

British Pet Insurance

Services

Part of the Petc🐾ver[®] Group



Your Policy Wording for your Dog or Cat

Lifetime Cover

Catastrophe 1

Catastrophe 2

This booklet contains your Policy Terms and Conditions.

Please read in conjunction with your Certificate of Insurance to understand the cover for your pet.

Version 4
Effective from January 2026

Hello and thank you for choosing British Pet Insurance Services for your pet

British Pet Insurance Services is a trading name of Petcover EU Limited. We specialise in pet insurance and offer cover for pets, to ensure we really understand and cater for your needs.

British Pet Insurance Services was formed by and has brought together people with many years' experience in pet insurance to offer you a great insurance cover and has a team of people who love pets offering you the customer service you deserve.

Having a pet is rewarding, from the love they provide when being there to greet you to the challenges of the sleepless nights when they are not 100%. We are here to support you and your pet throughout all of this, whether it be with your insurance cover, claiming or just a little advice along the way.

We understand how stressful it can be when you need to make a claim. We aim to make claiming a smooth, quick and easy process so you can concentrate on your pet, so if you need anything at all please let us know.

This booklet contains the cover your policy provides. If there is anything you don't understand please let us know, or if you have any questions, problems or any feedback please contact us.

This Insurance is underwritten by Fortegra Insurance UK Limited.

This Insurance is issued by Petcover EU Limited trading as British Pet Insurance in accordance with the authorisation granted to them under the Binding Authority Agreement with Fortegra Insurance UK Limited.

Petcover EU Limited trading as British Pet Insurance Services is authorised and regulated by the Financial Conduct Authority (FCA) under reference number: 747757. Registered Office: 75 Western Road, Southall, England, UB2 5HQ. Trading Office: 4 Bridge Road Business Park, Haywards Heath, West Sussex, RH16 1TX.

This pet insurance policy is underwritten by Fortegra Insurance UK Limited is registered in England, No. 15182608, registered Office: 20 Fenchurch Street, 5th Floor, London, England, EC3M 3BY. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 1007149.

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Policy Terms and Conditions

British Pet Insurance Services does not provide advice or any personal recommendation about the insurance products offered.

Demands and Needs – who is this product suitable for?

This product meets the demands and needs of a pet owner who wants cover for the costs of **Veterinary Treatment**, for each **Illness** and **Injury**, over the life of their pet, with the option to add additional cover if required.

Your Pet must be aged eight (8) weeks of age or older at the commencement of the insurance.

Your Pet must not be used for security, guarding, track racing or coursing.

Your dog must not be any breed of dog which is banned by any **UK** government, public or local authority.

Your dog must not be a breed that is, or is crossed with, a pit bull terrier, dogo argentino, perro de presa canario, dogo canario, dingo, japanese tosa, fila brasileiro, czechoslovakian wolf dog, sarloos wolfhound/wolfdog or any wolf hybrid.

Important information

This document, the **Certificate of Insurance** and any related exclusion form **Your** insurance documentation.

This insurance documentation sets out the terms and conditions of the contract of insurance between **You** and the **Insurer**. Please read all documentation carefully and keep it in a safe place. It is important that **You**:

- Check that the information contained in the **Certificate of Insurance** is accurate (see '*Information you have given us*'), and
- comply with all **Your** duties and obligations under the insurance, including the important conditions below, and the action **You** must take in the event of a claim.

Failure to comply with the above could adversely affect **Your** insurance and any claim **You** make.

Information You have given Us

In deciding to accept this insurance and in setting the terms and premium, the **Insurer** has relied on the information **You** have given **Us**. **You** must take care when answering any questions **We** ask by ensuring that all information provided is accurate and complete.

If **We** establish that **You** deliberately or recklessly provided **Us** with false or misleading information **We** will treat this insurance as if it never existed and decline all claims.

If **We** establish that **You** carelessly provided **Us** with incorrect or incomplete information that the **Insurer** has relied upon in accepting this insurance and setting its terms **We** may:

- Treat this insurance as if it had never existed and refuse to pay all claims. **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered, or
- amend the terms of **Your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **Your** carelessness, or
- cancel **Your** insurance in accordance with '*Cancelling*' on page 7.

We will write to **You** if **We**:

- Intend to treat this insurance as if it never existed, or
- need to amend the terms of **Your** insurance, or
- require **You** to pay more premium for **Your** insurance.

Your Duty to Disclose to Us

It is an essential part of **Your** Insurance that **You** disclose to **Us** any changes to **Your Pet's** health or **Your Personal Circumstances**. This applies at the commencement, during the **Period of Insurance** and at the renewal of **Your** insurance. The information **You** need to tell **Us** about is detailed below.

Your pet's health:

You must tell **Us**:

- If **Your Pet** has shown any signs of **Illness** or **Injury** or been unwell.
- If **Your Pet** has been seen by a **Vet** for any reason other than **Routine or Preventative Treatment** and/or neutering.
- If **Your Pet** has any issues that **You** have discussed with a **Vet** regarding **Your Pet's** health, whether or not any treatment resulted from such discussion.
- If **Your Vet / Veterinary Practice** have advised that **Your Pet's** weight is over the normal limits.

Your circumstances:

You must tell **Us** if:

- **You** become aware that any details shown on **Your Certificate of Insurance** are incorrect.
- **Your** address or the address at which **Your Pet** is kept has changed.
- **You** no longer own any of the pets shown on **Your Certificate of Insurance**.

This is not an exhaustive list, above are some examples of the type of information **You** should tell **Us** about.

Who does the Duty apply to?

The '*Your Duty to Disclose to Us*' applies to **You** and everyone that is an insured under the **Policy**. If **You** provide information for another insured, it is as if they provided it to **Us**.

What happens if the Duty of Disclosure is not complied with?

If the '*Your Duty to Disclose to Us*' is not complied with **We** may cancel the **Policy** and/or reduce the amount **We** pay if **You** make a claim. If fraud is involved, **We** may treat the **Policy** as if it never existed, and pay nothing.

Renewing this insurance

When this **Policy** is due for renewal, **We** will write to **You** at least twenty-one (21) days before the **Period of Insurance** ends with full details of **Your** next year's premium and policy terms and conditions. If **You** pay **Your** premium by Direct Debit instalments **Your Policy** will renew automatically with **Your** next year's premium and policy terms and conditions; if **You** do not want to renew the **Policy** please contact **Us**. If **You** need to contact **Us** to discuss **Your** renewal before the expiry of **Your** existing insurance, **Our** contact details can be found on the back cover. Occasionally, **We** may not be able to offer to renew **your Policy**. If this happens, **We** will write to **You** at least twenty-one (21) days before the expiry of **Your Policy** to allow enough time for **You** to make alternative insurance arrangements.

Cancelling

How you can cancel your Policy

You can cancel **Your Policy** at any time by contacting **Us**. Please telephone **Us** on 01444 708840 or send written confirmation by email to info@petcover.uk.com or by post to British Pet Insurance Services, 4 Bridge Road Business Park, Haywards Heath, West Sussex, RH16 1TX.

If **You** cancel **Your Policy** in the first fourteen (14) days of **Your** first **Period of Insurance** **We** will refund all of the premium **You** have paid, provided **You** have not made a claim.

If **You** cancel **Your Policy** in the first fourteen (14) days after **Your** renewal date **We** will refund any premium **You** have paid for cover after that renewal date, provided **You** have not made a claim since that renewal date.

If **You** cancel **Your Policy** at any other time, **We** will refund any amount **You** have paid for cover after the cancellation date. No refund will be provided where a claim has been made or there are any circumstances which **You** are aware of that may give rise to a claim.

Once **Your Policy** is cancelled all cover for **Your Pet** will stop on the date the **Policy** is cancelled and no further claims will be paid.

How we can cancel your Policy

The **Insurer** may cancel this insurance by giving **You** fourteen (14) days' notice in writing to the address last notified to **Us**. The **Insurer** will only do this for a valid reason, examples of which are:

- Non-payment of premium; for details on this please read '*General Condition – Paying Your Premium*'.
- A change in risk occurring which means that **We** can no longer provide **You** with insurance cover.
- Failure to comply with a provision of the **Policy**.
- Non-cooperation or failure to supply any information or documentation **We** request.
- Misrepresentation to **Us** during negotiations prior to the issue of the **Policy**.
- Making a fraudulent claim under the **Policy** or under some other contract of insurance that provides cover during the same period of time that the **Policy** covers **You**.
- Threatening or abusive behaviour or the use of threatening or abusive language.

If **We** cancel this insurance, provided **You** have not made a claim, **You** will be entitled to a refund of the premium paid. This refund will be a proportionate amount based on the number of days **Your policy** was in force.

