been injured or suffered from an illness or clinical sign(s) in the past, there's a chance that we won't be able to pay your claim if you need to make one. If you have any questions about this, please contact us.

## 3. How you can help us.

We've created our pet cover by listening to pet owners. We want to understand your needs and take your suggestions on board. This lets us ensure that our products are honest, friendly, and easy to understand. If you've any feedback that you feel would add, help, shape and/or improve our products, or if there's anything you don't understand, we would love to hear from you. So, if you have any questions, compliments, problems or even complaints, please contact PuffinInsurance.com.

## 4. How to get in touch.

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



**Customer Care,  
Sales & Renewals**  
[customerservice  
@puffininsurance.com](mailto:customerservice@puffininsurance.com)

**Claims**  
Email Trent Administration  
Services at:  
[admin@trent-services.co.uk](mailto:admin@trent-services.co.uk)



**Customer Care,  
Sales & Renewals**  
Call Puffin on:  
**0333 772 0346**

**Claims**  
Call Trent Administration  
Services on:  
**01623 638751**  
Monday to Friday: 9am - 5pm.  
Closed weekends & Bank Holidays



**Customer Care,  
Sales & Renewals**  
Puffin Insurance, PO Box 56,  
Narberth, SA67 9AN

**Claims**  
Trent-Services (Administration)  
Ltd, Trent House, Love Lane,  
Cirencester, Gloucestershire,  
GL7 1XD



# FirstVet

As part of your policy, you have access to free, unlimited video calls from FirstVet. Calls can be made with UK-based vets on your mobile or computer. There is no cost to you and it doesn't affect your cover with us. You will not have to pay any excess for this service. FirstVet is open 24 hours a day, 365 days a year.

Here are some of the things they may be able to help you with:

- Vomiting and diarrhoea
- Itching and skin problems
- Eye and ear problems
- Coughing and sneezing
- Poisoning
- Behavioural advice

FirstVet can also give you advice for things not covered by your insurance; for example, preventative care. However, those appointments must be paid for by you. Please check your policy wording to find out if treatment by FirstVet is covered by your policy.

## Important

**If your pet is very sick or badly injured, you should always seek veterinary care immediately.**



## How it works

1. Download the app from <https://firstvet.com/uk/> and select 'Puffin' when creating an account.
2. Register with the same email address, phone number and date of birth you use for your PuffinInsurance.com policy. If you need a reminder of these details, please call us on **0333 772 0346**, or email us at [customerservice@puffininsurance.com](mailto:customerservice@puffininsurance.com).
3. Click 'My pets' – the section will be populated with your pet's details.
4. Make an appointment – select your pet, describe its symptoms and choose a time that suits you.
5. Enable notifications on your phone, to receive an alert when your vet starts the video call.
6. After the visit, a journal will be sent to you with the vet's advice and diagnosis. You'll also be sent a referral for treatment, if you need one.





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# Explaining Key Terms of your Policy

## Lifetime Policy

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

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

Our Lifetime Policy is a 12-month annual contract. Subject to terms, conditions, and underwriting criteria. This 12-month period is called the Policy Term. If we decide we can continue to offer cover. We will send you an invitation to renew at the end of each policy term. You decide to accept by paying your premium (either monthly or annually). The policy will automatically renew, unless you tell us not to. The vet fee limit you chose will be reset.

As part of our annual review, we occasionally decide we can't offer to continue cover for your pet. This can be for a variety of reasons such as underwriting criteria and terms can change from time to time. This is rare. If it does happen, we'll be sure to tell you in good time. To give you time to find alternative cover before your policy term ends.

## Pre-Existing Conditions

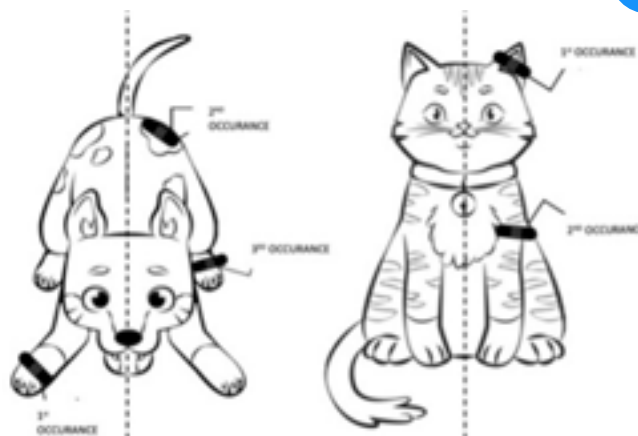
We do not cover any: illness, behavioural illness, injury or accident, that your pet had or showed clinical signs of having, before the policy started.

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

For example: Your pet had an ear infection in the left ear before your current policy started. Your insurance won't cover treatment for future infections in either ear. This applies even if you didn't claim under a previous policy. It also applies if the new infection is in the other ear.

### Condition

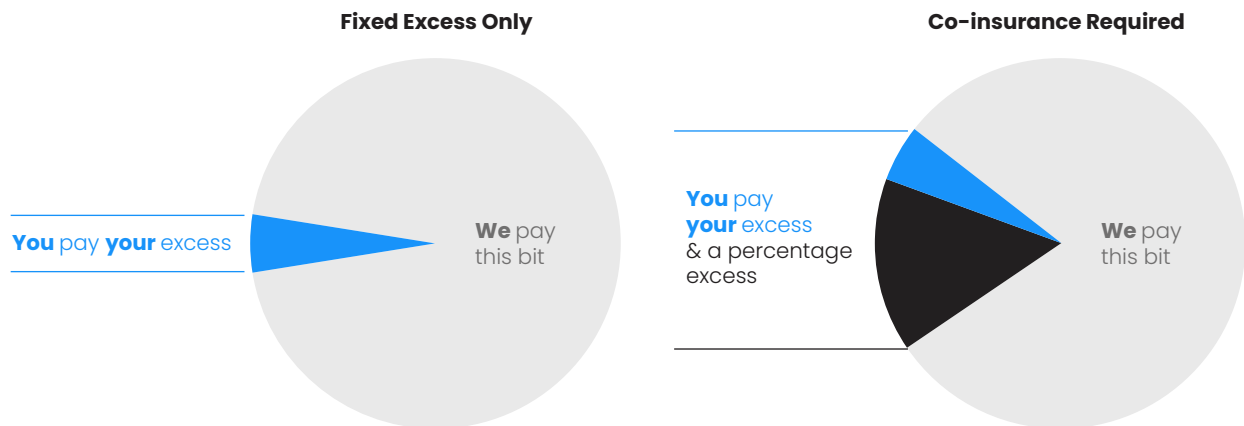
If your pet develops a condition in one part of their body that they've had before in another part, we'll count it as the same condition. For example, your pet develops lipoma (a fatty lump) on their right leg. You take your pet to the vet for treatment and make a claim on your policy. Your pet then develops another lipoma on their back 6 months later. You take your pet to the vet again and make another claim. We'll consider this all as one condition. You'll only pay one excess, as we count this as one condition if it's in the same policy year.



Using this example, it's important to note: If your pet had the first lipoma before your policy started. We'll consider the second lipoma as a pre-existing condition.



## Fixed and Percentage Excess



There is a fixed excess of £110 for vet fees. This is what you'll pay each policy year for each new condition or incident before we pay anything.

For Third Party Liability claims, the excess is £250.

If your pet is 7 or older, you'll also pay 20% of the remaining vet fees after the fixed excess.

If your pet is 12 or older, this goes up to 25%.

This extra part is called a co-insurance payment.

If treatment continues into a new policy year, another fixed and percentage excess will apply.

**Here's an example of how we work out what you'll need to pay if both a fixed and percentage excess apply to your claim.**

Total Cost of Treatment		£1,500
Minus the excess you'll pay	£110	£1,390
Minus 20% (for pets aged 7-11 years old)	20% of £1,390 = £278.00	£1,112.00
Total amount we pay		£1,112.00
<b>Total Paid by You</b>	<b>£110 + £278 = £388</b>	

## Following your vets' instructions

It's important to follow your vet's advice. We won't cover treatment if the problem could have been avoided.

Example: Your pet is known to eat things it shouldn't. Your vet says to keep rubber toys away from your pet. You don't, and your pet eats one. If surgery is needed, we won't pay for it — because it could have been prevented.

## Premium Payment

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

If you pay for your policy monthly, we'll collect payments by direct debit.

We'll use the bank details you gave us when you took out the policy. Payments will be collected as per the schedule in your policy documents. You must keep your payments up to date to ensure your pet is covered under the policy. Even if you have made a claim or are waiting for a claim payment.

If we can't collect your payment the first time, we'll write to you. We'll try to take the payment again within 3-5 working days. If the second payment attempt fails, your policy will be scheduled for cancellation. We will write to you to tell you about this. If the payment is still not paid, your policy will be cancelled. It will be cancelled at the end of the month after the last successful payment was made. If you decide to cancel your policy, please refer to '[Cancelling Your Policy](#)' for full details.

## Paying for the policy in full

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

If you pay for your annual cover in full each year, we'll use the same payment details you gave us at your last renewal. You must keep your annual payments up to date to ensure your pet is covered under the policy. Even if you have made a claim or are waiting for a claim payment.

To make sure there's no break in cover, we'll try to collect your payment on the 5th day after your renewal. If we can't collect your payment the first time, we'll write to you.

We'll let you know when we'll try to take the payment again. If the second payment attempt fails, your policy will be scheduled for cancellation. We will write to you to tell you about this. If you don't pay for your cover, your policy will not renew and there will be no cover from your renewal date.

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



### Did you know?

If you find it hard to pay your monthly or annual payment we're here to help. We'll work with you to find the best solution based on your circumstances.

Please contact PuffinInsurance.com's Customer Care Team below:



Call us: **0333 772 0346**



Email us: [customerservice@puffininsurance.com](mailto:customerservice@puffininsurance.com)

If you're worried about your finances, it can be hard to know where to turn. We've partnered with Money Wellness who provide free and impartial expert debt advice.



