



# Accident Only Insurance Policy Document

**To make a claim, call**  
**01730 268 592**

Add the claims number above to  
your contacts.

Or, simply scan  
this code with your  
phone camera



## Welcome to Healthy Pets

Thank **you** for arranging **your pet** insurance through **us**. **We** hope **you** find this booklet useful in ensuring **you** get the most out of **your** insurance policy.

This document is laid out so that **you** can easily find what **you** need, when **you** need it.

Before **you** do anything else, please spend a few minutes checking the following documents carefully. If any of the information is incorrect, this could affect **your** insurance cover:

- this policy wording
- **your schedule** (including any policy endorsements)

These documents, and any notice of changes issued at renewal form the contract between **you** and **us** and show the detail of what **we** will and will not cover as well as anything **you** need to do.

If any information is incorrect, the policy does not cover what **you** thought it would or if **you** are just not sure please call the **Healthy Pets** customer service team on 01730 268 592 and **we** will help **you** in any way **we** can.

Thanks again for choosing **Healthy Pets**.

***The Healthy Pets Team***

## Contact Numbers

**We** have put all the details **you** might need in one place to make contacting **us** easy.

Important contact details
<p><b>Claims</b></p> <p>If <b>you</b> have any type of claim:</p> <p><b>01730 268 592</b></p> <p>Visit:</p> <p><b><a href="http://www.healthy-pets.co.uk/existing-clients/make-a-claim">www.healthy-pets.co.uk/existing-clients/make-a-claim</a></b> for more details including opening hours.</p>
<p><b>Customer Service</b></p> <p>If <b>you</b> want to discuss anything to do with <b>your</b> policy for example, discuss a change in <b>your</b> personal circumstances, make a change to <b>your</b> policy, clarify <b>your</b> cover or add a <b>pet</b>:</p> <p><b>01730 268 592</b></p> <p>Visit:</p> <p><b><a href="http://www.healthy-pets.co.uk/about-us/contact-us/">www.healthy-pets.co.uk/about-us/contact-us/</a></b> for more details including opening hours.</p> <p><b>You</b> can also request copies of <b>your</b> policy documentation in braille, large print or audio format.</p>

All phone calls may be recorded for training and monitoring purposes.

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Shows the legal information **we** need **you** to know about, such as actions **we** can take if **we** identify a fraudulent act and **our** rights to recover payment from **you**. This section also provides details of **our** Data Protection Policy which gives **you** a high level view of how **we** handle **your** personal information and what laws **we** follow when dealing with **you**.

# Healthy Pets Insurance - Frequently Asked Questions

We have pulled together some frequently asked questions that will help **you** understand how **your** policy works.

## How does this pet insurance work?

Accident Only Pet insurance is designed to help **you** cover vet costs if **your pet** suffers an injury following an **accident**.

## What type of pet insurance policy is this?

This is a 12 month policy which can be renewed each year for another 12 month period. This policy only covers **you** if **your pet** has an **accident**. **You** are also covered if **you** have insured **your** dog and someone makes a claim for property damage or another legal claim. Any renewal of **your** policy is at **our** discretion. If **we** offer a further period of insurance **we** will be entitled to change the premiums, excess (including any co-payment), policy conditions or apply exclusions and these will be notified to **you** as part of **our** invitation to renew.

## What does the cover limit mean?

The £1,000 vet treatment limit is the maximum payable by **us** for each insured **accident**.

Treatment costs for each **accident** will continue to be paid by **us** for up to 12 months from the date of the **accident**. **Our** payments will stop when either the 12 month period or £1,000 limit has been reached.

Treatment costs that span 2 policy periods will only continue to be paid by **us** if **you** have renewed **your** policy for the second period.

It's important to be aware that there are some individual treatments that have lower limits within the policy. These limits are shown in the relevant sections and form part of the overall vet treatment limit. E.g. £400 of **your** £1,000 maximum per condition limit can be spent on complementary treatments, such as hydrotherapy.

## What happens if my vet treatment and insurance cost limit is not enough to cover all my pet's treatment?

Sometimes the cover provided by a policy is not enough to cover the entire cost of treatment. If the amount of cover **you** have selected is not enough to cover all **your** vet bills it is **your** responsibility to pay the remaining amount. For example, if treatment costs £1,500, **you** would have to pay £500 towards the claim costs.

## What is an excess (including any co-payment)?

An excess is the amount **you** will have to pay towards a successful claim **you** make.

There are 2 types of excess on this policy:

Fixed excess - this is a fixed £ amount payable by **you** on each **accident** **you** claim for. An additional fixed excess is payable if the treatment for the **accident** spans 2 policy years.