If **We** pay any claim, whether by settlement, compromise or otherwise, then no refund of premium will be allowed. Cancellation of the insurance by **Us** does not affect the treatment of any claim arising under the insurance in the period before cancellation.

Definitions

If **We** explain what a word means, that word has the same meaning wherever it appears in the **Policy**. For ease, **You** will see that these words appear in bold throughout.

Accident	means a sudden, unexpected and specific event which occurs at an identifiable time and place. All accidents arising from one event or one original cause will be treated by Us as one accident. For the sake of clarity, an accident does include physical damage or trauma of a gradual nature which happens over time. This includes, but is not limited to, conditions such as luxating patella; a rupture or strain of one or both cruciate ligaments; degenerative joint disease; hip dysplasia and hyperextending hocks; Juvenile Pubis Symphysiodesis (JPS).
Alternative or Complementary Treatment	means the cost of any examination, consultation, advice, test and legally prescribed medication for the following procedures where they treat an Illness or Injury . This includes any Veterinary Treatment specifically needed to carry out the procedure: • acupuncture • homeopathy • chiropractic manipulation • hydrotherapy • osteopathy
Agreed Countries	means any country which is a member of the European Union.
Behavioural Illness	means any change to Your Pet's normal behaviour, resulting from a mental or emotional disorder.
British Pet Insurance Services	is a trading name of Petcover EU Limited. Petcover EU Limited is registered in England and Wales under number 10001319, and is authorised and regulated by the Financial Conduct Authority under reference number 747757.
Bilateral Condition	means any Condition affecting body parts of which the pet has at least two, including, but not limited to eyes, ears, patella's (knees), cruciate ligaments. When applying an exclusion, bilateral conditions are considered the one Condition .
Certificate of Insurance	means the relevant certificate of insurance We issue including on renewal or variation of the Policy containing details of the cover provided under the Policy , including any exclusions and other specific insurance details that the Insurer has applied to Your cover.
Clinical Signs(s)	means a change(s) in Your Pet's normal healthy state, its bodily functions or behaviour.
Condition	means any condition that causes discomfort, dysfunction, distress, including Injuries , disabilities, disorders, Clinical Sign(s) , syndromes, infections, isolated symptoms, deviant behaviour, and atypical variations of structure and function and/or death to the pet afflicted.
Elective Treatment	means Veterinary Treatment that is, but not limited to, de-sexing, spaying or castration; micro-chipping; grooming and de-matting, cosmetic or aesthetic procedures or surgery, or elective surgery including but not limited to dew-claw removal, prescription diet foods, tail docking, debarking, declawing, ear cropping and any Veterinary Treatment not related to an Injury , Illness , or trauma. Elective surgery or Veterinary Treatment that is beneficial to Your Pet but is not essential for Your Pet's survival or does not form part of Veterinary Treatment for an Injury or Illness , or any Veterinary Treatment , diagnostic or procedure You request, which the Vet confirms is not necessary to treat an Injury or Illness .

means the amount(s) shown on **Your Certificate of Insurance** that **You** must pay for each unrelated **Condition** claim made under **Your Policy** per **Period of Insurance**.

Veterinary Fee excesses may be either:

- The fixed excess only. The fixed excess is the first amount **You** must pay for each unrelated **Condition** per **Period of Insurance**, or
- the fixed excess and an additional age excess (which is a percentage of the amount **You** are claiming) may also apply and where applicable will be shown on **Your Certificate of Insurance**. An additional age excess will apply in the following circumstances:

Please see below an example of how **Your** excess(es) can be applied:

Type of Pet	Age of Pet	Additional age excess
Dogs (not including Select Breeds)	Over eight (8) years of age	20%
	Over ten (10) years of age	35%
Select Breed Dogs	Over four (4) years of age	20%
	Over seven (7) years of age	35%
Cats	Over eight (8) years of age	20%
	Over ten (10) years of age	35%

Please see below an example of how **Your** excess(es) can be applied:

Excess(es)

Dog (which is not a Select Breed), aged nine (9) years old	
Claimable Veterinary Fees amount	£3,000
Fixed excess amount	£450
Revised claimable amount	£2,550
Additional age excess percentage	20%
Calculated additional age excess amount	£510
Revised claimable amount after excesses deducted	£2,040

Please see below an example of how **Your** excess(es) can be applied:

Cat, aged five (5) years old	
Claimable Veterinary Fees amount	£3,000
Fixed excess amount	£900
Revised claimable amount	£2,1000
Additional age excess percentage	0% as under the age of 8.
Calculated additional age excess amount	£0
Revised claimable amount after excesses deducted	£2,100

Family

means **Your Immediate Family** and, grandparents, brothers, sisters, grandsons, and/or granddaughters including family of step relationships.

Home	means the place in the UK and where You and Your Pet usually live.
Illness(es)	means any change(s) to a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities Your Pet was born with or were passed on by its parents.
Illness which starts in the first twenty eight (28) days of cover	means an Illness that: • Showed Clinical Sign(s), • is the same as, or has the same Clinical Sign(s) or diagnosis as an Illness that showed Clinical Sign(s), • is caused by, relates to, or results from, a Clinical Sign(s) that first occurred, or an Illness that, showed Clinical Sign(s). In the first twenty eight (28) days of: • Your Pet's first Period of Insurance, or • the cover being added to Your insurance. No matter where the Illness or Clinical Sign(s) occur or happen in, or on, Your Pet's body. The twenty eight (28) day Waiting Period will cease at 00.01 on the twenty ninth (29th) day of cover.
Immediate Family	means spouse, civil partner, life partner, partner, parents, sons and daughters, including Family of step relationships.
Injury / Injuries / Injured	means a physical injury or trauma caused immediately, solely and directly from an Accident . This does not include any physical injury or trauma that happens over a period of time or is of a gradual nature.
Insurer	means Fortegra Insurance UK Limited. Registered in England, No. 15182608. Registered Office: 20 Fenchurch Street, 5th Floor, London, England, EC3M 3BY. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 1007149. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Annual reports on our solvency and financial position can be found at https://www.fortegra.eu/solvency-and-financial-condition-report.
Journey	means travel from Your Home within the UK or any of the Agreed Countries undertaken during the Period of Insurance for a maximum of ninety (90) days for all journeys in the Period of Insurance . This includes the duration of Your holiday or business trip and any travel, in and between the UK and an Agreed Country and return journeys to Your Home .
Lifetime Cover	means the cover You can continue to claim for, for the Veterinary Treatment for on-going Illness or Injuries throughout Your Pet's lifetime, provided You renew the Policy annually without a break in cover.
Maximum Benefit(s)	means the most We will pay for the relevant level of cover You have chosen during the Period of Insurance as set out in the Certificate of Insurance , subject to exclusions of the Policy and less the applicable excess.
Member of a Veterinary Practice	means any person legally employed by a Veterinary Practice under a contract of employment, other than a Vet who may be the insured.
Our Vet	means any Vet appointed or engaged by Us to carry out Veterinary Treatment to Your Pet or discuss Your Pet's Veterinary Treatment with Your Vet .

Optional Extra Benefit(s)	means an additional benefit that You can elect to include in addition to the basic insurance. The optional extra benefit in Catastrophe 1 and Catastrophe 2 plans is: • Third Party Liability For optional extra benefits to be included You must select the option and pay an additional premium. If applicable the optional extra benefit will be shown on Your Certificate of Insurance.
Period of Insurance	means the time during which the Insurer provides cover as shown on Your Certificate of Insurance. It does not refer to any prior period of insurance if the policy is a renewal of a previous policy or any future period of insurance for any policy You may enter into with the Insurer upon renewal. Each period of insurance is treated as separate. This is normally Twelve (12) months, but may be less if Your Pet has been added to Your Policy or it has been cancelled.
Personal Circumstances	means circumstances about You, Your Family or Your Pet which You have limited or no control over. Examples of personal circumstances are (but not limited to) a lack of transport, Your Pet's size or behaviour, Your Home environment, You or Your Family's working hours, Your child-care arrangements, Your Family's other commitments etc.
Pet Travel Scheme (PETS)	means a government system which allows people in the UK to take their pets to Agreed Countries and bring them back to the UK without the need for quarantine.
Pet Passport	means the pet passport issued for Your Pet under the terms of the Pet Travel Scheme (PETS).
Policy	means this document and the Certificate of Insurance and any other documents We issue to You which are expressed to form part of the policy terms and conditions, which set out the cover the Insurer provides during the Period of Insurance. For the sake of clarity, it does not include any prior policy that this is a renewal of or any future policy that is a renewal of the policy.
Pre-Existing Condition(s)	means any Condition(s) or symptom(s), sign(s) or Clinical Sign(s) of that Condition, Injury or Illness occurring or existing in any form that: • Has happened or first showed Clinical Sign(s), or • has the same diagnosis or Clinical Sign(s) as an Injury, Illness or Clinical Sign(s) Your Pet had, or • is caused by, relates to, or results from, an Injury, Illness or Clinical Sign(s) Your Pet had occurring or existing. • Before Your Pet's cover started, or prior to the Policy commencement date, or • during the twenty eight (28) day Waiting Period, or • before the cover was added to Your insurance. This applies no matter where the Injury, Illness or Clinical Sign(s) occurred or happen in, or on, Your Pet's body. This is regardless of whether or not We place any exclusion(s) for the Injury/Illness. For the avoidance of doubt when referring to pre-existing conditions, and Conditions affecting a part of Your Pet's body of which it has two, will be deemed to be a Bilateral Condition and both will be excluded from cover.