Call them on **0161 518 8285**



or visit [www.moneywellness.com](http://www.moneywellness.com)



# The Meaning of Words in this Policy

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

Defined Word	Meaning
<b>Accident</b>	<p>A sudden, unexpected, specific event that results in an <b>injury to your pet</b> or damage to a third party.</p> <p>To be clear, the following <b>illnesses</b> are not considered <b>Accidents</b>: luxating patellae; all <b>cruciate ligament</b> problems, including rupture or strain of one or both <b>cruciate ligaments</b>; degenerative joint disease; hip dysplasia; hyperextending hocks; Juvenile Pubis Symphysiodesis (JPS).</p>
<b>Aggressive behaviour</b>	<p><b>Your pet</b> has shown any of the following behaviour(s): Attempted to bite any human or animal, has bitten any human or animal and/or killed/attacked any human or animal.</p>
<b>Aggressive tendencies</b>	<p><b>Your dog</b> has shown any signs of the following behaviour(s): Territorial aggression, protective or guarding, fear aggression, defensive aggression, social aggression, frustrated or elicited aggression, redirected aggression, predatory aggression, dominance aggression, attempted to bite any human or animal, has bitten any human or animal, has chased any human or animal.</p>
<b>Agreed countries</b>	<p>Any European Union member States and Territories which are included in the <b>Pet Travel Scheme (PETS)</b> or part of the <b>Common Travel Area</b>.</p>
<b>Behaviourist</b>	<p>A Certified Clinical Animal <b>behaviourist</b> or a member of one of the following organisations, from <b>our</b> list of approved specialists:</p> <ol style="list-style-type: none"><li>1. Association of <b>Pet</b> Behaviour Counsellors</li><li>2. Canine and Feline Behaviour Association</li></ol>
<b>Behavioural illness</b>	<p>Any change(s) to <b>your pet's</b> normal behaviour that is caused by a mental or emotional disorder that could not have been prevented by training, socialisation or medical intervention, caused by the environment in which <b>your pet</b> is kept or caused by how <b>your pet</b> has been handled by <b>you, your family</b> or the person looking after <b>your pet</b>.</p>
<b>Bilateral disorder/condition</b>	<p>Any <b>condition</b> affecting body parts of which the <b>pet</b> has at least two, including, but not limited to: ears, eyes, elbows, shoulders, legs, knees, hips or <b>cruciate ligaments</b>. <b>Bilateral disorders</b> are considered to be one <b>condition</b>.</p>
<b>Certificate for treatment against parasites</b>	<p>A certificate issued under the terms of the <b>Pet Travel Scheme (PETS)</b>.</p>
<b>Channel Islands</b>	<p>Consists of the Bailiwick of Jersey and the Bailiwick of Guernsey.</p>
<b>Clinical sign(s)</b>	<p>Changes in <b>your pet's</b> normal healthy state, its bodily functions or behaviour, which are caused by an <b>injury, illness</b>, disease or <b>behavioural illness</b>.</p>

Defined Word	Meaning
Common Travel Area	Consists of England, Scotland, Island of Ireland, Wales, The <b>Channel Islands</b> and Isle of Man.
Complementary therapist	<p>A member of one of the following organisations, from <b>our</b> approved list of specialists:</p> <ol style="list-style-type: none"> <li>1. Association of Chartered <b>Physiotherapists</b> in Animal Therapy (ACPAT)</li> <li>2. Canine Hydrotherapy Association (CHA)</li> <li>3. Institute of Registered Veterinary and Animal <b>Physiotherapists</b> (IRVAP)</li> <li>4. International Association of Animal Therapists (IAAT)</li> <li>5. International Vet Chiropractic Association (IVCA)</li> <li>6. McTimoney Chiropractic Association</li> <li>7. National Association of Registered Canine Hydro therapists (NARCH)</li> <li>8. National Association of Veterinary <b>Physiotherapists</b> (NAVPP)</li> </ol>
Complementary treatment	<p>The cost of any examination, consultation, advice, test and legally prescribed medication for the following procedures, where they <b>treat</b> an <b>illness</b> or <b>injury</b> and are recommended by <b>your vet</b>.</p> <ol style="list-style-type: none"> <li>1. Acupuncture and homeopathy carried out by, and herbal medicine prescribed by, a veterinary practice.</li> <li>2. Chiropractic manipulation carried out by a veterinary practice or a qualified animal chiropractor from <b>our</b> approved list of specialists, who is a member of the McTimoney Chiropractic Association or the International Association of Animal Therapists (UK).</li> <li>3. Hydrotherapy carried out: <ol style="list-style-type: none"> <li>(a) In a pool which has full Canine Hydrotherapy Association membership, or</li> <li>(b) By a veterinary practice, providing the hydrotherapy is carried out in a pool they own.</li> </ol> </li> <li>4. Osteopathy carried out by a veterinary practice or a qualified animal osteopath who is a member of the International Association of Animal Therapists (UK) and on <b>our</b> list of approved specialists.</li> </ol>
Condition	<b>Clinical signs</b> of an <b>injury</b> or <b>illness</b> resulting in the same diagnosis. Regardless of the number of <b>incidents</b> . If the <b>condition</b> affects body parts of which <b>your pet</b> has at least two. It will be classed as a <b>bilateral condition</b> .
Cruciate Ligament	A rupture or strain of one or both <b>cruciate ligaments</b> , whatever the cause. Any arthritis or any other <b>illness</b> or <b>injury</b> that develops from them. A <b>cruciate ligament</b> is known as a <b>bilateral disorder</b> .
Cruciate Ligament in the first 30 days	Any <b>cruciate ligament</b> problems that First showed <b>clinical signs</b> ; or, is caused by, relates to, or results from, an <b>illness</b> or <b>clinical sign your pet</b> had; or, has the same diagnosis or <b>clinical signs</b> as a <b>cruciate ligament</b> problem or <b>clinical sign your pet</b> had; in the first 30 days after the start of <b>your policy</b> however caused.
Elective Treatment or diagnostics	Any <b>treatment</b> or diagnostics <b>you</b> request, which the <b>vet</b> confirms or would reasonably consider as not necessary.
Excess/Excesses	The amount <b>you</b> will have to pay in the event of a claim. The amount will be shown on <b>your</b> current <b>Policy Schedule</b> .

### Excluded Breed(s)

**We** can't cover the following dangerous dogs (as listed by the Dangerous Dogs Act) or any dog breeds crossed or mixed with this list:

Pit Bull Terrier  
Dogo Argentino  
Japanese Tosa  
Fila Brasileiro  
XL Bully

The **UK** introduced the Dangerous Dogs Act in 1991 to try and stop illegal dog fighting. These dog breeds are not allowed to be kept in the **UK** and so can't be insured.

Other dog breeds **we're** unable to cover (including if **your** dog is crossed or mixed with the breed):

Akita	Chinese Red Dog	Korean Jindo
American Akita	Classic Bully	Kutta/Indian or Pakistani
American Bulldog	Continental Landseer	Laizhou Hong
American Bullweiler	Czechoslovakian Wolfdog	Mastiff Bully
American Bully	Dogo Canario	Olde English Bulldogge
American Foxhound	Dorset Old Tyme Bulldog	Perro De Presa Canario
American Johnson Bulldog	Extreme Bully	Pocket Bully
American Staffordshire Terrier	Fox Hound	Romanian Mioritic Shepherd Dog
Anatolian Karabash Dog	Greek Harehound	Saarloos Wolfhound/ Wolfdog
Anatolian Shepherd Dog	Greek Sheepdog	Sabueso Espanol
Anglican Bulldogge	Greek Shepherd	Shar Pei
Australian Dingo	Hellenic Hound	Shepherd Dog Caucasian
Aylestone Old Tyme Bulldog	Hellinikos Ichnilatis	Standard Bully
Blue Blood Cane Corso	Istrian Coarse-haired Hound	Terrier American Staffordshire
British Timber dog	Istrian Shorthaired Hound	Thai Ridgeback
Bucovina Shepherd Dog	Japanese Akita	Utonagan
Bullboxer	Johnson American Bulldog	Victorian Bulldog
Bull-Pei	Kangal dog	
Cane Corso (Italian Mastiff)	Karelian bear dog	

**We're** unable to cover the following cat breeds (including if **your** cat is crossed or mixed with the breed):

Chausie  
Feral  
Savannah

### Defined Word

### Meaning

#### Family

**Your** husband, wife, civil partner, life partner, parents, grandparents, brothers, daughters, sisters, sons, step relations, grandsons and granddaughters.

#### Home

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

#### Illness/illnesses

Any change(s) from a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities **your pet** was born with or were passed on by its parents and cannot have been caused by an **injury**.

Defined Word	Meaning
<b>Illness which starts in the first 14 days of cover</b>	<ul style="list-style-type: none"> <li>An <b>illness</b> that showed <b>clinical signs</b> in the first 14 days of <b>your pet's</b> first <b>policy term</b>, or</li> <li>An <b>illness</b> which is the same as, or has the same diagnosis or <b>clinical signs</b> as an <b>illness</b> that showed <b>clinical signs</b> in the first 14 days of <b>your pet's</b> first <b>policy term</b>, or</li> <li>An <b>illness</b> that is caused by, relates to, or results from, a <b>clinical sign</b> that was noticed, or an <b>illness</b> that showed <b>clinical signs</b> in the first 14 days of <b>your pet's</b> first <b>policy term</b>, no matter where the <b>illness</b> or <b>clinical signs</b> are noticed or happen in, or on, <b>your pet's</b> body.</li> </ul>
<b>Incident(s)</b>	<p>A specifically identifiable <b>injury</b> or <b>illness</b>. Recurring and/or chronic <b>incidents</b> shall be considered as one loss and/or <b>condition</b>. Such <b>incidents</b> being defined as:</p> <ul style="list-style-type: none"> <li>An <b>accident</b> or event involving <b>your pet</b>.</li> <li>Clinical manifestations resulting in the same diagnosis (regardless of the number of <b>incidents</b> or areas of the body affected) to which <b>your pet</b> has an ongoing predisposition or susceptibility, or <b>injury</b> related in any way to the original claim; or</li> <li><b>Incidents</b> which are incurable and likely to continue for the remainder of <b>your pet's</b> life.</li> </ul>
<b>Injury/injuries</b>	Physical damage or trauma caused immediately by a sudden, unforeseen <b>accident</b> and external force. Not any physical damage or trauma that happens over a period of time and cannot have been caused by an <b>illness</b> .
<b>Injury within the First 48 Hours:</b>	<p>Any <b>injury</b> that:</p> <ul style="list-style-type: none"> <li>happened or first showed <b>clinical signs</b>; or,</li> <li>is caused by, relates to, or results from, an <b>injury</b> or <b>clinical sign</b> <b>your pet</b> had; or,</li> <li>has the same diagnosis or <b>clinical signs</b> as an <b>injury</b> or <b>clinical sign</b> <b>your pet</b> had; in the first 48 hours after the start of <b>your</b> policy; no matter where the <b>injury</b> or <b>clinical signs</b> appear, are noticed, or happen in, or on, <b>your pet's</b> body.</li> </ul> <p>Please also refer to <b>your Policy Schedule</b> for details of any endorsements that apply to <b>your policy</b>.</p>
<b>Journey(s)</b>	Travel from <b>your home</b> to any of the <b>agreed countries</b> for a maximum of 30 days per trip. <b>You</b> can travel for up to 60 days for all <b>journeys</b> in the <b>policy term</b> . This includes the duration of <b>your</b> holiday or business trip and any travel in and between <b>agreed countries</b> and return <b>journeys</b> to <b>your home</b> .
<b>Loss of Pet Reimbursement</b>	The price generally paid for a <b>pet</b> of the same age, breed, sex and breeding ability at the point of loss, according to <b>our</b> data.
<b>Maximum benefit(s)</b>	The most <b>we</b> will pay during the <b>policy term</b> as shown on the <b>Policy Schedule</b> for each section of cover.
<b>Payment(s)</b>	The insurance premium <b>you</b> pay, either annually or monthly, to insure <b>your pet</b> .