Co-payment excess - this is a percentage of all vet treatment costs payable by **you**. As it is a percentage, the £ amount **you** will need to pay is variable. Whether this excess applies to **your** policy is dependent on what **you** selected when **you** bought **your** policy, and the current age of **your pet**.

The excesses which apply to **your** current policy are shown in **your** **Schedule**.

If **your pet** has a condition that spans multiple years the fixed excess (in addition to any co-payment) is payable in each year for any veterinary fees due for each recurring or ongoing condition.

Below are examples of how the excesses will work:

### Example 1

A claim arises for vet fees totalling £1,000 and **you do not have a co-payment**:

Cost of Vet Treatment	£1,000
Excess <b>paid by you</b>	-£100
Total paid by <b>us</b>	£900

**Total paid by you**                      **£100**

### Example 2

A claim arises for vet fees totalling £1,000 and **you do have a co-payment**:

Cost of Vet Treatment	£1,000
Excess <b>paid by you</b>	-£100
	£900
Co-payment <b>paid by you</b> (20%)	-£180
Total paid by <b>us</b>	£720

**Total paid by you**                      **£100 + £180 = £280**

If **you** have any questions or are not sure how any of the above impacts **you** please call the **Healthy Pets** customer service team on 01730 268 592.

# Definitions

We want to help **you** understand **your Pet** insurance policy. So to make things as clear as possible, in this section **we** explain the key words which have a specific meaning when **we** use them in **your** policy. These words will be in bold throughout this document where they carry the meanings below.

## Schedule

This document contains all the specific details of **your** policy, such as:

- dates when **your** insurance starts and ends (**We** won't cover incidents that happen outside these dates);
- details of the **pet(s)** insured;
- the level of cover **you** have;
- any excesses (including any co-payment) that **you** have to pay; and
- any endorsements that apply. (An endorsement changes the cover provided by this policy wording and is specific to **you**).

**We** will issue **you** a **Schedule** when **you** set up or renew **your** policy or if **your** policy is changed.

## You/Your

This means **you**, the policyholder and owner and keeper of the **pet** who is named in the **schedule**.

## Family

By this **we** mean anyone related to **you** whether they live with **you** or not, and includes **your** spouse, common law or civil partner, children, parents, grandparents, brothers or sisters.

## Vet

A qualified veterinary practitioner holding a current registration with the Royal College of Veterinary Surgeons and who works in clinical practice in the UK or their equivalent in any European Union country.

## Accident

This means a sudden and unforeseen event resulting in physical injury to or by **your pet**.

## Illness

This means any sickness, infection or disease suffered by **your pet** and diagnosed by a **vet**.

## Pre-existing Condition

This means any health problem **your pet** has had, or is having, treatment, medication or advice from a **vet** for prior to the start date of this policy. This also includes any undiagnosed injury (following an **accident**) or undiagnosed **illness** which is showing any clinical signs or symptoms, or exists in any form on **your pet** prior to the start of this policy. This would include things such as loss of weight, vomiting or lethargic behaviour.

## Pet(s)

The cat(s) or dog(s) named in **your schedule**.

## Healthy Pets

When **we** say **Healthy Pets** **we** mean Healthy Pets Insurance, a trading name of Atlanta Insurance Intermediaries Limited. Authorised and Regulated by the Financial Conduct Authority under firm reference number 309599. Company registration number: 756681. Registered address: Embankment West Tower, 101 Cathedral Approach, Salford, M3 7FB.

## We, Us, Our

**Healthy Pets** who administer this policy for & on behalf of the underwriters Antares Insurance Company Limited, (Company Registration Number 13763689), 21 Lime Street, London, United Kingdom, EC3M 7HB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority under firm reference number 967451 and the Prudential Regulation Authority.

## Cyber Act

Any unauthorised, malicious or criminal act(s), or the threat or hoax of such an act (or acts), involving access to, processing of, use of or operation of any **Computer System**.

## Cyber Incident

Any omission(s) involving access to, processing of, use of or operation of any **Computer System**; or any partial or total unavailability or failure to access, process, use or operate any **Computer System**.

## Computer System

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

## Your policy at a glance

The below table shows the sections of this policy which are relevant to **you** and provides a high level view of the maximum cover levels provided by this policy. This table does not include the detailed information about when **you** are or are not covered for these amounts. Full details can be found in the policy wording and the level **you** are covered for will be shown in **your schedule**.

### Important note

All cover levels mentioned below and throughout this document are the maximum amounts that **we** will pay up to, they are not a flat amount that **we** will pay for every claim. For example, the Vet Treatment and related costs limit of £1,000 would only pay out £500 if that is the cost (less any applicable excesses).

