



Select Plus 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, any endorsements, 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>Free access to the Healthy Pets Vet Line</p> <p>Whether you're concerned about your pet's health, looking for advice or you've suffered a pet bereavement, our friendly team of RCVS (Royal College of Veterinary Surgeons) vet nurses and vets are available day or night 365 days a year to help and it's FREE.</p> <p>0333 332 3938</p>
<p>Claims</p> <p>If you have any type of claim:</p> <p>01730 268 592</p> <p>Visit: www.healthy-pets.co.uk/existing-clients/make-a-claim for more details including opening hours</p>
<p>Customer Service</p> <p>If you want to discuss anything to do with your policy for example, discuss a change in your personal circumstances, make a change to your policy, clarify your cover or add a pet:</p> <p>01730 268 592</p> <p>Visit: www.healthy-pets.co.uk/about-us/contact-us/ for more details including opening hours.</p> <p>You can also request copies of your policy documentation in braille, large print or audio format.</p>

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

Access to the Healthy Pets Vet Line

At Healthy Pets we want your pet to be healthy and happy. That's why we provide 24/7 phone access to veterinary experts for FREE.

Our friendly team of RCVS (Royal College of Veterinary Surgeons) vets and vet nurses are available day or night to help with all your pet health questions or concerns.

You may have a medical concern about your pet in or out of hours of your normal vet surgery, a question about vaccinations or what to do if you're taking your pet abroad – whatever your query, you can be reassured we're here to provide qualified advice.

How we can help, and it's not just when your pet is ill:

- Pet health triage and advice including whether to take your pet to your vet
- Behavioural triage and advice
- Nutritional advice
- Bereavement
- Diagnosis (where appropriate)
- You can contact the Healthy Pets Vet Line as many times as you need - lines are open 24 hours a day, 365 days a year and it's a FREE service.

Getting advice is easy and you don't even need to leave your home:

1. Call the Healthy Pets Vet Line on 0333 332 3938
2. Have your policy number ready to provide - you can find this on your policy schedule
3. Describe your concerns or pet's symptoms or ask any questions about your pet's health
4. A qualified veterinary nurse or vet will provide the advice you need

Important: In an emergency you should always contact your vet immediately

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Provides a high level view of the maximum cover levels provided by this policy. When read with your schedule shows you which sections of this insurance apply to you.

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Tells you who to contact and what to do if you have to make a claim.

Your Cover

This section provides the detail of what we will and will not cover you for:

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This section provides help to cover vet costs if your pet falls ill or is injured and needs treatment by a veterinary professional in the UK or when travelling in the EU.

If someone makes a legal claim against you in relation to your dog Page 18

If your dog causes an injury to someone or damages their property they may bring a legal action against you. If this were to happen, this section helps you with the costs that could result.

If your dog damages someone else's personal property when you are visiting Page 19

If your dog causes minor damage to someone's personal property such as scratching furniture, ripping curtains, digging up plants, ripping a coat or clothing this section helps you with some of the costs that could result in you having to replace that property.

If you need someone to look after your pet in an emergency Page 20

If you or a family member have an emergency and have to unexpectedly stay in hospital for a period of 4 or more days. This section of your policy helps towards the cost of someone else looking after your pet for you.

If your pet is lost or stolen Page 21

If your pet goes missing or is stolen. This section provides support with the costs associated with their safe return, or should they not be returned.

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If your pet passes away or a vet recommends they are put to sleep following an accident or due to illness this section helps you with the financial costs involved.

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This section tells you what we will not provide cover for under all sections of this policy

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

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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 pet insurance work?

Pet insurance is designed to help you cover vet costs if your pet becomes ill or 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 with a refreshed annual cover limit for that period. This is often referred to as a Lifetime Pet Insurance Policy.

Each and every year you renew your pet insurance you receive a fixed maximum amount to cover veterinary treatment, this limit applies to both new and recurring illnesses and injuries that have occurred since your policy started with us. When the annual limit has been reached, no further claims can be made for new or ongoing illnesses or injuries until the policy is renewed, at which point the cover limit is refreshed.

