

InsureYour
Paws.co.uk



Policy Document 2015

Maximum Benefit / Lifetime

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Pet Insurance Policy Summary

This **policy** summary does not contain the full details of the limits, terms, conditions or exclusions of the insurance cover. Please refer to the **policy schedule** and **policy** wording for the full details of the insurance cover.

Type of Insurance

This Pet Insurance covers the cost of **veterinary** fees for **your pet** should it be injured or become ill. Third party liability cover is for dogs only.

Name of Insurer

This insurance **policy** is underwritten by QIC Europe Limited.

Period of Cover

This is an annual insurance **policy** which will remain in force for 12 months from the start date of the **policy**. The **policy** must be renewed in order for the cover to continue.

Significant Features and Benefits

The below table details the significant features and benefits of the **policy** cover. Further information regarding these and other benefits can be found in the **policy** wording document.

Cover Level	Max Benefit	Lifetime
Veterinary Fees	Please refer to Policy Schedule	Please refer to Policy Schedule
Policy Type	Max Benefit ¹	Lifetime ²
Death from illness or injury ³	£500	£1,500
Third party liability cover (dogs only)	£1 million	£2 million
Loss due to theft or straying	£750	£1,500
Advertising and reward	£750	£1,500
Boarding fees	£750	£1,250
Holiday cancellation costs	£1,000	£1,750
Overseas travel	1 Month	12 Months
Quarantine costs	£500	£1,000
Loss of PET passport	£250	£250
Emergency expenses abroad	£350	£1,000

- Vets** fee cover is provided up to the limit per each specifically identifiable **illness** or **injury** subject to the renewal of the **policy** at each anniversary and premiums paid on time. **Treatment** in respect of any specifically identifiable **illness** or **injury** can continue until the original **veterinary** fees limit has been reached. Once the **veterinary** fees limit has been reached, the **illness** or **injury** will become excluded from cover.
- Vets** fee cover is provided per **period of insurance** for **treatment** of all covered **illnesses** and **injuries** up to the limit. Subject to the renewal of the **policy** and premiums paid on time, cover will reinstate at renewal and ongoing **conditions** will continue to be covered up to the limit for the subsequent **period of insurance**.
- Cover for death from **illness** or **injury** will end when **your pet** has reached 8 years and above in the case of dogs and 10 years of age and above in the case of cats.

Significant Exclusions and Limitations

Below is a list of the main significant exclusions and limitations of the **policy** cover. Further information regarding these and other exclusions and limitations relating to the **policy** can be found in the **policy** wording document.

- There is no cover for **pre-existing conditions** with this **policy**. This includes any **illnesses** which developed before or within the first 14 days of the **policy** start date. **Injuries** which occurred before or within the first 48 hours of the **policy** start date will not be covered. See 'Veterinary Fees – What is not covered', point 4.
- You** are responsible for paying the **policy excesses** as detailed in **your policy schedule**. This will include either a **fixed excess** or a **fixed excess and percentage excess**. The **fixed excess** is payable per **condition**, per year and if applicable, the **percentage excess** is payable on all claimed amounts once the **fixed excess** has been deducted. See 'Definitions – Excess'.
- You** must report **your** claim to **us** within 60 days of the **condition** beginning. See 'Claims Conditions – General', point 1.
- Any costs relating to routine, preventative and elective **treatments**, including routine examinations, vaccinations, spaying, grooming and costs relating to breeding, pregnancy or giving birth. See 'Veterinary Fees – What is not covered', point 8.
- Dental treatment except as a result of an **accident**. See 'Veterinary Fees – What is not covered', point 9.
- Death from **illness** or **injury** cover will stop when **your pet** reaches 8 years and above for dogs and 10 years and above for cats. See 'Death from Illness or Injury – What is not covered', point 2.

Cancellation

Within 14 days of the receipt of **your policy** documentation **you** can decide not to continue with the **policy** cover and **you** will be refunded any monies already paid providing no claims have been made. **You** can do so by contacting **us** and returning **your policy** documentation.

If after the initial 14 day period **you** wish to cancel **your policy** **we** will refund the premium for the unused **period of cover** so long as there have been no claims made.

Claiming

If **you** need to make a claim, please contact **us** on 0330 134 8115 with **your policy** number and **we** will be able to assist **you** with **your** claim.

Complaints

We are committed to providing **you** with the highest levels of service. If **you** feel that **we** have not met **your** expectations, please contact **us** first by emailing **us** at complaints@insureyourpaws.co.uk or by calling **us** on 0344 273 2777.

If **we** are unable to resolve **your** complaint or **you** are unhappy with the service that **you** have received **you** may take **your** complaint to the Financial Ombudsman Service. Full details of **our** complaints procedure can be found in the **policy** wording document.

Financial Services Compensation Scheme (FSCS)

If **we** or the insurer are unable to meet obligations to **our** policyholders, **you** may be entitled to claim for compensation under the Financial Services Compensation Scheme (FSCS). Further information about the scheme is available from the FSCS website at www.fscs.org.uk or by contacting **us** on 0344 308 7359.

Please make sure that **you** read this **policy** fully to ensure the cover meets **your** needs.

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**.

This **policy** wording is part of **your** insurance contract. The other parts are **your policy schedule** and the email confirmation.

Definitions

Words that have special meanings throughout this **policy** document are explained below and have the same meaning throughout this **policy**.

Accident: A sudden, unexpected and unintended event which happens during the **period of insurance**, which causes bodily **injury** or death to **your pet**.

Bilateral Disorder(s): Those that may affect body parts on both sides of the body, including but not limited to ears, eyes, elbows, shoulders, knees, hips and cruciate ligaments, are considered as one **condition**.

Cancellation Period: The first 14 days from the start of this **policy**.

Claims Administrator: All claims, with the exception of Third Party Liability claims will be handled by Sterling Client Services trading as Sterling Pet Solutions (50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX), registered in England and Wales No.09015536. Telephone 0330 134 8115.