<b>Pet Travel Scheme (PETS)</b>	<p>A European Union scheme that consists of 3 levels: Part 1, Part 2 &amp; Unlisted. The scheme allows <b>you</b> to travel with <b>your pet</b> to specified countries and re-enter the <b>United Kingdom</b> without the need for <b>your pet</b> to go into quarantine, provided <b>you</b> comply with the <b>Pet Travel Scheme (PETS)</b> status of the country where <b>you</b> and <b>your pet</b> live before traveling and that of the country that <b>you</b> are visiting and <b>you</b> go through a traveller's point of entry when arriving in an EU country or if travelling from England, Scotland or Wales to Northern Ireland.</p> <p>Northern Ireland – Part 1 status. England, Scotland and Wales – Part 2 status.</p>
<b>Pet travel documentation</b>	Documentation issued under the terms of the <b>Pet Travel Scheme (PETS)</b>
<b>Physiotherapist</b>	<p>A member of the following organisations and specified on <b>our</b> list of approved specialists:</p> <ol style="list-style-type: none"> <li>1. Association of Chartered <b>Physiotherapists</b> in Animal Therapy.</li> <li>2. International Association of Animal Therapists (<b>UK</b>).</li> <li>3. National Association of Veterinary <b>Physiotherapists</b>.</li> </ol>
<b>Policy Schedule</b>	The document that lists details about <b>you, your pet and the</b> sections of cover <b>you've</b> chosen. It also shows the policy limits and any <b>excess you'll</b> need to pay if <b>you</b> make a claim.
<b>Policy term</b>	The 12-month period of cover; from when the policy either starts or renews, as shown on <b>your Policy Schedule</b> .
<b>Pre-existing condition(s)</b>	<p>An <b>injury, illness, disease, clinical sign, condition</b> or <b>behavioural illness</b> that:</p> <ul style="list-style-type: none"> <li>• Happened or first showed the <b>clinical signs</b> before <b>your pet's</b> cover started, or</li> <li>• Is the same as, or has the same diagnosis or <b>clinical signs</b> as an <b>injury, illness, clinical sign, bilateral condition</b> or <b>behavioural illness</b> <b>your pet</b> had before it's cover started, or</li> <li>• Is caused by, relates to, or results from, an <b>injury, illness, clinical sign, condition</b> or <b>behavioural illness</b> <b>your pet</b> had before <b>your pet's</b> cover started, or</li> <li>• Is known to have occurred and/or has been observed by <b>you</b> before <b>your pet's</b> cover started, no matter where it occurred or was noticed in, or on, <b>your pet's</b> body. This is in addition to any exclusion(s) stated on <b>your Policy Schedule</b>.</li> </ul>
<b>Prevent/ Preventative</b>	<p><b>You</b> must take any actions that:</p> <ul style="list-style-type: none"> <li>• Prevents an <b>injury</b> or <b>illness</b> from happening, and/or</li> <li>• Reduces the risk of an <b>accident</b> or <b>incident</b> happening, and/or</li> <li>• Has been recommended by a <b>vet</b> to help <b>prevent</b> or reduce the risk of <b>injury, illness</b> or loss.</li> </ul>
<b>Start Date</b>	The date stated in <b>your Policy Schedule</b> .
<b>Treat/ Treatment</b>	<p>This includes any examination, consultation, or advice.</p> <p>It also covers tests, x-rays, medication, surgery, hospital stays, nursing, and care.</p> <p>These must be given by a <b>vet</b> practice or a <b>complementary therapist</b> recommended by a <b>vet</b></p>



Defined Word	Meaning
<b>Treatment date</b>	The date that <b>your pet</b> received <b>treatment</b> for the <b>illness, injury</b> or <b>clinical sign</b> being claimed.
<b>United Kingdom (UK)</b>	Consists of England, Scotland, Northern Ireland and Wales.
<b>Vet(s)</b>	<p>Within the <b>United Kingdom</b> – a veterinary surgeon who is registered with the Royal College of Veterinary Surgeons (RCVS).</p> <p>Outside of the <b>United Kingdom</b> – a fully qualified veterinary practitioner registered in the country where <b>your pet</b> is receiving <b>treatment</b> and covered by the European Union's <b>Pet Travel Scheme</b> or is part of the <b>Common Travel Area</b>.</p>
<b>Veterinary fees</b>	The cost or expense of any <b>treatment</b> or amount <b>vets</b> in general or referral practices usually charge.
<b>Veterinary Treatment</b>	<p>The cost of the following when required to <b>treat</b> an <b>illness, injury, clinical sign</b> or <b>behavioural illness</b>:</p> <ul style="list-style-type: none"> <li>Any examination, consultation, advice, test, x-ray, surgery and nursing carried out by a <b>vet</b>, a veterinary nurse or another member of the veterinary practice under the supervision of a <b>vet</b>, and</li> <li>Any medication legally prescribed by a <b>vet</b>. This includes physiotherapy (not including hydrotherapy) carried out by a veterinary practice or a <b>physiotherapist</b> and <b>treatment</b> of a <b>behavioural illness</b> carried out by a vet practice or a <b>behaviourist</b>.</li> </ul>
<b>We, us, our, ERGO TIS</b>	ERGO TIS on behalf of Great Lakes Insurance UK Limited.
<b>You, your</b>	The person (policyholder) named on the <b>Policy Schedule</b> .
<b>Your pet/pet's</b>	Means the dog or cat named on the <b>Policy Schedule</b> which <b>you</b> are the owner of.



# Table of Benefits

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

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

# How do I Claim

To make a claim (except for Third Party Liability) just follow the steps below:

## Step 1 – Request a Claims Form

You can:



Download a claim form from our website at:  
<https://puffinclaim.trent-services.co.uk/>



Or Email us at: [admin@trent-services.co.uk](mailto:admin@trent-services.co.uk)



Or Call us on: 01623 638751



Or write to us at: Trent-Services (Administration) Ltd, Trent House, Love Lane,  
Cirencester, Gloucestershire, GL7 1XD

## Step 2 – Send us your Claim Form

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

You can:



Or Email us at: [admin@trent-services.co.uk](mailto:admin@trent-services.co.uk)



Or write to us at: Trent-Services (Administration) Ltd, Trent House, Love Lane,  
Cirencester, Gloucestershire, GL7 1XD



## What information do I need?

For more information on the documents **we** need from **you** for each type of claim, please refer to the below table:

Claim Type	Documentation we need
<b>Veterinary Fees</b>	<ul style="list-style-type: none"> <li>Fully completed claim form.</li> <li><b>Your pet's</b> full medical history.</li> <li>Itemised invoices.</li> <li>Referral report (if applicable).</li> </ul> <p>Please note: If <b>you</b> are claiming for <b>treatment</b> in agreed countries, <b>we</b> will need a booking invoice or official documents. These must show the dates of <b>your journey</b>. For continuation claims, <b>you</b> will need to submit a continuation claim form. <b>We'll</b> need <b>your pet's</b> full medical history (each time). Together with itemised invoices and any referral reports (if applicable)</p>
<b>Complementary Treatment</b>	<ul style="list-style-type: none"> <li>Fully completed claim form.</li> <li><b>Your pet's</b> full medical history.</li> <li>Itemised invoices.</li> <li>Referral report (if applicable).</li> </ul>
<b>Death from injury or illness</b>	<ul style="list-style-type: none"> <li>Fully completed claim form.</li> <li>Proof of purchase for <b>your pet</b>.</li> <li>Proof of death, either: <ul style="list-style-type: none"> <li>The death certificate from <b>your vet</b>, or</li> <li>Confirmation from <b>your vet</b> that <b>your pet</b> has deceased, or</li> <li>A signed and dated witness statement from someone outside of <b>your family</b>.</li> </ul> </li> <li>If <b>your pet</b> is a pedigree, the original pedigree certificate.</li> <li><b>Your pet's</b> full medical history.</li> </ul>
<b>Theft or Straying</b>	<ul style="list-style-type: none"> <li>Fully completed claim form.</li> <li>Proof of purchase for <b>your pet</b>.</li> <li>If <b>your pet</b> is a pedigree, the original pedigree certificate.</li> </ul> <p>Please note: <b>Your pet</b> must be missing for at least 30 days before <b>you</b> can claim under this section.</p>
<b>Advertising and Reward</b>	<ul style="list-style-type: none"> <li>Fully completed claim form.</li> <li>Invoices and receipts to show the costs involved. This includes a receipt for any reward paid (any reward offered must be pre-agreed by <b>us</b>).</li> <li>Booking invoice, or any other official documents to show the dates of <b>your journey</b> (if applicable).</li> </ul> <p>Please note: <b>You</b> must contact <b>us</b> for the approval of any reward before <b>you</b> advertise it.</p>
<b>Boarding Fees</b>	<ul style="list-style-type: none"> <li>Fully completed claim form completed by <b>your</b> Doctor/Consultant.</li> <li>Itemised invoices from Kennels or Cattery or written confirmation from the person looking after <b>your pet</b>.</li> </ul>
<b>Loss of Pet Travel Documents</b>	<ul style="list-style-type: none"> <li>Fully completed claim form.</li> <li>Booking invoice or any official documents showing the dates of <b>your journey</b>.</li> <li>Invoices and/or receipts to show the costs of replacing documents or any additional travel costs.</li> <li>Police/Operator report (if applicable).</li> </ul>

## Claim considerations

If the claim form isn't fully completed, **we** may need to return it back to **you**. If **we** need to ask **you** for more information to assess and process **your** claim. This can cause delays.

**We** won't pay for the costs of providing any of the above information. This includes any admin fees for completing a claim form.

**We** won't pay any costs a professional may charge for completing a claim form.

**We** won't pay for any Postage and packaging, courier fees or other admin work.

Please send any claim forms to **us** as soon as possible.

## Paying a claim to your vet

If **we** agree to pay a claim directly to **your** treating **vet**, **you** agree **we** can tell the **vet**:

- What the insurance covers,
- What **we** will pay and how this will be calculated,
- What **we** will not pay, and
- If **your payments** are paid up to date.