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-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?

Your Healthy Pets Insurance policy has a renewable annual cover limit.

We will pay up to £2,000, £4,000 or £7,000 in total for vet's fees (including sub limits such as CT/MRI Scans and Complementary Treatments) in any 12 month period. Your limit depends on what you have bought and is shown in your policy schedule. This means there is no limit to the number of claims you can make in the 12 month period and claims will be paid until the monetary limit is reached in the period of insurance. When you renew your policy, the cover limit is reset so there is a new limit of £2,000, £4,000 or £7,000 to fund new and ongoing claims if needed. It's important to be

aware that there are some conditions that have lower limits within the policy such as behavioural conditions and complementary treatments and other cover limits which are in addition to the vet's fees limit such as holiday cancellation and reward for if your pet goes missing. These limits are shown throughout this document where they are applicable.

What happens if my vet treatment and insurance cost limit is not enough to cover all my pets 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 £3,000 and you purchased Select Plus £2,000 you would have to pay £1,000 towards the claim costs. That means it is extremely important that you check the cover you have selected including all the individual treatment limits to select the right cover for you. And, in order to help you select the right cover for you we offer 3 different levels of cover: Select Plus £2,000, Select Plus £4,000 and Select Plus £7,000.

What is a bilateral condition?

Some conditions in pets are highly likely to occur on both sides of the animal's body, but possibly at different times. For example, your pet could have hip dysplasia or cruciate ligament disease on the right leg and then the left leg a few months later.

These are known as bilateral conditions and both will be treated as one condition up to your chosen limit (£2,000, £4,000 or £7,000) subject to any sub-limits within your policy e.g. cruciate ligaments. They are treated as bilateral conditions only if the condition developing on the other side occurs within 12 months of the condition on the first side. However, because of this you will only have to pay one fixed excess for a bilateral condition.

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 or illness you claim for. An additional fixed excess is payable for ongoing treatments each time you renew your policy.

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 paid by you	-£100
Total paid by us	£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 paid by you	-£100
	£900
Co-payment paid by you (20%)	-£180
Total paid by us	£720

Total paid by you £100 + £180 = £280

What should I do if I am travelling abroad with my pet?

Depending on where you live, the actions you need to take when travelling abroad with your pet may differ. You must at all times follow the most up-to-date guidance issued by the UK Government. You can read these rules at: www.gov.uk/take-pet-abroad.

You must also always check the rules of the country you are traveling to for any additional restrictions or requirements before you travel.

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**.

Condition

This means the **illness** or injury that **your pet** has suffered and needs treatment or medication for.

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, 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.

Bilateral Condition

This means any **condition** affecting body parts of which **your pet** has two, one each side of the body (e.g. ears, eyes, knees, cruciate ligaments). When applying a benefit limit or exclusion, bilateral conditions are considered as one **condition** if there is evidence that **your pet** has had symptoms or treatment for the **condition** and/or **your** vet records indicate that the **conditions** are related and occurred within a 12 month period of the original **condition**.

Pet(s)

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

Healthy Pets

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

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, if **you** have selected £2,000 Vet treatment and related costs, **we** will only pay out £500 if that is the cost (less any applicable excesses).

Your schedule will tell you which level of cover you have The maximum amounts we will pay up to in total each year			
Vet Fee Limit	£2,000	£4,000	£7,000
Vet Treatment and related costs Including examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care (Including whilst travelling in European Union countries, the Channel Islands, and the Isle of Man), up to	£2,000	£4,000	£7,000
Maximum length of all trips abroad per year	30 days	60 days	90 days
For the avoidance of doubt, please note that the Individual Treatment Limits below, for dental treatment, CT/MRI scans, complementary treatments, food prescribed by a vet and behavioural conditions are included within the maximum veterinary fees benefit limit above. For example if you have selected £2,000 Vet treatment, we will pay up to £1,500 on CT/MRI scans, further costs for this treatment would then be payable by you .			
<i>Individual Treatment Limits</i> There are certain treatments that we will only pay up to a limited amount per year as part of the maximum amount.			
Dental treatment as a result of an accident or injury, up to	£2,000	£4,000	£7,000
CT/MRI scans, up to	£1,500	£3,000	£4,500
Complementary treatments, up to	£750	£1,000	£1,500
Food prescribed by a vet, up to	£100	£150	£200
Behavioural conditions, up to	£750	£1,000	£1,500
Excess (Fixed and co-payment) This may vary dependent on your pet's age and the amount you select, and are payable each year for recurring conditions . See page 7 for an example of how your excesses may work.	see your schedule		