Third Party Liability claims will be handled by Davies Managed Systems (DMS) P.O Box 2801, Telecom House, Trinity Street, Stoke on Trent, ST1 5ND. Telephone 0344 856 3838. Email claims@daviesgroup.com.

Complementary Medicine: Means acupuncture, behavioural therapy, chiropractic **treatment**, herbal medicine, homeopathy, hydrotherapy, physiotherapy and osteopathy recommended by **your vet**. All **complementary medicine** or **treatment** must be carried out by either a **vet**; a therapist who is a Certified Clinical Animal Behaviourist (CCAB); or registered members of the following associations and organisations:

- Association of Chartered Physiotherapists in Animal Therapy (ACPAT)
- Association of Pet Behaviour Counsellors (APBC)
- Canine and Feline Behaviour Association (CFBA)
- Canine Hydrotherapy Association (CHA)
- Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)
- International Association of Animal Therapists (IAAT)
- International Vet Chiropractic Association (IVCA)
- McTimony Chiropractic Association
- National Association of Registered Canine Hydro therapists (NARCH)
- National Association of Veterinary Physiotherapists (NAVP)

Condition: Means any specifically identifiable **illness** or **injury** or any clinical signs of them. Recurring or on-going **conditions** shall be considered as one loss. These are defined as either:
a) Clinical manifestations resulting in the same diagnosis (regardless of the number of incidents or areas of the body affected) to which **your pet** has an on-going predisposition or susceptibility related in any way to the original claim; or,
b) **Conditions** which are incurable and likely to continue for the remainder of **your pet's** life.

Excess: Means the amount **you** are required to pay towards the cost of any **veterinary** fees, including **complementary medicine** and **prescription diet** as part of a claim made under the **policy**. The **excesses** applicable are shown on **your policy schedule** of insurance and will be deducted from the claims settlement. This will include either a **fixed excess** or a **fixed excess** and **percentage excess**:
• **Fixed excess** only. Means the amount **you** are required to pay as the first part of a claim(s) made under the **policy** and will be payable each **policy** year for each **illness** or **injury**.
• **Fixed excess** and **percentage excess**. The **fixed excess** will be deducted as described above. The **percentage excess** will be applied to all costs after the **fixed excess** has been applied. Please see an example of how to calculate the amount **you** will need to contribute in the event of a claim below.

Amount Claimed		£1,500
Less Fixed Excess	£80	£1,420
Less Percentage Excess	10% of £1,420 = £142	£1,278
Total Paid to You		£1,278
Total Paid by You	£80 + £142 = £222	

Immediate Family: **your** husband, wife, civil partner, life partner, parents, son, daughter living with **you**.

Illness: Disease, sickness or any changes to **your pet's** normal healthy state or behaviour not caused by **injury**, and defects and abnormalities (including those **your pet** was born with or were passed on by its parents).

Illness in the First 14 Days: Any **illness** that:

- First showed clinical signs; or,
- is caused by, relates to, or results from, an **illness** or clinical sign **your pet** had; or,
- has the same diagnosis or clinical signs as an **illness** or clinical sign **your pet** had; in the first 14 days after the start of **your policy**; no matter where the **illness** or clinical signs appear, are noticed or happen in, or on, **your pet's** body. Please also refer to **your policy schedule** of insurance for details of any endorsements that apply to **your policy**.

Injury: Physical damage or trauma to **your pet** that is caused by an **accident**.

Injury in the First 48 Hours: Any **injury** that:

- happened or first showed clinical signs; or,
- is caused by, relates to, or results from, an **injury** or clinical sign **your pet** had; or,
- has the same diagnosis or clinical signs as an **injury** or clinical sign **your pet** had; in the first 48 hours after the start of **your policy**; no matter where the **injury** or clinical signs appear, are noticed or happen in, or on, **your pet's** body. Please also refer to **your policy schedule** of insurance for details of any endorsements that apply to **your policy**.

Lifetime Cover: **Lifetime** (reinstatement) **cover** policies provides **vet** fee cover per **period of insurance** for **treatment** of all **injuries** and **illnesses** up to the limit detailed in **your policy schedule**. Subject to the renewal of the **policy** and premiums paid on time, cover will reinstate at renewal and ongoing **conditions** will continue to be covered up to the limit detailed in **your policy schedule** for **treatment** of all **injuries** and **illnesses** for the subsequent **period of insurance**.

Market Value: This is the price of an animal of the same age, breed, pedigree and sex at the time **you** purchased **your pet**.

Maximum (Max) Benefit Cover: **Max Benefit Cover** policies provides **vet's** fee cover up to the limit on **your policy schedule**, per each specifically identifiable **illness** or **injury** subject to the renewal of the **policy** at each anniversary and premiums paid on time. **Treatment** in respect of any specifically identifiable **illness** or **injury** can continue until the original **veterinary** fees limit has been reached. Once the **veterinary** fees limit has been reached, the **illness** or **injury** will become excluded from cover.

Period of Insurance: Means the time for which **we** provide cover as set out in the **policy schedule** and for which **we** have accepted **your** premium. This is normally 12 months but may be less if **your policy** is cancelled. Each renewal is the start of a new **period of insurance**.

Pet: The dog or cat specified in the **policy schedule** of insurance.

PETS Travel Scheme (PETS): The Pet Travel Scheme (PETS) is the Government system people in the **UK** use to take their **pets** to certain countries and bring them back without the need for quarantine. (Excluding non EU listed countries as defined by DEFRA.)

Policy: Means **your policy** wording and most recent **policy schedule** of insurance.

Policy Schedule: The document issued to **you** by **us** which contains the details about **you**, **your pet** and the **policy** limits and **excesses** that apply to the cover that **you** have purchased.

