

InsureYour
Paws.co.uk

PET INSURANCE

Accident Only Policy



ACCIDENT ONLY POLICY TERMS AND CONDITIONS

YOU MUST READ THIS DOCUMENT AND THE POLICY SCHEDULE WHICH FORM AN INTEGRAL PART OF THE POLICY, TO ENSURE THIS PRODUCT MEETS YOUR DEMANDS AND NEEDS.

WELCOME TO INSURE YOUR PAWS

We're delighted to welcome you and your pet to Insure Your Paws. We know that pets aren't just animals, they are a part of the family.

Insure Your Paws accident only pet Insurance is an annual policy that meet demands and needs to provide cover for veterinary treatment in the event of an accidental injury to your pet for up to 12 months from the date your pet's accident happened provided you renew your policy with no gap. The total cost for all injuries paid in one policy term cannot exceed the veterinary fee limit as stated in your Policy Schedule. Any amount over the limit will have to be paid by you for the remainder of the policy term. However, any injury or accidents which happen before the policy starts will not be covered and will be considered as a pre-existing condition.

If you are invited to renew your insurance, any treatment that has not reached the 12-month limit will be re-instated for that policy term and the full veterinary fee limit will be available again. When the 12 months or veterinary fee limit is reached, whichever happens first, you will no longer be able to claim for that condition after this date. At the next renewal it will be classed as a pre-existing condition and your pet will not be covered for that condition and any future treatment costs will need to be paid by you. If we are unable to offer you cover, we'll notify you in good time before your policy expiry so you can find alternative cover before your policy term ends.

It is important to note that the Policy Terms and Conditions can change over time and as Insure Your Paws accident only pet insurance can provide cover for various conditions over the life of your pet, you must be able to afford to pay for your policy each policy term. The policy is likely to increase in price at renewal, based on the age of your pet, claims history and other costs, such as enhancements to cover and increases in the costs of veterinary treatment. You will also need to consider that excesses may change as your pet gets older.

WHAT DO I NEED TO DO NOW?

1. Accessible Documents.

Insure Your Paws can send your documents in several formats; for example, braille, large print or an MP3 audio file. If you require the documents to be in a different format, please get in touch with Insure Your Paws Customer Care team. They'll be more than happy to sort these for you, and you can find the contact details at the bottom of this page.

2. Check and read your documents carefully.

We want to make sure that this cover is right for you and your pet. Read your documents carefully and check that all the information you've provided is correct. It's important as if your pet has been injured, there is a chance that we'll be unable to pay your claim should you ever need to make one. If you have any questions about this, please contact Insure Your Paws.

3. How you can help us.

We together with Insure Your Paws have created the pet cover by listening to pet owners. We want to understand your needs and take your suggestions on board. This lets us ensure that our products are honest, friendly, and easy to understand. If you've any feedback that you feel would add, help, shape and/or improve our products, or if there is anything you don't understand, we would love to hear from you. So, if you have any questions, compliments, problems or even complaints, please contact Insure Your Paws.

4. How to get in touch.

If you need to contact us or Insure Your Paws, you'll find all of our contact information below. Make sure you keep these details somewhere safe. That way, if you ever need to get in touch, you don't need to search for them.



Email

Email Insure Your Paws at:

Customer Care, Sales & Renewals:
Info@insureyourpaws.co.uk

Claims:
 Email us at:
Claims@petadminteam.com



Customer Care, Sales & Renewals

Call Insure Your Paws on:

0344 273 2777
 Monday to Friday: 9am – 5pm
 Saturdays: 10am – 2pm
 Closed on Sundays

Claims
 Call us on: 0330 134 8115
 Monday to Friday: 9am – 5pm
 Closed weekends & Bank Holidays



IYP Customer Care, Sales & Renewals

Write to Insure Your Paws at:

Cover- More Blue Insurance Services Limited
 82 Oxford Road,
 Uxbridge,
 Middlesex UB8 1UX

Claims:
 InsureYourPaws
 FREEPOST PETADMIN

FIRSTVET

As part of your policy, you can access unlimited advice from FirstVet directly on your mobile or computer. This service is completely free and, doesn't affect your cover with us.

FirstVet, is open 24 hours a day, 365 days a year.

Here are some of the things they may be able to help you with:

- Vomiting and diarrhoea
- Itching and skin problems
- Eye and ear problems
- Coughing and sneezing
- Poisoning

FirstVet can also give you advice for things not covered by your insurance; for example, preventative care. However, those appointments must be paid for by you. Please check your policy wording to find out if any recommended treatment by FirstVet is covered by your policy.

Important

If your pet is very sick or badly injured, you should always seek veterinary care immediately.

How it works

1. Download the app from <https://firstvet.com/uk/> and select 'Insure Your Paws' when creating an account.
2. Register with the same email address, phone number and date of birth you use for your Insure Your Paws policy.
3. Click 'My pets' - the section will be populated with your pet's details.
4. Make an appointment - select your pet, describe its symptoms and choose a time that suits you.
5. Enable notifications on your phone, to receive an alert when your vet starts the video call.
6. After the visit, a journal will be sent to you with the vet's advice and diagnosis. You'll also be sent a referral for treatment, if you need one.

Explaining Key Terms of your Policy

Accident Only Policy

It's important you understand what we mean by Accident Only. We know this can be quite confusing, which is why we want to explain exactly how our Accident Only policy works.

This Accident Only policy is an annual contract which is subject to terms, conditions, and underwriting criteria. This 12-month period is known as the Policy Term. At the end of each policy term if we invite you to renew your cover and if you decide to accept by continuing to pay your premium (either monthly or annually) the policy will be automatically renewed unless **you** instruct Insure Your Paws otherwise.

For as long as your policy is in place, we will cover an accidental injury for up to 12 months from the date the accident happened. If the policy renews, and you are 6 months into claiming for a condition, the cover will continue into the new policy term, until the 12 months or veterinary fee limit is reached, whichever happens first. After this date, you will have to pay for any future treatment yourself and the condition will become a pre-existing condition at the next renewal.

Occasionally, we may find as part of our annual review that we can't offer to cover your pet the following policy term. This can be for a variety of reasons as underwriting criteria and terms can change from time to time. If this ever happens, we'll be sure to notify you as soon as possible to give you time to find alternative cover before your policy term ends.

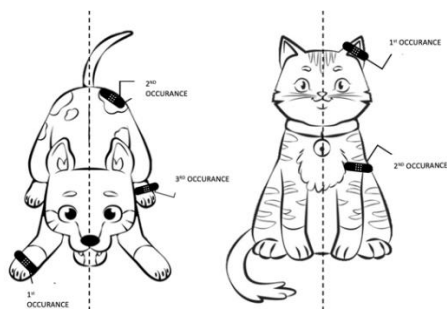
Pre-Existing Conditions

We do not cover any injury that your pet had or showed clinical signs of having before the policy started. This usually includes injuries that can happen again or may appear in different parts of your pet's body.

For example, if your pet was limping on the front right leg after an accident that happened before you took out your current policy, your insurance will not cover the cost of treatment for any future lameness associated with that leg, regardless of whether you made a claim under a previous policy or not.

Condition

If your pet develops a condition in one part of their body that they've previously had in another part of their body, we'll class it as one condition.



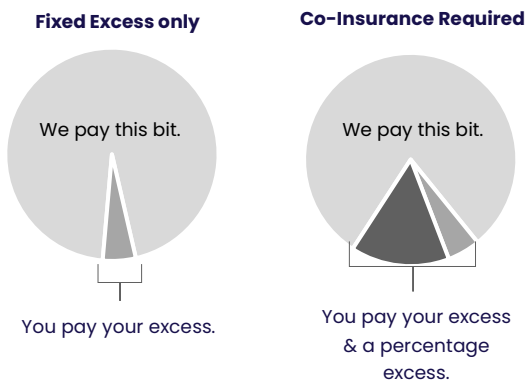
Your pet is involved in an accident, for example, which causes a wound on their right leg.

You'll take your pet to the vet for treatment and make a claim on your policy. Your pet's left leg also got a wound caused by the same accident. You take your pet to the vet again and make another claim. We'll consider this as one condition.

Using this example, it's important to mention that if your pet developed the injuries in an accident before your cover started with us, we wouldn't cover any claims associated with the injuries, as we'd class this as a pre-existing condition.

Fixed and Percentage Excess

The fixed excess payable are:



The fixed excess is the amount that you'll need to pay in each policy term, for each unrelated condition or incident, before we pay towards any claim.

For veterinary fees and complementary treatment If your pet is 5 years old or over on the start date , you'll also need to pay a 10% excess towards each claim. The percentage excess will be applied to all costs after your fixed excess has been deducted. If your pet turns five during the policy term, the percentage excess will apply from the next renewal.