If **we** receive a request to pay a claim directly to a **vet** practice, **we** reserve the right to decline this request.



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

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



**Email:** [admin@trent-services.co.uk](mailto:admin@trent-services.co.uk)



**Call:** **01623 638751** Option 1 to notify us of a new claim  
Option 2 to talk to us about an existing claim  
(Opening times: Monday to Friday 9am – 5pm)



**Write:** Trent-Services (Administration) Ltd, Trent House,  
Love Lane, Cirencester, Gloucestershire, GL7 1XD

## Considerations for Third Party Liability

**You** must not admit or accept liability, negotiate or make a **payment** or promise of **payment** to any person without **our** written consent. Do not respond to any letters from people who are looking to claim against **you** or people acting on their behalf, **you** should forward them unanswered to **us**.



# Contract of Insurance

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

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

- The Policy Terms and Conditions.
- The **Policy Schedule**
- Any changes to this insurance policy contained in notices issued by **us** at renewal.

In return for **you** paying for **your** policy, **we** will provide the cover shown on **your Policy Schedule**, subject to the Policy Terms and Conditions and any notices issued at renewal. Please refer to **your Policy Schedule** to confirm which sections of cover apply to **your pet**.

Please read the following sections:

['General Conditions Which Apply To the Whole Policy'](#)

['General Exclusions Which Apply To the Whole Policy'](#)

## What do you need to make us aware of?

**You** must take reasonable care to give complete and accurate answers to the questions **we** ask.

This applies when **you** take out **your** policy, make changes to it, and when **you** renew it. Please read any assumptions carefully and confirm if they apply to **you** or **your pet**, or **your** circumstances.

Please tell PuffinInsurance.com immediately if any of the information changes, after **your** policy starts.

**You** must tell **us** if there are any changes to the information set out in **your Policy Schedule**. **You** must also tell PuffinInsurance.com immediately if any of the following changes take place:

- **You** change address.
- **You** change **your** bank details.
- **You** and **your pet** do not live at the **home** address **we** hold, for at least 10 months of the **policy term**.
- **You** are going to be living outside the **UK** for more than 2 months of the **policy term**
- **You** move abroad permanently.
- **Your pet** is neutered or spayed
- **You** find out new information about **your pet** that **you** didn't know before the start of **your** policy. For example, (but not limited to), a DNA test which confirms **your pet's** breed, showing it's different to the breed shown on **your Policy Schedule**.
- **Your pet** is microchipped.
- **You** sell **your pet** or transfer ownership of **your pet** to another person.
- **Your pet** is diagnosed with a **behavioural illness** or if **your pet** is a dog, there are any changes in their behaviour. For example (but not limited to) any **aggressive tendencies** or **aggressive behaviour** shown. Any **incidents** where **your** dog has caused **injury** to a person or another animal. Or any health **conditions** which may affect how **your** dog behaves.
- **Your pet** passes away.
- **Your pet** is over the age of 8 years for dogs and 10 years for cats at the start of **your** policy.

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

## What happens with this information?

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

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

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

If **you** do not inform **us** about a change, it can affect any claim **you** make, or the cover **we** provide **you**. If the information provided by **you** is not complete and accurate, **we** can;

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

## What happens at renewal?

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

The benefit levels of this policy will be reset each **policy term**. Subject to renewal being invited and **you** paying for **your** policy. **Your payment** confirms **your** acceptance of the terms offered.

The cost of cover can change at each renewal. **We'll** recalculate the cost of cover and contact **you** with a quote.

There are a number of factors that can change the cost at renewal, including:

- the age of **your pet**,
- claims history, and
- **our** view of the future costs of providing cover.

**We** may also consider the amount claimed and the likelihood a **condition** will be ongoing. This will mean that the premium **you** pay will increase at renewal.

If **you** find **you** are finding it hard to pay during the **policy term**, please contact PuffinInsurance.com. **We'll** see how **we** can help **you** and **your pet**.

## What changes can you make at the renewal of your policy?

At renewal, **we** can change:

- The price **you** pay, also known as the premium, and/or
- **Excesses** that **you** pay, and/or
- Policy Terms and Conditions

**We** may also advise **we** are unable to offer renewal terms.

For dogs, if there has been a change in their behaviour, **we** have the right to:

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

For example (but not limited to):

- Any **aggressive tendencies** and/or **aggressive behaviour** shown.
- Any **incidents** where **your** dog has caused **injury** to a person or another animal,
- Any health **conditions** which could affect how **your** dog behaves.

PuffinInsurance.com will always tell **you** before **your** renewal date of any changes. This gives **you** time to consider if **your** policy still meets **your** needs or to look for cover elsewhere.

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

## Cancelling this policy

### Your right to cancel

**You** have the right to cancel **your** policy within 14 days of:

- the day **you** bought it,
- the day it renewed, or
- the day **you** got **your** policy or renewal documents. This is if they arrived after **you** bought or renewed the policy.

If **you** cancel during the first 14 days of **your policy term**, **you** will receive a full refund of any price **you've** paid. **Your** policy will cancel from the **start date**, and **you** won't be able to make any claims.

After the first 14 days of **your policy term**, **you** can still cancel **your** policy at any time. If a claim has been paid during the **policy term**, there will be no refund. If **you** pay monthly, **you** will need to pay the remaining price of **your pet** insurance.

If the claim is due to the death, loss, theft, or straying, then **we'll** only charge **you** for the cover **you** received.

If a claim hasn't been paid during the **policy term**, and **you** have paid the full price, **we'll** refund any premium to **you**, for the time **your pet** won't be covered.

### When Paying by Annual Direct Debit

If a claim hasn't been paid during the **policy term**, and **you've** paid for the full year, **we'll** give **you** a refund for the time left on **your** policy.

**Your pet's** cover will end on the last day of the month when **you** ask to cancel. **You** won't be able to make any more claims after this date. If a claim is during the policy term, **you** won't get a refund. However, if the claim is due to the death, loss, theft, or straying, then **we'll** only charge **you** for the cover **you** received.

### Example:

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

### When Paying by Monthly Direct Debit

If **you** cancel after the first 14 days and haven't made a claim during the **policy term**, **we'll** cancel **your** policy. **We** won't take any more monthly **payments** for the rest of the policy year.

**Your pet's** cover will end on the date **your** next **payment** would have been due. **You** won't be able to make any new claims after this date.

Please only cancel **your** policy if **you're** sure **you** no longer need **pet** insurance.

If **you're** struggling to keep up with **payments**, please contact **us** — **we** may be able to help.

To cancel, email [customerservice@puffininsurance.com](mailto:customerservice@puffininsurance.com) or call on **0333 772 0346**.

If **you** don't tell **us** **you** want to cancel, **your** policy will stay active. **You'll** need to pay for the time **your pet** is still covered.

## Our right to cancel

**Your** policy may be cancelled when there is a valid reason for doing so. **We'll** give **you** at least 7 days' written notice. This will be issued by PuffinInsurance.com to **your** last known postal and/or e-mail address telling **you our** reason for cancellation.

Valid reasons include but are not limited to the following:

- Non-**payment** of **your** policy, including non- **payment** of monthly instalments. (Refer to '[Premium Payment](#)' on page 7 for more details).
- Where **we** reasonably suspect fraud.
- Where **you** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.
- If **your** policy is cancelled or comes to an end for any other reason, all cover for **your pet** will stop on the date the policy is cancelled or ends. No further claims will be paid.

## Fraud

**Your** policy could become invalid if **you** or someone acting for **you**:

- knowingly provide information to **us** that isn't true
- mislead **us** in any way to get insurance from **us**, obtain more favourable terms or a reduced premium

To avoid committing fraud, don't:

- knowingly provide information to **us** that isn't true
- mislead **us** in any way to get insurance from **us**, obtain more favourable terms or a reduced premium
- make a claim under the policy knowing it to be false or fraudulently exaggerated in any way
- submit a document in support of a policy or claim knowing the document to be forged or false in any way
- make a claim for loss or damage deliberately caused by **you**, or on **your** behalf without telling **us**
- engage in any other behaviour to gain monetary benefit that **you** wouldn't normally receive

If **you're** found to have committed fraud, **we**:

- won't pay any part of the claim
- will cancel **your** policy from the date the fraud occurred
- won't return any premium paid
- will ask **you** to pay **us** back any claims **we** have paid from the date the fraud occurred
- may take legal action
- may pass **your** details to relevant agencies to **prevent** fraud and money laundering

## Complaints

### Our promise of service

**We** aim to provide excellent service to all **our** customers. **We** realise things can go wrong sometimes. **We** take all complaints seriously. **Our** aim is to put things right as quickly as possible.

To ensure **we** provide the kind of service **you** expect, **we** welcome **your** feedback. **We** will record and analyse **your** comments, to make sure **we** continually improve the services **we** offer.

### What will happen if you complain?

Most concerns are sorted quickly, but some may take longer to look into. If that happens, **we'll** let **you** know **we've** received **your** complaint and keep **you** updated. **We** aim to respond within 8 weeks, but if **we** need more time, **we'll** tell **you** why and when **you** can expect a reply.

### What to Do If You're Unhappy

If **you're** unhappy with how **your** policy is being handled, please get in touch — **we** want to help.

## For general policy concerns, contact Puffin Insurance



Email: [customerservice@puffininsurance.com](mailto:customerservice@puffininsurance.com)



Call: 0333 772 0346

## If your complaint is about a claim or the policy terms and conditions, contact our claims team:

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

**You can:**



Call: 01623 638751



Email: [admin@trent-services.co.uk](mailto:admin@trent-services.co.uk)



**Write:** Trent-Services (Administration) Ltd, Trent House, Love Lane,  
Cirencester, Gloucestershire, GL7 1XD

**We'll do our** best to put things right.

## What to do if you are still not satisfied

If **you're** not happy with **our** response, or if **you** haven't heard from **us** within 8 weeks, **you** can contact the Financial Ombudsman Service. They offer a free and independent service to help resolve complaints. **You'll** need to contact the Financial Ombudsman Service within six months of the date **we** send **you our** final response. If **you** wait longer than this, they may not be able to review **your** complaint.

## The Financial Ombudsman Service



**Write:** The Financial Ombudsman Service, Exchange Tower, London, E14 9SR



Call: 0800 023 4567 (free from UK mobiles and landlines) or 0300 123 9123



Logon to their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** aren't. Following the complaints procedure does not affect **your** right to take legal action.

## Telephone recording and call charges

Calls to 01- and 03- prefixed numbers are charged at national call rates (charges may vary depending on **your** network provider). They are usually included in inclusive minute plans from landlines and mobiles.