Pre-existing Condition:

Any **illness** or **injury** that:

- happened or first showed clinical signs; or,
- has the same diagnosis or clinical signs as an **injury**, **illness** or clinical sign **your pet** had; or,
- is caused by, relates to, or results from, an **injury**, **illness** or clinical sign **your pet** had; before the start date of **your policy** or within the first 48 hours for injuries and 14 days for **illnesses**, of the start date of **your policy**; no matter where the **illness** or clinical signs appear, are noticed or happen in, or on, **your pet's** body. Please also refer to **your policy schedule** of insurance for details of any endorsements that apply to **your policy**.

Prescription Diet: A scientifically formulated **pet** food prescribed by a **vet** to assist with the **treatment** of a specific **illness** or **injury**.

Terrorism: Means 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: This must be provided by a **veterinary** practice and includes any consultations, examinations and advice; diagnostic tests, X-rays; surgical procedures; drugs and medication prescribed; nursing; and hospitalisation provided by, or under the direction of a **vet**.

Unattended: This means any occasion when **your pet** is left alone or where **you** are not in a position to control its behaviour.

UK: The United Kingdom, including England, Northern Ireland, Scotland, Wales, excluding the Channel Islands and the Isle of Man

Vet/Veterinary:

- For **treatment** received in the United Kingdom this must be a fully qualified **veterinary** practitioner who works in **veterinary** practice and is currently registered with the Royal College of Veterinary Surgeons, or a member of the **veterinary** practice when acting under the direction of the fully qualified **veterinary** practitioner.
- For **treatment** received outside the United Kingdom this must be a fully qualified **veterinary** practitioner registered in the country that the **treatment** was received in and covered by the Pet Travel Scheme (PETS).

We/Us/Our: ALL Sections of this **policy** are Underwritten by Cranbrook Underwriting Ltd on behalf of QIC Europe Limited, (reference number: B1262BW0121415), No. 7, 4th floor, Block C, 179, Marina Street, Pietà PTA 9042, Malta authorised and regulated by the Malta Financial Services Authority number C67694.

You/Your/Yourself: The person named in the **policy schedule** and the owner and carer of **your pet**.

General Conditions

You must comply with the following conditions to have the full protection of **your policy**. If **you** do not comply, **we** may at **our** discretion cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

You, Your Policy and Renewal

- **You** must be a resident of the United Kingdom, the owner and keeper of the **pet** and the **pet** must be kept in the United Kingdom at the address **you** have provided.
- **You** must be over 18 years of age at the start of the **policy**.
- **Your policy** is governed by English Law.
- If there are any significant changes to **your policy** e.g. change of address, change of name, etc., **you** need to notify **us** immediately. Failure to do so may result in a delay of processing a claim. If this change affects **your** yearly premium, **we** will recalculate the premium from the date of notification.
- At the renewal of **your policy** **we** may change the amount of **your** premium, **fixed excess** or **percentage excess**; and/or make changes to the **policy** wording or cover offered.

At the end of the **period of insurance**, **your policy** will be automatically renewed, unless **you** have informed **us** that **you** do not want **your policy** to continue. **We** will advise **you** within a reasonable time prior to renewal that **your policy** will automatically renew and inform **you** of any changes to the **policy** or premium.

Your Pet

- **You** must keep **your pet** vaccinated against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs; or against feline infectious enteritis, feline influenza and feline leukaemia in the case of cats; or as advised by **your vet**. All vaccinations must be administered under **veterinary** supervision. **We** do not accept homeopathic nosodes as vaccinations. If **your pet** is not vaccinated, **you** accept that any **illness** that **your pet** is normally protected against by such vaccinations/boosters will not be covered by this insurance **policy**.
- **You** must look after **your pet** and maintain **your pet's** health to avoid any **illness** or **injury** and death. In addition **you** must arrange and pay for **your pet** to have a yearly health check, which will include a dental examination and vaccinations.
- **You** must also arrange for any **treatment** recommended by **your vet** to be completed immediately to prevent or reduce the risk of **illness** or **injury**. If **you** do not look after **your pet** **we** may at **our** option cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.
- Under The Control of Dogs Order 1992, any dog in a public place must wear a collar with the name and address of the owner engraved or written on it, or engraved on a tag. **Your** telephone number is optional but advisable.

General Exclusions

We will not pay for claims arising directly or indirectly from:

- Any **pet** not named in the **schedule**.
- Any **pet** less than 8 weeks or more than 8 years of age for dogs; or less than 8 weeks or more than 10 years of age for cats, at the start date of **your policy**. (Not applicable for renewed policies).
- Any Incident outside the territorial limits of the United Kingdom, Northern Ireland, Isle of Man, Channel Islands and the Member Countries of the **PETS Travel Scheme** (non EU listed countries as defined by DEFRA are excluded).
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, **terrorism**, insurrection or military or usurped power.
- Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
- Intentional slaughter, by order from any Government, Local Authority or any person having jurisdiction in the matter, except in the case of humane destruction to alleviate incurable and inhumane suffering.
- Any dog registered under The Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs (amendment) Act 1997 or any subsequent amendments to a dog crossed with any of these. In addition any dog that is an American Pit Bull Terrier; Perro de Presa Canario; wolf or wolf hybrid; or a dog crossed with any of these.

- Any **pet** which has aggressive tendencies or has been trained to attack or begins to have these tendencies during the **policy period of insurance**.
- Malicious or wilful **injury** or gross negligence to the insured **pet** caused by **you**, **your** agents, employees or members of **your** family.
- Medication not being recommended by a **vet**.
- Post mortem examination.
- Any **pre-existing illness** or **injury**; **illness** within the first 14 days or **injury** within the first 48 hours. (Not applicable for renewed policies).
- The use of **your pet** for commercial security purposes, or for any form of racing, coursing or commercial breeding.
- Infringement of United Kingdom animal health and importation legislation.

Claims Conditions

General

Failure to comply with the claims conditions below may result in **us** being unable to assist with **your** claim.

