

HEALTHY *Pets!*

The Pet Insurance Specialists

Terms & Conditions / Policy Wording

Cranbrook Underwriting Limited (For & on behalf of QIC Europe Limited) (hereinafter called "The Insurer") agree to indemnify you as hereinafter provided in accordance with and subject to the terms exclusions and conditions set out herein.

The Insurer

This insurance is underwritten by:
Cranbrook Underwriting Limited (For & on behalf of QIC Europe Limited), 1 Minster Court, Mincing Lane, London, EC3R 7AA

Cranbrook Underwriting Limited (For & on behalf of QIC Europe Limited) are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Healthy Pets

Healthy Pets Ltd is a part of The Ardagh Group of companies. Healthy Pets is a trade name of Healthy Pets Limited who are acting as agents of **The Insurer**. Policies are arranged and administered by Healthy Pets Limited (Registered No. 3209135). Healthy Pets are registered at 6 Ridgeway Office Park, Bedford Road, Petersfield, Hampshire GU32 3QF.

Claims are administered by Ultimate Pet Partners Ltd which is an Appointed Representative of Ultimate Insurance Solutions Ltd, The Connect Centre, Kingston Crescent, Portsmouth, Hants PO2 8DE (Registered in England No 6740793 - Registered address: As above)

Healthy Pets are authorised and regulated by the Financial Conduct Authority (registration No 311749). Ultimate Pet Partners Ltd is an Appointed Representative of Ultimate Insurance Solutions Ltd which is authorized and regulated by the Financial Conduct Authority. This can be verified by visiting the FCA website at www.fca.org.uk/register or by contacting the FCA on 0300 500 8082

Statement of demands and needs

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

Policy summary

See enclosed sheet.

Definitions

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

Accident

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

Alternative Medicine

Herbal or homeopathic medicine.

Complementary Medicine

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

Excess

This is the amount that **You** have to pay for each unrelated injury or illness in each policy year. This means that if **Your Pet** receives treatment for the same injury or illness in separate policy years, we will deduct a fixed excess from the first claim(s) paid for each injury or illness in each policy year.

Co-insurance

Is a percentage of the vet fees you are responsible for from each claim once the fixed excess has been deducted.

Illness

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

Incident

A specifically identifiable **Accident, Injury** or **Illness**. Recurring and/or long lasting conditions shall be

considered as one loss. Such conditions being defined as:

- clinical signs resulting in the same diagnosis (regardless of the number of **Incidents** or areas of the body affected) to which **Your Pet** is susceptible and which are in any way related to the original claim; or,
- conditions which are incurable and likely to continue for the remainder of **Your Pet's** life.

Injury

Physical trauma caused by an **Accident**.

Period of insurance

The period between the dates shown on the schedule.

Pet

Domestic Dog(s) or Cat(s) specified in the schedule.

Overseas Travel

The United Kingdom Government allows You to take Your Pet abroad to certain specified countries and re-enter the UK without the need for Your Pet to go into quarantine provided Your Pet is travelling with a valid Pet Passport. We do not provide cover for Non EU countries as defined within your Pet Passport.

Policy

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

Pre-existing Condition

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

Territorial Limits

Your Pet is covered whilst away from home with **You** in the United Kingdom, Northern Ireland, Isle of Man and the Channel Islands. This insurance also extends to cover **Your Pet** under the **Pet Passport Scheme** whilst temporarily located in any member country of the **Pet Passport Scheme** (Excluding Non European Countries), but:

- only for a maximum stay of Thirty (30) days in total during the **Period of Insurance** in respect of Bronze, Silver or EXTRA cover.

- only for a maximum stay of twelve (12) months in total during the Period of Insurance in respect of Gold cover and six (6) months in total during the Period of Insurance in respect of PREMIER cover.

Terrorism

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

Treatment

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

Vet

Qualified Veterinary Surgeon.