# General Conditions which apply to the whole policy

The following conditions apply to the whole policy. These are in addition to the conditions specified under each relevant section of cover.

**You** must meet the conditions listed below to have the full protection of **your** policy. If **you** do not meet with them, **we** can take one or more of the following actions:

- cancel **your** policy,
- declare **your** policy void (treating **your** policy as if it had never existed),
- change **your** Policy Terms and Conditions and/or the price **you** pay for **your** policy,
- refuse to pay all or part of any relevant **treatment** and/or claim, and/or
- reduce the amount of any relevant **treatment** and/or claim amount paid.

## Independent veterinary professional

1. If **you** don't agree with a decision **we** have made, **you** can request that **we** appoint an agreed independent **vet** or qualified **vet** professional for their opinion. If **you** ask for this, **you** agree to accept the independent opinion. **You** would be responsible for any cost or expense relating to this. If **we** decide to appoint an independent **vet** or qualified **vet** professional for their opinion, **we'd** pay for any cost or expense relating to this.

## How claims may be affected at renewal

2. If **treatment** for any **condition** is ongoing at the renewal date, cover for that **condition** will continue into the new **policy term** providing:
  - (i) **We** invite renewal terms,
  - (ii) **You** renew the policy,
  - (iii) **You** continue to pay for the policy when **payments** are due, and
  - (iv) The **condition** is covered by the Policy Terms and Conditions.
  - (v) If the date of the **treatment** is in the new **policy term** **you'll** need to pay the fixed **excess** and percentage **excess** (if it applies) before **we** pay any claims for the ongoing **treatment**.

If **you** choose not to renew or **we** do not invite **you** to renew **your pet's** policy. All cover and benefits will stop on the date **your** policy ends. No claim(s) will be paid after this date.

## Preventative care and following vet advice

3. Throughout the **policy term** **you** must take all reasonable steps to maintain **your pet's** health. To **prevent injury, illness, accident** and loss.
4. **You** must reduce the risk of any **injury, illness** or **clinical sign**. **You** must follow any actions a **vet** recommends.
5. **You** must make sure **your pet** is a healthy weight. **You** must follow **your vet's** advice/guidance regarding **your pet's** weight when instructed.
6. **You** must arrange and pay for **your pet** to have a yearly dental examination.
7. Any recommended dental **treatment** must be carried out within 3 months of the examination taking place. Unless **your vet** can provide medical evidence as to why this did not happen.
8. **You** must keep **your pet** vaccinated against the following:
  - (a) Dogs – Distemper, hepatitis, leptospirosis, parainfluenza and parvovirus.
  - (b) Cats – Feline infectious enteritis, feline leukaemia and cat flu.If **you** do not keep **your pet** vaccinated, **we** will not pay any claims that result from any of the above **illnesses**. Unless **your vet** has advised otherwise. This would need to be evidenced within **your pet's** veterinary history. Homeopathic vaccines are not acceptable and cannot be considered under any circumstance.

9. **Your pet** must not be used in any connection with any business, trade or profession. This includes taking **your pet** to work with **you** or a place of work.
10. Under The Control of Dogs Order 1992, any dog in a public place must wear a collar. The name and address of the owner must be engraved or written on it, or engraved on a tag. **Your** telephone number is optional but advisable.
11. **You** must always take reasonable steps to **prevent injury** to **your pet** and **prevent your pet** contracting an **illness** or disease.
12. **You** must take reasonable steps to **prevent your pet** causing bodily **injury** or disease and minimise the potential for any such claim under **your** Policy.
13. **You** must take reasonable steps to **prevent your pet** causing damage to property and to minimise the potential for any such claim under **your** Policy.

### Seeking veterinary treatment/advice

14. **You** must arrange for a **vet** to examine and **treat your pet** as soon as possible, after **you** observe the **clinical signs** of an **injury** or an **illness** and follow any advice they give. If **you** do not follow the **vet's** advice, **we** will not pay for any claims relating to this.

### Awareness of pre-existing conditions

15. If **you** become aware that **your pet** suffers from a **pre-existing condition** that **you** weren't aware of at the start of **your pet's** cover. **You** must tell **us**. **We** will assess if **we** should have offered cover in the first place. **We** want to be clear that **pre-existing conditions** cannot be covered, as per the Policy Terms and Conditions.
16. **Pre-existing conditions** are excluded from **your pet's** policy and cannot be claimed for. Regardless of when **you** become aware of **your pet's** full veterinary history.
17. **We** are not liable to pay any claims including Third Party Liability caused by **your pet**: straying, escaping, damaging property, or attacking the general public or other animals not owned by **you**, if **your pet** has a history of these actions.

### You and your pet's location

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

### Providing requested information

20. For **us** to be able to assess **your** claim, **we** reserve the right to request additional relevant information or records from **your** current or any other **vet** that has provided **treatment** to **your pet**. **We'll** only ask for information which is relevant to the details and circumstances of the claim and previous medical history. If the **vet** charges **you** for this information, **you'll** have to pay for this.
21. **You** agree that any **vet** has **your** permission to release any information **we** ask for about **your pet**. If the **vet** makes a charge for this, **you** must pay the charge.
22. When **you** claim, **you** agree to give **us** any information **we** may reasonably ask for in support of **your** claim.
23. If there is a discrepancy regarding information provided to **us** by **you** or **your vet**, **we'll** need **you** to help **us** obtain the correct information to ensure the cover **we** are providing is based on the correct terms. If **you** are charged for this information, **you'll** have to pay for it.
24. **You** agree to pay for the costs of a DNA test. **We** may ask for this if **we** believe the information **we** hold about **your pet's** breed may be incorrect. If **you** can't provide evidence of their breed, e.g. breeding or adoption papers. If **we** do ask **you** to conduct a DNA test, **you** will need to provide **us** with the results. **We'll** then take the necessary action. If **you** don't carry out the DNA test when **we** ask **you** to, **your** cover will be cancelled with immediate effect. This will be either to the start of **your** policy or the most recent renewal date.
25. If **you** have any legal rights against another person in relation to **your** claim, **we** may take legal action against them in **your** name which **we'll** pay for. **You** must give **us** all the help **you** can and provide any documents **we** ask for.
26. **You** agree to pay translation costs for any claim documentation not written in English.

### Other insurance policies

27. If there is any other insurance under which **you** are entitled to make a claim for **your pet**, **you** must report the **incident** to that insurance company. **You** must tell **us** the name and address of the other insurance company. **We** will need **your** policy number with them, and may ask for any other information **we** need.

### The cost (or price) of your policy

28. **Your pet** is only covered if **you** pay for **your** policy. If **you** don't make **payments** when they are due and there is an outstanding balance. **We** reserve the right to deduct any unpaid amount **you** owe to **us**, from any claim due to be paid.

### Authorisation of claims

29. **We** cannot say that **we** will pay a claim over the phone. **You** must send **us** a fully completed claim form along with any associated documentation. **We'll** check the claim against the terms and conditions of the policy and assess the information given to **us** by **your vet(s)**. **We'll** then tell **you of our** decision.

### Travelling overseas

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

### Transferring your interest in the policy

32. To keep **your** cover, **you** must be the owner of the **pet**. If **you** sell, or give away **your pet** to another person, including a member of **your family**, **your** cover will stop immediately.
33. If **your pet** is sold or given away, **we'll** cancel the policy back to the date of the last monthly **payment**. If **you** pay in full, **we'll** make a refund for the remaining time of the **policy term** that **your pet** will not be covered.
34. If a claim has been paid in the **policy term**, and **you** pay monthly **we** will ask for the remaining **payments** due to be paid. If **you** paid in full, no refund will be given.

### Subrogation

35. If **you** have any legal rights against any other party related to **your** claim, **we** have the right to take legal action against them in **your** name but at **our** expense. **You** must assist **us** by providing any documents that **we** might reasonably request.
- We won't pay you any damages for late claim payments.**
36. No one else has any rights under this contract. No one else has any right to enforce any term of this policy. This is due to the Rights of Third Parties Act 1999. This does not affect any right or remedy of a third party that exists or is available from that Act.
37. **You** cannot transfer **your** interest in this policy to anyone else.
38. **We** won't provide any cover or be liable to provide any indemnity, **payment** or other benefit under this policy. This would be if this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the EU, **UK**, US or other country of policy issue.

# General exclusions which apply to the whole policy

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

If any of the following exclusions apply to **you** or **your pet**, we'll take one of the following actions:

- cancel **your** policy, and/or
- declare **your** policy void (treat **your** policy as if it had never existed), and/or
- change **your** Policy Terms and Conditions and/or the price **you** pay for **your** policy, and/or
- refuse to pay part or all of **your** claim, because it's not covered by the policy.

## We will not cover your pet under this policy in any circumstances if:

1. **Your** dog is less than 8 weeks or more than 8 years and 0 days of age at the start of **your** policy. (Not applicable for renewed policies).
2. **Your** cat is less than 8 weeks or more than 10 years and 0 days of age at the start of **your** policy. (Not applicable for renewed policies).
3. **Your** dog is being used for security/guarding purposes or racing or coursing, regardless of whether it is for business or recreational purposes.
4. **Your pet** is used for trade, professional or business purposes.
5. **Your pet** is used for breeding (more than one pregnancy would be classed as breeding).
6. **Your pet** is classed as or is crossed/mixed with an **excluded breed(s)**.
7. **Your pet** has shown **aggressive behaviour** and/or any adverse behavioural or **aggressive tendencies**. This includes anything noticed by **you**, the breeder, a **vet**, a rehoming centre, or a previous owner(s).
8. **Your pet** is classed as or is mixed/crossed with any species which is not commonly domesticated or tamed in the UK. These animals usually live in the wild. For example, a feral cat.
9. **Your** dog is registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997, Dogs (Muzzling) regulations (Northern Ireland) 1991, Dangerous Dogs (Northern Ireland) Order 1991 or any further amendments to this Act.
10. Any dog that is a gun dog, working dog, Guide, Therapy or Assistance Dog.
11. Any claim for a **pet** which lives or is kept in a place which is licensed to sell alcohol (like a pub or restaurant).

## Injuries, illnesses, clinical signs and conditions which are permanently excluded

12. Any amount or expense resulting from a **pre-existing condition** where, before the start of **your pet's** policy, in **our** reasonable opinion:
  - (a) **You** were aware, and/or
  - (b) Should have been aware, and/or
  - (c) **You** were told about it by a rehoming centre or a previous owner (s) and/or **you** had access to **your pet's** past veterinary records.
13. **Vet treatment**, costs or expenses arising from;
  - **preventative** and **elective treatments or diagnostics**
  - routine examinations
  - vaccinations
  - spaying and castration; or
  - pregnancy or giving birth.
14. Any costs arising from routine blood and urine tests. Including routine testing prior to general anaesthesia or sedation).
15. Any amount or expense resulting from an epidemic/pandemic. This includes providing cover for any **treatment** costs or taking any action to control, **prevent** or suppress **clinical signs** or symptoms.