If a claim continues into a new policy term, then you will pay another fixed excess (and percentage excess if payable) if the treatment date is in the next policy term.

Amount Claimed		£1,500
Less Fixed excess	£99	£1,401
Less Percentage excess	10% of £1,401 = £140.10	£1,260.90
Total Paid to You		£1,260.90
Total Paid by You	£99 + £140.10 = £239.10	

If a claim continues into a new policy term, then you will pay another fixed excess (and percentage excess if payable) as the treatment date is in the next policy term.

The fixed excesses that you will pay are shown in your Policy Schedule.

Following your vets' instructions

It's important that whenever a vet provides you with advice, you follow it. We won't pay for any condition that could have been avoided by following a vets' instruction. For example, your pet is known to be a scavenger and your vet has advised you to avoid giving or leaving any rubber toys laying around the house. However, you continue to provide access to rubber toys and your pet ends up eating one and your pet needs it to be surgically removed. We wouldn't cover the surgery to remove the object, as it could have been prevented by you taking your vets' advice.

Payment of premiums

Your pet is only covered if you keep your payments up to date.

If you pay for your policy monthly, payments will be collected each month on the date selected by you when purchasing the policy. Monthly payments will be collected each month from the payment card details provided by you when purchasing the policy. Other than your first payment, all payments will be collected monthly in advance. You must keep your payments up to date to ensure your pet is covered under the policy, even if you are in receipt of, or awaiting a claim payment.

If we cannot collect your payment, we will write to you to tell you that the payment failed and your policy will be scheduled for cancellation and we will write to you to inform you of this. Should the payment remain outstanding, your policy will be cancelled from the date the last successful payment was collected.

If you decide to cancel your policy, please refer to 'Cancelling Your Policy' for full details.

Paying for the policy in full by card annually

Your pet is only covered if you keep your payments up to date.

If you pay for your annual cover in full by card every year, we will use the same details you provided to us in a previous policy term to collect the payment from you at renewal. You must keep your payments up to date to ensure your pet is covered under the policy, even if you are in receipt of, or awaiting a claim payment.

We will attempt to collect your payment up to 7 days before your policy renewal is due, this is to make sure there is no loss of cover. If we are unsuccessful in collecting your renewal premium we will write to you to let you know that we are unable to collect payment and renew your policy.. If you fail to pay for your cover, your policy will not renew and we will terminate your policy from your renewal date.

If you decide to cancel your policy, please refer to 'Cancelling Your Policy' for full details.

Did you know?

If you are struggling to pay your premiums we're here to help, and we'll work with you to find the best solution based on your circumstances. Please contact Insure Your Paws Customer Care team.

If you're worried about your finances, it can be hard to know where to turn. We've partnered with Money Wellness who provide free and impartial expert debt advice. You can call them on 0161 518 8285 or visit www.moneywellness.com

Contents

WELCOME TO INSURE YOUR PAWS	2
WHAT DO I NEED TO DO NOW?	2
FIRSTVET	3
THE MEANING OF THE WORDS IN THIS POLICY	6
TABLE OF BENEFITS	8
HOW DO I CLAIM	9
SECTION A: CONTRACT OF INSURANCE	10
GENERAL CONDITIONS WHICH APPLY TO THE WHOLE POLICY	13
GENERAL EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY	14
SECTION B: INSURED EVENTS WE WILL COVER	15
Section 1A - Veterinary fees	15
Section 1B - Complementary Treatment	16
Special conditions that apply to Section 1A - Veterinary fees and Section 1B - Complementary Treatment	17
Section 2 - Death from Injury	18
Section 3 - Third Party Liability (Dogs only)	18
SECTION C: LEGAL	20
Insurer	20
Arranged By	20
Data Privacy	20
Financial Services Compensation Scheme	20
Laws Applicable	20

THE MEANING OF THE WORDS IN THIS POLICY

If **we** explain what a word means, that word has the same meaning wherever it appears in the Policy Terms and Conditions.

Defined Word	Meaning
Accident	A sudden, unexpected, specific event that results in an injury to your pet or damage to a third party. For the sake of clarity, the following illnesses are not considered Accidents : luxating patellae; all cruciate ligament problems, including rupture or strain of one or both cruciate ligaments ; degenerative joint disease; hip dysplasia; hyperextending hocks; Juvenile Pubis Symphysiodesis (JPS).
Aggressive behaviour	Your pet has shown any of the following behaviour(s): Attempted to bite any human or animal, has bitten any human or animal and/or killed/attacked any human or animal.
Aggressive tendencies	Your dog has shown any signs of the following behaviour(s): Territorial aggression, protective or guarding, fear aggression, defensive aggression, social aggression, frustrated or elicited aggression, redirected aggression, predatory aggression, dominance aggression, attempted to bite any human or animal, has bitten any human or animal, has chased any human or animal.
Behavioural illness	Any change(s) to your pet's normal behaviour that is caused by a mental or emotional disorder that could not have been prevented by training, socialisation or medical intervention, caused by the environment in which your pet is kept or caused by how your pet has been handled by you, your family or the person looking after your pet .
Bilateral disorder/condition	Any condition affecting body parts of which the pet has at least two, including, but not limited to: ears, eyes, elbows, shoulders, knees, hips or cruciate ligaments. Bilateral disorders are considered to be one condition .
Clinical sign(s)	Changes in your pet's normal healthy state, its bodily functions or behaviour, which are caused by an injury .
Complementary therapist	A member of one of the following organisations, from our approved list of specialists: <ol style="list-style-type: none"> 1) Association of Chartered Physiotherapists in Animal Therapy (ACPAT) 2) (ACPAT) 3) • Canine Hydrotherapy Association (CHA) 4) • Institute of Registered Veterinary and Animal Physiotherapists (IRVAP) 5) • International Association of Animal Therapists (IAAT) 6) • International Vet Chiropractic Association (IVCA) 7) • McTimony Chiropractic Association 8) • National Association of Registered Canine Hydro therapists (NARCH) 9) • National Association of Veterinary Physiotherapists (NAVAP)
Complementary treatment	The cost of any examination, consultation, advice, test and legally prescribed medication for the following procedures, where they treat an injury and are recommended by your vet . <ol style="list-style-type: none"> 1) Acupuncture and homeopathy carried out by, and herbal medicine prescribed by, a veterinary practice. 2) Chiropractic manipulation carried out by a veterinary practice or a qualified animal chiropractor from our approved list of specialists, who is a member of the McTimoney Chiropractic Association or the International Association of Animal Therapists (UK). 3) Hydrotherapy carried out: <ol style="list-style-type: none"> a) In a pool which has full Canine Hydrotherapy Association membership, or b) By a veterinary practice, providing the hydrotherapy is carried out in a pool they own. 4) Osteopathy carried out by a veterinary practice or a qualified animal osteopath who is a member of the International Association of Animal Therapists (UK) and on our list of approved specialists.
Condition	Clinical signs of an injury resulting in the same diagnosis, regardless of the number of incidents . The condition will be deemed a bilateral condition if it is affecting body parts of which your pet has at least two.
Cruciate Ligament	A rupture or strain of one or both cruciate ligaments however caused, or any arthritis or any other injury that develops from them.
Cruciate Ligament in the first 30 days	Any cruciate ligament problems that <ul style="list-style-type: none"> • First showed clinical signs; or, • is caused by, relates to, or results from, a clinical sign your pet had; or, • has the same diagnosis or clinical signs as a cruciate ligament problem or clinical sign your pet had; in the first 30 days after the start of your policy however caused.
Elective Treatment or diagnostics	Any treatment or diagnostics you request, which the vet confirms or would reasonably consider as not necessary.