If someone makes a legal claim against you in relation to your pet dog			
Cover limit	£1,000,000		
Excess (All legal liability claims)	£250		
If your dog damages someone else's personal property when you are visiting			
Cover limit	£250	£500	£750
Excess (fixed and co-payment)	see your schedule		
If you need someone to look after your pet in an emergency			
Pet minding & Boarding fees, up to	£500	£750	£1,000
Excess	£0		
If your pet is lost or stolen			
Advertising and Reward, up to	£600	£800	£1,000
Reward (This is the maximum we will pay as a reward, and is included within the Advertising and Reward limit above)	Dog	£100	£100
	Cat	£50	£50
If your pet is not found within 45 days, up to	£1,000	£1,500	£2,000
Excess	£0		
If your pet passes away or is put to sleep due to accident or illness			
Death By Accident, up to	£1,000	£1,500	£2,000
Death By Illness - Up to and including age 8 This will reduce to 5 years for selected breeds, your schedule will confirm if this is applicable to your pet , up to	£1,000	£1,500	£2,000
Death By Illness - Age 9 years and above This will reduce to 6 years for selected breeds, your schedule will confirm if this is applicable to your pet , up to	No Cover	No Cover	No Cover
Excess	£0		

Pre-booked Holidays – Associated Costs			
Cancellation, rebooking, cutting your trip short or extending your trip (including alternative accommodation up to 14 nights and quarantine kennelling), up to	£500	£750	£1,000
Alternative accommodation - maximum per night	£30	£40	£50
Maximum length of all trips abroad per year	30 days	60 days	90 days
Excess (fixed and co-payment)	see your schedule		

Guide to making a Claim

Healthy Pets Vet Line

Whether **you** are concerned about **your pets** health, looking for advice or **you** have suffered a **pet** bereavement, **our** friendly team of RCVS (Royal College of Veterinary Surgeons) vet nurses and vets are available day or night 365 days a year to help and it's FREE.

The help and advice available can help **you** avoid unnecessary trips to the **vet** and the related costs such as **your** excess (including any co-payments).

How we can help:

- What do I do if I think my **pet** is sick?
- If I do need to seek physical treatment, do I really need to go to the out of hours **vet**?
- Help and advice - behavioural issues, nutrition, bereavement etc.

If in doubt just give **us** a call on 0333 332 3938, no need to book - just have **your** policy number to hand when **you** call.

Making a claim

We hope **your pet** never has an **illness** or **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/ where **you** will be able to request a claim form, which can then be emailed to **us** with any documents required to support **your** claim, such as vet invoices or copies of vet reports. Alternatively, **your vet** can submit the claim via the Vet Envoy portal.

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/

What to do if your dog hurts someone else or damages their property

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.

What to do if your pet is lost or stolen

If **your pet** goes missing or has been stolen, call **us** as soon as possible on 01730 268 592. **We** will ask **you** some questions about what happened and take **you** through the next steps.

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>This can also be affected by any previous conditions or treatments your pet has had, as we will need to understand if they have contributed to the illness you are claiming for.</p> <p>Another 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 you submit a claim all information is provided.</p>	<p>An excess is the amount you will have to pay towards any claim you make.</p> <p>It's important to remember that you will have to pay your excess (including any co-payments) directly to the vets if you haven't already paid the bill.</p> <p>Details of your excesses (including any co-payments) you have to pay are shown within your Schedule.</p>	<p>We can handle/receive claims from any vets 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 (or their equivalent in any European Union country).</p>

Your Cover

Vet treatment for your pet - UK and EU

This section provides help to cover vet costs if **your pet** falls ill or is injured and needs treatment by a veterinary professional in the UK or whilst travelling in the European Union, the Channel Islands, or the Isle of Man.