Routine or Preventative Treatment	means care or Veterinary Treatment such as check-ups and procedures that are designed to prevent future Illnesses from occurring rather than treating existing Illnesses . These include, but are not limited to annual physical examinations and check-ups, vaccinations, worm prevention medication, flea and other internal/external parasite prevention, nail/claw clipping, maintaining a healthy diet, removal of misaligned or retained deciduous teeth.
Select Breed(s)	Please refer to 'Select Breed' on Your Certificate of Insurance to find out if Your Pet is a select breed.
Twelve (12) months	means a consecutive period of three hundred and sixty five (365) days.
UK	means the United Kingdom.
Vet(s)	means a veterinarian, specialist veterinarian, Veterinary Practice , clinic, hospital, centre including referral hospitals: • Who/which in the UK is registered with the RCVS (Royal College of Veterinary Surgeons). • Who/which in the other Agreed Countries is registered in the country where he/she practices.
Veterinary Fees	means the amount Vets in general or referral practices usually charge.
Veterinary Practice	means any veterinary service provided by a veterinary organisation or business.
Veterinary Treatment	means the cost of the following when required to treat an Illness or Injury : • Any examination, consultation, advice, tests, X-rays, diagnostic procedure, surgery and nursing carried out by a Vet, a veterinary nurse or another Member of a Veterinary Practice under the supervision of a Vet, and • any medication legally prescribed by a Vet.

	means a period of time starting from the commencement date of the Policy, during which an Injury or Illness or Condition, which first occurs or shows Clinical Sign(s) will be excluded from cover unless otherwise stated on Your Certificate of Insurance. The following waiting periods apply to Your Policy. • Twenty eight (28) day waiting period - a period of twenty eight (28) days starting from the commencement date of the Policy (excluding renewals) as shown on Your Certificate of Insurance of the initial Period of Insurance, during which an Illness or Condition that first occurs or shows Clinical Sign(s) will be excluded from cover unless otherwise stated on Your Certificate of Insurance. The twenty eight (28) day waiting period will cease at 00.01 on the twenty ninth (29th) day of cover. • One hundred and eighty (180) day waiting period - a period of six (6) months or one hundred and eighty (180) days starting from the commencement date of the Policy (excluding renewals), as shown on Your Certificate of Insurance during which a cruciate ligament, Illness or Condition first occurs or shows Clinical Sign(s) will be excluded from cover unless otherwise stated on Your Certificate of Insurance. The one hundred and eighty (180) days waiting period will cease at 00.01 on the one hundred and eighty first (181st) day of cover. • Three hundred and sixty five (365) day waiting period - a period of Twelve (12) months or three hundred and sixty five (365) days starting from the commencement date of the Policy (excluding renewals), as shown on Your Certificate of Insurance during which nasal fold surgery, skin fold surgery, stenotic nares, soft palate resections, enlarged tongue (macroglossia), everted laryngeal sacculles, Brachycephalic Gastrointestinal Syndrome (BGS) and brachycephalic airway obstruction (BOAS), Illness or Condition first occurs or shows Clinical Sign(s) will be excluded from cover unless otherwise stated on Your Certificate of Insurance. The three hundred and sixty five (365) days waiting period will cease at 00.01 on the three hundred and sixty sixth (366th) day of cover, regardless of Your Pet showing Clinical Sign(s) of the Condition or not, prior to commencement of cover or within the twenty eight (28) day waiting period.
Waiting Period(s)	
We, Us, Our	means British Pet Insurance Services , a trading name of Petcover EU Limited acting on behalf of Insurers . Petcover EU Limited is registered in England and Wales under number 10001319, and is authorised and regulated by the Financial Conduct Authority under reference number 747757.
Your Pet	means the dog or cat named on the Certificate of Insurance .
You, Your	means the person(s) named as the insured on the Certificate of Insurance .

General Conditions

1. Conditions of the Policy	You must keep to the General Conditions and Conditions applying to each cover to have the full protection of the Policy. If You do not, and the Condition You have not kept to relates to a claim, We may refuse or reduce the amount We pay under the claim.
2. Caring for Your Pet	Throughout the Period of Insurance You must take all reasonable steps to maintain Your Pet's health and to prevent Injury, Illness and loss. • You must provide Routine or Preventative Treatment normally recommended by a Vet to prevent Illness or Injury. If there is a disagreement between You and Us as to what reasonable steps are, the details will be referred to an independent national welfare body or an independent Vet mutually agreed upon. • You must arrange and pay for Your Pet to have a yearly dental examination and to receive any oral Veterinary Treatment normally recommended by a Vet to prevent Illness or Injury. Any Veterinary Treatment recommended as a result of the dental examination must be carried out as soon as possible. If You do not comply with this obligation then any claims which relate to dental We may refuse or reduce the amount We pay under the claim. • You must keep Your Pet vaccinated against the following: Dogs – Distemper, hepatitis, parvovirus, kennel cough and leptospirosis (in areas where it is prevalent and Vets recommend vaccination) and any other vaccination recommended to You by a Vet. Cats – Feline infectious enteritis, feline leukaemia and cat flu and any other vaccination recommended to You by a Vet. If You do not keep Your Pet vaccinated, We may refuse or reduce the amount We pay under the claim that result from any of the above Illnesses. • You must arrange for a Vet to examine and treat Your Pet as soon as possible after it shows Clinical Sign(s) of an Injury or Illness. You must follow the advice and recommendations of the treating Vet; so as not to prolong or aggravate the Illness or Injury. If You do not follow the Vet's advice We may refuse or reduce the amount We pay relating to that Injury or Illness. And if We decide, You must also take Your Pet to Our Vet.
3. Precautions	Throughout the Period of Insurance You must take all reasonable steps to: • Maintain Your Pet's health. • Supply a secure and safe environment for Your Pet to prevent Injury or Illness. • Manage Your Pet to prevent Injury to a person or another animal and damage or destruction to any property.
4. Ownership	You must be the owner of Your Pet. Your cover will stop immediately if ownership is transferred to another person or organisation.
5. Claims Pre-Authorisation	We will not guarantee on the phone if We will pay a claim. You must send Us a claim form that has been fully completed and We will then write to You with Our decision.
6. Providing Claim Information	When You make a claim You agree to give Us any information We may reasonably ask for in English. If You incur any charge for this, You must pay the charge.

7. Legal rights against others	If there is any other insurance under which You are entitled to make a claim You must report the incident to that insurance company and tell Us their name and address and Your policy and claim number with them. To the extent permitted by law, We will only pay Our share of the claim. If You have any legal rights against another person in relation to Your claim, We may take legal action against them in Your name at Our expense. You must give Us all the help You can and provide any documents We ask for.
8. Providing Your Vet information	If We agree for a claim payment to be paid directly to Your Vet and You allow this, then if the Vet, who has treated Your Pet or is about to treat Your Pet, asks for information about Your insurance that relates to a claim, We will tell the Vet what the Policy covers, what We will not pay for, how the amount We pay is calculated and if the premiums are paid to date.
9. Second Opinion	If We consider the Veterinary Treatment Your Pet receives may not be required, may be excessive, or for an excessive cost, when compared with the Veterinary Treatment normally recommended to treat the same Illness or Injury by general or referral practices, We reserve the right to request a second opinion from Our Vet. If Our Vet does not agree that the Veterinary Treatment provided is reasonably required, We may decide to pay only the cost of the Veterinary Treatment that was necessary to treat the Injury or Illness, as advised by Our Vet from whom We have requested the second opinion.
10. Permission for Your Vet to provide information	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.
11. Claims Settlement Deductions	When We settle Your claim, We reserve the right to deduct from the claim amount, any amount due to Us.
12. Cancelling Your Policy	You can cancel Your Policy at any time by contacting Us. Please telephone Us on 01444 708840 or send written confirmation by email to info@petcover.uk.com or by post to British Pet Insurance Services, 4 Bridge Road Business Park, Haywards Heath, West Sussex, RH16 1TX. If You cancel Your Policy in the first fourteen (14) days of Your first Period of Insurance We will refund all of the premium You have paid, provided You have not made a claim. If You cancel Your Policy in the first fourteen (14) days after Your renewal date We will refund any premium You have paid for cover after that renewal date, provided You have not made a claim since that renewal date. If You cancel Your Policy at any other time, We will refund any amount You have paid for cover after the cancellation date. This refund will be a proportionate amount based on the number of days Your Policy was in force. No refund will be provided where a claim has been made or there are any circumstances which You are aware of that may give rise to a claim. Once Your Policy is cancelled all cover for Your Pet will stop on the date the Policy is cancelled and no further claims will be paid. We may cancel this insurance by giving You fourteen (14) days' notice in writing to the address last notified to Us. We will only do this for a valid reason. If We cancel this insurance, provided You have not made a claim, You will be entitled to a refund of the premium paid. This refund will be a proportionate amount based on the number of days your policy was in force. If We pay any claim, whether by settlement, compromise or otherwise, then no refund of premium will be allowed. Cancellation of the insurance by Us does not affect the treatment of any claim arising under the insurance in the period before cancellation.