16. **Treatment** or costs that are associated with any injuries, **illnesses, conditions, clinical signs** or **incidents** which have been deliberately sustained or inflicted by **you** or someone else.
17. Any claim for distemper, hepatitis, leptospirosis or parvovirus for a dog.  
Any claim for feline enteritis, cat flu or feline leukaemia for a cat,  
Unless **you** can prove that **your pet** has been vaccinated against these diseases as recommended by **your vet**.
18. Any claim within the 14-day exclusion period. Relating directly or indirectly to an **illness** or disease suffered by **your pet**.
19. Any claim within the 48-hour exclusion period. Relating directly or indirectly to an injury or **accident** suffered by **your pet**.
20. Any amount if **your pet's** injury or **illness** occurred whilst in the care of a:
  - Boarding Kennel,
  - Dog Walker,
  - Dog Day Care Facility or
  - Dog Groomers.
 Where **you** were paying for their services.
21. Any claim involving **you** or anyone on **your** behalf using fraudulent means to get any of the benefits offered under **your** Policy.
22. Any **treatment** or **complementary** medicine for any **cruciate ligament in the first 30 days**.  
Regardless of the cause, or any arthritis or any other **illness** or injury that develops from them.

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

23. Any amount or expense if **you** break the UK laws or regulations. This includes those relating to animal health or importation.
24. Any amount or expense resulting from **your pet** being either confiscated or destroyed by government or public authorities or under the Animals Act 1971 **United Kingdom** because it was worrying livestock. This includes any further amendments to this Act.
25. Any amount or expense resulting from the Official Veterinarians placing restrictions on **your pet**.
26. Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
27. Any amount or expense resulting from a disease transmitted from animals to humans.

#### General costs and expenses

28. Any costs or expenses that **you** get back from another insurance policy or from anywhere else.
29. Any costs or expenses if **you** can't give proof. This includes receipts, invoices, or any other proof **we** ask for.

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

30. Any costs or expenses if **you** don't follow the **Pet Travel Scheme (PETS)** rules. This also applies if **you** break any travel rules in the **common travel area**.
31. Any **journey you** take **your pet** on against a **vet's** advice.
32. Any animal less than 12 weeks old.
33. Any costs or expenses if a foreign government or public authority puts restrictions on **your pet**.
34. Any amount if the purpose of the **journey** was for the purpose of **your pet** receiving **treatment** in an EU country.
35. The Sterling equivalent of the **excess** as shown in **your Policy Schedule**.
36. The Sterling equivalent of the percentage **excess**, if applicable, as shown on **your Policy Schedule**.
37. The **excess** and percentage **excess** are applied to each specifically identifiable **condition** or **accident** claimed for.
38. Any fees or costs that are already excluded under Section 1 (Vet Fees) of **your** policy.
39. Any vet fees or **treatment** costs if **your pet** lives overseas.  
This applies if they are abroad for more than two months in a row.  
It also applies if they are overseas for more than two months in total during the policy term.



40. Any claims for any loss or damage or cost or expenses whether directly or indirectly caused by or resulting from terrorism or any action taken in controlling, **preventing** or suppressing any acts of terrorism. This exclusion applies to any event or occurrence that happens through or because of terrorism.
41. For the purpose of this exclusion 'terrorism' means the use of biological, chemical and/or nuclear force or contamination and/or threat by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s). Committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear. However, losses caused by or resulting from riot, attending a strike, civil commotion and malicious damage are not excluded.
42. Claims arising from war, invasion, acts of foreign enemies, hostilities or warlike operations (whether or not war is declared), civil war, rebellion, riot, revolution, insurrection, civil commotion that escalates to or constitutes an uprising, military or usurped power, will not be covered.



# Section 1: Veterinary fees & complementary treatment

## Section 1A – Veterinary fees

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

### What we will pay

The cost of **veterinary fees** for the **veterinary treatment your pet** has received during the policy term. This is to **treat** an **illness** or injury up to the **maximum benefit** as shown on **your Policy Schedule**.

Cover for any ongoing **incident** will continue into a new policy term. **We'll** send **you** a renewal invitation and **you** must accept. **You** must continue to pay for the policy when **payments** are due.

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

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

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

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

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

**Treatment** for **cruciate ligament** disorders up to the limit on **your Policy Schedule**.

Dental **treatment** as a direct result of an **accident** up to the limit as shown on **your Policy Schedule**.

CT/MRI scans and associated costs up to the limit as shown on **your Policy Schedule**.

Prescription diet food required to dissolve urinary crystals. This is covered up to the limits shown on **your Policy Schedule**.

## Section 1B – Complementary Treatment

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

### What we will pay

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

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

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

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

## What you pay for Section 1A and Section 1B

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

**You** will have to pay a fixed **excess** in each **policy term**. This is for each unrelated **condition** before **we** make any **payment** to **you** or **your vet**. If the claim continues into a new **policy term**, then **you** will pay another fixed **excess**. This is because the **treatment date** is in the next **policy term**. For **veterinary treatment** and **complementary treatment** where **your** claim is for a dog or cat which is aged 7 years or over. **You**'ll need to pay a contribution of 20% towards each claim. When **your pet** is aged 12 years or over the contribution goes up to 25% towards each claim. This is in addition to **your** fixed **excess** amount(s). The amount will be calculated after **your** fixed **excess** has been taken off. (refer to Fixed and Percentage **Excess**).

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

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

1. More than the **maximum benefit** for the total **treatment** costs of all **incidents, illnesses** and **injuries** in the **policy term**.
2. Any **treatment** or **complementary treatment** for a **pre-existing condition**.
3. Any **treatment** or **complementary treatment** for an **illness which starts in the first 14 days of cover**.
4. The cost of any **treatment** as a result of an **injury within the first 48 hours**.
5. Any **treatment** or complementary medicine for any **cruciate ligament in the first 30 days**. However caused, or any arthritis or any other **illness** or **injury** that develops from them.
4. Any **injury** that has not been caused by an **accident**.
5. Any **treatment** for a **bilateral condition** if it is, or is related to, a **pre-existing condition**.
6. Any **treatment** to **prevent injury, illness** or **behavioural illness**.
7. Any **elective treatment, complementary treatment or diagnostics**, including any complications that arise.
8. Costs charged by **your vet** to:
  - write a prescription, or
  - administer a claim form.
9. Any **treatment, complementary treatment or diagnostics** that has been done more than once, where **you** have chosen to take **your pet** to another veterinary practice for a second opinion.
10. The cost of killing or controlling any internal or external parasites, including fleas, ticks and worms.
11. Any **treatment** or **complementary treatment** in connection with breeding, pregnancy or giving birth.
12. Any **treatment** or **complementary treatment** for any **injury, illness** or clinical sign that is due to **your pet** being significantly overweight or obese. This is unless the obesity/weight gain is as a result of an underlying **illness** or disease.
13. Any food (including food prescribed by a **vet** and/or **complementary therapist**) unless it is:
  - Used to dissolve existing bladder stones and crystals in urine. This is limited to a maximum of 40% of the cost of food for up to 6 months. The cost of this food is only covered for the first occurrence of bladder stones and crystals. **We** won't pay for the cost of this food if the bladder stones or crystals recur.
  - Liquid food. This is for up to 5 days while **your pet** is an inpatient at a **vet** practice. This must be because the **vet** confirms the liquid food is needed to keep **your pet** alive.
14. Any pheromone products, including DAP diffusers including Adaptil™ and Feliway®. This is unless they're used as part of a structured behaviour modification programme. Then limited to a maximum period of 6 months. If the **behavioural illness** recurs after these 6 months, **we** won't cover the cost of any further pheromone products for that **behavioural illness**.
15. Any **treatment** for gastrointestinal foreign bodies where **your pet** has had more than 2 separate **incidents** of gastrointestinal foreign bodies before **your pet's** policy started.

16. Any **treatment** for gastrointestinal foreign bodies if **your pet** is a known scavenger or **your pet** suffers from a **behavioural illness**, and **you** haven't taken the necessary steps to **prevent** further **incidents** from happening.
17. The cost of any medication which is more than three times higher than the average cost for the same medication if purchased online.
18. The cost of more than 10 sessions of hydrotherapy for each **illness** or **injury**.
19. Any vaccinations. This is unless **your pet** needs **treatment** for any complications that arise from having the vaccination.
20. The cost of spaying (including spaying following a false pregnancy) or castration. This is unless the procedure is carried out when **your pet** is suffering from an **illness** or **injury**. It must be essential to **treat** the **illness** or **injury**.
21. Any **treatment** or **complementary treatment** in connection with a retained testicle(s) if **your pet** was over the age of 16 weeks when cover started.
22. Any **treatment** or **complementary treatment** for an umbilical hernia and/or any complications linked with an umbilical hernia.
23. Any **treatment** or **complementary treatment** in connection with false pregnancy.
24. Any **treatment** for any **injury, illness** or **behavioural illness** deliberately caused by **you** or anyone living with **you**. If **you** are travelling, this is while on **your journey** or anyone travelling with **you**.
25. The costs of having **your pet** cremated, buried or disposed of.
26. The cost of a house call. This is unless the **vet** confirms that moving **your pet** would further damage its health. This is regardless of **your** personal circumstances.
27. Ambulance/taxi fees. This is unless **your pet** is on a nasal/IV drip and is moved between a referral practice/ emergency **vet** and **your** normal **vet**. We'll only pay for a maximum of one **journey**.
28. Any out of hours **vet** costs. This is unless the **vet**, confirms an emergency consultation is essential. This is regardless of **your** personal circumstances.
29. Any hospitalisation costs and any associated **veterinary treatment** or **complementary treatment**. This is unless the **vet, complementary therapist** or **physiotherapist** confirms **your pet** must be hospitalised for essential **veterinary treatment**. This is regardless of **your** personal circumstances.
30. Costs resulting from an **injury** or **illness** specified as excluded on **your Policy Schedule**. This includes anything generally not covered within these Policy Terms and Conditions.
31. Any surgical items that can be used more than once.
32. Buying or hiring equipment or machinery or any form of housing, including cages.
33. The cost of bathing, grooming or de-matting **your pet** unless:
  - **You** have taken all reasonable steps to maintain **your pet's** health, and
  - A **vet** confirms only a **vet** or a member of a **vet** practice can carry out these activities. This is regardless of **your** personal circumstances.
34. Any dental **treatment** or complementary **treatment**. This is unless **your pet** had a dental examination by a **vet** in the 12 months before the **clinical signs** of the **injury** were first noted. **You** must be able to provide evidence of the dental examination.
35. Any dental **treatment** which is as a result of an **illness** and has not been caused by an **accident**.
36. The cost of a post-mortem examination.
37. Any **treatment** or **complementary treatment** whilst on a **journey**, if:
  - A **vet** and/or **complementary therapist** believes the **treatment** can be delayed until **your pet** returns **home**, or
  - The **journey** was made to get **treatment** abroad.
38. The cost of transplant surgery, including any pre-operative and post-operative **treatment**.
39. Any **treatment** or **complementary treatment** in connection with fly strike.
40. The cost of prosthodontics, orthodontic appliances, crowns, caps or splints, or veneers.
41. The cost of behavioural therapy. This is unless the **behavioural illness** is caused as a direct result of an insured **condition**. This must have occurred during the **policy term**.
42. The cost of any complementary **treatment** carried out by a **complementary therapist** that isn't a member of one of the agreed associations. They must hold one of the agreed qualifications listed in **complementary therapist** definition.
43. The cost of any **complementary treatment** that is not listed as one of the agreed **treatments** defined under **complementary treatment**.