Important Note

A common cause of claims being turned down are **conditions** or injuries **you** knew about prior to booking **your** trip, such as 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, such as among other things, loss of weight, vomiting or lethargic behaviour.

If **you** are unsure about what this means, or whether **your pet** has a **pre-existing condition** and how this will affect any claim **you** make please call **us**. **You** must also make sure **your pet** has its annual vaccinations and check-up or claims might be turned down.

Your Schedule will tell you which level of cover you have

The maximum amounts we will pay up to in total for each year

Vet Fee Limit	£2,000	£4,000	£7,000
Vet Treatment and related costs Including examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care, up to	£2,000	£4,000	£7,000
Maximum length of all trips abroad per year	30 days	60 days	90 days
<p>For the avoidance of doubt, please note that the Individual Treatment Limits below are included within the maximum veterinary fees benefit limit above.</p> <p>For example if you have selected £2,000 Vet treatment, we will pay up to £1,500 on CT/MRI scans, further costs for this treatment would then be payable by you.</p>			
<p><i>Individual Treatment Limits</i></p> <p>There are certain treatments that we will only pay up to a limited amount per year as part of the maximum amount.</p>			
Dental treatment as a result of an accident or injury, up to	£2,000	£4,000	£7,000
CT/MRI scans, up to	£1,500	£3,000	£4,500
Complementary treatments, up to	£750	£1,000	£1,500
Food prescribed by a vet, up to	£100	£150	£200
Behavioural conditions, up to	£750	£1,000	£1,500
Excess (fixed and co-payment)	See your schedule		

What we will pay for:

Up to the limits in the above table on page 15

Veterinary treatment

- ✓ If a **vet** recommends treatment for **your pet** following an **accident** or **illness**, **we** will pay the cost of that treatment carried out by a **vet**, a veterinary nurse or by someone else under the supervision of a **vet**. This includes the cost of having **your pet** put to sleep (euthanasia) for humane reasons, if **your vet** believes, in their professional opinion, that **your pet** is suffering with an incurable **condition** and that there is no other way to prevent or relieve **your pet's** suffering.
- ✓ **We** will also provide this cover whilst **you** are travelling anywhere within the Channel Islands, Isle of Man or countries in the European Union with **your pet**. Any claim made whilst **you** are travelling abroad in these countries counts towards **your** annual Vet Treatment and Related Costs limit.
- ✗ **We** will not pay more than the cover limit for one **condition**, including if it develops into a **bilateral condition** following completion of the original treatment, which may extend into a new policy year.

Out of hours treatment

- ✓ If **your pet** has an **accident** or **illness** and the **vet** decides out of hours treatment is necessary, **we** will pay the costs for the required treatment.
- ✓ If the **vet** advises that **your pet's condition** is life-threatening, and moving them would endanger their life, **we** will pay for **your vet** to make a house call.
- ✗ There will be no cover for out of hours fees or house calls by the **vet** if **your vet** advises that **your pet** can wait until business hours without undue risk.

Important Note

Remember as a **Healthy Pets** customer **you** do have access to **our Healthy Pets** Vet Line if **you're** concerned about **your pet's** health, looking for advice or **you** have suffered a **pet** bereavement 24hrs a day 365 days a year. See page 4 for details.

Dental treatment

- ✓ If **your vet** recommends that **your pet** requires dental treatment due to an **accident** **we** will pay the costs up to the limit for dental treatments as stated on page 15.
- ✗ **We** will not pay for any dental treatment required due to **illness**, including where the need for treatment could have been prevented through regular dental check-ups and routine treatments such as dental caries or periodontal disease.
- ✗ **We** will not pay for any dentistry that is not related to an **accident**.