13. Paying Your premium	Your Pet is only covered under this Policy if You pay the premium. If You pay by Direct Debit instalments and You miss an instalment, You must pay the outstanding amount within fourteen (14) days. If You do not, We will cancel Your Policy back to the last day You have paid for cover. All cover for Your Pet will stop from that date and no further claims will be paid. When We settle Your claim, if there are any premiums overdue, We will deduct the outstanding amount from the claim payment. If You pay by Direct Debit instalments and You frequently miss an instalment or pay an instalment late, We may request You pay all Your remaining premium until the end of the Period of Insurance. If You do not pay the remaining premium We will cancel Your Policy back to the last day You have paid for cover. All cover for Your Pet will stop from that date and no further claims will be paid.
14. Renewing Your Policy	We will write to You at least twenty one (21) days before the Policy expires with full details of Your premium and terms upon which renewal will be offered for a further Period of Insurance. If You do not want to renew the Policy just let Us know. If You pay Your premium by Direct Debit instalment, when the Policy is due for renewal and We have agreed to renew the Policy, We will renew it for You automatically, to save You the worry of remembering to contact Us before the renewal date. If You paid Your Policy by any other means, You need to contact Us before Your renewal date to confirm You want to renew Your Policy and to pay Your premium. It is important that You check the terms of any renewal offer to satisfy yourself that the details are correct. In particular, check the sum insured amounts and Excess(es) applicable and ensure that the levels of cover are appropriate for You. At each renewal, We ask You to notify Us of certain information. The information We require from You will be stated in Your renewal documentation. It is important that You provide Us with full and accurate information as this could affect a future claim. Please note that You need to comply with ‘<i>Your Duty to Disclose to Us</i>’ before each renewal.
15. Changes at renewal	This document also applies for any offer of renewal We may make, unless We tell You otherwise. When We offer renewal We may: • Change the premium, excesses and Policy Terms and Conditions. • Place exclusions because of Your Pet’s claims and veterinary history. • Limit or withdraw Third Party Liability cover based on a review of Your Pet’s behaviour. For example, any aggressive tendencies shown or any incidents where Your Pet has caused Injury to a person or another animal.

16. Changes during the Period of Insurance	Changes will only be made to the Policy at renewal, We will not change the cover We provide for Your Pet during the Period of Insurance, unless: • You decide to change Your Pet's cover. • You did not tell Us about something when We previously asked. • You provided Us with inaccurate information when previously asked, regardless of whether or not You thought it was accurate at the time. If You transfer Your Pet to a plan with additional or higher benefit limits, the additional or higher benefits will not apply if the Condition being claimed for, first occurred prior to the change in the level of cover.
17. Pre-existing conditions	Any Injury or Illness which occurred before Your Pet's cover started is a Pre-Existing Condition and something which will never be covered by Your insurance. This is regardless of whether We place an exclusion for the Injury/ Illness or not.
18. Illnesses in the Waiting Period	Any Illness which starts in the first twenty eight (28) days of cover (Waiting Period). The twenty eight (28) day Waiting Period will cease at 00.01 on the twenty ninth (29th) day of cover. Your Policy does not cover any claim relating to any of these Injuries or Illnesses which started or showed Clinical Sign(s) within the Waiting Period will never be covered by Your Policy. If, at a later time any of these Injuries or Illnesses which started or showed Clinical Sign(s) within the Waiting Period represents again with the same diagnosis, We will also not cover any costs to treat that Injury or Illness. This is regardless of whether Your Vet confirms the past and current Injuries or Illnesses are, or are not, linked.
19. Exclusions	In addition to the exclusions set out in these Terms and Conditions, the Policy does not cover any amount that results from an Injury, Illness or incident which is shown as excluded on Your Certificate of Insurance. Exclusions can be added on Your Policy at the start of Your first Period of Insurance based on Your answers to Our questions and any supplementary information provided. We can also place exclusions during the Period of Insurance but We can only do this if We find out, that when We asked during Your application, You did not tell Us about something or You provided Us with inaccurate information (regardless of whether or not You thought it was accurate at the time). In these cases the exclusion(s) will be placed back to the start of Your first Policy. Your Policy does not cover any claim that results from an Injury, Illness or incident which falls under any exclusion placed on Your Policy. An exclusion can be temporary or permanent. If the exclusion is temporary, upon request We will tell You under what circumstances We will reconsider the exclusion and what information You will need to provide. You must pay for the cost of this information. Please contact Us if You wish to discuss any exclusions on Your Policy.
20. Policy Limits	Limits do apply to some items covered by the Policy. You should read the Policy carefully so that You are aware of what limits may be applicable to You in the event of a loss.

21. Travel Cover	Some cover under Your Policy provides cover whilst Your Pet is on a Journey. This type of cover is limited to the Agreed Countries for a maximum of ninety (90) days in each Period of Insurance. While Your Pet is outside the UK You must follow the conditions of the Pet Travel Scheme (PETS). Full details of the Pet Travel Scheme (PETS) can be found on the Defra website: www.defra.gov.uk or You can call the Defra Pet Travel Scheme (PETS) Helpline on 0370 241 1710. You must not take Your Pet outside of the UK if a Vet has advised against it. If You do, Your Pet will not be covered when outside of the UK. You agree to pay translation costs for any claim documentation not written in English.
22. Jurisdiction	This insurance contract is subject to the laws of England and Wales and the exclusive jurisdiction of the courts of England and Wales. Unless We agree otherwise, the language of the Policy and all communications relating to it will be in English.
23. Your Residence	• Your Pet must live in the UK. • If Your address, or the address of Your Pet, changes You must advise Us as soon as possible as this may affect the insurance cover provided.
24. Provide and Update Information Previously Provided	Throughout Your Policy You need to tell Us about certain information. The things You need to tell Us about are detailed in Your Certificate of Insurance and in the '<i>Your Duty to Disclose to Us</i>' in the Policy Terms and Conditions. It's important You check any new documents We send to understand the information We need. If You do not provide Us with the full and accurate information in English it can result in a claim not being paid or affect the cover We provide.
25. Fraudulent Provided	If You submit a fraudulent claim, or solicit Your Vet to behave in a fraudulent manner or persuade them to falsify or change information regarding a claim, then the claim may be denied and We may cancel the Policy. We may also be entitled to reclaim any payments already made to You in respect to such claims.
26. Lost Pets	If Your Pet is lost or missing when You first take the Policy, the cover under the Policy will not start until You are reunited with Your Pet and any incident, Injury or Illness which occurs before You are reunited will not be covered by the Policy.
27. Your Rights	The Policy is subject to any rights and remedies.
28. Sanctions	No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
29. Providing Information	When we ask for additional information You agree to give Us any information We may reasonably ask for in English. If You incur any charge for this, You must pay the charge.