44. Any cost relating to orthodontics, malocclusion, wry bite, supernumerary teeth, reverse scissor bite, posterior cross bite, anterior cross bite, overbite, brachygnathia, open bite or level bite.
45. Any of the following procedures;
- experimental **treatments**, or therapies,
  - prosthetics or any type of prosthesis or orthopaedic supports or artificial body parts or braces,
  - open heart surgeries,
  - cancer vaccinations,
  - therapeutic antibody for dog and cat cancers,
  - stem cell therapy,
  - organ transplants,
  - gene therapies,
  - probiotics,
  - dental vaccines,
  - cold laser **treatments**,
  - 3D printing
  - any drugs not used according to the manufacturers recommendations or not licensed by Veterinary Medicines Regulations (VMR)
- Any drug not prescribed under the veterinary prescribing cascade used by all **vets**. This doesn't include medication or **treatments** which are being trialled or are experimental or herbal medicines that aren't licensed for animals or humans in the **UK**
46. The cost of any **treatment** or **complementary treatment** that has been provided, administered or will be administered to **your pet** after **your** policy has cancelled or expired.
47. Any **treatment** for a behavioural **illness** that is not carried out by a **behaviourist**.

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

### How the maximum benefit is applied during policy term

1. The amount **we'll** pay for the cost of **treatment** or **complementary treatment** is the **maximum benefit** that applies on the **treatment date**.
2. If the claim includes medication, these costs will be subject to the **maximum benefit** that applies on the **treatment date** the medication will be used.

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

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

### Excessive veterinary fee charges

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

### Excessive veterinary treatment

6. If **we** consider the **vet treatment or complementary treatment your pet** receives may not be required. Or may be excessive when compared with the **treatment** that is normally recommended to **treat** the same **illness** or **injury**. **We** reserve the right to request a second opinion from a **vet** that **we** choose. If the **vet we** choose doesn't agree with the **veterinary treatment** or **complementary treatment** provided. **We** may decide to pay only the cost of the **Vet treatment or complementary treatment** that was necessary to **treat** the **injury** or **illness**. Based on the advice **we** are given by the **vet we** asked for the second opinion.



### Request to change the treating veterinary practice

7. **We** may refer **your pet's** veterinary history to another **vet** in **your** local area, that **we** choose, and pay for. If **we** request that **you** do so, **you** must arrange for **your pet** to be examined by this **vet**.
8. If **you** decide to take **your pet** to a different **vet** or **complementary therapist** for a second opinion because **you** are unhappy with the diagnosis or **treatment** provided. **You** must tell **us** before **you** arrange an appointment with the new **vet** or **complementary therapist**. If **you** don't, **we** won't pay any costs relating to the second opinion. If **we** ask, **you** must use a **vet** or **complementary therapist we** choose. If **we** decide the diagnosis or **treatment** currently being provided is correct, **we** won't cover any costs relating to the second opinion.

### Veterinary fee charges and discounts

9. **You** must make sure the **vet** practice or **complementary therapist** is paid within their requested time frame. **We** won't pay for any additional charge(s) added to the claim due to late **payment**. This will be taken off any claim due to be paid.
10. If the veterinary practice or **complementary therapist** provides a discount for paying the cost of **treatment** within a certain time frame, **you** must pay within this time frame. If **you** don't, **we**ll only pay the discounted **treatment** costs when the claim is due to be paid.





## Section 2: Death from injury or illness

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

### What we will pay

If **your pet** passes away or is put to sleep by a **vet** during the **policy term** due to an accidental **injury** or **illness**, we'll pay **you** up to the **loss of pet reimbursement** or the purchase price — whichever is lower, and within the policy limits. If **you** have no proof of purchase or **you** did not pay for **your pet**, we will only pay up to:

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

Whichever is less.

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

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



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

8. Any amount if **your pet's** death results from an **illness which starts in the first 14 days of cover**.
9. Any amount if the death results from an **illness** for any **pet** aged 8 years or over.
10. Any amount if the death results from an **illness** specified as excluded on **your Policy Schedule**. Or generally not covered within these Policy Terms and Conditions.
11. Any amount unless the death results from an incurable **illness**. The **vet** must confirm it was not humane to keep **your pet** alive because it was suffering.
12. Any amount if the main cause of death results from an **injury**.
13. Any death as a result of a **behavioural illness** or issue of **your pet**.

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

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

## What is not covered under this section of your Policy

21. Any fees, charges or costs incurred if **your pet** is put to sleep due to:
  - any law, regulation, or:
  - any order of the Privy Council, or government department, public authority or similar entity; or
  - any order related to a notifiable disease as defined by the Department for Environment Food & Rural Affairs or the Animal and Plant Health Agency; or
  - any **aggressive tendencies** or behavioural problems.
22. Any fees or costs incurred, if **your pet** is put to sleep due to **aggressive tendencies** or behavioural problems. (Including death benefit). Even if this is recommended by a **vet**.
23. Any fees or costs incurred for putting **your pet** to sleep during or after a surgical operation or a general anaesthetic. Unless a qualified **vet** certifies it was necessary because of **injury** or **illness**.
24. Any fees or costs incurred if **your pet** is put to sleep as a result of breeding, pregnancy or giving birth.
25. Any fees or costs incurred if **your pet** is put to sleep for financial reasons.
26. Any fees or costs incurred, including death benefit, for the death of **your pet** as a result of **illness** or **injury** if over the age specified on **your** Schedule of Insurance.
27. Any fees or costs incurred if **your pet** dies from **illness within the first 14 days** or **injury** within the first 48 hours of **your** Policy.
28. Any fees or costs incurred for the death of **your pet** or **injury** to or **illness** of **your pet** as a result of **your pet** undergoing organ transplants.
29. Any **treatment** or complementary medicine for any **cruciate ligament** in the first 30 days however caused, or any arthritis or any other **illness** or **injury** that develops from them.

## Section 3: Theft or straying

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

### What we will pay

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

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

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

whichever is less.

### What we will not pay

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

## Special conditions

### Notifying us

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

### Notifying vets and other businesses

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

### If your pet returns after a claim has been paid

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

## Section 4: Advertising and reward

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

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

### What we will pay

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

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

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

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

### What we won't pay

1. More than the **maximum benefit**.
2. Any expense incurred without **our** prior consent.
3. Any amount if **your pet** is lost, stolen or missing at the time **you** applied for the policy.
4. Any reward that **we** have not agreed to before **you** advertised it.
5. Any reward not supported by a signed receipt, giving the full name and address of the person who found **your pet**.
6. Any Advertising and Reward if **your pet** was lost or stolen whilst in the care of a Boarding Kennel or Cattery; or Dog Walker; or Dog Day Care Facility; or a **Pet** Groomer.
7. Any reward paid to a member of **your family**. Any person living with **you** or employed by **you**, and/or any person travelling with **you** during **your journey**.
8. Any amount where **your pet's** loss could have been **prevented** by **you**, and there is evidence to confirm this.
9. Any reward paid to the person who was caring for **your pet** when it was lost or stolen.
10. More than 7 days' accommodation costs, if **your pet** is stolen or goes missing during **your journey**:
11. Any amount if the cost of accommodation is at a property owned by **you** or **your family**.
12. Any amount unless there are official documents to certify the theft or loss was reported to the police, or the ship, aircraft, train or coach operator if the loss or theft happened while **you** were travelling with **your pet**.
13. Costs for advertising or for a reward if **your pet** is stolen and **you** do not report the theft to the Police within 48 hours or the local council dog warden within 7 days.
14. Costs for advertising or a reward if **your pet** is lost or stolen within fourteen days after the **start date** of **your** Policy. (Not applicable for renewed policies.).

### Special conditions

#### Notifying us

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

### Notifying vets and other businesses

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

### If your pet returns after a claim has been paid

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



## Section 5: Third party liability (dogs only)

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

**IMPORTANT** – Please note this section of **your** policy does not provide cover for any insured dog that is or is described as an **excluded breed**.

For the purposes of this section, the words insured dog means the dog that **you** have bought this cover in relation to and is named on **your Policy Schedule**.

### What is covered under this section of your policy

**We** will pay all sums **you** are legally liable for as compensation, costs and/or expenses awarded by a court in the **UK** following an **incident** involving **your** insured dog within the **UK**, which occurs during the **policy term**, results in bodily **injury** (fatal or non-fatal) to another person or accidental damage to another person's property.

**We** will also, with **our** agreement, pay for legal costs and expenses incurred in defending the claim made against **you**.

The most **we** will pay is up to the **maximum benefit** per **incident** for Third Party Liability.

### What you pay

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

### What is not covered under this section of your policy

1. The fixed **excess** per **incident**.
2. Any amount if **your** dog is known as, identified as, crossed or mixed with any **excluded breeds**.
3. Any claim if **your** dog has previously shown **aggressive tendencies, aggressive behaviour** or if it has ever acted aggressively towards another person or animal, or damaged another person's property.
4. Any amount if **your** dog has been diagnosed with or was known to suffer from a **behavioural illness** that causes **your** dog to show **aggressive tendencies/aggressive behaviour** and was present, diagnosed or noted before the start of **your** policy.
5. Any amount for an **incident** which has resulted from **your pets pre-existing condition**.
6. Any amount where **you** are held legally liable solely because of a contract or agreement **you** have entered into.
7. Any amount arising as a result of any deliberate act, wilful default or neglect by **you** or members of **your immediate family**.
8. Any cost arising as a result of any person handling **your** dog without **your** consent.
9. Any fines or penalties imposed on **you** from criminal proceedings including any amount a court requires **you** to pay to punish **you** or to try to stop the same circumstances that led to the **incident** happening again or because **you** have caused someone distress, embarrassment or humiliation.
10. Any claim or other proceedings against **you** or **your immediate family** in a court of law outside the **UK** or where the **incident** which resulted in the claim occurred outside the **UK**.
11. The cost for any bodily **injury** to, or loss or damage to property in the ownership, custody or control of, **you** or members of **your immediate family** or household, or any person employed by **you** or members of **your** household, or who were looking after **your** insured dog with **your** permission.
12. The cost for damage to property or bodily **injury** (fatal or non-fatal) to any person who has contact with **your** insured dog for professional purposes, such as a **vet**, or any person employed in a veterinary practice, a dog walker or trainer, a dog-sitter or kennels employee or a person employed by or working in a grooming parlour.