We/Us/Our/The Insurers

Cranbrook Underwriting Limited (For & on behalf of QIC Europe Limited) for all sections

You, Your

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

Cover

We will pay the claim amount for normal and customary Veterinary Fees up to the maximum Benefit Limit as shown in Your Schedule for Treatment and/or for Complementary Medicine and/or for CT/MRI scans and Associated Costs and/or for cruciate ligament damage up to a maximum Benefit Limit as shown in your Benefit Table. The Benefit Limit is applied separately to every unrelated Accident or Injury claimed for.

For the avoidance of doubt, please note that the Benefit Limit for Complementary Medicine, CT/MRI Scans and Associated Costs and cruciate ligament damage is included within the maximum Benefit Limit amount as shown in Your Schedule.

THE BENEFIT TABLE

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

Cover	Accident Only	Bronze	Silver	Gold	Lifetime reinstatement EXTRA	Lifetime reinstatement PREMIER
Cover for Accidents	✓	✓	✓	✓	✓	✓
Cover for Illness	-	✓	✓	✓	✓	✓
Vets' Fees - of which*	Up to £1,000	up to £1,000	up to £4,250	up to £7,500	£2000 in total in each period of insurance £1000 maximum each illness or injury in each period of insurance	£4250 in total in each period of insurance £1000 maximum each illness or injury in each period of insurance
- Complementary Medicine	£400	£400	£500	£750	£500	£750
- Special Diet	-	£100	£100	£100	£100	£100
- CT/MRI Scans and Associated Costs	-	£500	£875	£1875	£875	£1875
- Cruciate Ligament Total	£500	£1000	£1500	£1500	£1000	£1500
- Dentistry as a direct result of an accident or injury	-	£1000	£4250	£7500	£2000	£4250
Cover for ongoing conditions	12 months**	✓	✓	✓	✓	✓
Pay Vet Direct	✓	✓	✓	✓	✓	✓
Third Party Liability (Dogs only)	£1,000,000	£1,000,000	£1,000,000	£1,000,000	£1,000,000	£1,000,000
Accidental Damage	-	-	-	£500	X	£500
Death from Illness	-	-	£500	£1,000	£500	£1,000
Death from Accident	-	-	£500	£1,000	£500	£1000
Advertising & Reward	-	-	£500	£1,000	£500	£1000
Theft or Straying	-	-	£500	£1,000	£500	£1000
Boarding Kennel Fees	-	-	£500	£1,000	£500	£1000
Holiday Cancellation	-	-	£500	£2,000	£500	£2000
Overseas Travel	-	Up to 30 days	Up to 30 days	Up to 12 mths	30 days	Up to 6 mths

*For the avoidance of doubt, please note that the benefit limit, for complementary medicine, special diet, CT/MRI scans and associated costs, cruciate ligament and dentistry is included within the maximum veterinary fees benefit limit as per the cover you have selected.

** For the costs of treatment for up to one calendar year from the date of the first treatment after your pet is hurt in an accident.

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

Section 1 is applicable to Bronze, Silver and Gold Covers Only

Section 1: Veterinary Fees Cover

We will pay **You** or **Your Vet** for all reasonable and customary charges made for **Treatment** carried out by a **Vet**. Cover is provided for an **Accident, Illness or Incident** occurring to **Your Pet**, subject to the indemnity limit of £1,000 (Bronze) or £4,250 (Silver) or £7,500 (Gold) or £2000 (Lifetime extra) or £4250 (Lifetime premier) dependent on the cover selected and **Excess** as specified below and subject to written notice of such **Accident, Illness or Incident** having been given to **Healthy Pets** within 60 days of occurrence. The limit of cover is on a per **Incident** basis. The **Excess** charged is on a per **Incident** per **Policy** year basis.

Bronze, Silver, Gold

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

Life time re-instatement Extra and Premier

All new medical conditions are covered up to the financial limit. If the limit is reached during the insurance year, the cover stops until the policy is renewed. At renewal the limit is fully reinstated and the condition will continue to be covered in the policy the following year. Please refer to the terms and conditions and your Schedule.

We will pay fees for Treatment to the teeth and gums of Your Pet which is as a direct result of an Accident or Injury to Your Pet.