General Exclusions

We will not pay any benefit under the **Policy** for any costs or expenses incurred by **You** that are caused by, arise out of, or are in any way related to or connected with:

1. Your Certificate of Insurance	A Condition, Injury or Illness specifically excluded on Your Certificate of Insurance .
2. Your Pet's age	Any pet that is less than eight (8) weeks old at the commencement of cover.
3. Your Pet's Use	Dogs used for security, guarding, track racing or coursing.
4. Your Pet's breed	Any breed of dog that is banned by any UK Government, Public or Local Authority or any dog that is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario, Dogo Canario, Dingo, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound / Wolfdog or any wolf hybrid. (This list may be modified from time to time.)
5. Laws and regulations	- Any dog that must be registered under: a) The relevant legislation dealing with dangerous dogs or any further amendments to such legislation, or b) the Dangerous Dog Act 1991, the Dangerous Dog (Amendment) Act 1997, or any further amendments to this Act. - Any dog declared as a dangerous dog by a Government authority. You breaking the UK laws or regulations of England and Wales, including those relating to animal health or importation regulations. Your Pet being confiscated or destroyed by any Government or Public or Local Authority or any person or body having the jurisdiction to do so, including because it was worrying livestock. - Any Government or Public or Local Authority or any person or body having the jurisdiction to do so, having put restrictions on Your Pet. - Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament. - Any costs caused because the Department for Environment, Food and Rural Affairs (DEFRA) has put restrictions on Your Pet. - Any benefit to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
6. Radiation	Radiation, nuclear explosion, nuclear fallout or contamination by radioactivity.
7. Transmission of disease	A disease transmitted from animals to humans.
8. War, acts of terrorism, riot, revolution or any similar event	An act of force or violence for political, religious or ideological reasons, war, acts of terrorism, riot, revolution or any similar event, including any chemical or biological terrorism.

9. When Your Pet is on a Journey in an Agreed Country	• You not following the conditions of the Pet Travel Scheme (PETS). • Any Journey You take Your Pet on against a Vet's advice. • Any animal less than twelve (12) weeks old. • A foreign government or public authority putting restrictions on Your Pet. • Your Pet living permanently outside of the UK. • An Illness that Your Pet contracted while outside the UK, or the Agreed Countries that it would not normally have contracted in the UK or the Agreed Countries.
10. Routine or preventative Treatment	Cost of Routine or Preventative Treatment or care such as check-ups and procedures that are designed to prevent future Illnesses from occurring rather than treating existing Illnesses. These include, but are not limited to annual physical examinations and or check-ups, vaccinations, worm prevention medication, flea and other internal/external parasite prevention.
11. Elective Treatment	Cost of Elective Treatment, diagnostics or procedures including, but not limited to desexing, spaying or castration, micro-chipping, grooming and de-matting, cosmetic or aesthetic procedures or surgery, or elective surgery including but not limited to dew-claw removal, prescription diet foods, tail docking, debarking, declawing, ear cropping, and any Veterinary Treatment not related to an Injury, Illness, or trauma. Elective Treatment that is beneficial to the pet, but is not essential for Your Pet's survival or does not form part of Veterinary Treatment for an Injury or Illness.
12. Care and negligence	Cost of treating any Injury or Illness or other bodily Injury or Illness caused by, arising out of, or in any way connected with a malicious act, deliberate Injury or bodily Injury or gross negligence caused by You or a member of Your Immediate Family or anyone living with You or acting with Your express or implied consent.
13. Pandemic disease	Any pandemic disease that causes widespread Illness, death or destruction affecting dogs and cats.
14. Vaccinations	• Any dog not being vaccinated against distemper, hepatitis, kennel cough, leptospirosis (in areas where it is prevalent and Vets recommend vaccination) and parvovirus. • Any cat not being vaccinated against feline infectious enteritis, feline leukaemia and cat flu, or other disease that there is a known vaccine and Vets recommend vaccination. • A government or another official body orders that Your Pet must be vaccinated against an Illness as part of a compulsory mass vaccination programme. We will not pay any costs relating to the vaccination itself or any complications that happen due to the procedure taking place. For the purpose of this insurance, 'a mass vaccination programme' means a programme of the compulsory vaccination of a species, or a selected group within a species, with the aim of protecting that group, people or other animals from an Illness or another risk.
15. Reasonable Precautions	Your failure to take all reasonable precautions to protect Your Pet from or by aggravating or prolonging an Injury or Illness.
16. Your legal liability	Your legal liability for payment of compensation in respect of: • death, bodily Injury or illness, and/or • physical loss or damage to property, except to the extent You have such cover for Third Party Liability for dogs under this Policy.

Veterinary Fees Cover

What We will pay for Veterinary Fees

Veterinary Fees cover whilst in the **UK** and **Agreed Countries** only.

The cost of **Veterinary Fees** incurred for the **Veterinary Treatment Your Pet** has received to treat an **Injury** and/or **Illness**, throughout **Your Pet's** lifetime.

What You pay for Veterinary Fees

For each **Illness** or **Injury** that is treated during the **Period of Insurance** and is not related to any other **Illness** or **Injury** treated during the same **Period of Insurance**, **You** must pay the **Excess** shown on **Your Certificate of Insurance**.

What We will not pay for Veterinary Fees

- 1) More than the **Maximum Benefit** for the relevant cover or which will result in the **Maximum Benefit** being exceeded, subject to exclusions of the **Policy**, and less the applicable **Excess**.
- 2) The cost of any **Veterinary Treatment** for a **Pre-Existing Condition**.
- 3) To the extent permitted by law, costs of any **Veterinary Treatment** for:
 - An **Injury** that happened or an **Illness** that first showed **Clinical Sign(s)** before **Your Pet's** cover started, or
 - an **Injury** or **Illness** that is the same as, or has the same diagnosis or **Clinical Sign(s)** as an **Injury**, **Illness** or **Clinical Sign(s)** **Your Pet** had before its cover started, or
 - an **Injury** or **Illness** that is caused by, relates to or results from an **Injury**, **Illness** or **Clinical Sign(s)** **Your Pet** had before its cover started, no matter where the **Injury**, **Illness** or **Clinical Sign(s)** occurred or happened in, or on **Your Pet's** body.
- 4) To the extent permitted by law, for the costs of any **Veterinary Treatment** of:
 - An **Illness** that first showed **Clinical Sign(s)** within twenty eight (28) days of **Your Pet's** cover starting, or
 - an **Illness** which is the same as, or has the same diagnosis or **Clinical Sign(s)** as an **Illness** that first showed **Clinical Sign(s)** within twenty eight (28) days of **Your Pet's** cover starting, or
 - an **Injury** or **Illness** that is caused by, relates to or results from a **Clinical Sign(s)** that first occurred, or an **Illness** that first showed **Clinical Sign(s)** within twenty eight (28) days of **Your Pet's** cover starting, no matter where the **Injury**, **Illness** or **Clinical Sign(s)** occurred or happened in, or on **Your Pet's** body.
- 5) For the cost of any **Veterinary Treatment** to prevent an **Injury** or **Illness**.
- 6) The cost of any **Elective Treatment**, **Routine or Preventative Treatment**, diagnostics or procedure or any **Veterinary Treatment** that **You** choose to have carried out that is not directly related to an **Injury** or **Illness**, including any complications that arise.
- 7) The cost of any **Veterinary Treatment**, or complications arising from **Veterinary Treatment**, that **You** choose to have carried out that is not directly related to an **Injury** or **Illness**, including cosmetic dentistry.
- 8) For the cost of killing and controlling fleas, general health improvers and any **Veterinary Treatment** in connection with breeding, pregnancy, giving birth or false pregnancy.
- 9) For the cost of any vaccinations, spaying and castration other than the cost of treating any complications arising from these procedures.
- 10) For the costs of having **Your Pet**:
 - Put to sleep, including any veterinary consultation/visit or prescribed medication specifically

needed to carry out this procedure, or

- cremated, buried or otherwise disposed of.