The maximum amounts we will pay up to in total for each insured accident	
<b>Vet Treatment and related costs</b> Including examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care, up to	£1,000
<i>Individual Treatment Limits</i> There are certain treatments that <b>we</b> will only pay up to a limited amount per <b>accident</b> as part of the £1,000 maximum amount.	
<b>Complementary treatments, up to</b>	£400
<b>Cruciate Ligament, up to</b>	£500
<b>Excesses (fixed and co-payment)</b> This may vary dependent on <b>your pet's</b> age and the amount <b>you</b> select and are payable each year for treatments which span 2 policy years. See page 7 for an example of how <b>your</b> excesses may work.	See <b>your schedule</b>
<b>If someone makes a legal claim against you in relation to your pet dog</b>	
<b>Cover Limit</b>	£1,000,000
<b>Excess (All legal liability claims)</b>	£250

## Guide to making a Claim

### Making a claim

**We** hope **your pet** never has an **accident** and **you** never need to make a claim but if **you** do it helps to know what to expect and what **you** need to do.

#### Online

**You** can visit **our** website at [www.healthy-pets.co.uk/existing-clients/make-a-claim](http://www.healthy-pets.co.uk/existing-clients/make-a-claim), where **you** will be able to complete **your** claims form, attach any documents required to support **your** claim, such as vet invoices or copies of vet reports, and then submit **your** claim from the site.

#### By Telephone

**You** can call **us** on 01730 268 592 and **we** will talk **you** through the claims process and provide **you** with the relevant claims forms for **you** to complete.

This **pet** claims service is operated on behalf of Healthy Pets Insurance by Insurance Factory Ltd who are authorised and regulated by the Financial Conduct Authority (No. 306164).

For details of **our** opening hours, please visit [www.healthy-pets.co.uk/about-us/contact-us/](http://www.healthy-pets.co.uk/about-us/contact-us/)

### What to do if your dog hurts someone else

If **your** dog hurts someone or damages their property, call **us** as soon as possible on 01730 268 592. **You** should do this even if **you** don't want to make a claim in case the other person makes a claim against **you** at a later date.

### Important things to be aware of

How long will the claim take?	Excesses	Using your own vet
<p>The length of time a claim takes varies based on the circumstances and the type of claim being made.</p> <p>An element that delays claims being made is information missing on the claims form, or when copies of vet invoices and vet reports are not included. Please make sure when <b>you</b> submit a claim all information is provided.</p>	<p>An excess is the amount <b>you</b> will have to pay towards any claim <b>you</b> make.</p> <p>It's important to remember that <b>you</b> will have to pay <b>your</b> excess (including any co-payments) directly to the <b>vets</b> if <b>you</b> haven't already paid the bill.</p> <p>Details of <b>your</b> excesses (including any co-payments) <b>you</b> have to pay are shown within <b>your Schedule</b>.</p>	<p><b>We</b> can handle/receive claims from any <b>vets</b> within the UK as long as they are a qualified veterinary practitioner holding a current registration with the Royal College of Veterinary Surgeons and work in clinical practice in the UK.</p>



# Your Cover

## Vet treatment for your pet - UK

The maximum amounts we will pay up to in total for each insured accident	
<b>Vet Treatment and related costs</b> Including examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care, up to	£1,000
<b>Individual Treatment Limits</b> There are certain treatments that <b>we</b> will only pay up to a limited amount per <b>accident</b> as part of the £1,000 maximum amount.	
<b>Complementary treatments, up to</b>	£400
<b>Cruciate Ligament, up to</b>	£500
<b>Excesses (fixed and co-payment)</b>	See <b>your schedule</b>
What we will pay for: Up to the limits in the above table	
Veterinary treatment	
✓ If a <b>vet</b> recommends treatment for <b>your pet</b> following an <b>accident</b> , <b>we</b> will pay the cost of that treatment carried out by a <b>vet</b> , a veterinary nurse or by someone else under the supervision of a <b>vet</b> . This includes the cost of having <b>your pet</b> put to sleep (euthanasia) for humane reasons, if <b>your vet</b> believes, in their professional opinion, that <b>your pet</b> is suffering with an untreatable injury and that there is no other way to prevent or relieve <b>your pet's</b> suffering.	
Out of hours treatment	
✓ If <b>your pet</b> has an <b>accident</b> and the <b>vet</b> decides out of hours treatment is necessary, <b>we</b> will pay the costs for the required treatment. ✓ If the <b>vet</b> advises that <b>your pet's</b> injury is life-threatening, and moving them would endanger their life, <b>we</b> will pay for <b>your vet</b> to make a house call. ✗ There will be no cover for out of hours fees or house calls by the <b>vet</b> if <b>your vet</b> advises that <b>your pet</b> can wait until business hours without undue risk.	
Complementary treatment	
✓ If <b>your pet</b> is diagnosed by a <b>vet</b> as needing complementary treatment such as physiotherapy, acupuncture, homeopathy, osteopathy, hydrotherapy, chiropractic and alternative medicines <b>we</b> will pay the treatment costs. ✗ <b>We</b> will not pay the costs of <b>your pet's</b> complementary treatment unless <b>we</b> have agreed to do so prior to the treatment commencing.	