- In the event of a possible claim under any section of this insurance **you** must notify **us** as soon as possible and not later than 60 days after any incident that would possibly give rise to a claim. The Claims Help Line details are as shown on **your policy schedule** (Please note that telephone calls may be monitored or recorded to assist with staff training and for quality control purpose).
- No claims will be agreed on the telephone. A Claim Form must be fully completed and supported by all relevant and original documents and sent to **us** for consideration. Incomplete claims may be returned to **you**.
- 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**.
- If any liability under this **policy** is also covered by another insurance **policy**, **we** will not pay more than **our** share of the cost of the claim's rateable proportion. At the time of **your** claim **you** must inform **us** of the name of the other insurance company and provide the **policy** number.
- If a claim is paid in error **you** agree to return any monies paid to **you** back to **us**.
- All claims documentation must be in English and any translation costs must be paid by **you**.

Claims for Veterinary Fees

- **We** will not accept any claims for **treatment** that has not been prescribed and accompanied with a Claim Form signed by **your vet**. **Your vet** must complete a Claim Form for all medicines prescribed including any imported medicines.
- If **you** are claiming for a medicine that **you** have purchased on the Internet, a Claim Form must be completed and the receipt and a copy of **your vet's** prescription must be sent to **us**.
- By accepting the **policy** terms **you** are giving **us** permission to obtain information relevant to **your** claim from **your vet**; any previous **vet**; specialist or third party that **we** request. If **you** are charged for this **you** will be responsible for covering the cost.
- **You** are responsible for ensuring **vet**s/specialists are paid within their required time frame. If an additional charge is added to **your** bill for late payment (or a credit charge is added to **your** bill) **we** will not pay this charge.
- If **you** are a **vet** **you** may treat **your own pet** but another **vet** must countersign the Claim Form confirming the **treatment** has been provided. The same applies if **you** are a **veterinary** nurse or an employee of a **veterinary** practice; **you** cannot complete **your** own Claim Form.
- If **you** are not happy with the **treatment** **you** are getting from **your vet** and wish to go to another **vet** for a second opinion **you** must tell **us** before **you** arrange the appointment. **We** will only agree to a second opinion if **we** believe that it is in **your pet's** interest to do so based on medical grounds.
- If **you** belong to any form of **pet** health scheme with **your vet** that includes a discount or get any other form of discount this must be shown on the invoice and the discount passed onto **us**.
- In the event of any disagreement between **your vet** and **us**, 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.
- If the fees **you** are charged are higher than fees usually charged by a general or referral **veterinary** practice, **we** reserve the right to request a second opinion from a **vet** that **we** choose. If that **vet** chooses not to agree with the fees charged **we** may decline **your** claim or pay only the fees charged by a **vet** in a similar area.

Your Cover

Section 1: Veterinary Fees

What is covered?

Cover is provided for up to the limit shown on **your policy schedule**. For **Max Benefit** policies, **vet** fee cover is provided up to the limit on **your policy schedule**, per each specifically identifiable **illness** or **injury** subject to the renewal of the **policy** at each anniversary and premiums paid on time. **Treatment** in respect of any specifically identifiable **illness** or **injury** can continue until the original **veterinary** fees limit has been reached. Once the **veterinary** fees limit has been reached, the **illness** or **injury** will become excluded from cover.

For **Lifetime** policies **vet** fee cover is provided per **period of insurance** for **treatment** of all **injuries** and **illnesses** up to the limit detailed in **your policy schedule**. Subject to the renewal of the **policy** and premiums paid on time, cover will reinstate at renewal and ongoing **conditions** will continue to be covered up to the limit detailed in **your policy schedule** for **treatment** of all **injuries** and **illnesses** for the subsequent **period of insurance**.

Cover under this section includes the following, which form part of the overall limit per each specifically identifiable **illness** or **injury** for **veterinary** fees and are subject to the same **fixed excess** and **percentage excess** (if applicable):

- Fees for **complementary medicine**, which the **vet** recommends up to the limit shown on **your policy schedule**. This includes cover for up to 10 sessions per **illness** or **injury** for hydrotherapy. This also includes the cost of pheromone products for a maximum of six months from the start of the recommended **treatment** of a behavioural problem.
- **Treatment** for cruciate ligament disorders up to the limit on **your policy schedule**. Please refer to **your policy** definitions for the definition of **bilateral disorders**.
- Dental **treatment** as a direct result of an **accident** up to the limit as shown on **your policy schedule**.
- CT/MRI scans and associated costs up to the limit as shown on **your policy schedule**.
- **Prescription diet** food required to dissolve urinary crystals is covered up to the limits shown on **your policy schedule**.
- The cost of euthanasia in the case of humane destruction to alleviate incurable and inhumane suffering up to the limit shown on **your policy schedule**.

What is not covered?

- The **fixed excess** as shown on **your policy schedule**.
- The **percentage excess** (if applicable) as shown on **your policy schedule**.
- The **fixed excess** and **percentage excess** are applied to each specifically identifiable **illness** or **injury** claimed for.
- Any **pre-existing illness** or **injury**, **illness** within the first 14 days or **injury** within the first 48 hours. (This exclusion is not applicable for renewed policies).
- Costs that exceed the limits shown on **your policy schedule**.
- Any **treatment** costs incurred after the **policy** has expired.
- Any costs arising from preventative and elective **treatments** including any complications or secondary procedures arising from but not limited to the following:
 - Routine examinations, vaccinations;
 - Spaying, spaying to prevent the recurrence of false pregnancy and mammary tumours, castration, castration for the removal of retained testes;
 - Claw clipping, de-matting and grooming, dew claw removal;
 - Routine anal gland expression, ear plucking;
 - Killing and controlling fleas and worms;
 - Routine blood and urine tests (including those performed routinely prior to general anaesthesia or sedation);
 - Breeding, pregnancy or giving birth.
- Dental **treatment** except as a result of an **accident**.
- Fees for **complementary medicine** not listed, including but not limited to the following:
 - Matrix energy field therapy;
 - Pulsed magnetic field therapy;
 - Shock wave therapy;
 - Myotherapy (including Galen therapy);
 - The Bowen technique;
 - Reiki massage;
 - Faith healing.