- 11) For the cost of a post mortem examination or voluntary euthanasia.
- 12) The cost of a house call unless the **Vet** confirms that **Your Pet** is suffering from a serious **Injury** or **Illness** and that moving **Your Pet** would either endanger its life or significantly worsen the serious **Injury/Illness**, regardless of **Your Personal Circumstances**.
- 13) For the extra costs for treating **Your Pet** outside usual surgery hours; unless the **Vet** confirms an emergency consultation is essential, regardless of **Your Personal Circumstances**.
- 14) The cost of periodontics, dental check-ups, Comprehensive Oral Health Assessment and Treatment (COHAT), dental x-rays, dental prophylaxis, dental scale and polish or teeth cleaning, gingival curettes, gingival hyperplasia, removal of plaque or calculus or periodontal surgery.
- 15) The cost of prosthodontics, the removal or repair of misaligned or retained deciduous teeth, orthodontic appliances, crowns, caps or splints, luxation, horizontal bone loss, impacted teeth or embedded teeth.
- 16) Any cost relating to dental **Illness**, orthodontics, malocclusion, wry bite, supernumerary teeth, reverse scissor bite, posterior cross bite, anterior crossbite, overbite, brachygnathia, open bite or level bite.
- 17) Any cost of **Veterinary Treatment** for dental **Injury** if an annual dental examination has not been undertaken within the **Twelve (12) months** preceding the problem requiring **Veterinary Treatment** a **Vet** recommended resulting from the examination that had not been carried out. Evidence will need to be provided to **Us** if **Your Vet** has carried out an annual dental examination.
- 18) The cost of nasal fold surgery, skin fold surgery, stenotic nares and soft palate resections, enlarged tongue (macroglossia), everted laryngeal sacculles, Brachycephalic Gastrointestinal Syndrome (BGS) and Brachycephalic Airway Obstruction (BOAS), that occurs in the first **Twelve (12) months** of cover including a free introductory cover policy, regardless of **Your Pet** showing **Clinical Sign(s)** of the **Condition** or not, prior to commencement of cover or within the twenty eight (28) day **Waiting Period**.
- 19) The cost of a cruciate ligament **Illness** or **Condition**, that occurs in the first one hundred and eighty (180) days / six (6) months of cover including a free cover policy, regardless of **Your Pet** showing **Clinical Sign(s)** of the **Condition** or not, prior to commencement of cover or within the twenty eight (28) day **Waiting Period**.
- 20) The cost of more than one (1) incident of swallowing a foreign object that causes a blockage or obstruction requiring surgical or endoscopic removal per **Period of Insurance**.
- 21) The cost for **Conditions** attributable to **Behavioural Illness** regardless of the cause (including but not limited to anxiety disorders, phobias or chemical imbalance).
- 22) The cost for a **Condition** where the diagnosis is inconclusive, but where the **Veterinary Treatment** protocol is consistent with a **Veterinary Treatment** protocol typically applied to a **Condition** which is not covered.
- 23) The cost for superlorin implants.
- 24) The cost of the following procedures; experimental **Veterinary Treatments**, or therapies; prosthetics or orthopaedic supports 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 **Veterinary Treatments**, 3D printing, Juvenile Pubic Symphysiodesis (JPS), any drugs not used in accordance with the manufacturers recommendations.
- 25) Any costs for **Alternative or Complementary Treatment** of **Your Pet**.
- 26) Any prolonged course of veterinary medicines for more than three (3) months if there is a veterinary operation that would have improved or cured the **Condition** unless agreed by **Us**. The maximum payment will be limited to the equivalent cost of the operation.
- 27) The cost for **Your Vet** to write a prescription or charge a dispensing fee.
- 28) Any medicines that have not been approved by The Veterinary Medicines Regulations (VMR) or where there is no evidence to support the usage of this medicine for this **Condition**.

- 29) The cost of any medication or drug course to treat a **Condition** that is for more than four (4) weeks at a time. **We** may consider a longer period of time providing **Your Vet** has submitted a full **Veterinary Treatment** plan to **Us** for review prior to the **Veterinary Treatment** being carried out.
- 30) The cost of any ongoing **Veterinary Treatment** that will require more than six (6) visits, without the letter from **Your Vet** setting out a **Veterinary Treatment** plan for the permanent cure of the **Condition**. Any further consultations and **Veterinary Treatments** will require pre authorisation by **Us**.
- 31) For life long **Conditions You** are required to obtain an annual **Veterinary Treatment** report from **Your Vet**. Pre authorisation for one (1) years further **Veterinary Treatment** will be given upon receipt of this report or until the end of **Your Policy** period.
- 32) Any bulk purchase of medicines that can't be used in full by the end of the current **Period of Insurance**.
- 33) Any claim where the full medical history is not provided when requested.
- 34) For the cost of any additional veterinary attention required because **You** are unable to administer medication or **Veterinary Treatment** due to **Your Pet's** behaviour or **Your Personal Circumstances**.
- 35) For the cost of hospitalisation and any associated **Veterinary Treatment**, unless the **Vet** confirms **Your Pet** must be hospitalised for essential **Veterinary Treatment**, regardless of **Your Personal Circumstances**.
- 36) The cost of, bathing, grooming, clipping or de-matting **Your Pet**, other than bathing when a substance is being used which, according to manufacturer's guidelines, can only be administered by a **Member of a Veterinary Practice**, regardless of **Your Personal Circumstances**.
- 37) For any costs for treating an **Illness** or **Injury** after the last day of the **Period of Insurance**, unless a further period of insurance has been entered into by **You** and the **Insurer** in which case the costs may be paid under the new policy entered into with **You**.
- 38) For the cost of treating any **Injury** or **Illness** deliberately caused by **You** or anyone living with **You** or, while on a **Journey**, anyone travelling with **You**.
- 39) For the cost of any transplant surgery, or stem cell transplants, including any pre and post-operative care.
- 40) For the cost of any **Veterinary Treatment** while on a **Journey** if a **Vet** believes it can be delayed until **Your Pet** returns **Home**.
- 41) For the cost of any **Veterinary Treatment** if the **Journey** was made to get **Veterinary Treatment** outside of the **UK**.
- 42) For the cost of hydrotherapy, hiring a swimming pool, hydrotherapy pool or any other pool or hydrotherapy equipment.
- 43) For the cost of buying or hiring equipment or machinery or any form of housing, including cages.
- 44) For the cost of any surgical items that can be used more than once.
- 45) For the cost of any **Veterinary Treatment** if a claim has not been submitted within one (1) year of **Your Pet** receiving **Veterinary Treatment**, **We** may refuse or reduce the amount **We** pay to the extent that **We** are prejudiced by the late notification of the claim.
- 46) The cost of any charges made for the submission of claim(s) or the cost of any supporting documentation needed as part of **Your** claim.
- 47) The cost of transporting **Your Pet**, including any costs to get **Your Pet** to, or from, any **Veterinary Practice**.
- 48) The cost for a **Condition** where the diagnosis is inconclusive, but where the **Veterinary Treatment** protocol is consistent with a **Veterinary Treatment** protocol typically applied to a **Condition** which is not covered.
- 49) For the cost of any food, including food prescribed by a **Vet**, unless it is:
 - Used to dissolve existing bladder stones and crystals in urine, which is limited to a maximum of 40% of the cost of food for up to six (6) months. A diagnostic test must be carried out to confirm

the presence of the stones/crystals.

- Liquid food, used for up to five (5) days while **Your Pet** is hospitalised at a **Veterinary Practice**, providing the **Vet** confirms the use of the liquid food is essential to keep **Your Pet** alive.
- 50) For the cost of pheromone products, including DAP diffusers and Feliway, or the **Veterinary Treatment** of any **Behavioural Illness**.
 - 51) For the cost of spaying or castration, unless:
 - The procedure is carried out when **Your Pet** is suffering from an **Injury** or **Illness** for which cover is provided under **Veterinary Fees** and it is essential to treat the **Injury** or **Illness**, or
 - the costs claimed are for the **Veterinary Treatment** of complications arising from this procedure.
 - 52) For the cost of any **Veterinary Treatment** in connection with a retained testicle(s) if **Your Pet** was over the age of twelve (12) weeks when cover started.
 - 53) The cost of surgical items that can be used more than once.
 - 54) For the cost of hydrotherapy, acupuncture, homeopathy, chiropractic manipulation, osteopathy or any other **Alternative or Complementary Treatment**. This includes any **Veterinary Treatment** specifically needed to carry out the particular **Alternative or Complementary Treatment**.
 - 55) For the cost of a post-mortem examination.
 - 56) The cost of any transplant surgery, or stem cell transplants, including any pre and post-operative care.
 - 57) For the cost of any prosthesis, including any **Veterinary Treatment** needed to fit the prosthesis, other than hip, knee and/or elbow replacement(s).
 - 58) The cost of any **Veterinary Treatment** while on a **Journey** if:
 - A **Vet** believes the **Veterinary Treatment** can be delayed until **Your Pet** returns **Home**, or
 - the **Journey** was made to get **Veterinary Treatment** overseas.