## What we will not pay for

### We will not pay:

- ✗ for any everyday check-ups or treatments or preventative healthcare, for example, vaccinations, tick, worming or flea treatments, pheromone treatments, grooming or nailcare, spaying, neutering, or routine blood or urine tests, dental crowns, or routine scale and polish;
- ✗ for any costs associated with pregnancy or giving birth;
- ✗ any claim for cryptorchidism (retained testicle(s));
- ✗ for any treatments that have not been recommended by a **vet**;
- ✗ the cost of any post mortem examination, cremation, burial or disposal of **your pet**;
- ✗ for any costs relating to **pre-existing conditions**;
- ✗ to return **your pet** to **your** home if it passes away whilst **you** are travelling;
- ✗ if **you** are travelling to get treatment for **your pet**;
- ✗ if **you** are travelling outside the UK, the Channel Islands or the Isle of Man.
- ✗ for any costs or treatment for dentistry
- ✗ for any CT/MRI scans or associated costs

## If someone makes a legal claim against you in relation to your dog (Third Party Liability)

If **your** dog causes an injury to someone or damages their property they may bring a legal action against **you**. If this was to happen this section helps **you** with any payment **you** could become legally liable for.

### Important Note

If **your** dog injures someone or damages their property, **we** need to know as soon as possible. This type of issue can be complicated and costly, so **we** will appoint solicitors to work on **your** behalf to resolve any dispute.

## The maximum amounts we will pay and the excess for legal action brought against you and/or your dog

<b>Cover limit</b>	£1,000,000
<b>Excess (All legal claims)</b>	£250

## What we will pay for: Up to the limits in the above table

### Legal expenses and compensation due

- ✓ If someone is injured, killed or their property is damaged as a result of an incident involving **your** dog, **we** will pay solicitor's costs to defend **you**.
- ✓ **We** will pay the settlement amounts or damages awarded if the legal action against **you** is successful.

## What we will not pay for:

### We will not pay:

- ✗ compensation or legal costs if **you** are already insured under any other home contents or liability policy, unless the cover provided by that policy has been exhausted;
- ✗ compensation or legal costs if the injured person, person who has died or owner of the damaged property:
  - a. is **you** or part of **your family**;
  - b. lives in **your** home;
  - c. works for **you**; or
  - d. was looking after **your pet** with **your** permission;
- ✗ if **you** or someone listed above is looking after the damaged property or holding it in trust;
- ✗ the first £250 of any compensation or costs for property which has been damaged;
- ✗ for any claim if **you** are legally responsible for the injury, death or damage only because of an agreement or contract **you** have entered into, unless liability would have existed otherwise;
- ✗ for any claim arising as a result of **your**, or anyone in **your family's** profession, occupation or business, or resulting from any incident that happens at **your** or anyone in **your family's** place of work;
- ✗ for any claim occurring on premises licensed for the sale of alcohol where **your pet** lives or is kept;
- ✗ for any claim occurring as a result of **your pet** competing in any type of competition, including but not limited to field trials, dog shows or breeder's competitions;
- ✗ for any claim arising outside the United Kingdom, the Channel Islands or the Isle of Man.
- ✗ any fines or penalties from criminal proceedings; or
- ✗ any amount a court requires **you** to pay to punish **you** or try to stop the same circumstances that led to incident happening again or because **you** have caused someone distress, embarrassment or humiliation;
- ✗ the transmission, by **your** dog, of any infectious or contagious disease to a human.

## What we will not cover you for under any part of this policy

In addition to the limitations in cover highlighted by a red cross in the previous sections there are also some things **we** won't pay for regardless of the circumstances. These exclusions apply to **your** whole policy.