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

Complementary Medicine means physiotherapy, hydrotherapy, acupuncture, osteopathy, chiropractic, homeopathic or herbal medicines or Laser Treatment administered by a suitably qualified practitioner following a recommendation from a qualified Vet. Laser Treatment must be to treat a Condition and the Treatment must be carried out by a qualified veterinary surgeon. The following practitioners are considered to be suitably qualified and members of the following listed associations: Association of Chartered Physiotherapists in Animal Therapy/National Association of Veterinary Physiotherapists, The International Association of Animal Therapists, Canine Hydrotherapy Association, The Society of Osteopaths in Animal Practice (SOAP), International Veterinary Acupuncture Society (IVAS), Association of British Veterinary Acupuncturists (ABVA), the British Veterinary Rehabilitation and Sports Medicine Association (BVRSM) and Register of Musculoskeletal Practitioners (RAMP).

Policy Sub Limits

(a) Complementary Medicine

We will pay up to the Benefit Limit as shown in Your Benefit Table for complementary medicine. This is not a separate benefit but is limited under Veterinary Fees.

(b) Special Diet

We will pay up to the Benefit Limit as shown in your Benefit Table for special diet, or up to a four week period, whichever is the lesser amount. This is not a separate benefit but is limited under veterinary fee.

(c) CT/MRI Scans and Associated Costs

We will pay up to the Benefit Limit as shown in Your Benefit Table for CT/MRI scans and associated costs. This is not a separate benefit but is limited under Veterinary Fees.

(d) Cruciate Ligament Total

Within any 12 month period we will pay the total limit as shown in Your Benefit Table for Bilateral cruciate ligament damage. This is not a separate benefit but is limited under Veterinary Fees.

(e) Dentistry As a Direct Result of an Accident or Injury

We will pay up to the Benefit Limit as shown in Your Benefit Table for dentistry as a direct result of an accident or injury. This is not a separate benefit but is limited under Veterinary Fees.

Exclusions:

We will not be liable for:

(Please refer to **Your** current **Policy** schedule to establish the **Excess** and **Co-insurance** applicable.)

1.

(a) The **Excess** shown in **Your Policy** schedule.

(b) Any **Treatment** after the **Policy** has cancelled/ lapsed/expired.

2. Veterinary fees in connection with:

(a) Any **Pre-existing Conditions** or **Illness** unless previously agreed by **Healthy Pets**.

(b) Any **Illness** or condition (not **Accident**) arising prior to or within the first 10 days of the inception date of the insurance. (This exclusion is not applicable to renewed policies.)

(c) Preventative and elective **Treatments**, or costs arising from routine examinations and **Treatment** including:

- routine spaying or castration.
- whelping or kitting.
- spaying for false pregnancy.
- spaying for mammary tumours.
- routine removal of dewclaws.
- routine worming and flea treatments.
- routine blood tests.
- any treatment in connection with pregnancy or parturition (giving birth).

(d) Organ transplantation and associated cost.

(e) Behavioural problems and training unless caused as a direct result of an insured **Incident** occurring during the **Period of Insurance**.

(f) Non-essential hospitalisation and / or house calls unless the **Vet** declares that to move **Your Pet** would seriously endanger its health.

(g) Prescription foods, other than for a 4 week period or £100 limit for a specific incident.

(h) The cost of routine, preventative or cosmetic dental or gum Treatment; or scaling and polishing teeth; or the cost of dentistry except as a result of an Accident.

(i) Any claim for any form of special diet, housing, or bedding needed for the **Treatment** or general wellbeing of **Your Pet**.

(j) Any claim for cryptorchism (Retained testicle(s)).

(k) Any claim as a result of a 'notifiable' disease e.g. Rabies.

(l) Any charges in respect of euthanasia except in the case of humane destruction to alleviate incurable and inhumane suffering. Any charges in respect of disposal, cremation, or burial of **Your Pet**.

(m) The repair and treatment of umbilical hernias.

(n) Fees for **Alternative Medicine** or **Complementary Medicine** that have not been approved by **Healthy Pets**.