Excess/Excesses	The amount you will have to pay in the event of a claim. The amount will be shown on your current Policy Schedule .
Excluded Breed(s)	Any dog that must be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Amendment) Act 1997 or any further amendments to these Acts, and/or any pet breed/species which is excluded by us and is listed below (including breeds which are known or classed as the names listed): Abruzzese Mastiff, African Crested Dog, African Wild Dog, Alangu Mastiff, American Bulldog, American Bully, American Bully XL, American Indian Dog, American Mancon, American Mastiff, American Pit Bull Terrier, American Rottweiler, American Staffordshire Bull Terrier, American Staffordshire Terrier, Argentine Dogo, Argentinian Mastiff, Australian Dingo, Bandogge, Bandogge Mastiff, Blue Bull Terrier, Boerboel, Bole, Brazilian Mastiff, Bully, Bully Kutta, Canadian Inuit Dog, Canary Dog, Canary Mastiff, Cane Corso, Cão de Fila de São Miguel, Cão Fila, Chinese Shar Pei, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, East Siberian Laika, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Inuit Dog American, Irish Staffordshire, Irish Staffordshire Blue Bull Terrier, Irish Staffordshire Bull Terrier, Irish Wolfhound, Italian Mastiff, Japanese Mastiff, Japanese Tosa, Johnson American Bulldog, Korean Jindo, Korean Mastiff, Laika, Libyan Desert Dog, Neapolitan Mastiff, Northern Inuit Dog, Pakistani Bull Dog, Perro de Presa Canario, Pit Bull Mastiff, Pit Bull Terrier, Pocket Bully, Presa Canario, Racing Greyhound, Sarloos Wolfhound, Shar Pei, South African Boerboel, South African Mastiff, Tamaskan Dog, Tibetan Mastiff, Tosa, Tosa Inu, Utonagan Dog, Wolf Hybrid and Wolfdog. This includes any pet that is crossbred or mixed with any of these excluded breeds .
Family	Your husband, wife, civil partner, life partner, parents, grandparents, brothers, daughters, sisters, sons, step relations, grandsons and granddaughters.
Home	The place in the United Kingdom (UK) where you usually live.
Illness/illnesses	Any change(s) from a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities your pet was born with or were passed on by its parents and cannot have been caused by an injury .
Incident(s)	A specifically identifiable injury . Recurring and/or chronic incidents shall be considered as one loss and/or condition . Such incidents being defined as: <ul style="list-style-type: none"> • Clinical manifestations (regardless of the number of incidents or areas of the body affected) to which your pet has an ongoing predisposition or susceptibility, or injury related in any way to the original claim; or • An accident or event involving your pet.
Injury/injuries	Physical damage or trauma caused immediately by a sudden, unforeseen accident and external force. Not any physical damage or trauma that happens over a period of time and cannot have been caused by an illness .
Loss of Pet Reimbursement	The price generally paid for a pet of the same age, breed, sex and breeding ability at the point of loss, according to our data.
Maximum benefit(s)	The most we will pay during the policy term as shown on the Policy Schedule for each section of cover.
Payment(s)	The insurance premium you pay, either annually or by monthly t, to insure your pet .
Physiotherapist	A member of the following organisations and specified on our list of approved specialists: <ol style="list-style-type: none"> 1. Association of Chartered Physiotherapists in Animal Therapy. 2. International Association of Animal Therapists (UK). 3. National Association of Veterinary Physiotherapists.
Policy Schedule	The document which contains details about you, your pet , sections of cover (including policy limits and excesses), that apply to the cover you have chosen.
Policy term	The 12-month period of cover; from when the policy either starts or renews, as shown on your Policy Schedule .
Pre-existing condition(s)	An injury , or clinical sign that: <ul style="list-style-type: none"> • Happened or first showed the clinical signs before your pet's cover started, or • Is the same as, or has the same diagnosis or clinical signs as an injury your pet had before it's cover started, or • Is caused by, relates to, or results from, an injury your pet had before your pet's cover started, or • Is known to have occurred and/or has been observed by you before your pet's cover started, no matter where it occurred or was noticed in, or on, your pet's body. <p>This is in addition to any exclusion(s) stated on your Policy Schedule.</p>
Prevent/ Preventative	You must take any actions that: <ul style="list-style-type: none"> • Prevents an injury from occurring, and/or

- Reduce the risk of an **accident** or **incident** happening, and/or
- Has been recommended by a **vet** to help **prevent** or reduce the risk of **injury**, or loss.

Start date	The date stated in your Policy Schedule .
Treat/ Treatment	Any examination, consultation, advice, tests, x-rays, medication, surgery, hospitalisation, nursing and care provided by either a veterinary practice or vet recommended complementary therapist .
Treatment date	The date that your pet received treatment for the injury or clinical sign being claimed.
United Kingdom (UK)	Consists of England, Scotland, Northern Ireland and Wales.
Vet(s)	Within the UK – a veterinary surgeon who is registered with the Royal College of Veterinary Surgeons (RCVS).
Veterinary fees	The cost or expense of any treatment or amount vets in general or referral practices usually charge.
Veterinary Treatment	The cost of the following when required to treat an injury or clinical sign : <ul style="list-style-type: none"> • Any examination, consultation, advice, test, x-ray, surgery and nursing carried out by a vet, a veterinary nurse or another member of the veterinary practice under the supervision of a vet, and • Any medication legally prescribed by a vet. This includes physiotherapy (not including hydrotherapy) carried out by a veterinary practice or a physiotherapist.
We, us, our	Covea Insurance plc who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority number 202277
You, your	The person (policyholder) named on the Policy Schedule .
Your pet/pet's	Means the dog or cat named on the Policy Schedule which you are the owner of.







TABLE OF BENEFITS

The table below provides the **maximum benefit** that **we** will pay for claims received in a **policy term**.

Cover Level	Accident Only
Section 1A: Veterinary Fees	Please refer to Policy Schedule
Section 1B: Complementary Treatment	£250
Cruciate Ligament	£1,000
Dental Treatment	£500
CT/MRI Scan	£500
Euthanasia	£100
Section 2: Death from injury	£300
Section 3: Third Party Liability (Dogs Only)	£1 million

HOW DO I CLAIM

To make a claim (except for Third Party Liability) just follow the steps below:

Step 1 – Request a Claims Form		Step 2 – Send us your Claim Form	
You can:		You can:	
	Download a claim form from our website at: www.insureyourpaws.co.uk/claims		Upload your claim form and documentation through our website at www.insureyourpaws.co.uk/claims and click on Make a claim.
	Or Email us at: claims@petadminteam.com		Or Email us at: claims@petadminteam.com
	Or Call us on: 0330 134 8115 Please note: We cannot start, process or accept a claim over the phone.		Or Write to us at: Insure Your Paws FREEPOST PETADMIN

What information do I need?

For more information on the documentation **we** need for each type of claim **you** may send to us, please refer to the below table:

Claim Type	Documentation we need
Veterinary Fees	<ul style="list-style-type: none"> Fully completed claim form. Your pet's full medical history. Itemised invoices. Referral report (if applicable).
Complementary Treatment	<ul style="list-style-type: none"> Fully completed claim form. Your pet's full medical history. Itemised invoices. Referral report (if applicable).
Death from injury	<ul style="list-style-type: none"> Fully completed claim form. Proof of purchase for your pet. Proof of death, either: <ul style="list-style-type: none"> The death certificate from your vet, or Confirmation from your vet that your pet has deceased, or A signed and dated witness statement from someone outside of your family. If your pet is a pedigree, the original pedigree certificate. Your pet's full medical history.

Claim considerations

In the event that a claim form is incomplete, this may be returned back to **you**. Also, if further claim documentation is required to both assess and process **your** claim, this may inevitably cause delays.

We will not pay for the costs of providing any of the above information, including any administration fees for completing a claim form.

We request that **you** send any claim form to **us** as soon as possible.

Paying a claim to your vet

If **we** agree to pay a claim directly to **your vet** and if the **vet**, who has provided **treatment to your pet** or is about to **treat your pet**, asks for information about **your** insurance that relates to a claim, **we** will tell the **vet**:

- What the insurance covers,
- What **we** will pay and how this will be calculated,
- What **we** will not pay, and
- If **your payments** are paid up to date.

If **we** receive a request to pay a claim directly to a veterinary practice, **we** reserve the right to decline this request.

How do I claim for Third Party Liability? (Dogs Only)

To make a claim under Third Party Liability, please contact **us** by:

Phone: 0330 024 2266 Option 1 New Claim followed by Option 2 (Opening times: Monday to Friday 9am - 5pm)	Email: liability.claims@coveainsurance.co.uk	Write: Liability Claims, Covea Insurance plc, A+B Mills, Dean Clough, Halifax HX3 5AX
---	--	--

Considerations for Third Party Liability

You must not admit or accept liability, negotiate or make a payment or promise of payment to any person without **our** written consent. Do not respond to any letters from people who are looking to claim against **you** or people acting on their behalf, **you** should forward them unanswered to **us**.

SECTION A: CONTRACT OF INSURANCE

Your policy is the contract of insurance between **you** and **us**.

The following documents form the contract of insurance. Please read them and keep them safe;

- The Policy Terms and Conditions.
- The **Policy Schedule**
- Any changes to this insurance policy contained in notices issued by **us** at renewal.

In return for **you** paying for **your** policy, **we** will provide the cover shown on **your Policy Schedule**, subject to these Policy Terms and Conditions and notices issued at renewal.

Please refer to **your Policy Schedule** to confirm which sections of cover apply to **your pet**.