### We will not cover claims:

- ✗ for any **illness**
- ✗ for any excess (including any co-payments) as shown in **your schedule**;
- ✗ for death from **accident** or **illness**
- ✗ for the costs of advertising and / or reward
- ✗ for costs relating to cancellation, rebooking, cutting **your** trip short or extending **your** trip where **your pet** becomes sick
- ✗ if **your** dog damages someone else's personal property that **you** are visiting
- ✗ if **you** need someone to look after **your pet** in an emergency for example Boarding or Kennel fees
- ✗ for any costs relating to **pre-existing conditions**;
- ✗ for more than the maximum amount payable per year shown in **your schedule**;
- ✗ for an **accident** that starts outside the dates shown in **your schedule**;
- ✗ for Rabies or Avian Influenza or any derivation or variant thereof;
- ✗ if **you** are not the owner and keeper of the **pet**;
- ✗ if **your pets** are not kept at the address in **your schedule**;
- ✗ for any claim against **you** for the transmission, by **your pet**, of any infectious or contagious disease to a human;
- ✗ as a result of sickness or disease due to **your** failure to vaccinate **your pet** in accordance with the practice recommended by the British Small Animal Veterinary Association;
- ✗ for any claim in relation to **pets** under the age of 5 weeks;
- ✗ for any incident occurring outside the United Kingdom of England, Scotland, Wales, Northern Ireland, the Channel Islands, or the Isle of Man;
- ✗ if **you** deliberately put **your pet** at risk, or neglect **your pet's** safety;
- ✗ if **you** deliberately harm or neglect **your pet**;
- ✗ for a **pet** that has ever shown aggressive tendencies or been subject to any complaints or legal action, for example they have attacked or bitten anyone or any other animal;
- ✗ if **your pet** has been trained to attack;
- ✗ for the cost of any post-mortem examination;
- ✗ for the cost charged by **your vet** to complete a claim form, or for postage and packaging, or for other fees charged for administration by **your vet**;
- ✗ for the cost of purchasing or hiring equipment, including harnesses, cages, carts and sharps containers;
- ✗ if **your pet** is used in connection with any trade or business, including but not limited to them being used for breeding purposes, guarding, racing, coursing, fighting, personal protection, search and rescue purposes and assistance dogs e.g. Guide Dogs;
- ✗ arising from loss or destruction of, or damage to, any property, or death of or bodily injury to any person, directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the period of insurance. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.



- ✗ for any Pit Bull, American Pit Bull Terrier, Dogo Argentino, Japanese Tosa, XL Bully, or a dog crossed with these breeds, wolves or wolf hybrid and any animal registered under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.

Details can be found at

[www.legislation.gov.uk/ukpga/1991/65/contents](http://www.legislation.gov.uk/ukpga/1991/65/contents) and

[www.legislation.gov.uk/nisi/1991/2292/contents/made](http://www.legislation.gov.uk/nisi/1991/2292/contents/made)

- ✗ **We** will not cover any loss, damage, or liability directly or indirectly caused by, resulting from, or in connection with:

- any nuclear reaction, nuclear radiation or radioactive contamination.
- ionising radiation, or contamination by radioactivity from any nuclear fuel or nuclear waste.
- any act of terrorism, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- any act of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, nationalisation, requisition, destruction of, or damage to property by or under the order of any government or public or local authority.

#### When you first set up your policy:

##### We will not cover claims:

- ✗ if **your pet** passes away due to an **accident** which occurred within the first 48 hours of the policy start date.
- ✗ for any vet's fees incurred to treat an injury following an **accident** which occurred within the first 48 hours of the policy start date.

##### Submitting claims late - We will not cover claims:

- ✗ relating to any area of cover provided by this policy submitted more than 6 months after the date of the insured incident, or first diagnosis / treatment by a **vet**, with the exception of the section related to legal claims against **you** in relation to **your** dog.

##### Other Insurance – We will not cover claims:

- ✗ for more than **our** share of any claim if any other insurance policies cover the same loss, damage or liability as this policy.

##### Sanctions

- ✗ **We** are not liable to pay any claim or provide any benefit in the event that doing so would expose **us** 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

##### Cyber Exclusion

- ✗ This policy does not cover any loss, damage or liability whatsoever directly or indirectly caused by or related to any:
- ✗ **Cyber Act** or **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident**; or
- ✗ Loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss or theft of any data, including any amount pertaining to the value of such data,

Except in the case of any actual or alleged liability for and/or arising out of any ensuing third party bodily injury; or any ensuing physical damage to or destruction of tangible third-party property.

## General Conditions

This section explains what **your** responsibilities are, how **you** can make a change, how **your** policy can be cancelled by **you** or **us** and how **you** can make a complaint.

### Duty of Care

**You** must take all reasonable steps to keep **your pet** safe and protect it.

**You** must ensure that **your pet** has its annual check-up and vaccinations so they remain healthy. If **you** don't, then **your** claim might be rejected.

**You** must also keep to all legal regulations relating to **your pet** and **your** ownership.

#### Check all your details are correct

Please take time to read **your Schedule**.

If any information is incorrect, or not true to the best of **your** knowledge or belief, or if **you** are unsure, please contact **us** as soon as possible, as it could affect **your** insurance cover.