- Any **complementary medicine** not carried out by either a **vet**, a member of a **veterinary** practice or a registered qualified person affiliated with one of the **complementary medicine** organisations as shown in the **policy** definitions.
- The cost of behavioural therapy unless the behavioural problem is caused as a direct result of an insured **condition** occurring during the **period of insurance**.
- The cost of training classes, and normal puppy training and socialisation.
- The cost of **your pet's** daily feeding requirements, or any claim for **prescription diet** food unless **your vet** has specifically prescribed a **prescription diet** food to dissolve urinary crystals.
- Any extra costs for **your vet** treating **your pet** outside of normal working hours unless **your vet** confirms in writing that the emergency consultation was essential to **your pet's** health, regardless of **your** personal circumstances.
- The cost of non-essential hospitalisation.
- House calls, regardless of **your** personal circumstances, unless **your vet** confirms in writing that moving **your pet** would endanger its life.
- Ambulance/taxi fees unless **your pet** is on a nasal/IV drip and is being transferred between a referral practice/emergency **vet** and **your** normal **vet**, and **we** will only pay for a maximum of one journey.
- Claims arising from **illnesses** or complications arising from **illnesses** that would not have occurred had **your pet** been vaccinated.
- Organ transplant and prosthetic limbs.
- Any charges in respect of euthanasia except in the case of humane destruction to alleviate incurable and inhumane suffering.
- Any charges for the disposal, cremation or burial of **your pet**.
- The cost of hiring or buying machinery or equipment, including but not limited to: cages; carts; Elizabethan collars, Buster collars, inflatable collars; surgical T-shirts; slings; harnesses, and sharps containers.
- Surgical items that can be used more than once.
- Any cost for a **vet** to complete a claim form; postage and packaging; courier fees or other administration work. The cost of blood bank donations.
- The cost of **your vet's** travel expenses.
- A claim for the cost of any form of housing, or bedding needed for the **treatment** or general well-being of **your pet**.
- Any claim as a result of a 'notifiable' disease, e.g. Rabies, Avian influenza.

How to claim:

- Upon commencement of **treatment** **you** should contact **us** on the Claims Help Line as shown on **your policy schedule** and report the possible claim not later than 60 days after any incident.
- **You** will then be sent a Claim Form for completion by **you** and **your vet**. Once **treatment** has been completed the Claim Form should be returned along with all supporting documents as requested on the Claim Form. If **your pet** requires on-going **treatment**, continuation claims can be submitted at regular intervals; please ask **us** for a 'Continuation Claim Form'.
- For convenience, **your** settlement can be made directly to the **vet** (with their agreement) after deduction of the **fixed excess** and **percentage excess** (if applicable).
- **We** have the right to request further information either directly from **your vet**, from **your** previous **vet(s)** or from **you** to confirm the validity of the claim at **your** expense.
- Please refer to the claims conditions on page 6.

Section 2: Death from Illness or Injury

(Cover applies to UK only)

What is covered?

In the event **your pet** dies from **illness**, **injury** or due to humane destruction, **we** will pay the purchase price **you** paid up to the limit as shown on **your policy schedule**. If **you** cannot locate **your** purchase receipt or obtain a copy, **we** will pay the **market value** at the time of **your** **pets** purchase up to the limit as shown on **your policy schedule**.

What is not covered?

- Any amount if the death of **your pet** results from a **pre-existing accident**, **illness** or **injury**, **illness** within the first 14 days or **injury** within the first 48 hours. (This exclusion is not applicable to renewed policies).
- Any amount if the death of **your pet** results from **illness** or **injury** where **your pet** has reached 8 years of age and above in the case of dogs, and 10 years of age and above in the case of cats.

- Any amount if **your pet** was put to sleep (euthanasia) as a result of breeding, pregnancy, giving birth or aggression.
- Any amount if **your pet** was put to sleep (euthanasia) except in the case of humane destruction to alleviate incurable and inhumane suffering.

How to claim:

- **You** must notify **us** as soon as possible and not later than 60 days after **your pet's** death. The Claims Help Line details are as shown on **your policy schedule**.
- **You** must obtain a death certificate from **your vet** at **your** own expense stating the date and cause of death.
- **You** must provide the purchase receipt from when **you** bought **your pet** and if **your pet** is a pedigree, the original pedigree certificate.
- In the event that **your pet** is put to sleep (euthanasia) **you** must obtain a **veterinary** certificate stating that this was necessary for humane reasons to terminate incurable suffering.
- Please refer to the claims conditions on page 6.

Section 3: Third Party Liability Cover

(Cover applies to dogs only)

What is covered?

We will pay up to the limit as shown on **your policy schedule** if **you** become legally liable to pay a compensation for accidental bodily **injury** (fatal or non-fatal) or accidental damage to property not owned by **you** or in the custody or control of **you** caused by **your** dog whilst in the **UK** (as defined on page 5). **We** will pay up to limit shown on **your policy schedule**, which includes costs and expenses agreed by **us** in writing for any one claim or series of claims arising from anyone event or source or original cause.

What is not covered?

The **Third Party Excess**, which is per incident and detailed in **your policy schedule**. The **excess** applies to Incidents that occur within the **UK** and excludes any incident outside of the **UK**.

- Any claims arising prior to or within the first 14 days of the start date of **policy** (This exclusion is not applicable to renewed policies).
- Any agreement which imposes a liability on **you** which **you** would not be under in the absence of such an agreement.
- Deliberate acts by **you** or members of **your immediate family**.
- Loss or damage to property in the ownership, custody or control of **you** or members of **your immediate family** or household or any person employed by members of **your** household.
- Accidental bodily **injury** to or disease contracted by **you** or a member of **your immediate family** or persons permanently residing with **you**.
- 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**.
- Any compensation, costs or expenses if **you** are insured under any other Liability **policy** including **your** household insurance unless that cover has been exhausted. At the time of **your** claim **you** must inform **us** of the name of the other insurance company and provide the **policy** number.
- 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.
- Any claim resulting from an incident outside the **UK**.

