

HEALTHY

Pets!

The Pet Insurance Specialists

Terms & Conditions / Policy Wording

AXA Insurance UK plc. (hereinafter called "the insurer") agrees to indemnify you as hereinafter provided in accordance with and subject to the terms exclusions and conditions set out herein.

The Underwriter

This insurance is underwritten by AXA Insurance UK plc. Registered in England No 78950. (Registered office: 5 Old Broad Street, London EC2N 1AD).

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Policies are arranged and administered by Healthy Pets Limited (Registered No. 3209135). Healthy Pets are registered at 6 Ridgeway Office Park, Bedford Road, Petersfield, Hampshire GU32 3QF.

Claims are administered by BDML, The Connect Centre, Kingston Crescent, Portsmouth, PO2 8DE. (Registered in England No 3299891 – Registered address: As above.)

Healthy Pets and BDML are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Illness

Physical disease, sickness, infection or failure which is not caused by **Injury**.

Incident

A specifically identifiable **Accident, Injury** or **Illness**. Recurring and/or long lasting conditions shall be considered as one loss. Such conditions being defined as:-

- a) clinical signs resulting in the same diagnosis (regardless of the number of **Incidents** or areas of the body affected) to which **Your Pet** is susceptible and which are in any way related to the original claim;

or,

- b) conditions which are incurable and likely to continue for the remainder of **Your Pet's** life.

Injury

Physical trauma caused by an **Accident**.

Period of insurance

The period between the dates shown on the schedule. **Pet** Domestic Dog(s) or Cat(s) specified in the schedule.

PETS Travel Scheme

The United Kingdom Government scheme administered by the Department for the Environment, Food and Rural Affairs (DEFRA) allowing **You** to take **Your Pet** abroad to certain specified countries and re-enter the UK without the need for **Your Pet** to go into quarantine provided that certain criteria have been adhered to. The scheme is also known as PETS. (We do not provide cover for Non EU countries as defined by DEFRA).

Policy

Your Policy booklet and most recent **Policy** schedule which includes any endorsement that applies.

Pre-existing Condition

Signs of **Incidents** which were apparent prior to the inception of the **Policy** are not covered unless otherwise stated by **Us**.

Territorial Limits

Your Pet is covered whilst away from home with **You** in the United Kingdom, Northern Ireland, Isle of Man and the Channel Islands. This insurance also extends to cover **Your Pet** under the **PETS Travel Scheme** whilst temporarily located in any member country of the **PETS Travel Scheme** (Excluding Non EU countries as defined by DEFRA), but only for a maximum stay of thirty (30) days in total during the **Period of Insurance** in respect of Bronze or Silver Cover or unlimited overseas travel during the **Period of Insurance** in respect of Gold Cover.

Terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments(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.

Treatment

Any examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care provided by a **Vet** or a member of a professional organisation acting under their direction.

Vet

Qualified Veterinary Surgeon.

We/Us/Our/The Insurers

AXA Insurance UK plc. Registered in England No 78950. (Registered office: 5 Old Broad Street, London EC2N 1AD).

You, Your

The person specified on the **Policy** schedule as the policyholder and owner of **Your Pet**.

Statement of demands and needs

This product meets the demands and needs of those who wish to ensure that the veterinary needs of their **Pet** are met throughout the duration of the **Policy**.

Policy summary

See enclosed sheet.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this **Policy**. For ease of reading the definitions are highlighted by the use of bold print.

Accident

Sudden and unexpected event which happens during the **Period of Insurance** which results in bodily **Injury** or death to **Your Pet**.

Alternative Medicine

Herbal or homeopathic medicine.

Complementary Medicine

Physiotherapy, acupuncture, osteopathy, hydrotherapy and chiropractic **Treatment**.

Excess

The amount **You** are required to pay on the first part of certain claims made under the **Policy**.

Healthy Pets

Healthy Pets is a trade name of Healthy Pets Limited who are acting as agents of **The Insurers**.