Section 1A is applicable to Accident Only

Benefit Limits will have the following meanings, wherever they appear in Your Policy, depending on the cover You have selected:

For Our Accident Only policy the Benefit Limit means the maximum amount We will pay for a single Accident or Injury subject to the maximum Benefit Limit amount as shown in Your Schedule. Payments for Veterinary Fees are limited to costs incurred within 1 calendar year from the date the condition first manifested or the maximum Benefit Limit, whichever is reached first and subject to renewal. If You stop making premium payments to Us then cover will cease.

Condition means any Injury sustained during, or resulting from, a single Accident or any manifestation of an Illness having the same diagnostic classification or resulting from the same disease process regardless of the number of incidents or areas of Your Pet's body affected. Please note that Illness is not covered on Accident Only cover.

1. Level of Veterinary Fees allowed

Every claim will be reviewed by a vet nurse and compared to charges for the same or similar Treatment to ensure that the Treatment and Veterinary Fees are reasonable, necessary, essential and not excessive. We will only pay up to a maximum of 100% mark up on the manufacturer's price of veterinary medicines.

2. Complementary Medicine

We will pay up to the Benefit Limit as shown in Your Benefit Table for Complementary Medicine and Associated Costs. This is not a separate benefit but is limited under Veterinary Fees.

3. Cruciate Ligament

Within any 12 month period we will pay the total limit as shown in Your Benefit Table for bilateral cruciate ligament damage. This is not a separate benefit but is limited under Veterinary Fees.

Section 2 Applicable to Accident Only, Bronze, Silver and Gold Cover and Lifetime reinstatement EXTRA and PREMIER

Section 2:

Third Party Liability Cover (applicable to Dogs only)

The **Insurers** will pay up to £1 million (including costs) for any claim or series of claims arising from any one event if someone is injured or killed or their property is damaged as a result of an event involving **Your Pet** and for which **You** are liable during the Period of Insurance.

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

The **Third Party Liability Insurers** will not be liable for:

1. The first £250 of each and every claim.
2. Liability assumed under any agreement or contract unless liability would have existed otherwise.

3. Deliberate acts by **You** or members of **Your** family.
4. Loss or damage to property in the ownership, custody or control of **You** or **Your** family or household or any person employed by members of **Your** household.
5. Accidental bodily **Injury** to or disease contracted by **You** or a member of **Your** family or persons permanently residing with **You**.
6. Accidental bodily **Injury** or disease contracted by any person who is under a contract of service or apprenticeship with **You** when such **Injury** or disease arises out of and in the course of employment by **You**.
7. Any event or incident occurring outside the **UK, Northern Ireland, Isle of Man and the Channel Islands**.
8. Liability where indemnity is provided under any other insurance or security effected by **You**, unless the cover under such other Insurance or security has been exhausted.
9. The cost of fines, penalties, punitive, exemplary, aggravated, liquidated and multiple damages.
10. Any claim 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;

Sections 3 – 8 are applicable to Silver Gold and Lifetime reinstatement EXTRA and PREMIER

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

Section 3:

Death from Illness

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

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

Section 4:

Death from Accident

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

Section 5:

Advertising and Reward

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

Exclusions:

1. We will pay no more than £200 towards the cost of advertising material including leaflets, flyers and posters.
2. Any reward to a person living with **You**.
3. Any reward that we have not agreed to before **You** advertised it.
4. Any reward not supported by a signed receipt giving the full name and address of the person who found **Your Pet**.
5. Any reward paid to the person who was caring for **Your Pet** when it was lost or stolen.
6. Anything mentioned in the general exclusions applicable to all sections.

Section 6:

Theft and Straying

1. We will pay **You** up to the purchase price or a maximum of £500 (Silver and EXTRA) and £1,000 (Gold and PREMIER), whichever is the lesser in respect of permanent loss due to **Your Pet** being lost or stolen and after no recovery has been made after 45 days despite reasonable and appropriate endeavours including advertising and reward.
2. If no purchase receipt can be produced **We** will

pay the replacement cost of a similar **Pet** up to the above stated maximum limits of indemnity, dependent on the cover selected.