Behavioural Conditions

- ✓ If a **vet** recommends treatment for **your pet** for a behavioural **condition**, caused by an **accident** or **illness** covered under this policy, **we** will pay the cost of that treatment carried out by a Certified Clinical Animal Behaviourist (CCAB), or a member of either the Association of Pet Behaviour Counsellors or the Canine and Feline Behaviour Association.
- ✗ **We** will not pay the costs of **your pet's** behavioural treatment unless **we** have agreed to do so prior to the treatment commencing.

Complementary treatment

- ✓ If **your pet** is diagnosed by a **vet** as needing complementary treatment such as physiotherapy, acupuncture, homeopathy, osteopathy, hydrotherapy, chiropractic and alternative medicines **we** will pay the treatment costs.
- ✗ **We** will not pay the costs of **your pet's** complementary treatment unless **we** have agreed to do so prior to the treatment commencing.

Food prescribed by a vet

- ✓ If **your vet** recommends a special diet for **your pet** in order to treat a covered **condition**, **we** will pay the cost of the prescribed food.
- ✗ **We** will not pay for food that is part of a clinical diet prescribed to help **your pet** lose weight.

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 (unless prescribed for a behavioural condition), 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** (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;
- ✗ for any costs relating to any **conditions** that **your pet** was suffering with before **you** began **your** travel in the EU, this includes a change in **your pet's** health **you** would normally have checked with **your vet** before **you** travel in the EU;
- ✗ 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**;
- ✗ for any claim once **you** have been abroad for more than the maximum length of trip in the table on page 15;
- ✗ if **you** are travelling outside the United Kingdom, European Union, the Channel Islands or the Isle of Man;
- ✗ the cost of obtaining a health certificate from **your vet** to allow **your pet** to travel abroad;
- ✗ if **you** have not followed the rules set out by the UK government for travelling abroad, such as vaccinations, worming and checking **your pet's** microchip is working properly.

If someone makes a legal claim against you in relation to your dog

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

Vet Fee Limit	£2,000	£4,000	£7,000
Cover limit	£1,000,000		
Excess (All legal claims)	£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 occurring on premises licensed for the sale of alcohol where **your pet** lives or is kept;

- ✗ 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 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 the 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.

If your dog damages someone else's personal property when you are visiting

If **your** dog causes minor damage to someone's personal property such as scratching furniture, ripping curtains, digging up plants, ripping a coat or clothing this section helps **you** with some of the costs that could result in **you** having to replace that property.

Important Note

A common cause of claims being turned down is when a customer tries to claim for damage to personal property that is owned by a **family** member, which is not covered by this section.

The maximum amounts we will pay and the excess if your dog damages someone's personal property

Your schedule will tell you which level of cover you have

Vet Fee Limit	£2,000	£4,000	£7,000
Cover limit	£250	£500	£750
Excess (fixed and co-payment)	see your schedule		

What we will pay for:

- ✓ **We** will pay the cost of repairing or replacing accidentally damaged personal property caused by **your dog** while visiting someone else's property.

What we will not pay for:

We will not pay for:

- ✗ damage to personal property owned by or in the control of **you, your family, or your** employee or a guest;
- ✗ damage to any personal property belonging to any person **you** have allowed to look after **your** dog;
- ✗ damage occurring when **your** dog is left in a home where no person aged 18 or over is present;

If you need someone to look after your pet in an emergency

If **you** or a **family** member have an emergency and have to unexpectedly stay in hospital for a period of 4 or more consecutive days, this section of **your** policy helps towards the cost of someone else looking after **your** pet.

Important Note

A common cause of claims being turned down is when a customer tries to claim for a pre-planned hospital stay. This cover is only for unexpected stays in hospital.

The maximum amounts we will pay up to and the excess if you're unexpectedly hospitalised and need someone to look after your pet

Your schedule will tell you which level of cover you have

Vet Fee Limit	£2,000	£4,000	£7,000
Pet minding & Boarding fees, up to	£500	£750	£1,000
Excess	£0		

What we will pay for:

Up to the limits in the above table

- ✓ If **you** or anyone normally living with **you** need to be admitted to hospital unexpectedly for emergency medical treatment, **we** will pay the costs or fees of pet boarding, cattery, kennel or pet sitting.