Please read General Conditions Which Apply To the Whole Policy and General Exclusions Which Apply To the Whole Policy.

What do you need to make us aware of?

You must take reasonable care to provide complete and accurate answers to the questions **we** ask, when **you** take out, make changes to, and renew **your** policy. Please read any assumptions carefully and confirm if they apply to **you**, **your pet** or **your** circumstances.

Please tell Insure Your Paws immediately if any of the information provided by **you** changes after **you** purchase **your** policy, or if there are any changes to the information set out in **your Policy Schedule** at **your** renewal. **You** must also tell Insure Your Paws immediately if any of the following changes take place:

- **You** change address.
- **You** change **your** bank details.
- **You** and **your pet** do not live at the **home** address **we** hold, for at least 10 months of the **policy term**.
- **You** are going to be living outside the **UK**, for more than 3 months of the **policy term** or **you** move abroad permanently.
- **Your pet** is used for security, guarding, commercial breeding, track racing, coursing or for any business, trade or profession.
- **Your pet** is neutered or spayed.
- **You** find out new information about **your pet** that was not previously made available to **you** at the start of **your** policy. For example, but not limited to, a DNA test which confirms **your pet's** breed is different to what is detailed on **your Policy Schedule**.
- **Your pet** is microchipped.
- **You** sell **your pet** or transfer ownership of **your pet** to another person.
- **Your pet** is diagnosed with a **behavioural illness** or, if **your pet** is a dog, there are any changes in their behaviour. For example (but not limited to) any **aggressive tendencies** or **aggressive behaviour** shown, any **incidents** where **your** dog has caused **injury** to a person or another animal, or any health **conditions** which may affect how **your** dog behaves.
- **Your pet** passes away.
- **Your pet** is over the age of 8 years for dogs and 10 years for cats at the start of **your** policy.

If **you** have any doubts, please contact **us** and **we** will be happy to help.

What happens with this information?

When Insure Your Paws is notified of a change, **they** will tell **you** if this affects **your** insurance. For example, if **we** are able to accept the change and/or if the change results in:

1. Revised terms being applied to **your** policy, and/or
2. The price **you** need to pay for **your** policy.

What happens if I don't make you aware of these changes?

If **you** do not inform **us** about a change, it can affect any claim **you** make, or the cover **we** provide **you**.

If the information provided by **you** is not complete and accurate, **we** can;

- Revise the price **you** need to pay for **your** policy; and/or
- Cancel **your** policy; and/or
- Refuse to pay a claim; and/or
- Apply the correct terms/**excess**/price of the policy; and/or
- Exclude cover for a **pre-existing condition** or Third Party Liability.

What happens at renewal?

If **you** have not reached 12 months from the date of **your pet's accident**, cover will continue in the new **policy term** until the 12 months or the **veterinary fee** limit is reached, whichever happens first. This is subject to renewal being invited and **you** paying for **your** policy, which confirms **your** acceptance of the terms offered.

It is important to note that these Policy Terms and Conditions can change over time. The price **you** pay considers factors such as **your pet's** age, claims history and **our** view of the future costs of providing cover.

The cost of cover can change at each renewal **we** will recalculate the cost of cover and contact **you** with a quote. There are a number of factors that can impact **your** renewal, including the age of **your pet** and the increasing cost of **veterinary treatment**. **We** may also consider the amount claimed and the likelihood a **condition** will be ongoing when calculating **your** renewal. This will mean that the premium **you** pay will increase at renewal.

If **you** find **you** are in financial difficulties during the **policy term**, please do contact Insure Your Paws so that **we** can see how **we** can help **you** and **your pet**.

Each year, an annual review of **your** policy will be completed, based on the information **we** hold for both **you** and **your pet**. The renewal invitation is offered using the information held at the time it was issued. **We** can revise or withdraw renewal terms offered if new information is brought to our attention, even after **your** renewal invitation has been issued.

What changes can be made at the renewal of your policy?

At renewal, **we** can change:

- The price **you** pay, also known as the premium, and/or
- **Excesses** that **you** pay, and/or
- Policy Terms and Conditions, or
- Decline to offer a renewal invitation for the next **policy term**.

For dogs, if there has been a change in their behaviour, **we** have the right to:

- Limit or remove cover for Third Party Liability,
- Cancel **your** policy, and/or
- Advise **we** are unable to offer renewal terms.

For example (but not limited to): any **aggressive tendencies** and/or **aggressive behaviour** shown, any **incidents** where **your** dog has caused **injury** to a person or another animal, or any health **conditions** which could affect how **your** dog behaves.

Insure Your Paws will always tell **you** before **your** renewal date of any changes, so **you** can consider if **your** policy still meets **your** needs or seek alternative cover elsewhere.

Cancelling this policy

Your right to cancel

You have a statutory right to cancel **your** policy within 14 days from:

- The day **you** bought the policy, or
- The day **your** policy renews, or
- The day on which **you** receive **your** policy or renewal documentation, if these are received after the date **you** buy or renew, following a renewal invite.

If **you** cancel during the first 14 days of **your policy term** **you** will receive a full refund of any premium **you** have paid (excluding any admin or SMS fees) and **your** policy will be deemed to have been cancelled from the **start date** and **you** will not be entitled to make any claim.

After the first 14 days of **your policy term**, **you** can still cancel **your** policy at any time by emailing or calling Insure Your Paws with the details shown on **your policy schedule** during the **period of insurance** **you** have been on cover

- If **you** had no claims and paid **your** premium in full an amount of premium in proportion to the time **you** have been on cover will be retained and the remaining balance returned to **you** less any non-refundable admin fees.
- If **you** had no claims and **you** are paying **your** premium monthly no further monthly payments will be taken and **your policy** will end on the date **you** cancel. No refunds will be issued. If another premium is taken e.g. **you** notify Insure Your Paws of intent to cancel in the **period of insurance** but **we** cannot stop a further payment being taken, a refund of this premium will be issued to **you**.
- However if **you** have incurred eligible claims (except any eligible claims where your pet has died) **you** will not be refunded any premiums if **you** have paid in full, or **you** will either have to continue with the instalment payments until the policy renewal date, pay the remaining premium due, or the outstanding instalments due may be deducted from any claim payment made.

All cover for **your pet** will immediately stop with effect from the cancellation date and no further assistance will be provided by **us** towards any further claims for **your pet**.

As cancelling **your** policy will end the cover provided for **your pet**, **you** should be certain that the **pet** insurance is no longer needed.

If **you** find **you** are in financial difficulties during the **policy term**, please do contact Insure Your Paws so that **we** can see how **we** can help **you** and **your pet**.

To notify **us** of a cancellation, please contact Insure Your Paws on 0344 273 2777 or write to Insure Your Paws at the following address:

Cover-More Blue Insurance Services Limited
 Insure Your Paws
 82 Oxford Road,
 Uxbridge,
 Middlesex UB8 1UX

If **you** don't notify Insure Your Paws that **you** want to cancel, **your** policy will remain in force, and **you will** be required to pay for the time on cover.

Our right to cancel

Your policy will be cancelled when there is a valid reason for doing so, by giving you at least 7 days' written notice issued by Insure Your Paws to **your** last known postal and/or e-mail address setting out the reason for cancellation.

Valid reasons include but are not limited to the following:

- Non-payment of **your** policy (including non-payment of monthly instalments).
 - If **you** do not make **your payments** on the agreed date, **Insure Your Paws** will write to **you** to let you know **your** policy has a **payment** that hasn't been paid. If you don't make the **payments** by the date in **your** letter(s), **we** will cancel **your** policy and **your pet** will no longer be covered. **Insure Your Paws** will backdate the policy cancellation to when **Insure Your Paws** last received **payment**.

- Where **we** reasonably suspect fraud.
- Where **you** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

If **your** policy is cancelled or comes to an end for any other reason, all cover for **your pet** will stop on the date the policy is cancelled/ends and no further claims will be paid.

Complaints

Our promise of service

We aim to provide excellent service to all **our** customers, but **we** realise that things can go wrong occasionally. **We** take all complaints seriously and **our** goal is to resolve matters promptly. To ensure **we** provide the kind of service **you** expect, **we** continue to welcome **your** feedback. **We** will record and analyse **your** comments, to make sure **we** continually improve the services **we** offer.

What will happen if you complain?

Most customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **we** will acknowledge **your** complaint and keep **you** updated of its progress. **We** aim to reply to **you** within 8 weeks after **we** have received **your** complaint. If **we** can't reply by then, **we** will write to **you** and let **you** know when **we** can.

What to do if you are unhappy

If **you** are unhappy with any aspect of the handling of **your** insurance **we** would encourage **you** to seek resolution.