THE BENEFIT TABLE

(Please refer to your policy schedule to establish the level of cover you have chosen)

Dogs & Cats

Cover	Bronze up to	Silver up to	Gold up to
Vets' Fees	£1,000	£4,000	£7,500
Cover for ongoing conditions	✓	✓	✓
Pay Vet Direct	✓	✓	✓
Vet Finder Helpline	✓	✓	✓
Third Party Liability (Dogs only)	£1,000,000	£1,000,000	£1,000,000
Accidental Damage	-	-	£500
Death from Illness	-	£500	£1,000
Death from Accident	-	£500	£1,000
Advertising & Reward	-	£500	£1,000
Theft or Straying	-	£500	£1,000
Boarding Kennel Fees	-	£500	£1,000
Holiday Cancellation	-	£500	£2,000
Bereavement Counselling Helpline	✓	✓	✓
Pet Legal Helpline	✓	✓	✓
Overseas	Up to 30 days	Up to 30 days	Up to 12 mths

As well as the General Conditions, Claims Conditions and General Exclusions applying to all sections further exclusions apply to individual sections as shown below.

Sections 1 and 2 are applicable to Bronze, Silver and Gold Covers

Section 1: Veterinary Fees Cover

We will pay **You** or **Your Vet** for all reasonable and customary charges made for **Treatment** carried out by a **Vet**. Cover is provided for an **Accident, Illness** or **Incident** occurring to **Your Pet**, subject to the indemnity limit of £1,000 (Bronze) or £4,000 (Silver) or £7,500 (Gold) dependent on the cover selected and **Excess** as specified below and subject to written notice of such **Accident, Illness** or **Incident** having been given to **Healthy Pets** within 60 days of occurrence. The limit of cover and **Excess** are on a per **Incident** basis.

Cover remains in place for each **Incident** until the **Policy** limit is reached subject to the payment of relevant premiums.

We will pay fees for **Alternative Medicine** or **Complementary Medicine** which the **Vet** recommends and that are pre-approved by **Us**, including up to twelve sessions of hydrotherapy provided the pool operators are members of the Canine Hydrotherapy Association.

Exclusions:

We will not be liable for:
(Please refer to **Your** current **Policy** schedule to establish the **Excess** applicable.)

1.
 - (a) The **Excess** shown in **Your Policy** schedule.
 - (b) Any **Treatment** after the **Policy** has cancelled/ lapsed/expired.
2. Veterinary fees in connection with:
 - (a) Any **Pre-existing Conditions** or **Illness** unless previously agreed by **Healthy Pets**.
 - (b) Any **Illness** or condition (not **Accident**) arising prior to or within the first 10 days of the inception date of the insurance. (This exclusion is not applicable to renewed policies.)
 - (c) Preventative and elective **Treatments**, routine examinations and **Treatment** including:
 - routine spaying or castration.
 - whelping or kitting.
 - spaying for false pregnancy.
 - spaying for mammary tumours.
 - routine removal of dewclaws.
 - routine worming and flea treatments.
 - routine blood tests.
 - any treatment in connection with pregnancy or parturition (giving birth).
 - (d) Organ transplantation and associated cost.
 - (e) Behavioural problems and training unless caused as a direct result of an insured **Incident** occurring during the **Period of Insurance**.
 - (f) Non-essential hospitalisation and / or house calls unless the **Vet** declares that to move **Your Pet** would seriously endanger its health.
 - (g) Prescription foods, other than for a 4 week period for a specific **Incident**.
 - (h) The cost of dentistry except as result of an **Accident**.
 - (i) Any claim for any form of special diet, housing, or bedding needed for the **Treatment** or general wellbeing of **Your Pet**.
 - (j) Any claim for cryptorchism (Retained testicle(s)).
 - (k) Any claim as a result of a 'notifiable' disease e.g. Rabies.
 - (l) Any charges in respect of euthanasia except in the case of humane destruction to alleviate incurable and inhumane suffering.
Any charges in respect of disposal, cremation, or burial of **Your Pet**.
 - (m) The repair and treatment of umbilical hernias.
 - (n) Fees for **Alternative Medicine** or **Complementary Medicine** that have not been approved by **Healthy Pets**.