What we will not pay for:

We will not pay for:

- ✗ any pre-planned admissions including a routine pregnancy;
- ✗ any pet sitter that is not licenced;
- ✗ if a member of **your family** or someone who permanently lives with **you** is still at home;
- ✗ the costs of someone looking after **your** pet if **you** are hospitalised for fewer than 4 days consecutively.

If your pet is lost or stolen

If **your** pet goes missing or is stolen, this section provides support for any costs associated with their safe return, or should they not be returned.

Important Note

Please let **us** know as soon as **your** pet goes missing - **we** will give **you** advice to help with their safe return.

The maximum amounts we will pay up to and the excess if your pet is lost or stolen

Your schedule will tell you which level of cover you have

Vet Fee Limit		£2,000	£4,000	£7,000
Advertising and Reward, up to		£600	£800	£1,000
Reward (This is the maximum we will pay as a reward, and is included within the Advertising and Reward limit above)	Dog	£100	£100	£100
	Cat	£50	£50	£50
If your pet is not found within 45 days, up to		£1,000	£1,500	£2,000
Excess		£0		

What we will pay for:

Up to the limits in the above table

Advertising and Reward

- ✓ If **your** pet is lost or stolen, **we** will pay advertising and reward costs for the safe return of **your** pet.
- ✗ **You** must not spend any money on advertising or offering any reward without first getting **our** approval.

Important Note

We require receipts for advertising materials over £100.

If your pet is not found within 45 days

- ✓ **We** know **you** can't just replace a family member, but if **your** pet is not found within 45 days of being lost or stolen, **we** will pay **you** either the purchase price of **your** pet, or the cover limit in the table above, whichever is the lesser. For example, if the purchase cost of **your** pet was £2,000 and **you** have selected the £4,000 level of cover, **we** would pay **you** £1,500.

Important Note

If no purchase receipt can be provided **we** will pay the market value (the price generally paid for a similar pet based on its age, breed and pedigree on online adverts and breeder sites for the date when **you** bought **your** pet) or the cover limit in the table above, whichever is the lesser.

- ✗ If **your** pet is recovered or returns after **we** have paid for their replacement, this payment must be returned to **us**.
- ✗ **We** will not make a payment under this section if **you** have not taken appropriate action including advertising the loss and offering a reward to find **your** pet.

What we will not pay for

We will not pay for:

- ✗ any advertising and/or reward costs if **your pet** is found or returned within 48 hours of disappearing;
- ✗ any rewards to **your family** or anyone who lives with **you**, or any of **your** friends, associates or employees;
- ✗ if **your pet** is lost or stolen while **you** were paying someone else to look after it.

If your pet passes away or is put to sleep due to accident or illness

If **your pet** passes away or a **vet** recommends they are put to sleep following an **accident** or due to **illness** this section helps **you** with the financial costs involved.

The maximum amounts we will pay up to and the excess if your pet passes away or is put to sleep due to accident or illness.

Your schedule will tell you which level of cover you have

Vet Fee Limit	£2,000	£4,000	£7,000
Death By Accident, up to	£1,000	£1,500	£2,000
Death By Illness Up to and including age 8 This will reduce to 5 years for selected breeds, your schedule will confirm if this is applicable to your pet , up to	£1,000	£1,500	£2,000
Death By Illness Age 9 years and above This will reduce to 6 years for selected breeds, your schedule will confirm if this is applicable to your pet	No Cover	No Cover	No Cover
Excess	£0		

What we will pay for:

Up to the limits in the above table

If your pet passes away

- ✓ If **your pet** passes away due to an **accident** or **illness**, we will pay **you** either the purchase price of **your pet**, or the cover limit in the table above, whichever is the lesser. For example, if the purchase cost of **your pet** was £2,000 and **you** have selected the £4,000 level of cover, we would pay **you** £1,500.

Important note

If no purchase receipt can be provided we will pay either the market value (the price generally paid for a similar pet based on its age, breed and pedigree on online adverts and breeder sites at the time **you** purchased **your pet**) or the cover limit in the table above, whichever is the lesser.