13. Any amount which is in any way connected to **your**, or **your** immediate **family's** work, employment or profession, or place of work.
14. Any loss which occurs in a place which is licensed to sell alcohol if this is where **your** dog normally lives or is kept.
15. Any amount which is insured under another insurance policy, such as **your** household insurance policy, which covers the same loss unless that insurance cover has been exhausted.
16. Any amount whilst **your pet** is **competing** in any type of **competition**, including but not limited to field trials, dog shows and/or breeders' **competitions**.
17. **We** are unable to provide cover for any dog which is used as an assistance, guide or therapy dog.
18. Regardless of how many of **your** dogs are involved within the same **incident**, the maximum indemnity payable will be limited to £1 million.
19. Any amount that results from **your** dog being used as part of a business or where **you** have been paid for **your** dog's assistance and/or service.
20. Any cost if **your** dog attacks, chases, injures or worries livestock. Under **your** Policy Terms and Conditions livestock is defined under as (but isn't limited to) sheep, cows, pigs, poultry and/ or any grazing animals such as horses, alpacas or llamas.

## Your policy conditions for Third Party Liability

1. It is a condition precedent to **our** liability that on the happening of any bodily **injury** or damage **you** or **your** legal personal representative shall at **your** own expense:
  - (a) give immediate notice to **us**
  - (b) take all reasonable precautions to **prevent** further bodily **injury** or damage
  - (c) within 30 days submit full details of the **incident**
  - (d) supply all information and assistance as may be required
  - (e) send to **us** any writ summons or other legal process issued or commenced against **you**, immediately and unanswered
  - (f) notify **us** immediately of any impending prosecution inquest or fatal **accident** inquiry.
2. It is a condition precedent to **our** liability that **you** shall not negotiate, admit or repudiate any liability without **our** written consent
3. **We** shall be entitled:
  - (a) to negotiate defend or settle in the name of and on **your** behalf any claim made against **you** as **we** deem appropriate
  - (b) to prosecute at **our** own expense and for **our** own benefit any claim for indemnity damages or otherwise in **your** name
  - (c) at any time to pay to **you** the Limit of Indemnity (after deduction of any amount or amounts already paid) or any lesser sum for which a claim or claims can be settled and upon such **payment** shall be under no further liability in respect of such claim or claims except for Costs and Expenses incurred prior to the date of such **payment**.

## Section 6: Loss of pet travel documents

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

**NOTE:** For details about travelling overseas with **your pet** please refer to [‘General Conditions and Exclusions which apply to the whole policy’](#).

### What we will pay

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

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

### What we will not pay

1. More than the **maximum benefit**.
2. Any costs that can be reclaimed from anywhere else.
3. Any costs that result from the failure of any microchip that does not meet the standards ISO 11784 or ISO 11785.
4. Any costs that result from a microchip reader failing to read a microchip.
5. Any costs unless **you** have official proof that the certificate or **pet travel documents** were lost or stolen. **You** must have reported the loss or theft to the police. Also to the travel company (ship, plane, train, or coach) if it happened while **you** were travelling with them.
6. Any costs if the **certificate for treatment** against parasites or **pet travel documentation** are lost or stolen while left unattended. This applies unless they are in **your** accommodation or the locked boot, covered luggage area or glove compartment of a locked vehicle.
7. More than 7 days' temporary accommodation costs.

### Special conditions that apply to this section

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

## Section 7: Boarding fees

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

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

### What we will pay

The cost of boarding **your pet**:

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

### What we will not pay

1. More than the **maximum benefit**.
2. Any amount if **you** are in hospital for less than 4 consecutive days during each hospital stay.
3. Any costs if **your** hospital stay directly or indirectly arises from :
  - a. an **injury** or **illness** first occurring or showing symptoms before **your pet** was covered.
  - b. **you** being pregnant, giving birth or any **treatment** that is not related to an **injury** or **illness**.
  - c. the **treatment** of alcoholism, drug abuse, drug addiction, attempted suicide or a self-inflicted **injury**.
4. Any costs resulting from **you** staying in a care or nursing home. Or for any care that **you** don't receive in a hospital.



# Information about your Insurer

## The Insurer

This **policy** is underwritten by Great Lakes Insurance UK Limited. Great Lakes Insurance UK Limited is registered in England and Wales.

Their registered office is 1 Fen Court, London, UK, EC3M 5BN. Their company number is 13436330.

Great Lakes Insurance UK Limited is approved by the Prudential Regulation Authority. It's regulated by both the Financial Conduct Authority and the Prudential Regulation Authority.

Firm Reference Number 955859. **You** can check this on the Financial Services Register by visiting: [register.fca.org.uk](https://register.fca.org.uk)

This **policy** is administered by **ERGO Travel Insurance Services Ltd**, registered in **England** and **Wales** under company number 11091555.

**ERGO Travel Insurance Services Ltd** is approved and regulated by the Financial Conduct Authority, registered under number 805870. They are located at 1 Fen Court, London, EC3M 5BN.

## How we protect your money (compensation scheme)

If **you** live in the **UK**, **you're** protected by the FSCS. This is the Financial Services Compensation Scheme.

This scheme compensates **you** if a company goes out of business and they can't pay valid claims under its policies.

For more information, visit the Financial Services Compensation Scheme website ([www.fscs.org.uk](https://www.fscs.org.uk)) or contact them at Beaufort House, 15 St Botolph Street, London, EC3A 7QU, or call **0800 678 1100** or **020 7741 4100**.

# Data protection notice

## Data Controllers and Processors

**We** act as the Data Controller for the personal data **you** provide, either directly or via **our** Data Processors. **We** oversee the management, processing, and safeguarding of **your** personal information. **Our** processing activities include policy issuance, claims management, customer service, and business operations related to insurance services.

For more information, visit: [www.ergotravelinsurance.co.uk/privacy-policy](https://www.ergotravelinsurance.co.uk/privacy-policy)

Great Lakes Insurance UK Limited (GLUK) also acts as a Data Controller of **your** personal data. GLUK is responsible for safeguarding this data in accordance with its privacy practices. For more details on how GLUK uses **your** personal data, please visit: <https://www.munichre.com/Great-Lakes-Insurance-UK-Information-Notice>

Puffin Group UK Ltd (Puffin) processes personal data on behalf of ERGO TIS for specific purposes, such as underwriting and handling claims and complaints. Puffin may also act as an independent Data Controller for other purposes as outlined in their privacy notice. For more details, please review Puffin Privacy Policy here: <https://www.puffininsurance.com/privacy-policy>

## How We use Your Personal Data

**We** will only use **your** personal data when the law allows **us** to. Most commonly **we** will use **your** personal data under the following two circumstances:

1. Where **we** need to perform the contract which **we** are about to enter into or have entered into with **you**.
2. When **you** gave explicit consent for **your** personal data to be collected and processed by **us** in accordance with this Data Protection Notice.

**We** use **your** personal data for the purposes of providing **you** with insurance, handling claims and providing other services under **your policy** and any other related purposes. **We** also use **your** personal data to offer renewal of **your policy**, for research or statistical purposes and to provide **you** with information, products or services that **you** request from **us** or which **we** feel may interest **you**. **We** will also use **your** personal data to safeguard against fraud and money laundering and to meet **our** general legal or regulatory obligations.

**We** collect and process **Your** personal data in line with the General Data Protection Regulation and all other applicable Data Protection legislation.

For more information about how **we** use **your** data, please go to:

[www.ergotravelinsurance.co.uk/privacy-policy](http://www.ergotravelinsurance.co.uk/privacy-policy)

## Special Categories of Personal Data

Some of the personal data **you** provide to **us** may be more sensitive in nature and is treated as a Special Category of personal data. The provision of such data is conditional for **us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes as set out in this notice.

## Sharing Your Personal Data

**We** will keep any information **you** have provided to **us** confidential. However, **you** agree that **we** may share this information with **ERGO TIS** (words with special meanings (definitions **we** use) and other companies within the ERGO Group and with third parties who perform services on **our** behalf in administering **your policy**, handling claims and in providing other services under **your policy**.

**We** will also share **your** information if **we** are required to do so by law, if **we** are authorised to do so by **you**, or where **we** need to share this information to **prevent** fraud.

**We** may transfer **your** personal data outside of the **UK**. Where **we** transfer **your** personal data outside of the **UK**, **we** will ensure that it is treated securely and in accordance with all applicable Data Protection legislation.

For more information about how **we** share **your** data, please go to:

[www.ergotravelinsurance.co.uk/privacy-policy](http://www.ergotravelinsurance.co.uk/privacy-policy)

## Your Rights

**You** have the right to ask **us** not to process **your** personal data for marketing purposes, to see a copy of the personal information **we** hold about **you**, to have **your** personal data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **us** to provide a copy of **your** personal data to any controller and to lodge a complaint with the Information Commissioner's Office (ICO).

The above rights apply whether **we** hold **your** personal data on paper or in electronic form.

**Your** personal data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or **our** business relationship with **you**, unless **we** are required to retain the data for a longer period due to business, legal or regulatory requirements.

### Further Information

Any queries relating to how Puffin process **your** personal data or if **you** would like to request a copy of **your** Personal Data, get in touch by email or letter using the information below:



Data Protection Officer  
Puffin Group UK Ltd, PO BOX 56, Narberth, SA67 9AN



Email: [Admin@PuffinInsurance.com](mailto:Admin@PuffinInsurance.com)

Any enquiries in relation to data held by **ERGO TIS** should be directed to:



Data Protection Officer  
ERGO TIS, Afon House, Worthing Road, Horsham, RH12 1TL



Email: [dataprotectionofficer@ergo-travel.co.uk](mailto:dataprotectionofficer@ergo-travel.co.uk)



Call: **+44 (0) 1403 788 510**

**You** can also complain to the ICO if **You** are unhappy with how **We** have used **Your** data. Their address is:



Information Commissioner's Office,  
Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF



Call: **0303 123 1113**



Web: <https://www.ico.org.uk>