You can;

Call Insure Your Paws on **0344 273 2777**, or

Write to:

Cover- More Blue Insurance Services Limited
 Insure Your Paws
 82 Oxford Road,
 Uxbridge,
 Middlesex UB8 1UX

Or **Email:** complaints@blueinsurance.co.uk

If **you** are unhappy about a claim, please;

Call us on **0330 134 8115** or

Write to:

Covea Insurance plc
 50 Kings hill Avenue
 Kings Hill
 West Malling
 Kent
 ME19 4JX

Email: claims@petadminteam.com

What to do if you are still not satisfied

If **you** are still not satisfied with the response from **us** or Insure Your Paws, then **you** may be able to refer **your** complaint to the Financial Ombudsman Service.

You must approach the Financial Ombudsman Service within six months of the final response to **your** complaint or, **you** can contact them after 8 weeks if **you** have not received a final response from **us** or Insure Your Paws at:

The Financial Ombudsman Service
 Exchange Tower
 London
 E14 9SR

Call: 0800 023 4567 (free from **UK** mobiles and landlines) or 0300 123 9123.

Or simply log on to their website at www.financial-ombudsman.org.uk

Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

Telephone recording and call charges

Calls to 01- and 03- prefixed numbers are charged at national call rates (charges may vary dependent on **your** network provider) and are usually included in inclusive minute plans from landlines and mobiles.

Telephone calls may be recorded and/or monitored.

GENERAL CONDITIONS WHICH APPLY TO THE WHOLE POLICY

The following conditions apply to the whole policy in addition to the conditions specified under each relevant section of cover.

You must comply with the conditions listed below to have the full protection of **your** policy. If **you** do not comply with them, **we** can take one or more of the following actions:

- cancel **your** policy,
- declare **your** policy void (treating **your** policy as if it had never existed),
- change **your** Policy Terms and Conditions and/or the price **you** pay for **your** policy,
- refuse to pay all or part of any relevant **treatment** and/or claim, and/or
- reduce the amount of any relevant **treatment** and/or claim amount paid.

Independent veterinary professional

1. If **you** do not agree with a decision **we** have made, **you** can request that **we** appoint an agreed independent **vet** or qualified veterinary professional for their opinion. If **you** ask for this, **you** agree to accept the independent opinion. **You** would be responsible for any cost or expense relating to this. However, if **we** decide to appoint an independent **vet** or qualified veterinary professional for their opinion, **we** would be responsible for any cost or expense relating to this.

How claims may be affected at renewal

2. If **treatment** for any **condition** is ongoing at the renewal date, cover for that **condition** will continue into the new **policy term** providing:
 - I. **We** invite renewal terms,
 - II. **You** renew the policy,
 - III. **You** continue to pay for the policy when **payments** are due, and
 - IV. The **condition** is covered by the Policy Terms and Conditions.
 - V. As the **treatment** received will be in a new **policy term** **you** will need to pay the fixed **excess** and percentage **excess** (if it applies) before **we** pay for any claim for ongoing treatment

If **you** choose not to renew or **we** do not invite **you** to renew **your pet's** insurance policy, all cover and benefits will stop on the date **your** policy ends and no claim(s) will be paid after this date.

Preventative care and following veterinary advice

3. Throughout the **policy term** **you** must take all reasonable steps to maintain **your pet's** health and to **prevent injury, accident** and loss.
4. **You** must reduce the risk of any **injury** or **accident** by ensuring **you** follow any actions recommended by a **vet**.
5. **You** must ensure **your pet** maintains a healthy weight and follow **your vet's** advice/guidance that they may offer regarding **your pet's** weight when instructed.
6. **You** must arrange and pay for **your pet** to have a yearly dental examination and any **treatment** normally recommended by a **vet**.
7. Any **treatment** recommended as a result of the dental examination must be carried out within 3 months of the examination taking place.

The use of your pet

8. **Your pet** must not be used in any connection with any business, trade or profession. This includes taking **your pet** to work with **you** or a place of work.
9. **You** must always take reasonable steps to reduce the risk of **injury** or **accident** to **your pet**.
10. **You** must take reasonable steps to **prevent your pet** causing bodily **injury** or disease and minimise the potential for any such claim under **your** Policy.
11. **You** must take reasonable steps to **prevent your pet** causing damage to property and to minimise the potential for any such claim under **your** Policy.
12. **We** are not liable to pay any claims including Third Party Liability caused by **your pet** straying, escaping, damaging property, attacking the general public or other animals not owned by **you**, if **your pet** has previously carried out any of these actions.

Seeking veterinary treatment/advice

13. **You** must arrange for a **vet** to examine and **treat your pet** as soon as possible, after **you** observe the **clinical signs** of an **injury**, and follow any advice they give. If **you** do not follow the **vet's** advice, **we** will not pay for any claims relating to this.

Awareness of pre-existing conditions

14. If **you** become aware that **your pet** suffers from a **pre-existing condition** that **you** were not aware of at the start of **your pet's** cover, **you** must make this information available to **us**, to allow **us** to assess if cover should have been made available in the first place and/or for **us** to make **you** aware that the **pre-existing condition** cannot be covered, as per the Policy Terms and Conditions.
15. **Pre-existing conditions** are excluded from **your pet's** policy and cannot be claimed for, regardless of when **you** become aware of **your pet's** full veterinary history.

You and your pet's location

16. **You** and **your pet** must permanently live together in the **UK** for more than 10 months of the **policy term**.

Providing requested information

17. For **us** to be able to assess **your** claim, **we** reserve the right to request additional relevant information or records from **your** current or any other **vet** that has provided **treatment** to **your pet**. **We** will only ask for information which is relevant to the details and circumstances of the claim and previous medical history. If the **vet** charges **you** for this information **you** will have to pay for this.
18. **You** agree that any **vet** has **your** permission to release any information **we** ask for about **your pet**. If the **vet** makes a charge for this, **you** must pay the charge.
19. When **you** claim, **you** agree to give **us** any information **we** may reasonably ask for in support of **your** claim.
20. If there is a discrepancy regarding information provided to **us** by **you** or **your vet**, **we** will need **you** to help **us** obtain the correct information to ensure the cover **we** are providing is based on the correct terms. If **you** incur charges for this information **you** will have to pay for this.

21. **You** agree to pay for the costs of a DNA test if **we** believe the information **we** hold about **your pet's** breed may be incorrect and **you** cannot provide evidence of their breed, e.g. breeding or adoption papers. If **we** ask **you** to conduct a DNA test, **you** will need to provide **us** with the results, and **we** will then take the necessary action. If **you** do not carry out the DNA test when requested, **your** cover will be cancelled with immediate effect; either to the start of **your** policy or the most recent renewal date.
22. If **you** have any legal rights against another person in relation to **your** claim, **we** may take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents **we** ask for.
23. **You** agree to pay translation costs for any claim documentation not written in English.

Other insurance policies

24. If there is any other insurance under which **you** are entitled to make a claim for **your pet**, **you** must report the **incident** to that insurance company. **You** must also tell **us** the name and address of the other insurance company and **your** policy number with them and any other information **we** may require.

The cost (or price) of your policy

25. **Your pet** is only covered if **you** pay for **your** policy. If **you** do not make **payments** when they are due and there is an outstanding balance, **we** reserve the right to deduct any unpaid amount owing to **us**, from any claim due to be paid.

Authorisation of claims

26. **We** cannot say that **we** will pay a claim over the phone. **You** must send **us** a fully completed claim form along with any associated documentation and **we** will then notify **you** of **our** decision.

Transferring your interest in the policy

27. **You** must be the owner of the **pet**. **Your** cover will cease immediately if **your pet** is sold or given away.

False of fraudulent claims

28. If any claim made under this policy by **you** or anyone acting on behalf of **you** is fraudulent or intentionally exaggerated or if any false declaration or statement shall be made in support thereof, all benefit under this policy shall be forfeited.
29. **We** will, at **our** discretion, terminate the policy from the date of claim, or alleged claim, or **we** will not pay the claim if
 - claim **you** have made to obtain benefit under this policy is fraudulent or intentionally exaggerated, or
 - false declaration or statement is made in support of a claim.
 In such circumstances, **we** will be entitled to retain the premium paid by **you** and to demand the return of any sums paid in respect of the claim.

Subrogation

30. If **you** have any legal rights against any other party in respect of **your** claim, **we** will be entitled to take legal action against them in **your** name but at **our** expense. **You** must assist **us** by providing any documents that **we** might reasonably request.

GENERAL EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

The following exclusions apply to all sections of the policy, in addition to the exclusions, limitations and conditions specified under each relevant section of cover.