What we will not pay for:

We will not pay:

- ✗ any amount for death by **illness** (including putting **your pet** to sleep) for **pets** aged 9 years or older, or 6 years for selected breeds (**your schedule** will confirm if this lower age is applicable to **your pet**);
- ✗ for any costs where a decision is made to put **your pet** to sleep (unless the **vet** confirms it was not humane to keep **your pet** alive);
- ✗ for any claim made more than 180 days after **your pet** has passed away;
- ✗ the cost of any post mortem examination, cremation, burial or disposal of **your pet**;
- ✗ any costs relating to **pre-existing conditions**;
- ✗ any cost for death resulting from pregnancy, giving birth or breeding;
- ✗ if **your pet** passes away due to **illness** in the first 10 days of the policy start date;
- ✗ if **your pet** passes away due to an **accident** which occurred within the first 48 hours of the policy start date;
- ✗ any claim resulting from an **illness** that **your pet** should have been vaccinated against.

Pre-booked Holidays - Associated Costs

This section will help **you** with some of the costs that can occur in addition to vet's fees, if **your pet** falls ill, has an **accident** or goes missing while travelling on holiday with **you**.

Important Notes - Pre-Existing Conditions

A common cause of claims being turned down are **conditions** or injuries **you** knew about prior to booking **your** trip (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, 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.

If **you** are unsure about what this means, or whether **your pet** has a **condition** that might be excluded, and how this will affect any claim **you** make whilst travelling abroad please call **us**.

The maximum amounts we will pay up to per year and the excess for related costs whilst travelling in The European Union			
Your schedule will tell you which level of cover you have			
Vet Fee Limit	£2,000	£4,000	£7,000
Cancellation, rebooking, cutting your trip short or extending your trip (including additional accommodation up to 14 nights and quarantine kennelling), up to	£500	£750	£1,000
Additional Accommodation maximum amount per night	£30	£40	£50
Maximum length of all trips abroad per year	30 days	60 days	90 days
Excess (fixed and co-payment)	See your schedule		
What we will pay for: Up to the limits in the above table			
Cancellation or rebooking your trip			
<ul style="list-style-type: none"> ✓ If your pet has a life-threatening accident or illness, has gone missing or passed away and you have to cancel or rebook your holiday in the UK or European Union, the Channel Islands and the Isle of Man we will pay the costs that you cannot get refunded. ✗ We will not cover any costs if the above occurs more than 14 days before the date you are due to travel. 			
Cutting your trip short or extending your trip			
<ul style="list-style-type: none"> ✓ If your pet has a life-threatening accident or illness, has gone missing or passed away and you have to cut short or extend your holiday in the UK or European Union, the Channel Islands and the Isle of Man we will pay the costs that you cannot get refunded. ✓ We will pay towards additional accommodation and transport costs for you and your pet on the same basis that you had previously booked, e.g. same class flights and type of accommodation if you miss your scheduled travel due to your pet having a life-threatening accident or illness and it is not well enough to travel back to the UK, or it has gone missing or passed away. ✗ You must get our approval before spending any money on alternative accommodation or alternative transport costs. 			
Quarantine			
<ul style="list-style-type: none"> ✓ If you are unable to return home from anywhere in the European Union, the Channel Islands and the Isle of Man due to your pet not being able to re-enter the UK, we will pay the costs of quarantine kennelling. 			

What we will not pay for:
<p>We will not pay:</p> <ul style="list-style-type: none"> ✗ to return your pet to your home if it passes away whilst you are travelling; ✗ for more than 14 days additional accommodation; ✗ more than the cancellation, rebooking, cutting your trip short or extending your trip maximum amount including additional accommodation costs; ✗ any costs or expenditure for any holiday booked less than 28 days prior to departure; ✗ if you are travelling outside of the UK or the European Union, the Channel Islands or the Isle of Man; ✗ if you have not followed the rules set out by the UK government for travelling abroad, such as vaccinations worming and checking your pet's microchip is working properly; ✗ if you are travelling to get treatment for your pet; ✗ for any costs relating to pre-existing conditions or illnesses that you knew about before you began your travel, this includes a change in your pet's health you would normally have checked with your vet before you travel; ✗ for any claim once you have been abroad for more than the maximum length of trip in the table above; ✗ for additional accommodation costs once your pet is well enough to travel back to the UK.