Conditions applying to Veterinary Fees

- 1) The maximum amount **We** will pay for the cost of **Veterinary Treatment** for an **Injury** and or **Illness** is the **Maximum Benefit** which applies on the date the **Injury** happened or the date the **Clinical Sign(s)** of the **Illness** first occurred, provided the relevant date falls within the **Period of Insurance**, subject to exclusions of the **Policy** and less the applicable **Excess**.
- 2) If the claim includes medication, these costs will be subject to the **Maximum Benefit** that applies on the date the medication will be used.
- 3) If **We** agree for a claim settlement to be paid direct to **Your Vet** and **You** allow this, then if the **Vet**, who has treated **Your Pet** or is about to treat **Your Pet**, asks for information about **Your** insurance that relates to a claim, **We** will tell the **Vet** what the insurance covers, what **We** will not pay for, how the amount **We** pay is calculated and if the premium is paid to date.
- 4) If **We** receive a request to pay the claim settlement direct to a **Veterinary Practice**, **We** reserve the right to decline this request.
- 5) **We** may refer **Your Pet's** case history to **Our Vet** and if **We** request, **You** must arrange for **Your Pet** to be examined by **Our Vet**.
- 6) As **Your Pet** is insured on a **Lifetime Cover**, **We** fully appreciate that the amount **You** claim for **Your Pet's Veterinary Treatment** can add up over the years, **You** can continue to claim for the life of **Your Pet** (providing **You** continue to renew the **Policy** without a break in cover).
- 7) If over the lifetime of **Your Pet** **You** have claimed over £15,000, to make sure **Your Pet** is receiving the best **Veterinary Treatment** available, **We** may require one of the following. If this is necessary **We** will contact **You**.
 - Before any further **Veterinary Fees** claims can be considered **We** may require **Your Pet** to be examined by a specialist/consultant **Vet**. **We** will pay any costs for this.
 - All future **Veterinary Treatment** (other than emergency life-saving **Veterinary Treatment**) may

need to be authorised by **Us** before **Veterinary Treatment** is carried out. A pre-authorisation claim form may need to be submitted and **We** will then let **You** know if **Veterinary Treatment** can go ahead.

- All future **Veterinary Treatment** may need to be carried out in conjunction with **Our Vet**, who is a specialist / consultant.

8) If **You** decide to take **Your Pet** to a different **Vet** for a second opinion because **You** are unhappy with the diagnosis or **Veterinary Treatment** provided, **You** must tell **Us** before **You** arrange an appointment with the new **Vet**.

If **You** do not, **We** will not pay any costs relating to the second opinion. If **We** request, **You** must use **Our Vet**. If **We** decide the diagnosis or **Veterinary Treatment** currently being provided is correct, **We** will not cover any costs relating to the second opinion.

9) It is **Your** responsibility to ensure the **Veterinary Practice** is paid within the required time frame:

- If an additional charge is added to the cost of **Veterinary Treatment** due to the late payment of fees, **We** will deduct this charge from the claim settlement.
- If the **Veterinary Practice** provides a discount for paying the cost of **Veterinary Treatment** within a certain time frame, **You** must provide payment within this time frame. If **You** do not, **We** will deduct the discount, which would have been provided, from the claim settlement.

10) **We** will require fully itemised invoices.

Third Party Liability Cover

In this Third Party Liability Cover '**You**' and '**Your**' mean **You** or any person looking after or handling **Your Pet** with **You** permission.

What We will pay for Third Party Liability

This cover is an **Optional Extra Benefit** and this cover only applies if it is shown as covered on **Your Certificate of Insurance**.

Third Party Liability cover for **Your** dog named on the **Certificate of Insurance** whilst in the **UK** only.
For

- **You** legal liability for payment of compensation in respect of:
 - a) Death, bodily **Injury** or illness of another person, and/or
 - b) physical loss of or damage to property, occurring during the **Period of Insurance** and which is caused by an **Accident** caused by **Your Pet**.
- Legal costs and expenses **You** incur for a Third Party Liability claim covered under this Third Party Liability cover with **Our** consent for which **You** are legally liable, plus the cost of any lawyers (or a solicitor or a barrister) **We** appoint.

All **Accidents** of a series consequent upon or attributable to one source or original cause are treated by **Us** as one **Accident**. This cover applies in respect of an **Accident** occurring anywhere in the **UK**. The maximum amount **We** will pay for each claim under this Third Party Liability cover for dogs covered is £1,000,000. Where permitted by law, this limit will be reduced by any amount paid under any other insurance **You** have with **Us**, that provides cover for the same liability, loss, **Accident**, occurrence or incident.

What You pay for Third Party Liability

The excess shown on **Your Certificate of Insurance**.

What We will not pay under Third Party Liability

- 1) Any amount which exceeds the **Maximum Benefit** for the relevant cover or which will result in the **Maximum Benefit** being exceeded.
- 2) Any amount for:
 - If **You** are the person who is killed, **Injured** or falls ill,
 - damage to **Your** property,
 - bodily **Injury** to or death of any person who normally lives with **You** or is part of **Your Immediate Family**, or for damage to their property,
 - bodily **Injury** to **Your** employees or anyone who works for **You**, or for damage to their property,
 - loss of or damage to property in **Your**, a person who lives with **You** or a member of **Your Immediate Family's** care, custody or control or the care, custody or control of **Your** employees or any person who normally lives with **You**,
 - involving **Your** business trade or profession, or for events that happen where **You** work. This includes where **You** live, if **You** work from **Home** and **Your Pet** has access to **Your** work area,
 - any costs and expenses for defending **You** which **We** have not agreed beforehand,
 - because of the terms of an agreement (unless **You** would have been liable if the agreement did not exist),
 - claims caused by, arising out of, or in any way connected with asbestos,

- claims caused by, arising out of or in any way connected with the discharge, dispersal, release or escape of pollutants defined as smoke, vapours, soot, fumes, acid, alkalis, toxic chemicals, liquids, gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water. This exclusion will not apply if such discharge, dispersal, release or escape is caused by an **Accident** which occurred during the **Period of Insurance** involving **Your Pet**,
 - the prevention of such contamination or pollution.
- 3) Claims caused by, arising out of, or in any way connected with:
 - Pregnancy, or
 - the transmission of disease.
 - 4) Claims caused by, arising out of or in any way connected with an **Accident**, if **You** have not followed the instructions or advice given to **You** by the previous owners of **Your Pet**, or the re-homing organisation or a qualified behaviourist about the behaviour of **Your Pet**.
 - 5) Where **Your** legal liability is covered or indemnified, in any way under any:
 - Statutory or compulsory scheme, fund or insurance, or
 - compensation scheme or workers compensation policy of insurance, or
 - industrial award.
 - 6) Where **Your** legal liability is over that recoverable under any:
 - Statutory or compulsory scheme, fund or insurance, or
 - accident compensation scheme or workers compensation policy of insurance, or
 - industrial award.
 - 7) For any aggravated, exemplary or punitive damages, damages resulting from the multiplication of compensatory damages, fines or penalties.
 - 8) If **Your Pet** is kept or lives on a premises that sell alcohol, unless there is no access from the residential premises to the business premises.
 - 9) For an incident which takes place when **Your Pet** is in the care of a business or a professional and **You** are paying for their services. For example, but not limited to, when **Your Pet** is in the care of a dog minder, a dog trainer, a dog sitter or at the grooming parlour or boarding kennel.
 - 10) If the **Accident** happens in an area or place where dogs are specifically prohibited, unless **Your Pet** escapes and enters the area outside of **Your** control.

Conditions applying to Third Party Liability

- 1) **You** must not admit responsibility, agree to pay any claim or negotiate with any person following an incident which may give rise to claim under this Third Party Liability cover.
- 2) **You** must contact **Us** as soon as possible if:
 - An incident happens which could lead to a claim under this Third Party Liability cover. **You** must notify **Us** of an incident even if **You** don't believe that a claim is being made against **You** at this time.
 - **You**, or any other person, are advised of any prosecution, inquest or enquiry which could lead to a claim under this Third Party liability cover.
- 3) **You** must as soon as possible send **Us** any writ, summons or legal documents **You** receive and **You** or any other person on **Your** behalf must not respond to any of these documents.
- 4) **You** agree to provide **Us** with any information connected with the claim **We** reasonably ask for including details of **Your Pet's** history.
- 5) **You** agree to tell **Us** or help **Us** find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed.
- 6) **You** must allow **Us** to take charge of **Your** claim and allow **Us** to prosecute in **Your** name for **Our** benefit.
- 7) If more than one of the dogs insured under the **Policy** are involved in, or contribute towards, an **Accident** which is covered under this Third Party Liability Cover only one **Maximum Benefit** will apply to the **Accident** for all of the dogs. This means that if:
 - The dogs involved all have the same **Maximum Benefit**; the most **We** will pay for the **Accident** is that **Maximum Benefit**. For example, if all of the dogs insured each have a **Maximum Benefit** of £1,000,000, **We** will pay no more than £1,000,000 for the **Accident**.
 - The dogs involved are covered under a **Policy** which has different **Maximum Benefits**; the most **We** will pay for the incident is the highest of the **Maximum Benefits**. For example if one dog has a **Maximum Benefit** of £1,000,000, and another of £2,000,000, **We** will pay no more than £2,000,000 for the incident.
 - If dogs involved (all owned by **You**, but some are uninsured) **We** will pay no more than a pro ratio portion of the total amount of the claim, up to the **Maximum Benefit**.
- 8) If a business or a professional is being paid to care for **Your Pet** in any way (for example, but not limited to a dog minder, a dog trainer, a dog walker or a groomer) it is **Your** responsibility to:
 - Make sure the business/person has the appropriate Third Party Liability insurance cover, and
 - tell them if **Your Pet** has any behavioural problems or requires any special handling so they are able to handle **Your Pet** in an appropriate manner.