Section 7: Boarding Kennel Fees

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

Exclusions: We will not be liable for:

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

Section 8: Holiday Cancellation Costs

We will reimburse **You** for any non-recoverable cancellation and curtailment costs/expenditure up to a maximum limit of £500 (Silver and EXTRA) or £1,000 (Gold and PREMIER), (in any one **Period of Insurance**), in the event that in **Your Vet's** opinion **Your Pet** named in the schedule requires emergency life saving surgery, within 7 days of **Your** departure on holiday and this necessitates, in **Your Vet's** opinion, cancellation or curtailment.

Exclusions: We will not be liable for:

1. Non life-saving operations.
2. Any **Pre-existing Condition** or **Illness** likely to necessitate emergency life saving surgery.
3. Any costs or expenditure for any holiday booked less than 28 days prior to departure.
4. Any cancellation or curtailment costs or expenditure incurred that would be recoverable under Your Holiday Travel Insurance Policy.

Section 9 is applicable to Gold and Lifetime reinstatement PREMIER

Accidental Damage

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

Exclusions: We will not be liable for:

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

Applicable to Accident Only, Bronze, Silver, Gold and EXTRA and PREMIER cover.

Helplines

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

Pet Minders

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

Telephone 0330 102 5760

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

General Exclusions - Applicable to all sections of each policy:

We will have no liability for:

1. Any claims for a **Pet** not named in the schedule.
2. for claims resulting from **Pre-existing Conditions**
3. for claims made where the **Incident** and/or **Treatment** occurred outside of the **Period of Insurance**
4. for death or destruction of **Your Pet** as a result of sickness or disease resulting from the failure to vaccinate **Your Pet** in accordance with the practice recommended by the British Small Animal Veterinary Association.
5. Any claims for a **Pet** under the age of 6 weeks.
Cover in respect of pets aged between 6 and 8 weeks will be restricted to **Accident** only.
6. Any claims under any section of cover for which premium has not been paid.
7. Any claims arising outside the **Territorial Limits**.
8. Any claims as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, **Terrorism**,

revolution, insurrection or military or usurped power.

9. Any claim or liability directly or indirectly caused or contributed to, by or arising from:
 - a. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b. The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
10. Any claim resulting from intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter, except in the case of humane destruction to alleviate incurable and inhumane suffering.
11. Any animal which should be registered under the UK government's Dangerous Dogs Act 1991.
12. Malicious or wilful injury or gross negligence to **Your Pet** caused by **You**, **Your** agents, employees or members of **Your** family.
13. Any claims where medication has not been recommended by a **Vet**.
14. The recurrence or continuation of **Illness**, disease or any condition from which **Your Pet** previously suffered arising prior to or within 10 days of inception of this insurance. (This exclusion is not applicable to renewed policies.)
15. The use of **Your Pet** for commercial guard, security, work or racing.
16. Any liability where the insured is entitled to indemnity under any other insurance will be dealt with on a rateable proportion basis (This General Condition does not apply to Section 2 -Third Party Liability).
17. Any **Pet** sold or where any financial interest whatsoever is parted with by **You**, whether temporarily or permanently.
18. Any claim under section 3 (Death to **Your Pet** by illness) for dogs aged 9 and above and cats aged 11 and above.
19. Post Mortem charges.
20. Any fee charged by **Your Vet** to complete a claim form or provide information to support **Your** claim.
21. **Your Pet** suffering from a notifiable disease as named in the Animal Health Act 1981. These are Rabies, Foot-and-mouth disease, Swine vesicular disease, Peste des petits ruminants, Lumpy skin disease, Bluetongue, African Horse Sickness, Classical swine fever, Newcastle disease, Vesicular stomatitis, Rinderpest, Contagious bovine pleuropneumonia, Rift Valley Fever, Sheep pox and goat pox, African swine fever and highly pathogenic avian influenza.