Section 2: Third Party Liability Cover (applicable to Dogs only)

We will pay up to £1 million (including costs) for any claim or series of claims arising from any one event if someone

is injured or killed or their property is damaged as a result of an event involving **Your Pet** and for which **You** are legally liable.

For the purposes of this section the definition of '**You**' and '**Your**' is extended to include any person looking after **Your Pet** with **Your** permission.

We will not be liable for:

1. The first £100 of each and every claim.
2. Any agreement or contract unless liability would have existed otherwise.
3. Deliberate acts by **You** or members of **Your** family.
4. Loss or damage to property in the ownership, custody or control of **You** or **Your** family or household or any person employed by members of **Your** household.
5. Accidental bodily **Injury** to or disease contracted by **You** or a member of **Your** family or persons permanently residing with **You**.
6. Accidental bodily **Injury** or disease contracted by any person who is under a contract of service or apprenticeship with **You** when such **Injury** or disease arises out of and in the course of employment by **You**.
7. Any claim arising outside the United Kingdom, Channel Islands or Isle of Man. Cover under this section is extended in accordance with European Economic Community regulations under the **PETS Travel Scheme** whilst **Your Pet** is temporarily located in any member country of the **PETS Travel Scheme** (excluding long haul countries as defined by DEFRA), but only for a maximum stay of thirty (30) days during the **Period of Insurance** in respect of Bronze or Silver Cover or unlimited overseas travel during the **Period of Insurance** in respect of Gold Cover.
8. Any compensation, costs or expenses if **You** are insured under any other liability policy including **Your** household insurance, unless that cover has been exhausted.

Sections 3 – 8 are applicable to Silver and Gold Covers only

(Please refer to **Your Policy** schedule to establish the level of cover **You** have chosen.)

Section 3: Death from Illness

This section does **not** apply in the case of Dogs that are 9 or more years old and cats that are 11 or more years old.

1. We will pay **You** up to the purchase price, or up to a maximum of £500 (Silver) or £1,000 (Gold) whichever the lesser dependent on the cover selected, in the event **Your Pet** dies from **Illness** or disease, or in the event of humane destruction, if certified by a **Vet** as necessary to alleviate incurable and inhumane suffering of **Your Pet**, due to **Illness** or disease.
2. If no purchase receipt can be produced, We will pay the replacement cost of a similar **Pet** up to the above stated maximum limits of indemnity, dependent on the cover selected.

Section 4: Death from Accident

1. We will pay **You** up to the purchase price, or up to a maximum of £500 (Silver) or £1,000 (Gold) whichever the lesser dependent on the cover selected, in the event **Your Pet** dies from **Accident**, or in the event of humane destruction, if certified by a **Vet** necessary to alleviate incurable and inhumane suffering of the **Pet**, due to **Accident**.
2. If no purchase receipt can be produced, We will pay the replacement cost of a similar **Pet** up to the above stated maximum limits of indemnity, dependent on the cover selected.

Section 5: Advertising and Reward

If **Your Pet** is lost or stolen during the period of insurance, We will pay the cost of advertising a reward and the cost of the reward if **Your Pet** is found; up to £500 for Silver and £1,000 for Gold.

Exclusions:

1. We will not pay more than £200 towards the cost of advertising material including leaflets, flyers and posters.
2. Any reward to a person living with **You**.
2. Any reward that we have not agreed to before **You** advertised it.
3. Any reward not supported by a signed receipt giving the full name and address of the person who found **Your Pet**.
4. Any reward paid to the person who was caring for **Your Pet** when it was lost or stolen.
5. Anything mentioned in the general exclusions

applicable to all sections.