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:

- X for any excess (including any co-payments) as shown in **your schedule**;
- X if someone makes a legal claim against **you** and **your pet**, such as if someone is injured, killed or their property is damaged as a result of an incident involving **your pet** whilst **you** are travelling anywhere outside the United Kingdom, the Channel Islands or the Isle of Man;
- X for any costs relating to **pre-existing conditions** (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;
- X for more than the maximum amount payable per **condition** shown in **your schedule**;
- X for an **accident** or **illness** that starts outside the dates shown in **your schedule**;
- X for Rabies or Avian Influenza or any derivation or variant thereof;
- X if **you** are not the owner and keeper of the **pet**;
- X if **your pets** are not kept at the address in **your schedule**;
- X for any claim against **you** for the transmission, by **your pet**, of any infectious or contagious disease to a human;
- X 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;
- X for any **pet** under the age of 5 weeks. Cover in respect of **pets** aged between 5 and 8 weeks will be restricted to **Accident** only;
- X for any incident occurring outside the United Kingdom of England, Scotland, Wales, Northern Ireland or the European Union, the Channel Islands, or the Isle of Man;
- X if **you** deliberately put **your pet** at risk, or neglect **your pet's** safety;
- X if **you** deliberately harm or neglect **your pet**;
- X 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;
- X if **your pet** has been trained to attack;
- X for the cost of any post-mortem examination;
- X 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**;
- X for the cost of purchasing or hiring equipment, including harnesses, cages, carts and sharps containers;
- X 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;
- X 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 and
www.legislation.gov.uk/nisi/1991/2292/contents/made

When you first set up your policy, or add a pet to your policy -

We will not cover claims:

- X if **your pet** passes away due to **illness** in the first 10 days of the policy start date;
- X for any vet's fees incurred to treat an **illness** which began within the first 10 days of the policy start date;
- X if **your pet** passes away due to an **accident** which occurred within the first 48 hours of the policy start date.
- X 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:

- X 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:

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

Sanctions

- X **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

- X This policy does not cover any loss, damage or liability whatsoever directly or indirectly caused by or related to any:
- X **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
- X 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 13

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. Here's how it works.

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
- Send **us** an email at: 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 within 5 working days 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), it will be 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**

Website: **www.financial-ombudsman.org.uk**

Changing your Policy Limit

If during the time **you** are insured with **us** (whether that is across 1 year or multiple years) **you** make a change to **your** policy limit, this will impact how **we** handle any claims including how **we** pay for any **conditions** **we** cover which require treatment year on year.

Increasing cover

If **you** increase cover e.g. move from Select Plus £2,000 to Select Plus £7,000 the amount **we** pay for any recurring treatment for an **illness** or injury will stop when **you** reach the original lower policy limit which in this example is £2,000.

Reducing Cover

If **you** reduce cover e.g. move from Select Plus £7,000 to Select Plus £2,000 the amount **we** pay for any recurring treatment for an **illness** or injury will stop when **you** reach the new lower policy limit, which in this example is £2,000.

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 www.healthy-pets.co.uk/privacy-policy, details can be obtained by contacting us at: No. 6 Ridgeway Office Park, Bedford Road, Petersfield, Hampshire, GU32 3QF

Telephone number: 01730 268 592

Email: heretohelp@healthy-pets.co.uk

You can also contact us for general data protection queries via email to:

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

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 their 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 data you provide 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 the 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 their 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

Telephone: +44 (0) 20 7959 1900

IMPORTANT NUMBERS

Claims	01730 268 592
Customer Service	01730 268 592
Healthy Pets Vet Line	0333 332 3938

SAVE THESE NUMBERS TO YOUR PHONE



Healthy Pets 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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