If **you** do not let **us** know that any of the information provided by **you** is incorrect, **we** may take one or more of the following actions:

- cancel **your** policy;
- declare **your** policy void (treating **your** policy as if it had never existed);
- change the terms of **your** policy; or
- refuse to deal with all or part of any claim or reduce the amount of any claim payment.

#### If something changes

It's important **you** keep **us** up to date with changes that may affect **your pet** policy. If any of the information that **you** gave **us** which is included within **your Schedule** has changed, then **you** must let **us** know.

If **you** don't, it could mean that **we** won't pay **your** claim and **your** policy may be cancelled.

The kind of things that **we** need to know about are:

- a change in **your** details for example if **you** move house;
- any change to **your pet's** details, such as any conditions they may develop, including aggressive behaviour.

Please remember that if **you** don't tell **us** about changes, it may affect any claim **you** make. If **you're** not sure whether **you** need to tell **us** about a change, give **us** a call.

If **you** do tell **us** something has changed, **we** can increase or reduce **your** premium as well as change any excesses (including any co-payments). This may also mean that a new endorsement could apply. This information will be provided by **us** when **you** make the change. **We** may also cancel the policy if **we** can no longer cover **you**.

### Making a Claim – More detail can be found on page 12

If **you** need to make a claim or **you** think someone may make a claim against **you** or **your pet** **you** must:

- report the incident as soon as possible by phoning **us** on 01730 268 592;
- give **us** all the information and help that **we** ask for, including details of anyone else involved;
- immediately send **us** any invoices, every letter, claim, or legal document relating to the claim without answering it; and
- tell **us** immediately if there is to be a prosecution, inquest or other court proceedings.

## Defending or settling a claim

**You** must not admit **you** were at fault for any loss or damage, or make any offer to pay any claim. To enable **us** to handle any claim on **your** policy, **we** are entitled to:

- take over and defend or settle any claim in the name of any person insured by **your** policy;
- take legal action in **your** name, or in the name of any person insured by **your** policy, to get back any payment **we** make under **your** policy;
- decide how **we** handle the claims and any attempts at recovering costs.

## How to cancel your policy.

**We** want **you** to be completely happy with **your** policy, but if **you're** not, **you** have the right to cancel this policy at any time.

If **you** do not exercise **your** right to cancel **your** policy, it will continue in force and **you** will be required to pay the premium.

### Cancelling before the policy starts

If **you** or **we** cancel the policy before the start date, **we** will refund **your** entire premium to **you**.

### Cancelling after the start of the policy

**You** can cancel **your** policy at any time by letting **us** know. As long as no claim has been made or is going to be made, **we** will refund the premium for the number of entire months left on **your** policy at the time of cancellation. If **you** have made a claim or one is expected to be made and **we** have been unable to recover **our** costs **we** will not refund any premium and **we** have the right to recover any outstanding premium **you** owe if **you** are paying by Direct Debit.

### Our right to cancel your policy

**We** have the right to cancel this policy at any time by giving **you** 14 days' notice to **your** last known address or email address, if **we** have a good reason to do so.

Reasons why **we** may decide to cancel **your** policy include things such as:

- if **you** do not pay **your** premium or instalment payment by the payment due date. **We** will take reasonable steps to give **you** a chance to make the outstanding payments before **we** cancel **your** policy;
- where **we** reasonably suspect fraud;
- **we** identify that incorrect information was given to **us** on purpose, which means **we** no longer wish to insure **you**;
- if **you** do not provide **us** with information or documentation **we** reasonably require, for example **your pet's** veterinary records or pedigree certificate;
- where **you** have not taken reasonable care to provide complete and accurate answers, and failed to put this right when **we** asked **you** to;
- changes to the information that **you** provided **us** when **you** purchased the policy, which are shown on **your Schedule**, that mean **we** no longer wish to insure **you**;
- use of threatening or abusive behaviour or language, or intimidation to **our** staff or suppliers by **you** or someone representing **you**.

As long as no claim has been made or is going to be made on **your pet** policy, **we** will refund the premium for the number of entire months left on **your** policy at the time of cancellation. If **you** have made a claim or one is expected to be made and **we** have been unable to recover **our** costs **we** will not refund any premium.

If **we** discover that **you** have deliberately withheld information from **us**, or **you** gave **us** wrong information because **you** didn't take care when communicating with **us**, **we** may be entitled to void **your** policy. This means **we** would treat the policy as though it had never been issued. **We** may also refuse to pay any claim and, under certain circumstances, keep any premium **you** have paid.