The following are excluded from Accident Only Cover:

22. Any **Illness**;
23. Payments for Veterinary Fees are limited to costs incurred within 1 calendar year from the date the condition first manifested or the maximum benefit limit, whichever is reached first and subject to renewal.
24. Costs resulting from an Accident or Injury that first showed Clinical Signs before the Policy Start Date;
25. Costs resulting from an Accident or Injury that;
 - 25a Is the same as or has the same diagnosis or Clinical Signs as an Accident, Injury or Clinical Signs Your Pet had before the Policy Start Date;
 - 25b is caused by, relates to or results from an Accident, Injury or Clinical Signs Your Pet had before Policy Start Date; *Please note if Your Pet first showed any Clinical Signs; or was diagnosed with an Accident or Injury prior to the Policy Start Date, We may apply an exclusion to Your Policy in respect of this Accident or Injury;*
 - 25c Costs resulting from or related to any excluded Condition as shown in the Schedule;
26. Any costs that is caused by, relates to, or results from:
 - 26a. Special Diet
 - 26b. CT/MRI Scans and Associated Costs
 - 26c. Dentistry as a direct result of an Accident or Injury

General Conditions - Applicable to all sections of each policy:

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

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

1. It is a condition precedent to liability that **Your Pet** is free from any **Injury**, **Illness** or physical disability whatsoever at the commencement date of this insurance (except as declared by **You** and accepted by **Us**). It is further warranted that **Your Pet** has received, at the appropriate time, initial and booster vaccinations against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs, against feline infectious enteritis, feline leukaemia

and feline influenza in the case of cats or as advised by a **Vet**. All vaccinations must be administered under veterinary supervision. Furthermore no cover is provided for these conditions in the event that the appropriate vaccinations/boosters have not been administered to **Your Pet** at the appropriate time.

2. It is a condition precedent to liability that **You** will provide proper care and attention at all times for **Your Pet**.
3. **You** will agree that **Your** current or previous **Vet(s)** may release information or records regarding any **Pet** insured by **Us**.
4. It is warranted that **You** are the owner of **Your Pet** and are permanently resident within the UK.
5. In relation to any third party liability claims, **We** may pay up to the limit of indemnity or lesser amounts for which any claim can be settled (after deduction of any sum or sums already paid as compensation) and shall be released from any further liability under this **Policy**. (Except for costs and expenses of litigation recoverable or incurred with **Our** consent prior to the date of such payment.)
6. **You** may cancel this **Policy** at any time by writing to **Healthy Pets**, 6 Ridgeway Office Park, Bedford Road, Petersfield, Hampshire GU32 3QF to confirm the date this instruction is to take effect.
(Cancellation requests cannot be backdated.)
7. If **You** decide not to proceed with this **Policy** within fourteen (14) days of receipt of the policy documents **We** will refund any premium and tax **You** have paid subject to:
 - a) notifying **Us** in writing
 - b) no claims having been made and no incidents having arisen that could result in a claim.
8. This insurance may be terminated by **Us** and / or **Healthy Pets**, for any reason, by sending at least 7 days' written notice of cancellation to the address shown in the schedule.

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

- **You** have not claimed in the current **Period of Insurance**.
- **You** have paid the annual premium in full.
If **You** or **We** cancel this **Policy** and there has been a claim in the current **Period of Insurance** and the premium is being paid by instalments, the outstanding balance, including any interest charges, will become payable to **Healthy Pets** by **You**.

We will deduct any balance of premium from the claims settlement where possible.

9. Cover under this **Policy** will terminate from the date that the payment was due in the event that premium is not received 10 days after the due date.
10. In the event of any disagreement between **Your Vet** and **Our Vet**, an independent **Vet** mutually agreed upon by both sides will be appointed and act as arbiter and whose decision will be binding on both sides.
11. **Your Pet** must not have previously displayed vicious or aggressive behaviour.

Claims conditions - applicable to Lifetime reinstatement EXTRA and PREMIER

All new medical conditions are covered up to the financial limit. If the limit is reached during the insurance year, the cover stops until the policy is renewed. At renewal the limit is fully reinstated and the condition will continue to be covered in the policy the following year. Please refer to your Schedule and Terms and conditions for the financial limits.

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

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

Claims conditions - applicable to Accident only, Bronze Silver and Gold cover

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

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

Claims Conditions - Applicable to all sections of the policy:

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

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

1. In the event of any possible claim under any section of this insurance **You** must notify **Healthy Pets** as soon as possible and not later than 60 days after any possible **Incident** likely to result in a claim.

If **You** do not notify **Us** within 60 days and this prejudices **Our** ability to verify the claim then, other than in exceptional circumstances, no payments will be made in respect of the claim.