How to claim:

- **You** should immediately contact the Claims Helpline as shown on **your policy schedule** and advise **us** of any possible claim. **You** will then be given instructions on what to do with any letter, claim, writ or summons.
- **You** shall not admit or accept liability, negotiate or make any payment or promise of payment without **our** written consent.
- **You** are required to provide **us** with all the information that **we** may reasonably require.
- **We** will have the sole conduct and control of any claim and legal proceeding relating thereto including the right to prosecute in the name of the insured but for **our** benefit for any claim, damages or liability.

Section 4: Loss Due to Straying or Theft

(Cover applies in the UK only)

If **your pet** is lost or stolen **you** must make contact immediately with **your** local **vet** and rescue centres asking if **your pet** has been found and also make contact with the local authority i.e. the council dog warden or police.

What is covered?

The purchase price of **your pet** up to the limit detailed in **your policy schedule**, in respect of permanent loss due to **your pet** being lost or stolen and if no recovery has been made after 45 days, despite advertising and offering a reward. If **you** cannot locate **your** purchase receipt or obtain a copy, **we** will pay the **market value** at the time of **your pets** purchase up to the limit as shown on **your policy schedule**.

If this benefit is paid **your policy** will be terminated. If **your pet** is subsequently recovered, **you** will be required to reimburse the amount previously paid out to **you** by **us**.

What is not covered?

- Any amount if **your pet** is lost or stolen within 14 days after the start of **your policy**.
- Any amount if **your pet** is stolen and **you** do not report the theft to the Police within 24 hours.
- Any amount if **you** do not report **your** loss to the local **vets** and authorities, rescue centres and animal welfare organisations.
- Any amount if **you** do not advertise **your** loss.
- Any amount **you** may agree to pay in ransom to recover **your pet**.

How to claim:

- **You** must notify **us** of **your** loss as soon as possible on the Claims Help Line as shown on **your policy schedule**.
- If there is no recovery of **your pet** after 45 days, **you** will then need to complete a Missing Pet Claim Form.
- If **your pet** has been stolen **you** must provide **us** with the reference number the Police have provided **you** with.
- **You** need to submit the following:
 - **Your pet's** vaccination certificate;
 - If **your pet** is a pedigree, the original pedigree certificate;
 - The purchase receipt from when **you** bought **your pet**;
 - Copies of any adverts and posters used to advertise **your** loss;
 - The fully completed Claim Form.
- Please refer to the claims conditions on page 6.

Section 5: Advertising and Reward

(Cover applies in the UK only)

What is covered?

If **your pet** is lost or stolen, **we** will reimburse **you** for advertising costs and for a suitable reward to be offered for recovery of **your pet** up to the limit shown in **your policy schedule**. The reward reimbursement forms part of the overall limit.

What is not covered?

- Any amount for advertising and reward if **your pet** is lost or stolen within 14 days after the start of **your policy**.
- Any amount for advertising and reward if **your pet** is stolen and **you** do not report the theft to the Police within 24 hours.
- Any amount if **you** do not report **your** loss to the local **vets** and authorities, rescue centres and animal welfare organisations.
- More than £75 towards the costs of making **your** own posters and advertising materials.
- A reward if **you** do not have the name and address of the person finding **your pet**.
- A reward paid to someone who lives or works with **you**, is employed by **you** or is a member of **your immediate family**.

How to claim:

- **You** must notify **us** as soon as possible on the Claims Help Line number as shown on **your policy schedule**.
- **You** will then need to complete a Missing Pet Claim Form and submit **your** receipts for the cost of any adverts and posters used to advertise **your** loss together with copies of these.
- If **your pet** has been stolen **you** must provide **us** with the reference number the Police have provided **you** with.
- In the case of a reward **you** must not pay the finder **yourself**. Please provide **us** with the details of the finder and **we** will arrange for payment to be made direct.
- Please refer to the claims conditions on page 6.

Section 6: Boarding Kennel/Cattery/Daily Minding

(Cover applies in the UK only)

What is covered?

We will reimburse **you** for boarding kennel or cattery fees up to the limit as shown in **your policy schedule**. This applies in any one **period of insurance**, in the event that **you** or a member of **your immediate family** permanently residing with **you**, is hospitalised on medical advice for a period exceeding four consecutive days, or **your** home is uninhabitable.

You can choose to leave **your pet** with someone who is not **your immediate family** and **we** will pay £5 per day towards the costs of its care.

What is not covered?

- Any amount within the first 14 days after the start of **your policy**.
- Fees incurred if **you** or any member of **your immediate family** are hospitalised as a result of pregnancy.
- Fees incurred if **you** or any member of **your immediate family** require convalescence, rehabilitation outside of a hospital or time in a nursing home.
- Fees incurred if at the time of the start of **your policy**, **you** were aware of any medical **condition** likely to give rise to the hospitalisation of **you** or any member of **your immediate family**.
- The cost of any fees if **you** cannot provide acceptable proof that **your** home was uninhabitable.

How to claim:

- **You** must notify **us** as soon as possible on the Claims Help Line as shown on **your policy schedule**.
- **You** should obtain at **your** own expense receipted bills from the boarding kennel or cattery or from the person responsible for looking after the insured **pet**, 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**.
- Please include a covering letter with **your** claim explaining the circumstances.
- Please refer to the Claims conditions on page 6.

Section 7: Holiday Cancellation Costs

What is covered?

We will reimburse **you** for any non-recoverable cancellation costs up to the limit on **your policy schedule**, in any one **period of insurance**, in the event that, in **your vet's** opinion **your pet** requires emergency life-saving surgery whilst **you** are away on holiday or within 7 days of **your** departure and this necessitates curtailment or cancellation of **your** holiday.

What is not covered?