## Making A Complaint

At **Healthy Pets** our aim is to always exceed **your** expectations and to get things right, on time, every time. **We** also recognise that sometimes mistakes can happen, and **we** get things wrong. Telling **us** **you** are unhappy is **our** opportunity to put things right, and to learn from **our** mistakes, so **we** can improve the products and services **we** offer in the future.

## Our promise to you

**We** will always aim to

- Acknowledge **your** complaint promptly;
- Resolve **your** complaint at the earliest opportunity;
- Communicate **our** decisions clearly and fairly, and let **you** know what **you** can do if **you** are still unhappy;
- Learn from **our** mistakes to improve **our** services and products **we** offer.

**You** can make **your** complaint by:

- Calling **our** team on 01730 268 592
- Sending **us** an email [heretohelp@healthy-pets.co.uk](mailto:heretohelp@healthy-pets.co.uk).
- Writing to **us** at: Complaints, Healthy Pets, Complaints Department, Nile Street, Burslem, Stoke-On-Trent ST6 2BA

## How our complaint process works

**We** will aim to resolve **your** complaint as soon as possible, normally within 3 business days, at which point **we** will send **you** confirmation in writing that **your** complaint has been resolved.

On occasions **we** will require a bit longer to resolve **your** complaint and in this case, **we** will send **you** an acknowledgement letter telling **you** when **we** hope to reach a decision. **We** will then continue to keep **you** updated on **our** progress. Once resolution has been agreed, **we** will then write to **you** with **our** complaint decision (this is called a final response);

- To uphold **your** complaint, telling **you** why, and what action **we** intend to carry out to put this right for **you**, or;
- If **we** do not uphold **your** complaint, **we** will explain the reasons for **our** decision.

A copy of the complaints procedure is available on request.

## If you are not satisfied with Healthy Pets or your insurers decision

If at the end of the process **you** remain dissatisfied, **you** may contact the Financial Ombudsman Service via

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

Telephone: **0800 023 4567**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Renewal

We will let **you** know that **your** policy is due to expire and in most cases **we** will include an offer to renew **your** policy for another year.

It's important to note that for cover to continue year on year **you** must renew **your** policy annually with no breaks in cover and the premiums must be paid up to date. Any renewal of **your** policy is at **our** discretion. If **we** offer a further period of insurance **we** will be entitled to change the premiums, excess (including any co-payments), conditions or apply exclusions and these will be notified to **you** as part of **our** invitation to renew.

Please take time to read **your** renewal documents including the **Schedule**. If any information has changed, is incorrect or not true to the best of **your** knowledge or belief or **your** excesses (including any co-payments) and/or endorsements no longer suit **your** needs, or even if **you** are unsure, please contact **us** as soon as possible as this could affect **your** insurance cover and the renewal terms offered.

If **you** pay **your** premium by Direct Debit, **we** will continue to take payments from **your** bank account for the renewal premium.

### If you do not want to renew your pet insurance

If **you** do not want to renew, **you** must tell **us** before the renewal date. **We** will refund any payment that was taken for the renewal premium. It's important to note that if **you** do not renew **your** policy **you** will have no cover for any **pre-existing conditions your pet** may have.

If **you** do not want to renew, but **you** only tell **us** after the renewal date, as long as no claim has been made or is going to be made on **your pet** policy for the time **you** have been insured since **your** renewal, **we** will refund the premium for the number of entire months left on **your** policy at the time of cancellation.

If **you** have made a claim for an incident occurring after the renewal date or one is expected to be made and **we** have been unable to recover **our** costs **we** will not refund any premium and **we** have the right to recover any outstanding premium **you** owe if **you** are paying by Direct Debit.

## Legal Information

### Fraud

If **you** or anyone acting on **your** behalf:

- makes a claim under this policy which is in any part false or exaggerated;
- supports a claim with a false document or statement;
- makes a claim for any loss or damage as a result of **your** deliberate act or if the loss or damage was caused with **your** agreement or knowledge;
- makes a fraudulent payment by bank account and/or card;
- have committed fraud under any other insurance policy; or
- makes an untrue statement, fails to provide **us** with information **we** have requested or knowingly provides inaccurate information about their circumstances in order to obtain insurance cover.

**We** may:

- amend **your** policy to record the correct information, apply any relevant policy terms and conditions and collect any additional premium due. If **you** pay by instalments, **you** will be informed if this additional premium cannot be added to **your** current instalment plan and must be paid in full;
- declare the policy void (treating **your** policy as if it had never existed) from the date the fraudulent act was committed;
- not pay any claims which may or may not have been made on **your** policy;
- recover any previous claims paid under **your** policy;
- not return any premium; or
- cancel **your** policy.