2. If any liability under this insurance is covered by any other insurance policy **We** will not pay more than **Our** rateable proportion.
3. Following a claim **We** shall be entitled to take over and exercise any rights in **Your** name against any other party for **Our** own benefit and at **Our** own expense to recover any payment **We** have made under this **Policy**
4. **You** must not act in a fraudulent manner. If **You** or anyone acting for **You**:
 - Makes a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any respect or
 - Makes a statement in support of a claim knowing the statement to be false in any respect or
 - Submits a document in support of a claim knowing the document to be forged or false in any respect or
 - Makes a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance.

Then

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

Claims Made Overseas

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

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

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

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

CLAIMS HELPLINE: 01730 268 592 Option 1

(Telephone line is open 8.30am to 6.15pm weekdays.)

Please note that telephone calls may be monitored or recorded to assist with staff training and for quality control purposes.

How We settle claims

1 Veterinary Fees

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

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

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

2 Third Party Liability

- (i) **You** shall not admit or accept liability, negotiate or make any payment or promise of payment without **Our** written consent.
- (ii) **You** should immediately contact **Healthy Pets** on the above number and advise them of any possible

claim. **Healthy Pets** will then give **You** instructions on what to do with any letter, claim, writ or summons.

- (iii) **You** are required to provide **Us** with all the information that **We** may reasonably require.
- (iv) **We** will have the sole conduct and control of any claim and legal proceeding relating thereto including the right to prosecute in **Your** name for **Our** benefit for any claim, damages or liability.

3 Death from Accident and Illness

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

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

4 Advertising and Reward

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

5 Theft and Straying

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

6 Accidental Damage

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

7 Boarding Kennel Fees

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

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

8 Holiday Cancellation Costs

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

Caring for customers - Complaints Procedure

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

When You contact Us

If you have experienced a problem with any part of our service, we will sort this out as quickly and as fairly as possible. Please give **Us** **Your** name and a contact number. Please quote **Your Policy** and/or claim number and the type of **Policy** **You** hold. Please explain clearly and concisely the reason for **Your** complaint.

You should in the first instance contact **Healthy Pets** at the following address:

Chief Executive, **Healthy Pets** Limited
No. 6 Ridgeway Office Park, Bedford Road, Petersfield
Hampshire GU32 3QF Tel: 01730 268 592 option 3
Email: heretohelp@healthy-pets.co.uk

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

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

We aim to conclude our enquires and provide a Final Response Letter to you within 8 weeks from the date your complaint was received. We will keep you regularly informed of our progress towards resolving your complaint and may need to contact you during this time to request or verify information relating to your complaint

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

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Tel: 0300 123 9123 or 0800 023 4567

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

Law Applicable

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

Data Protection

The Insurer, (Cranbrook Underwriting Limited, for and on behalf of QIC Europe Limited of 1 Minster Court, Mincing Lane, London, EC3R 7AA) and **Healthy Pets** will use the information **You** have provided for the purposes of fulfilling this insurance contract. **Your** information will be held for no longer than is necessary. By providing this information, **You** consent to **Our** processing personal and sensitive data about **You** where this is necessary or appropriate.

Your data may be sent to other companies in **The Insurer's** Group or companies acting on **The Insurer's** Instructions.

Use of Personal Data

Healthy Pets is the Data Controller. **Healthy Pets** is part of The Ardonagh Group of companies, and we may share your information within The Ardonagh Group (see <http://www.ardonagh.com/> for details). 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 The Ardonagh Group. 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, full details of which can be found at www.healthy-pets.co.uk/FPN. 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 this website, details can be obtained by contacting us at No 6 Ridgeway Office Park, Bedford Road, Petersfield, HANTS GU32 3QF telephone number 01730 268592 Email: HereToHelp@Healthy-Pets.co.uk

You can also contact us for general data protection queries via email to DataProtection@ardonagh.com or in writing to The Data Protection Officer, care of the office of the Chief Information Officer, The Ardonagh Group, 55 Bishopsgate, London, EC2N 3AS.

Financial Services Compensation Scheme (FSCS)

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