Claiming

Making a claim

It's distressing when a much loved pet suffers an **Injury** or **Illness** so **We** do all **We** can to make the claims process as quick and easy as possible. There's lots of useful information on **Our** website www.britishpetinsurance.co.uk to assist **You** making a claim.

Claim payments will be made directly into **Your** bank account or if another method of payment is required any costs incurred for administration will be deducted from the claim settlement.

How to claim

- 1) Notify **Us** of a potential claim as soon as possible by:
- 2) Downloading and completing a claim form from **Our** website: www.britishpetinsurance.co.uk/claims, or
- 3) Contact **Us** by telephone if **You** would like **Us** to send **You** a claim form.
- 4) Claims for **Veterinary Fees** only may be lodged with **Your Vet** (if mutually agreed by **Your Vet**) and **We** will pay the **Veterinary Practice** directly. **You** will need to pay **Your Vet** the applicable **Excess(es)** and any non-claimable items.
- 5) Claims for **Veterinary Fees** must be notified to **Us** no later than one (1) year after the **Veterinary Treatment** date.
- 6) **We** will not guarantee on the phone if **We** will pay a claim. **You** must send **Us** a claim form that has been fully completed and **We** will then write to **You** with **Our** decision.
- 7) If **Your Pet** has been **Injured** or died after being attacked by another animal, please phone **Us** on 01444 708840 and talk to **Our** claims team to guide **You** through the process. **We** will also need:
 - Name, address and contact details of the owner of the other animal.
 - Confirmation of the current location of the animal which attacked **Your Pet**.
 - Confirmation (and if applicable any reference numbers) of the police and the Government or Public or Local Authority being advised of the attack.
- 8) Contact **Us** as soon as possible about any incident that happens involving **Injury** to a person, another animal or property even if **You** don't believe a claim will be made against **You** at the time. Call **Us** on 01444 708840. Do not admit responsibility, agree to pay any claim or negotiate with any person following an incident that may give rise to a claim. Any writ, summons or legal documents received by **You** need to be sent to **Us** as soon as possible. **You** must not respond to any of these documents.

Please send Us the following supporting documentation related to Your claim or incident:

Veterinary Fees

- For **Veterinary Fees** cover:
- A fully completed claim form by **You**.
 - The original full itemised invoices from the **Veterinary Practice** which show what **You** are claiming for (Photocopies of fully itemised invoices are not acceptable).
 - **Your Pet's** full clinical history. When **You** make the first claim for **Your Pet**, **We** will obtain its full clinical history. The full clinical history is a record of all visits **Your Pet** has made to a **Vet** and this information will be obtained from each **Veterinary Practice Your Pet** has attended.
 - Claims for certain **Conditions** may also require additional information about **Your Pet's** full clinical history. **We** will advise **You** if **We** need this once **We** receive **Your** claim form.
- For **Veterinary Fees** cover and **Treatment** in an **Agreed Country**, **We** would also need:
- The booking invoice for **Your Journey** or any other official documents which show the dates of **Your Journey**.

Third Party Liability

- A fully completed claim form by **You**.
- A detailed description of the incident.
- Any correspondence that **You** may have received from a Third Party, this includes court documentation and legal documents.

Making a complaint

If **You** have a complaint please contact **Us** on the following details:

Telephone: 01444 708844

Email: info@petcover.uk.com

Address: 4 Bridge Road Business Park, Haywards Heath RH16 1TX.

Our aim is to get right, first time, every time. If **You** have a complaint we will try to resolve it straight away.

If **We** are unable to, **We** will confirm we have received **Your** complaint within five working days and do our best to resolve the problem within four weeks.

If **We** cannot **We** will let you know when an answer may be expected.

If **We** have not resolved the situation within eight weeks we will issue **You** with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service.

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

The contact details for the Financial Ombudsman are detailed below:

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

Website: financial-ombudsman.org.uk

Telephone: 0800 0234567 or 0300 1239123

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

If **You** do not refer **Your** complaint in time, the Ombudsman will not have **Our** permission to consider **Your** complaint and so will only be able to do so in very limited circumstances.

For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Using **Our** complaints procedure or contacting the FOS does not affect **Your** legal rights.

You can find more information on the FOS at: www.financial-ombudsman.org.uk.

Compensation

Fortegra Insurance UK Limited are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if Fortegra Insurance UK Limited is unable to meet its obligations to **You** under this insurance

If **You** were entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this insurance. Further Information about the scheme is available from the Financial Services Compensation Scheme (PO Box 300, Mitcheldean, GL17 1DY) and on their website: www.fscs.org.uk.

Pet Bereavement & Pet Loss Support Service

Blue Cross offers an invaluable service to support pet owners after a loss of their much-loved companions. They aid owners not only through a time of grief due to bereavement, but also in the stressful event of their pet's going missing or being stolen.

Blue Cross can be reached every day on 0800 096 6606 from 8.30am - 8.30pm to offer their assistance to those who are suffering a loss. Access is also possible via Webchat from 8:30am – 8:30pm every day at www.bluecross.org.uk/about-pbss. Alternatively, they can be contacted via email: pbss@bluecross.org.uk, where a trained volunteer will respond within 48 hours.

Please do not hesitate to reach out to Blue Cross if **You** need someone to talk to; it is important to get the help **You** need during challenging times.

Data Privacy Notice – Petcover EU Limited

Your information has been, or will be, collected or received by Petcover EU Limited. **We** will manage personal data in accordance with data protection law and data protection principles. **We** require personal data in order to provide good-quality insurance and ancillary services and will collect the personal data required to do this. This may be personal information such as name, address, contact details, identification details, financial information and risk details.

The full Data Privacy Notice can be found at www.britishpetinsurance.co.uk.

A paper copy of the Data Privacy Notice can be obtained by contacting **Us** by email (info@petcover.uk.com) or at this address:

Petcover EU Limited

4 Bridge Road Business Park, Haywards Heath, West Sussex, RH16 1TX.

Data Privacy Notice – Fortegra Insurance UK Limited

Data Protection

Fortegra Insurance UK Limited (the Data Controller) is committed to protecting and respecting **Your** privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which the **Insurer** processes **Your** personal data.

How the Insurer Uses Your Personal Data

The **Insurer** may use the personal data they hold about **You** for the purposes of performing Your contract of insurance, this includes providing insurance that You request of the **Insurer** and administering the same; including handling claims and any other related purposes, underwriting (which may include underwriting decisions made via automated means), offering renewal terms, pricing or statistical purposes. The Insurer may collect and use special categories of data from You for the purpose of identifying vulnerable customer based on substantial public interest under Schedule 1(20) of the Data Protection Act 2018. The Insurer may also use Your data to safeguard against fraud and money laundering and to meet their general legal and regulatory obligations.

Disclosure of Your Personal Data

The Insurer may disclose Your personal data to third parties involved in providing products or services to them, or to service providers who perform services on their behalf. These include the Insurers group companies, affinity partners, brokers, agents, third party administrators, other insurers, reinsurers,

other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

International Transfers of Data

The **Insurer** may transfer **Your** personal data to destinations outside of the UK or the European Economic Area (“EEA”). Where they transfer **Your** personal data outside of the UK or EEA, they will ensure that it is treated securely and in accordance with the Legislation.

Your Rights

You have the right to ask the **Insurer** not to process **Your** data for marketing purposes, to see a copy of the personal information they hold about **You**, to have **Your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of **Your** data, to ask them to provide a copy of **Your** data to any controller and to lodge a complaint with the local data protection authority.

Retention

Your data will not be retained for longer than is necessary and will be managed in accordance with the **Insurers** data retention policy. In most cases the retention period will be for a period of ten (10) years following the expiration of the **Policy**, or their business relationship with **You**, unless they are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **You** require more information or have any questions concerning the **Insurers** use of **Your** personal data, their full Privacy Policy can be found at <https://www.fortegra.eu/privacy-policy>. Alternatively, please contact The Data Protection Officer, Fortegra Insurance UK Limited, 20 Fenchurch Street, 5th Floor, London, England EC3M 3BY or via email at dpofficer@fortegra.eu.

British Pet Insurance

Services

Part of the Petcover[®] Group

01444 708840

info@petcover.uk.com

britishpetinsurance.co.uk



4 Bridge Road Business Park,
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