If any of the following exclusions are applicable to **you** or **your pet**, **we** will take one of the following actions:

- cancel **your** policy, and/or
- declare **your** policy void (treating **your** policy as if it had never existed), and/or
- change **your** Policy Terms and Conditions and/or the price **you** pay for **your** policy, and/or
- refuse to pay part of or all of any relevant **treatment** that **you** are claiming for, as it cannot be covered by this policy.

We will not provide cover for your pet under this policy in any circumstances if:

1. 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).
2. **Your** dog is being used for security/guarding purposes or racing or coursing, regardless of whether it is for business or recreational purposes.
3. **Your pet** is used for trade, professional or business purposes.
4. **Your pet** is used for breeding (more than one pregnancy would be classed as breeding).
5. **Your pet** is classed as or is crossed/mixed with an **excluded breed(s)**.
6. **Your pet** has displayed **aggressive behaviour** and/or shown any adverse behavioural or **aggressive tendencies** which have been noted by **you**, the breeder, veterinary practice, rehoming organisation or any previous owner(s).
7. **Your pet** is classed as or is mixed/crossed with any species which is not commonly domesticated or tamed in the **UK** and are usually living in a natural environment.
8. **Your** dog is registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997, Dogs (Muzzling) regulations (Northern Ireland) 1991, Dangerous Dogs (Northern Ireland) Order 1991 or any further amendments to this Act.
9. Any claim for a dog that is a gun dog, working dog, Guide or Assistance Dog.

Injuries, clinical signs and conditions which are permanently excluded

10. Any amount or expense resulting from a **pre-existing condition** where, before the start of **your pet's** policy, in **our** reasonable opinion:
 - a) **You** were aware, and/or
 - b) Should have been aware, and/or
 - c) Have been made aware
 of this by a rehoming organisation or any previous owner(s) and/or have been given access to **your pet's** previous veterinary history.
11. **Veterinary treatment**, costs or expenses arising from **preventative** and **elective treatment or diagnostics**, routine examinations, vaccinations, spaying, castration, pregnancy or giving birth.

12. Any amount or expense resulting from an epidemic/pandemic; this includes providing cover for any **treatment** costs or taking any remedial action to control, **prevent** or suppress **clinical signs** or symptoms.
13. **Treatment** or costs that are associated with any **injuries, conditions, clinical signs** or **incidents** which has been deliberately sustained or inflicted by **you** or a third party.
14. Any claim for distemper, hepatitis, leptospirosis or parvovirus for a dog or feline enteritis, cat flu or feline leukaemia for a cat, unless **you** can prove that **your pet** has been vaccinated against these diseases as recommended by **your vet**.
15. Any claim relating directly or indirectly to a disease suffered by **your pet**.
16. Any claim within the 48 hours exclusion period relating directly or indirectly to an **injury** or **accident** suffered by **your pet**.
17. Any **treatment** or **complementary medicine** for any **cruciate ligament in the first 30 days** however caused, or any arthritis or any other **illness** or **injury** that develops from them.
18. Any amount if **your pet's injury** occurred whilst in the care of a Boarding Kennel, Dog Walker, Dog Day Care Facility or a Dog Groomers, which **you** were paying for their services.
19. Any claim involving **you** or anyone on **your** behalf using fraudulent means to obtain any of the benefit offered under **your** Policy.

Laws and regulations that apply to all sections of what your policy does not cover

20. Any amount or expense if **you** break the **UK** laws or regulations, including those relating to animal health or importation.
21. Any amount or expense resulting from **your pet** being either confiscated or destroyed by government or public authorities or under the Animals Act 1971 **United Kingdom** because it was worrying livestock. This includes any further amendments to this Act.
22. Any amount or expense resulting from the Official Veterinarians placing restrictions on **your pet**.
23. Any amount or expense resulting from an act of force or violence for political, religious or ideological reasons, war, riot, revolution or any similar event, including any chemical or biological terrorism.
24. Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
25. Any amount or expense resulting from a disease transmitted from animals to humans.

General costs and expenses

26. Any amount or expense **you** recover from any other insurance or amounts that can be recovered from anywhere else.
27. Any amount or expense not supported with receipts or any other proof requested by **us**.

Terrorism

28. **We** will not pay claims for any loss or damage or cost or expenses whether directly or indirectly caused by or resulting from terrorism or any action taken in controlling, preventing or suppressing any acts of terrorism. This exclusion applies to any event or occurrence that happens through or because of terrorism.
29. For the purpose of this exclusion 'terrorism' means the use of biological, chemical and/or nuclear force or contamination and/or threat by any person or group 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. However, losses caused by or resulting from riot, attending a strike, civil commotion and malicious damage are not excluded.

War Risks

30. Claims arising from war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, riot, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, will not be covered.

SECTION B: INSURED EVENTS WE WILL COVER

This insurance provides cover set out in the sections below.

Section 1A - Veterinary fees

Cover under this section applies in the **UK** and **agreed countries** only.

What we will pay

Accident Only Cover provides cover for **vet's** fees up to the limit shown on **your policy schedule** for each specifically identifiable **injury** caused by an **accident** including any **illness** caused by the **accident** for up to 12 months subject to the renewal of the **policy** at each anniversary and premiums being paid on time.

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

- Fees for **complementary treatment**, which **your vet** recommends up to the limit shown on **your Policy Schedule**.
- **Treatment** for **cruciate ligament** disorders up to the limit on **Your Policy Schedule**.
- **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**.
- 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**.

Section 1B – Complementary Treatment

Cover under this section applies in the **UK** only.

What we will pay

If recommended by the **vet**, the cost of **complementary treatment your pet** has received during the **policy term** to **treat** an **injury** up to the **maximum benefit** as detailed on **your Policy Schedule**.

Cover for any ongoing **incident** will continue into a new **policy term**, providing **you** renew **your** policy, and **you** continue to pay for the policy when **payments** are due.

What you pay for Section 1A and Section 1B

The **excesses** payable are shown on **your Policy Schedule**.

You will have to pay a fixed **excess** in each **policy term** for each unrelated **condition** before **we** make any payment to **you** or **your vet**. If the claim continues into a new **policy term**, then **you** will pay another fixed **excess** as the **treatment date** is in the next **policy term**.

For **veterinary treatment** and **complementary treatment** where **your** claim is in respect of a dog or cat which is aged 5 years or over, **you** will need to pay a contribution of 10% towards each claim in addition to **your** fixed **excess** amount(s). The amount will be calculated after **your** fixed **excess** has been deducted. (refer to Fixed and Percentage **Excess**).

Where a claim is made for **veterinary treatment** and **complementary treatment** for the same **condition**, then two **fixed excess** amounts will be deducted. The percentage **excess** (if it applies) will also have to be paid for both **treatments**.