Section 6: Theft and Straying

1. We will pay **You** up to the purchase price or a maximum of £500 for Silver and £1,000 for Gold, whichever is the lesser in respect of permanent loss due to **Your Pet** being lost or stolen and after no recovery has been made after 45 days despite reasonable and appropriate endeavours including advertising and reward.
2. If no purchase receipt can be produced We will pay the replacement cost of a similar **Pet** up to the above stated maximum limits of indemnity, dependent on the cover selected.

Section 7: Boarding Kennel Fees

We will reimburse **You** for boarding kennel or cattery fees, in a licensed boarding establishment, up to a maximum of £500 for Silver and £1,000 for Gold, (in any one **Period of Insurance**) in the event that **You** or a member of **Your** family permanently residing with **You**, is hospitalised on medical advice for a period exceeding 4 consecutive days.

Exclusions: We will not be liable for:

1. Hospitalisation of **You** or any member of **Your** family permanently residing with **You** as a result of pregnancy.
2. Any pre-existing medical condition likely to give rise to hospitalisation at the inception date of this insurance.

Section 8: Holiday Cancellation Costs

We will reimburse **You** for any non-recoverable cancellation and curtailment costs/expenditure up to a maximum limit of £500 for Silver or £2,000 for Gold, (in any one **Period of Insurance**), in the event that in **Your Vet's** opinion **Your Pet** named in the schedule requires emergency life saving surgery, within 7 days of **Your** departure on holiday and this necessitates, in **Your Vet's** opinion, cancellation or curtailment.

Exclusions: We will not be liable for:

1. Non life-saving operations.
2. Any **Pre-existing Condition** or **Illness** likely to necessitate emergency life saving surgery.
3. Any costs or expenditure for any holiday booked less than 28 days prior to departure.

Section 9 is applicable to Gold Cover Only

(Please refer to **Your Policy** schedule to establish the level of cover **You** have chosen.)

Section 9: Accidental Damage

We will compensate third parties for any accidental property damage up to a maximum of £500 per **Incident** caused by **Your Pet** named in the schedule.

Exclusions: We will not be liable for:

1. The first £100 of each and every claim.
2. Damage to property in the ownership, custody or control of **You** or **Your** family or household or any person employed by members of **Your** household.
3. Damage to property in the ownership of any person entrusted with the care, control and custody of **Your Pet**.
4. Damage while **Your Pet** is left in a home where no adult is present.

Applicable to Bronze, Silver and Gold Cover

Helplines

All policies include access to the following help lines (calls may be monitored or recorded):

Vet Finder:

If **You** or **Your Pet** are away from home whilst in the United Kingdom, Northern Ireland, Isle of Man, and Channel Islands and **Your Pet** needs urgent **Veterinary** care, **Healthy Pets** gives you access to our help lines so we can identify the nearest **Vet** for **You**.

Telephone 0870 240 1620

(Telephone lines are open from 8.00am to 6.00pm weekdays and 9.00am to 2.00pm Saturdays.)

Bereavement Counselling

An understanding, confidential and professional service enabling **You** to talk for as long as **You** need about the death or **Illness** of **Your Pet**. Help and advice to address the symptoms brought about by bereavement is available 24 hours a day, 365 days a year.

Telephone 0870 1628 153

(Telephone lines are open 24 hours a day, 365 days a year.)

Pet Legal

Lawyers are available to provide advice and explain legal issues in plain English and in a friendly and helpful way - available 24 hours a day, 365 days a year.

Telephone 0870 1628 153

(Telephone lines are open 24 hours a day, 365 days a year.)

Pet Minders

This enables **You** to locate a registered pet minder (on a national basis) for either a few minutes or indeed weeks, in order to look after **Your Pet** while **You** are away.

Telephone 0870 240 1620

(Telephone lines are open from 8.00am to 6.00pm weekdays and 9.00am to 2.00pm Saturdays.)

Pet Travel Scheme

For information on how to obtain a Pet Travel Scheme Certificate – (please note that we do **not** extend cover to include Non EU countries as defined by DEFRA).

Telephone PETS Helpline 0845 933 5577

(Telephone lines are open 08.30am to 5.00pm weekdays only.)