**We** may also inform the police, other financial services and anti-fraud databases.

### Our right to recover payment from you

If **we** have to pay a claim because the law of a country where **you** are travelling with **your pet** says **we** must, and **we** would not have paid the claim under the benefits of this insurance policy, **we** can recover from **you** the amount of any payment **we** have to make. This could happen if, for example, **your pet** bit someone whilst **you** were travelling abroad.

### Privacy and Data Policy

#### Important Note: The definitions highlighted on page 8 do not apply to this section.

Atlanta Insurance Intermediaries Limited is the Data Controller. We will use your personal information to:

- Assess and provide the products or services that you have requested
- Communicate with you in relation to servicing and administering your product
- Develop new products and services
- Undertake statistical analysis to help us improve our - services and products
- Contact you about products that are closely related to those you already hold with us
- Provide additional assistance for these products or services
- Notify you of important changes to products and functionality changes to our websites. Only where you have provided us with consent to do so, we may also from time to time use your information to provide you with details of offers relating to additional products and services from Atlanta Insurance Intermediaries Limited.

We follow strict security procedures in the storage and disclosure of your personal information in line with industry practices.

Further information is contained in our Fair Processing Notice. This explains who we are, the types of information we hold, how we use it, who we share it with, how long we keep it for and informs you of certain rights you have regarding your personal information.

If you are unable to access <https://www.healthy-pets.co.uk/privacy-policy>, details can be obtained by contacting us at Floor 2, 5000 Lakeside, North Harbour, Portsmouth, Hampshire, PO6 3EN. Telephone number 01730 268 592. Email: [heretohelp@healthy-pets.co.uk](mailto:heretohelp@healthy-pets.co.uk)

You can also contact us for general data protection queries via email to [DataProtectionOfficer@swinton.co.uk](mailto:DataProtectionOfficer@swinton.co.uk) or in writing to The Data Protection Officer, Atlanta Insurance Intermediaries Limited, Embankment West Tower, 101 Cathedral Approach, Salford, M3 7FB.

#### Underwriter

This policy is issued in accordance with the authorisation granted to Healthy Pets who administer this policy on behalf of the underwriter Antares Insurance Company Limited. Antares Insurance Company Limited, (Company Registration Number 13763689), 21 Lime Street, London, United Kingdom, EC3M 7HB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

#### Financial Services Compensation Scheme

If we can't meet our liabilities, you may be able to claim from the Financial Services Compensation Scheme (FSCS).

Pet insurance is classed as non-compulsory insurance, and 90% of the claim is covered.

You can get further information from: Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Phone 0800 678 1100 or 0207 741 4100

Email [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

#### Rights of Third Parties

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

In respect of the section "If someone makes a legal claim against you in relation to your dog." In the event of the policyholder's insolvency, a claimant who is not a party to this policy may have the right to apply to the Court to enforce the provisions of this policy under the Third Parties (Rights Against Insurers) Act 2010.

#### Law Applicable

English law will apply to your policy and the English courts shall have jurisdiction in any dispute unless you and we agree to apply the governing law and jurisdiction of the state in which you are a resident within the UK. We supply the policy documents only in English and will always communicate with you in English.

## Antares - Privacy Notice

#### Identity of the insurer

Antares Insurance Company Limited, (Company Registration Number 13763689), 21 Lime Street, London, United Kingdom, EC3M 7HB.

#### Basic information

We collect and use relevant information about you to provide you with insurance cover or the insurance cover that benefits you and to meet our legal obligations.

This information includes details such as your name and any other information that we collect about you in connection with the insurance cover from which the Insured or Insured Persons benefit.

In certain circumstances, we may need your consent to process certain categories of information about you. Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling any claims.

The way insurance works means that your information may be shared with and used by a number of third parties in the insurance sector; for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law. We will never sell any personal you provide data/information to us.

#### Other people's details the insured provides to the insurer

Where you provide us or Healthy Pets with details about other people, you must provide this notice to them.

#### Want more details?

For more information about how we use your personal information please see our full privacy policy, which is available online on our website or in other formats on request. Website <https://antaresglobal.com/privacy-policy>

#### Contact details

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy policy, please contact us at our London office:

21 Lime Street  
London  
EC3M 7HB

Email: [info@antaresglobal.com](mailto:info@antaresglobal.com)  
Telephone: +44 (0) 20 7959 1900

## Important Numbers

Claims	01730 268 592
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Customer Service	01730 268 592
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Save these numbers to your phone



Healthy Pets Insurance is a trading name of Atlanta Insurance Intermediaries Limited. Authorised and Regulated by the Financial Conduct Authority under firm reference number 309599. Company registration number: 756681. Registered address: Embankment West Tower, 101 Cathedral Approach, Salford, M3 7FB

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