- Non life-saving operations.
- Any **pre-existing illnesses** or **injuries**.
- Holiday cancellation or curtailment costs incurred as a result of **your pet** suffering an **illness** within the first 14 days or an **injury** in the first 48 hours of the start of **your policy**.
- Any costs or expenditure for any holiday booked less than 28 days prior to departure.
- Any amount **you** can claim back elsewhere such as **your** travel insurance.

How to Claim:

- **You** must notify **us** as soon as possible on the Claims Help Line as shown on **your policy schedule**.
- **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 irrevocable charges made and the date of cancellation.
- Please include a covering letter with a short explanation of why it was necessary to cancel or curtail **your** holiday.
- Please refer to the claims conditions on page 6.

Section 8: Overseas Travel

(All benefits under this section of cover are subject to full compliance with the **PETS Travel Scheme**)

What is covered?

We will cover **your pet** in the event that **your pet** requires **veterinary treatment** whilst temporarily located in a Member Country of the

PETS Travel Scheme (Excluding non EU listed countries as defined by DEFRA). Cover under this section is for any period of time up to 30 days per trip and up to the limit as shown on **your policy schedule**.

What is not covered?

- The Sterling equivalent of the **fixed excess**, as shown on **your policy schedule**;
- The Sterling equivalent of the **percentage excess** (if applicable) as shown on **your policy schedule**.
- The **fixed excess** and **percentage excess** are applied to each specifically identifiable **illness** or **injury** claimed for.

- Please refer to the 'What is not covered?' under Veterinary Fees on page 7.
- Any cost if **your pet** stayed overseas longer than 30 days and if **you** have the **Lifetime Cover**, any cost if **your pet** stayed overseas longer than 30 days per trip.

How to claim:

- In the event that **your pet** requires **veterinary treatment** whilst temporarily located in a Member Country of the **PETS Travel Scheme** (Excluding non EU listed countries as defined by DEFRA), payment of any **treatment** will be made by **you** to the **vet** whilst **you** are there.
- Upon **your** return home **you** should contact **us** immediately and report the claim to the Claims Help Line as shown on **your policy schedule**. **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(es)**, in Sterling at the current rate of exchange.
- Please refer to the claims conditions on page 6.

Section 9: Quarantine Costs

What is covered?

We will pay up to the **policy** limit in **your policy schedule**, per trip for:

- Quarantine kennelling costs and costs incurred in obtaining a replacement health certificate for **your pet** should a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fail.
- Quarantine kennelling costs should be compliant with the relevant regulations, **your pet** be placed in quarantine due to **illness**.
- Quarantine kennelling costs incurred as a direct result of the loss of **your pet's** PETS Passport.

What is not covered?

- Any costs incurred where it was established that the microchip was not functioning prior to departure.
- Any costs incurred where it can be established that **your pet** was suffering from an **illness** prior to departure.
- Any cost if **your pet** stayed overseas longer than 30 days.

How to claim:

- Upon **your** return home **you** should contact **us** immediately and report the claim on the Claims Help Line as shown on **your policy schedule**.
- Please send **us** the receipts from the quarantine kennels and a covering letter explaining what **you** are claiming for.
- If **you** are claiming because **your pet's** microchip has failed, please provide documentary evidence that **your pet** was micro-chipped prior to **your** journey with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 and that the microchip was functioning prior to departure.
- Please refer to the claims conditions on page 6.

Section 10: Loss of PET Passport

What is covered?

We will pay up to the limit as shown on **your policy schedule**, per trip for the cost of a replacement Pet Passport should the original become lost during **your** trip.

What is not covered?

- Any claims where the loss of the Pet Passport was not reported to the issuing **vet** within 24 hours of discovery.
- Any claims where the loss of the Pet Passport was established prior to departure.
- Any cost if **your pet** stayed overseas longer than 30 days and if **you** have the **Lifetime Cover**, any cost if **your pet** stayed overseas longer than 30 days per trip.

How to Claim:

- Upon **your** return home **you** should contact **us** immediately and report the claim on the Claims Help Line as shown on **your policy schedule**. Please send **us** the booking invoice or another official document showing the dates of **your** journey, the invoices and receipts to show the cost involved and the police or operator's report, if applicable.
- Please also send **us** a covering letter explaining what **you** are claiming for, the name and address of the issuing **vet** and, if applicable, the receipts from the quarantine kennels.
- Please refer to the claims conditions on page 6.

Section 11: Emergency Expenses Cover Abroad

What is covered?

We will pay up to the limit detailed in **your policy schedule**, in total per trip in reimbursement for emergency expenses incurred by **you**. Cover is provided for:

- Additional accommodation and repatriation fees incurred by **you** should **your pet** require emergency **veterinary treatment**, which results in **you** missing **your** return journey.
- Reimbursement of reasonable accommodation and transportation costs incurred by **you** following **your pet** becoming lost during a journey, whilst **you** endeavour to find **your pet** prior to **your** return due date to the **UK**.
- Reimbursement of reasonable additional accommodation and transportation costs incurred by **you** for up to four days, should **your pet** become lost or strays prior to **your** return journey to the **UK** resulting in **you** remaining abroad whilst endeavouring to locate **your pet**.

What is not covered?

- Any cost if **your pet** stayed overseas longer than 30 days and if **you** have the **Lifetime Cover**, any cost if **your pet** stayed overseas longer than 30 days per trip.
- Any cost if **you** have not notified the Police or relevant transport operator within 24 hours of the incident and obtained, at **your** own expense, a written report.

How to claim:

- Upon **your** return home **you** should contact **us** immediately and report the claim on the Claims Help Line as shown on **your policy schedule**.
- All claims under this section of the **policy** must be supported by all relevant receipts and evidence of expenditure.
- Please send **us** the booking invoice or another official document showing the dates of **your** journey, the invoices and receipts to show the cost involved and the police or operator's report, if applicable.
- Please also send **us** a covering letter explaining what **you** are claiming for.
- Please refer to the claims conditions on page 6.