What we will not pay for Section 1A and Section 1B

1. More than the **maximum benefit** for any **injury** in the **policy term**.
2. Any **treatment** that is as a result of an **illness** or that is for an **illness**.
3. Any **treatment** or **complementary treatment** for a **pre-existing condition**.
4. Any **treatment** for **pre-existing conditions**.
5. Any **treatment** or **complementary treatment** for an **Injury within the first 48 hours**. Any **treatment** or **complementary medicine** for any **cruciate ligament in the first 30 days** however caused, or any arthritis or any other **injury** that develops from them.
6. Any **injury** that has not been caused by an **accident**.
7. Any **treatment your pet** receives after 12 months.
8. Any **treatment** for a **bilateral condition** if it is, or is related to, a **pre-existing condition**.
9. Any **treatment** to **prevent injury** or **accidents**.
10. Any **elective treatment, complementary treatment** or diagnostics, including any complications that arise.
11. Costs charged by **your vet** to:
 - o write a prescription, or
 - o administer a claim form.
12. Any **treatment, complementary treatment** or diagnostics that has been duplicated and/or carried out by a **vet** and/or **complementary therapist** and where **you** have chosen to take **your pet** to another veterinary practice for a second opinion.
13. The cost of killing or controlling any internal or external parasites, including fleas, ticks and worms.
14. Any **treatment** or **complementary treatment** in connection with breeding, pregnancy or giving birth.
15. Any **treatment** or **complementary treatment** for any **injury** that is as a result of **your pet** being significantly overweight or obese.
16. Any food (including food prescribed by a **vet**).
17. Any **treatment** for a **behavioural illness**.
18. Any **treatment** for gastro-intestinal foreign bodies.
19. The cost of any medication which is more than three times higher than the average cost for the same medication if purchased online.
20. The cost of any hydrotherapy.
21. Any complications that arise from administering a vaccination.
22. The cost of spaying (including spaying following a false pregnancy) or castration.
23. Any **treatment** or **complementary treatment** in connection with a retained testicle(s).
24. Any **treatment** or **complementary treatment** for an umbilical hernia and/or any complications associated with an umbilical hernia.
25. Any **treatment** or **complementary treatment** in connection with false pregnancy or any **treatment** as a result of **your** pet giving birth.
26. Any **treatment** for any **injury** deliberately caused by **you** or anyone living with **you**.
27. The costs of having **your pet** cremated, buried or disposed of.
28. The cost of a house call unless the **vet** and/or **complementary therapist** and/or **physiotherapist** confirms that moving **your pet** would further damage its health, regardless of **your** personal circumstances.
29. Extra costs for providing **treatment** to **your pet** outside usual surgery hours, unless the **vet, complementary therapist, or physiotherapist** confirms an emergency consultation is essential, regardless of **your** personal circumstances.
30. Any hospitalisation costs and any associated **veterinary treatment** or **complementary treatment**, unless the **vet, complementary therapist** or **physiotherapist** confirms **your pet** must be hospitalised for essential **veterinary treatment**, regardless of **your** personal circumstances.
31. Costs resulting from an **injury** specified as excluded on **your Policy Schedule** or generally not covered within these Policy Terms and Conditions.
32. Any surgical items that can be used more than once.
33. Buying or hiring equipment or machinery or any form of housing, including cages.
34. The cost of bathing, grooming or de-matting **your pet** unless:
 - o **You** have taken all reasonable steps to maintain **your pet's** health, and
 - o A **vet** confirms veterinary expertise is needed and therefore only a **vet** or a member of a veterinary practice can carry out these activities, regardless of **your** personal circumstances.
35. Any dental **treatment** or **complementary treatment** unless **your pet** had a dental examination carried out by a **vet** in the 12 months before the **clinical signs** of the **injury** were first noted and **you** provide evidence of the dental examination.
36. Any dental **treatment** which is as a result of an **illness** and has not been caused by an **accident**.
37. The cost of a post-mortem examination.

38. The cost of transplant surgery, including any pre-operative and post-operative **treatment**.
39. Any **treatment** or **complementary treatment** in connection with fly strike.
40. The cost of prosthodontics, orthodontic appliances, crowns, caps or splints, or veneers.
41. The cost of any **complementary treatment** carried out by a **complementary therapist** that is not a member of one of the agreed associations or does not carry one of the agreed qualifications listed in **complementary therapist** definition.
42. The cost of any **complementary treatment** that is not listed as one of the agreed **treatments** as defined under **complementary treatment**.
43. Any cost relating to orthodontics, malocclusion, wry bite, supernumerary teeth, reverse scissor bite, posterior cross bite, anterior cross bite, overbite, brachygnathia, open bite or level bite.
44. Any of the following procedures;
 - o experimental **treatments**, or therapies,
 - o prosthetics or any type of prosthesis or orthopaedic supports or artificial body parts or braces,
 - o open heart surgeries,
 - o cancer vaccinations,
 - o therapeutic antibody for dog and cat cancers,
 - o stem cell therapy,
 - o organ transplants,
 - o gene therapies,
 - o probiotics,
 - o dental vaccines,
 - o cold laser **treatments**,
 - o 3D printing,
 - o any drugs not used in accordance with the manufacturers recommendations or not licensed by Veterinary Medicines Regulations (VMR) and are not prescribed under the veterinary prescribing cascade used by all **vets**.
45. The cost of any **treatment** or **complementary treatment** that has been provided, administered or will be administered to **your pet** after **your** policy has cancelled or expired.

Special conditions that apply to Section 1A – Veterinary fees and Section 1B – Complementary Treatment

How the maximum benefit is applied during policy term

1. The amount **we** will pay for the cost of **treatment** or **complementary treatment** is the **maximum benefit** that applies on the **treatment date**.
2. If the claim includes medication, these costs will be subject to the **maximum benefit** that applies on the **treatment date** the medication will be used.

How the 12-month time limit period is applied during policy term

3. The amount **we** will pay for the cost of **treatment** is the **maximum benefit** that applies on the **treatment date**.
4. If the claim includes medication, these costs will be subject to the **maximum benefit** that applies on the **treatment date** the medication will be used.
5. The period of **12 months** will always start or be calculated from:
 - a. The date the **accident** happened; no matter how many times the same **injury** or **clinical signs** are noticed or happen in or on, any part of **your pet's** body for any ongoing **incident** will continue into a new **policy term** providing **we** invite **you** to renew **your** policy and **you** accept, or
 - b. The **treatment date**,
6. If a number of **injuries** or **clinical signs** are:
 - a) Diagnosed as one **injury** or
 - b) Caused by, relate to, or result from another **injury**; one period of **12 months** will apply to the **treatment** received for all of the **injuries** or **clinical signs**,

Then the period of **12 months** will start or be calculated from the first date in the **policy term**:

 - i. when the **accident** occurred and caused any **injury**.
7. After **we** have paid the cost of **treatment** for **12 months** for an **injury** or **we** will not pay the cost of any more **treatment** for:
 - a) The same **injury**,
 - b) The same **clinical signs**,
 - c) An **injury** with the same diagnosis or **clinical signs** as the **injury** or **clinical signs** **we** have paid the limit for, or
 - d) An **injury** that is caused by, relates to, or results from an **injury** or **clinical sign** that **we** have paid the limit for, no matter where the **injury** or **clinical signs** are noticed or happen in, or on, **your pet's** body.

Treatment prescribed or carried out after the policy is cancelled or expired

8. If the **treatment** has a **treatment date** that occurs after **your** policy has been cancelled or expired, it will not be covered, as the **treatment** was not provided within the **policy term**.

Excessive veterinary fee charges

9. If the **veterinary fees** or the fees charged for **complementary treatment** are higher than the fees usually charged by a general or referral practice, **we** reserve the right to request a second opinion from a **vet** that **we** choose. If the **vet** **we** choose does not agree with the **veterinary fees** charged **we** may decide to pay only the **veterinary fees** usually charged by a general or referral practice in a similar area.

Excessive veterinary treatment

10. If **we** consider the **veterinary treatment** or **complementary treatment** **your pet** receives may not be required or may be excessive when compared with the **treatment** that is normally recommended to **treat** the same **injury** by general or referral practices, **we** reserve the right to request a second opinion from a **vet** that **we** choose. If the **vet** **we** choose does not agree with the **veterinary treatment** or **complementary treatment** provided, **we** may decide to pay only the cost of the **veterinary treatment** that was necessary to **treat** the **injury** as advised by the **vet** from whom **we** have requested the second opinion.

Request to change the treating veterinary practice

11. **We** may refer **your pet's** veterinary history to another **vet** in **your** local area that **we** choose and pay for. If **we** request that **you** do so, **you** must arrange for **your pet** to be examined by this **vet**.
12. If **you** decide to take **your pet** to a different **vet** for a second opinion because **you** are unhappy with the diagnosis or **treatment** provided, **you** must tell **us** before **you** arrange an appointment with the new. If **you** do not, **we** will not pay any costs relating to the second opinion. If **we** request, **you** must use a **vet** **we** choose. If **we** decide the diagnosis or **treatment** currently being provided is correct, **we** will not cover any costs relating to the second opinion.

Veterinary fee charges and discounts

13. It is **your** responsibility to ensure the veterinary practice is paid within their requested time frame. If there is any additional charge(s) added to the claim due to late **payment**, **we** will deduct this from any claim due to be paid.
14. If the veterinary practice provides a discount for paying the cost of **treatment** within a certain time frame, **you** must provide **payment** within this time frame. If **you** do not, **we** will only pay the discounted **treatment** costs when the claim is due to be paid.

Section 2 – Death from Injury

Cover under this section applies to cats and dogs in the **UK** only.

What we will pay

If **your pet** passes away or has to be put to sleep by a **vet** during the **policy term** as a result of an **injury**, **we** will pay **you** up to the **loss of pet reimbursement** (subject to policy limits) or purchase price, whichever is less.

If **you** have no proof of purchase or **you** did not pay for **your pet**, **we** will only pay up to:

- £150 for the loss or **your** dog, or
- £100 for the loss of **your** cat, or
- The **loss of pet reimbursement**, whichever is less.