General Exclusions - Applicable to all sections of each policy:

We will have no liability for:

1. Any claims for a **Pet** not named in the schedule.
2. for claims resulting from **Pre-existing Conditions**
3. for claims made where the **Incident** and/or **Treatment** occurred outside of the **Period of Insurance**
4. for death or destruction of **Your Pet** as a result of sickness or disease resulting from the failure to vaccinate **Your Pet** in accordance with the practice recommended by the British Small Animal Veterinary Association.
5. Any claims for a **Pet** under the age of 6 weeks. Cover in respect of pets aged between 6 and 8 weeks will be restricted to **Accident** only.
6. Any claims under any section of cover for which premium has not been paid.
7. Any claims arising outside the **Territorial Limits**.
8. Any claims as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection or military or usurped power.
9. Any claim or liability directly caused or contributed to, by or arising from:
 - a. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b. The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
10. Any claim resulting from intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter, except in the case of humane destruction to alleviate incurable and inhumane suffering.
11. Any animal which should be registered under the UK government's Dangerous Dogs Act 1991.
12. Malicious or wilful injury or gross negligence to **Your Pet** caused by **You**, **Your** agents, employees or members of **Your** family.
13. Any claims where medication has not been recommended by a **Vet**.
14. The recurrence or continuation of **Illness**, disease or any condition from which **Your Pet** previously suffered arising prior to or within 10 days of inception of this insurance. (This exclusion is not applicable to renewed policies.)
15. The use of **Your Pet** for commercial guard security or racing.
16. Any liability where the insured is entitled to indemnity under any other insurance will be dealt with on a rateable proportion basis.
18. Any **Pet** sold or where any financial interest whatsoever is parted with by **You**, whether temporarily or permanently.
19. Any claim under section 3 (Death to **Your Pet** by illness) for dogs aged 9 and above and cats aged 11 and above.

20. Post Mortem charges.

21. Any fee charged by **Your Vet** to complete a claim form or provide information to support **Your** claim.
22. **Your Pet** suffering from a notifiable disease as named in the Animal Health Act 1981. These are Rabies, Foot-and-mouth disease, Swine vesicular disease, Peste des petits ruminants, Lumpy skin disease, Bluetongue, African Horse Sickness, Classical swine fever, Newcastle disease, Vesicular stomatitis, Rinderpest, Contagious bovine pleuropneumonia, Rift Valley Fever, Sheep pox and goat pox, African swine fever and highly pathogenic avian influenza.

General Conditions - Applicable to all sections of each policy:

You must comply with the following conditions, to the best of **Your** knowledge and belief, to have the full protection of **Your Policy**.

If **You** do not comply **We** may at **Our** option cancel the **Policy** or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. It is a condition precedent to liability that **Your Pet** is free from any **Injury, Illness** or physical disability whatsoever at the commencement date of this insurance (except as declared by **You** and accepted by **Us**). It is further warranted that **Your Pet** has received, at the appropriate time, initial and booster vaccinations against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs, against feline infectious enteritis, feline leukaemia and feline influenza in the case of cats or as advised by a **Vet**. All vaccinations must be administered under veterinary supervision.
Furthermore no cover is provided for these conditions in the event that the appropriate vaccinations/boosters have not been administered to **Your Pet** at the appropriate time.
2. It is a condition precedent to liability that **You** will provide proper care and attention at all times for **Your Pet**.
3. **You** will agree that **Your** current or previous **Vet(s)** may release information or records regarding any animal insured by **Us**.
4. It is warranted that **You** are the owner of **Your Pet** and are permanently resident within the UK.
5. In relation to any third party liability claims, **We** may pay up to the limit of indemnity or lesser amounts for which any claim can be settled (after deduction of any sum or sums already paid as compensation) and shall be released from any further liability under this **Policy**. (Except for costs and expenses of litigation recoverable or incurred with **Our** consent prior to the date of such payment.)