Cancellation

Statutory Cancellation Rights

You may cancel this **policy** within 14 days from the start of this **policy** (New **policy**) or from the renewal date by emailing or calling **us**, please refer to **your policy schedule** for details, during the **cancellation period**.

Cancellation by You

You may cancel this **policy** at any time by emailing or calling **us** with the details shown on **your policy schedule** during the **period of insurance you** have been on cover.

- a) If **you** had no claims and paid **your** premium in full **we** will retain an amount of premium in monthly proportion to the time **you** have been on cover and return the balance to **you**.
- b) If **you** had no claims and **you** are paying **your** premium monthly **we** will not take any further monthly payments and **your** cover will end after the last day covered by **your** previous payment.

FOR EXAMPLE:

- **Your** premium is collected on 1st January.
- **You** send a cancellation request on 20th January.
- **Your** cover would continue until the 30th January, when **your** cover would end and no further premiums would be taken.

If another premium is taken e.g. **you** notify **us** of intent to cancel in the **period of insurance** but **we** cannot stop a further Direct Debit being taken, **we** will refund this premium.

- a) However if **you** have incurred eligible claims (except any eligible claims where **your pet** has died or is lost or stolen) **we** will not be able to return **your** premium if **you** have paid in full, or **you** will either have to continue with the instalment payments until the **policy** renewal date or **we** may, at **our** discretion, deduct the outstanding instalments due from any claim payment made.

Cancellation by Us

We reserve the right to cancel this **policy** immediately on 7 days written notice if there are serious grounds to do so:

- a) In the event of non-payment of the premium or default if **you** are paying monthly. Cover will end from the start of **your policy** if no payment was made or **your** cover will end after the last day covered by **your** previous payment. (Please refer to the example above).
- b) If **you** have been neglectful or failed to provide care for **your pet**.
- c) If **you** have been fraudulent or dishonest at any time or **you** have used threatening or abusive language to **our** staff.

Territorial Limits

Your pet is covered whilst in the **UK** (as defined on page 5). In accordance with the European Economic Community regulations this insurance also extends to cover **your pet** under the **PETS Travel Scheme** whilst temporarily located in any member country of the **PETS Travel Scheme** (Excluding non EU listed countries as defined by DEFRA), but only for a maximum stay of the period mentioned in **your policy schedule**.

Fraud

You must not act in a fraudulent manner. If **you** or anyone acting for **you** make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any respect or make a statement in support of a claim knowing the statement to be false in any respect or submit a document in support of a claim knowing the document to be forged or false in any respect or make a claim in respect of any loss or damage caused by **your** wilful act or with **your** involvement. 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** discretion declare the **policy** void.
- **We** shall be entitled to recover from **you** the amount of any claim already paid under the **policy** since the last renewal date.
- **We** shall not make any return of the premium.
- **We** have the right to inform the police and other appropriate authorities or share this information with the Insurance Fraud Investigators Group (IFIG) or other Fraud authorities.

In order to prevent fraud, **we** may share **your** information with credit reference agencies and other insurance companies either directly or through anti-fraud databases which they may have access to.

Law Applicable

English law applies to this insurance contract.

Complaints Procedure

We are committed to giving **you** a first class service at all times and will make every effort to meet the high standards **we** have set. If **you** feel **we** have not attained the standard of service **you** would expect or **you** are dissatisfied in any other way, then this is the procedure that **you** should follow:

Stage One – Initiating Your Complaint

You should first contact **us** at Insure Your Paws by emailing **us** at complaints@insureyourpaws.co.uk or by calling **us** on 0344 273 2777, full details of which are shown on **your policy schedule**. **We** will confirm to **you** the receipt of **your** complaint no later than the end of the next working day and do **our** best to resolve the problem within two weeks. If **we** cannot deal with **your** complaint within two weeks **we** will forward **your** complaint to the Complaints Officer at QIC Europe Limited who will continue the investigation. **We** expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied, **you** can take the issue further.

If we are unable to satisfy your complaint please refer the matter to the 'Complaints Officer' at:

QIC Europe Limited
No. 7, 4th Floor, Block C,
179, Marina Street,
Pieta PTA 9042
Malta
Tel: 00356 2122 7278
Email: Andrew.Ross@qic.com.qa

QIC Europe handles claims in accordance with Malta Financial Services Authority Rules. Any complaint will be taken seriously and handled in a prompt, fair and efficient manner. **Your** complaint will be acknowledged no later than the end of the next working day.

Providing **your** complaint has been initially sent to complaints@insureyourpaws.co.uk and **your** complaint was not resolved within two weeks from receipt of **your** complaint, QIC Europe Ltd will investigate and will aim to conclude enquiries and provide a final response within two months from the date the complaint was initially received.

Stage Two - Financial Ombudsman Service (FOS)

If the differences between **us** remain unresolved, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). **You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with the final response from QIC Europe Ltd, or if a final response has not been issued within eight weeks from **your** first complaint.

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR
Tel: 0800 023 4567 (from a landline) or 0300 123 9123 (from a mobile)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Please note that **you** have six months from the date of the final response in which to refer **your** complaint to the Financial Ombudsman Service (FOS). The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

The Financial Ombudsman Service will only consider complaints after QIC Europe Ltd has issued a final response. Following this procedure will not affect **your** legal rights.

Please quote **your policy** number in any communication.

Financial Ombudsman Service UK - Eligible Complainant

You can use the FOS as a recourse in the event of dissatisfaction if **you** are:

- A private individual acting outside **your** trade, business or profession
- "Micro-enterprises", i.e. smaller business that have a turnover or annual balance sheet of not more than EUR 2m and fewer than 10 people employed
- A charity with less than GBP 1m annual income
- A trustee of a trust with net asset value of less than GBP 1m

How to Contact Us

Please refer to **your policy schedule** for information on how to contact **us**.



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Information correct at time of print, October 2015.

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