What we will not pay

1. Any amount if **your pet's** death results from an **injury within the first 48 hours** of cover (not applicable to renewals).
2. Any amount if the death is not as a result of an **injury**.
3. Any amount if the death is not as a result of an **injury** caused by an **accident**.
4. Any fees or costs incurred if **your pet** dies from **illness**.
5. Any amount if the death results from an **injury** that happened before **your pet's** cover started.
6. Any amount if the death results from an **injury** specified as excluded on **your Policy Schedule** or generally not covered within these Policy Terms and Conditions.
7. Any amount if **your pet's** death results from an **injury within the first 48 hours** or **cruciate ligament in the first 30 days** however caused, or any arthritis or any other **injury** that develops from them.
8. Any amount unless the death results from an **injury** that **your vet** was unable to **treat** and **your vet** confirms it was not humane to keep **your pet** alive because it was suffering.
9. Any amount if the main cause of death results from an **illness** or **behavioural illness**.
10. More than the **maximum benefit**.
11. Any amount if **your pet's** death results from a **pre-existing condition**.
12. Any amount if the only evidence provided of **your pet's** death is from **you** or a **family** member.
13. Any amount if a **vet** has not seen **your pet** or confirmed that they evidenced **your pet's** death.
14. Any amount if your pet is put to sleep due to **aggressive tendencies**.
15. Any amount if **your pet's** death occurred whilst in the care of a Boarding Kennel, Cattery, Dog Walker, Dog Day Care Facility or a Pet Groomer.
16. Any amount where **your pet's** loss could have been **prevented** by **you**, and there is evidence to confirm this.
17. Any fees, charges or costs incurred if **your pet** was euthanised due to any law, regulation, order of the Privy Council, government department, public authority or similar entity, or any order related to a notifiable disease as defined by the Department for Environment Food & Rural Affairs or the Animal and Plant Health Agency, or for any **aggressive tendencies** or behavioural problems.
18. Any fees or costs incurred, including death benefit, if **your pet** is euthanised due to **aggressive tendencies** or **behavioural problems** regardless if this is the course of action recommended by a **vet**.
19. Any fees or costs incurred for euthanasia during or after a surgical operation or a general anaesthetic, unless a qualified **vet** certifies it was necessary because of **injury**.
20. Any fees or costs incurred if **your pet** was euthanised as a result of breeding, pregnancy or giving birth.
21. Any fees or costs incurred if **your pet** was euthanised for financial reasons.
22. Any fees or costs incurred, including death benefit, for the death of **your pet** as a result of an **injury** if over the age specified on **your** Schedule of Insurance.
23. Any fees or costs incurred for the death of **your pet** or **injury** to **your pet** as a result of **your pet** undergoing organ transplants.

Section 3 – Third Party Liability (Dogs only)

IMPORTANT – Please note this section of **your** policy does not provide cover for any insured dog that is or is described as an **excluded breed**.

For the purposes of this section, the words insured dog means the dog that **you** have bought this cover in relation to and is named on **your Policy Schedule** and Statement of Fact.

What is covered under this section of your policy

- **We** will pay all sums **you** are legally liable for as compensation, costs and/or expenses awarded by a court in the **UK** following an **incident** involving **your** insured dog within the **UK**, which occurs during the **policy term**, results in bodily **injury** (fatal or non-fatal) to another person or accidental damage to another person's property.
- **We** will also, with **our** agreement, pay for legal costs and expenses incurred in defending the claim made against **you**.

- The most **we** will pay is up to the **maximum benefit** per **incident**, per **policy term** for Third Party Liability.

What you pay

The fixed **excess** shown on **your Policy Schedule**.

What is not covered under this section of your policy

1. The fixed **excess** per **incident**.
2. Any amount if **your** dog is known as, identified as, crossed or mixed with any **excluded breeds**.
3. Any claim if **your** dog has previously shown **aggressive tendencies, aggressive behaviour** or if it has ever acted aggressively towards another person or animal, or damaged another person's property.
4. Any amount if **your** dog has been diagnosed with or was known to suffer from a **behavioural illness** that causes **your** dog to show **aggressive tendencies/aggressive behaviour** and was present, diagnosed or noted before the start of **your** policy.
5. Any amount for an **incident** which has resulted from **your pet's pre-existing condition**.
6. Any amount where **you** are held legally liable solely because of a contract or agreement **you** have entered in to.
7. Any amount arising as a result of any deliberate act, wilful default or neglect by **you** or members of **your** immediate **family**.
8. Any cost arising as a result of any person handling **your** dog without **your** consent.
9. Any fines or penalties imposed on **you** from criminal proceedings including any amount a court requires **you** to pay to punish **you** or to try to stop the same circumstances that led to the **incident** happening again or because **you** have caused someone distress, embarrassment or humiliation.
10. Any claim or other proceedings against **you** or **your** immediate **family** in a court of law outside the **UK** or where the **incident** which resulted in the claim occurred outside the **UK**.
11. The cost for any bodily **injury** to, or 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 **you** or members of **your** household, or who were looking after **your** insured dog with **your** permission.
12. The cost for damage to property or bodily **injury** (fatal or non-fatal) to any person who has contact with **your** insured dog for professional purposes, such as a **vet**, or any person employed in a veterinary practice, a dog walker or trainer, a dog-sitter or kennels employee or a person employed by or working in a grooming parlour.
13. Any amount which is in any way connected to **your**, or **your** immediate **family's** work, employment or profession, or place of work.
14. Any loss which occurs in a place which is licensed to sell alcohol if this is where **your** dog normally lives or is kept.
15. Any amount which is insured under another insurance policy, such as **your** household insurance policy, which covers the same loss unless that insurance cover has been exhausted.
16. Any amount whilst **your pet** is competing in any type of competition, including but not limited to field trials, dog shows and/or breeders' competitions.
17. If **your** insured dog is an assistance dog **we** are unable to provide cover under this section.
18. Regardless of how many of **your** dogs are involved within the same incident, the maximum indemnity payable will be limited to £1 million.
19. Any costs associated with a professional completing a claim form, postage and packaging, courier fees or other administration work.
20. Any amount that results from **your** dog being used as part of a business or where **you** have been paid for **your** dog's assistance and/or service.

Your policy conditions for Third Party Liability

1. It is a condition precedent to **our** liability that on the happening of any bodily **injury** or damage **you** or **your** legal personal representative shall at **your own** expense:
 - (a) give immediate notice to **us**
 - (b) take all reasonable precautions to **prevent** further bodily **injury** or damage
 - (c) within 30 days submit full details of the **incident**
 - (d) supply all information and assistance as may be required
 - (e) send to **us** any writ summons or other legal process issued or commenced against **you**, immediately and unanswered
 - (f) notify **us** immediately of any impending prosecution inquest or fatal **accident** inquiry.
2. It is a condition precedent to **our** liability that **you** shall not negotiate admit or repudiate any liability without **our** written consent
3. **We** shall be entitled:
 - (a) to negotiate defend or settle in the name of and on **your** behalf any claim made against **you** as **we** deem appropriate
 - (b) to prosecute at **our** own expense and for **our** own benefit any claim for indemnity damages or otherwise in **your** name
 - (c) at any time to pay to **you** the Limit of Indemnity (after deduction of any amount or amounts already paid) or any lesser sum for which a claim or claims can be settled and upon such payment shall be under no further liability in respect of such claim or claims except for Costs and Expenses incurred prior to the date of such payment.

SECTION C: LEGAL

Insurer

Covea Insurance plc authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, number 202277.

Registered Office: A&B Mills, Dean Clough, Halifax HX3 5AX. Registered in England and Wales number 613259.

Arranged By

This exclusive pet insurance has been organised by Cover-More Blue Insurance Services Limited trading as InsureYourPaws.

Cover-More Blue Insurance Services Limited is a private limited company incorporated in Ireland with company number 345681. The UK branch office is registered at 82 Oxford Road, Uxbridge, Middlesex, UB8 1UX and is authorised and regulated by the Financial Conduct Authority, number 984290.

Data Privacy

Insure Your Paws will be a data controller in respect of any data they process in relation to the administration of the policy.

Full details of how they will process data and **your** data protection rights is available at [Blueinsurance.ie/privacy-policy](https://blueinsurance.ie/privacy-policy).

We will be a data controller in respect of any data **we** process in relation to the underwriting and claims handling of the policy.

Full details of how **we** will process data and **your** data protection rights is available at: www.coveainsurance.co.uk/dataprotection.

You can contact **our** Data Protection Officer at Covea Insurance plc by email: dataprotection@coveainsurance.co.uk

Financial Services Compensation Scheme

We and Insure Your Paws are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme, if **you** reside in the **UK**, and **we** or Insure Your Paws cannot meet our obligations, depending on the type of insurance and the circumstances of **your** claim.

Further information about the is available from the FSCS website www.fscs.org.uk, or write to the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Laws Applicable

1. The laws of England and Wales will apply to this contract unless **we** agree otherwise.
2. The language of the policy and all communications relating to it will be in English unless **we** agree otherwise in writing.