6. **You** may cancel this **Policy** at any time by writing to **Healthy Pets**, 6 Ridgeway Office Park, Bedford Road, Petersfield, Hampshire GU32 3QF to confirm the date this instruction is to take effect. (Cancellation requests cannot be backdated.)

7. If **You** wish to cancel this policy within 14 days of receipt of the policy documents or the renewal date **You** may do so by writing to **Healthy Pets** and returning **Your** schedule of insurance. Where this happens **You** will receive a proportionate refund of the premium paid for the unexpired portion of the period of cover, unless **You** have claimed for the death/loss of **Your** pet then the annual premium must be paid in full.

8. This insurance may be terminated by **Us** and / or **Healthy Pets**, for any reason, by sending at least 7 days' written notice of cancellation to the address shown in the schedule.

A proportionate refund of any premium paid will be allowed to **You** providing:

- **You** have not claimed in the current **Period of Insurance**.
- **You** have paid the annual premium in full.

If **You** or **We** cancel this **Policy** and there has been a claim in the current **Period of Insurance** and the premium is being paid by instalments, the outstanding balance, including any interest charges, will become payable to **Healthy Pets** by **You**. **We** will deduct any balance of premium from the claims settlement where possible.

9. Cover under this **Policy** will terminate from the date that the payment was due in the event that premium is not received 10 days after the due date.

10. In the event of any disagreement between **Your Vet** and **Our Vet**, an independent **Vet** mutually agreed upon by both sides will be appointed and act as arbiter and whose decision will be binding on both sides.
11. **Your Pet** must not have previously displayed vicious or aggressive behaviour.

Claims Conditions - Applicable to all sections of each policy:

You must comply with the following conditions, to the best of **Your** knowledge and belief, to have the full protection of **Your Policy**.

If **You** do not comply **We** may at **Our** option cancel the **Policy** or refuse to deal with **Your** claim or reduce the amount of any claim payment.

If **You** renew **Your Policy** each year and **you** keep **your** payments up to date cover for the treatment of an illness or injury can continue until **you** reach the policy limit. The policy limit will be the limit in force when the injury happened or the first clinical signs of an illness were noticed.

If **you** change **Your Policy** type to one with a lower policy limit, cover for the treatment of an illness or injury will stop when **you** reach the new lower policy limit.

If we increase **Your Policy** limit or if **you** change **your policy** to one with a higher policy limit, cover for the treatment of an illness or injury will stop when **you** reach the original lower policy limit.

1. In the event of any possible claim under any sections of this insurance **You** must notify **Healthy Pets** as soon as possible and not later than 60 days after any possible **Incident** likely to result in a claim.
If **You** do not notify **Us** within 60 days and this prejudices **Our** ability to verify the claim then, other than in exceptional circumstances, no payments will be made in respect of the claim.
2. If any liability under this insurance is covered by any other insurance policy **We** will not pay more than **Our** rateable proportion.
3. Following a claim **We** shall be entitled to take over and exercise any rights in **Your** name against any other party for **Our** own benefit and at **Our** own expense to recover any payment **We** have made under this **Policy**
4. **You** must not act in a fraudulent manner. If **You** or anyone acting for **You**:
 - Makes a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any respect or
 - Makes a statement in support of a claim knowing the statement to be false in any respect or
 - Submits a document in support of a claim knowing the document to be forged or false in any respect or
 - Makes a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance.

Then

- **We** shall not pay the claim.
- **We** shall not pay any other claim which has been or will be made under the **Policy**.
- **We** may at **Our** option declare the **Policy** void.
- **We** shall be entitled to recover from **You** the amount of any claim already paid under the **Policy**.
- **We** may inform the police of the circumstances.
- **We** will not return any premium.

Claims Made Overseas

In the event that **Your Pet** requires veterinary treatment whilst temporarily in **Eire** or a Member Country of the **PETS Travel Scheme** (Non EU countries are excluded), payment of any treatment will be made by **You** to the **Vet** whilst **You** are there.

Upon **Your** return home **You** should telephone the claims helpline immediately and report the claim.

You will then be sent a claim form for completion and return with all the paid Veterinary receipts.

Settlement will then be made to **You** after the deduction of the **Excess** in Sterling at the current rate of exchange, such payment discharging **Us** from all further liability connected with such claim.

CLAIMS HELPLINE: 0870 011 6564

(Telephone line is open 9.00am to 5.00pm weekdays.)
Please note that telephone calls may be monitored or recorded to assist with staff training and for quality control purposes.

How We settle claims

1 Veterinary Fees

Upon commencement of **Treatment You** should telephone **Healthy Pets** and report the possible claim. **Healthy Pets** will then send **You** a claim form for completion by **You** and **Your Vet**. Please return the completed claim form to **Healthy Pets** with supporting receipts, once this **Treatment** has been completed.

Alternatively settlement can be made directly to the **Vet** after deduction of the **Excess**, such payment discharging us from all further liability connected with such claim.

We and / or **Healthy Pets** have the right to request further information either directly from the **Vet** or from **You** to confirm the validity of the claim at **Your** expense.

2 Third Party Liability

- (i) **You** shall not admit or accept liability, negotiate or make any payment or promise of payment without **Our** written consent.
- (ii) **You** should immediately contact **Healthy Pets** on the above number and advise them of any possible claim. **Healthy Pets** will then give **You** instructions on what to do with any letter, claim, writ or summons.
- (iii) **You** are required to provide **Us** with all the information that **We** may reasonably require.
- (iv) **We** will have the sole conduct and control of any claim and legal proceeding relating thereto including the right to prosecute in **Your** name for **Our** benefit for any claim, damages or liability.

3 Death from Accident and Illness

You must obtain a Veterinary Certificate at **Your** own expense stating the date and cause of death. In the event that **Your Pet** is put to sleep (euthanised), **You** must obtain a Veterinary Certificate stating that this was necessary for humane reasons to terminate incurable suffering.

Death from **Illness** cover does not apply in the case of dogs that are 9 or more years of age and cats that are 11 or more years of age.

4 Advertising and Reward

In the event of **Your Pet** being lost, **You** should telephone **Healthy Pets** immediately and secure **Our** approval prior to any expenditure.

5 Theft and Straying

1. The loss of dogs should be reported to the Police within 24 hours of disappearance.
2. For cats and dogs you should telephone **Healthy Pets** and report the possible loss. A claim form should then be completed if there is no recovery of **Your Pet** after 45 days.

6 Accidental Damage

1. **You** should call **Healthy Pets** immediately **You** are aware of any circumstances likely to give rise to a property damage claim. Then complete the claim form which is sent to **You**, detailing the exact circumstances including the description of the articles damaged and their purchase price if known.
2. **You** should not admit any responsibility for the damage until the claim has been reported and considered by **Us**.

7 Boarding Kennel Fees

You should obtain at **Your** own expense receipted bills from the licensed boarding kennel or cattery, detailing dates and expenses incurred.

You must also obtain at **Your** own expense confirmation of the period **You** or **Your** family members were in hospital and any additional information requested by **Us**.

8 Holiday Cancellation Costs

You should obtain at **Your** own expense the booking invoice and cancellation invoice from **Your** travel agent or tour operator. This should detail the total unrecoverable charges made and the date of cancellation / curtailment.

Caring for customers - Complaints Procedure

Our aim is to provide the highest level of service to **You** at all times in dealing with all aspects of **Your** insurance. **We** do, however, realise that things can go wrong occasionally. If **You** feel **We** have not achieved **Our** aim, please inform **Us**. **Your** feedback enables **Us** to monitor and improve the service **We** provide.

When You contact Us

Please give **Us** **Your** name and a contact number. Please quote **Your Policy** and/or claim number and the type of **Policy You** hold. Please explain clearly and concisely the reason for **Your** complaint.

In the first instance, please contact our Claims Manager or Quality Manager using the below contact details:

For claims complaints

The Claims Manager
Healthy Pets
The 5th Floor
The Connect Centre
Kingston Crescent
Portsmouth
Hants
PO2 8DE

Tel: 0870 240 1620

For all other complaints

The Quality Manager
Healthy Pets
6 Ridgeway Office Park
Bedford Road
Petersfield
Hants
GU32 3QF

Tel: 0870 011 6564

Please ensure that **You** quote **Your** policy number in all correspondence and enclose any evidence or documentation that **You** wish **Us** to consider in reviewing **Your** complaint. **We** will do **Our** best to resolve **Your** complaint quickly and with the least inconvenience to **You**, and within the following timescales:

- **We** will acknowledge **Your** complaint within 2 working days of receipt.
- **We** will aim to resolve **Your** complaint within 5 working days.
- If further investigation is required, **We** will aim to resolve **Your** complaint within four weeks of receipt.
- If **We** are unable to resolve **Your** complaint within these timescales **We** will write to **You** to let **You** know why **We** have not been able to do so.

Should **You** not be satisfied with the way **We** have handled **Your** question or **You** are not happy with the answer and want to complain please write to :

The Chief Executive
Healthy Pets Limited
6 Ridgeway Office Park
Bedford Road
Petersfield
Hants
GU32 3QF

We expect complaints to be satisfactorily resolved at this level; if, however, **You** remain unsatisfied, **You** can take the matter further by writing to:

Head of Customer Care
AXA Insurance
Civic Drive
Ipswich
IP1 2AN
Tel: (01473) 205926
Fax: (01473) 205101
email: customercare@axa-insurance.co.uk

If **You** feel that **You** have still not received a satisfactory response, or **Your** complaint has not been resolved within eight weeks of **Our** receiving it, **You** may refer **Your** case to the Financial Ombudsman Service (the FOS), set up by the Financial Services Authority to review unresolved Complaints. The FOS can be reached at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone 0207 964 1000
e-mail: enquiries@financial-ombudsman.org.uk

Law Applicable

You and **We** are free to choose the laws applicable to the **Policy**. As **We** are based in England, **We** propose to apply the laws of England and Wales and by purchasing this **Policy You** have agreed to this.

Data Protection

The Insurer and **Healthy Pets** will use the information **You** have provided for the purposes of fulfilling this insurance contract. **Your** information will be held for no longer than is necessary. By providing this information, **You** consent to **Our** processing personal and sensitive data about **You** where this is necessary or appropriate.

Your data may be sent to other companies in **The Insurer's** Group or companies acting on **The Insurer's** instructions including those located outside of the European Economic Area.

You are entitled to a copy of the information that is held about **You**. An administration fee will be charged for providing this information and request should be made, in writing, to **Healthy Pets**.

Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc and Healthy Pets are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event they cannot meet their obligations to you. This depends on the type of insurance and circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

USEFUL TELEPHONE NUMBERS

New Policy, Customer Service and Renewal enquiries: 01 730 268 592

(Telephone lines are open from 8.00am to 6.00pm weekdays)

Claims enquiries:

01 730 268 592 - To notify us of a possible claim

(Telephone lines are open from 9.00am to 5.00pm weekdays.)

0870 240 1620 - For all other claims enquiries

(Telephone lines are open from 8.00am to 6.00pm weekdays and 9.00am to 2.00pm Saturdays.)

Healthcare away from Home:

0870 240 1620

(Telephone lines are open from 8.00am to 6.00pm weekdays and 9.00am to 2.00pm Saturdays.)

Bereavement Counselling: 0870 1628 153

(Telephone lines are open 24 hours a day, 365 days a year.)

Pet Legal: 0870 1628 153

(Telephone lines are open 24 hours a day, 365 days a year.)

Pet Minders: 0870 240 1620

(Telephone lines are open from 8.00am to 6.00pm weekdays and 9.00am to 2.00pm Saturdays.)

PETS Helpline: 0845 933 5577

(Telephone lines are open 08.30am to 5.00pm weekdays only.)