



ACCIDENT & ILLNESS
POLICY DOCUMENT



Welcome to petGuard pet insurance

Thank you for choosing a petGuard Pet Insurance policy for your pet.

We have designed the petGuard Pet Insurance policy to cover cat and dog owners who wish to protect themselves against the cost of veterinary fees and other expenses associated with their pet, subject to these terms and conditions.

This product offers a choice of veterinary fees levels, which provide cover for illness or injuries that your pet(s) require treatment for in any given period of insurance. If the costs reach the chosen veterinary fee level, no further claims will be paid.

If we offer and you accept our renewal invitation, your pet will benefit from continuous cover, including costs for recurring conditions and the veterinary fee limit will be reinstated for a further period of insurance.

Contact details

If you would like to talk to us about your policy, please telephone **0345 450 7042**.

If you need to make a claim, please call us on **0333 130 4534**.

You can also refer to the "How to make a claim" section of this document for further details.

Your cancellation rights

If you decide that this policy does not meet your insurance needs then you can cancel within the 14 day cooling-off period and if no claims have been made or are pending, your premium will be refunded in full. The cooling-off period starts from when the policy begins or when you receive your policy documents, whichever is later.

If you wish to cancel your policy after 14 days, you will be entitled to a pro-rata refund of premium so long as no claim has been made or is pending in the current period of insurance. Where a claim has been made, a refund will not be given.

Important if you are paying monthly: If you pay your premium by monthly instalments and a claim is made or is pending, you must continue to pay the instalments until the premium is paid in full.

Thank you for choosing petGuard Pet Insurance.

We hope you are pleased with your cover and the service provided.

The petGuard Pet Insurance Team



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Here are the explanations of the key words used in this document. The key words are printed in bold type throughout this document and the meanings of these words are set out below.

Behaviourist	- A certified Clinical Animal Behaviourist (CCAB), or a member of either the Association of Pet Behaviour Counsellors or the Canine and Feline Behaviour Association.
Carrier	- A transport company approved by the Government to carry animals according to the Pet Travel Scheme .
Clinical diet	- A clinically formulated diet prescribed by your vet as part of your pet's treatment for a specific condition .
Clinical signs	- Changes in your pet's normal health state, its bodily functions or behaviour.
Complementary treatments	- Physiotherapy, acupuncture, homeopathy, osteopathy, hydrotherapy, chiropractic and alternative medicines recommended by or carried out by your vet or a person trained to do so.
Condition	- All clinical signs of injury, illness or disease, including related conditions.
Illness	- Changes in your pet's normal healthy state, sickness or disease, emotional or mental disorders.
Journey	- A trip for up to a maximum of 60 days spent by you with your pet when travelling within Europe. Each trip must start and end in the United Kingdom .
Injury	- Damage to one or more parts of your pet's body as a result of one accidental cause.
Market value	- The price generally paid for a similar pet based on its age, breed and pedigree at the time of loss.
Maximum benefit	- The amount shown in the Policy Schedule which is the most that we will pay out under each section of your insurance.
Period of insurance	- The time for which we provide cover as set out in the Policy Schedule and for which we have accepted the premium.
Pet	- A cat or dog named in the Policy Schedule .
Pet accessories	- Any accessories or technological items specifically designed for cats or dogs.
Pet Travel Scheme (PETS)	- The Government scheme allowing you to take your pet abroad to specified countries and re-enter the United Kingdom without the need for your pet to go into quarantine, provided certain criteria have been met.
Policy Administrators	- The authorised administrators, Thistle Insurance Services Limited (on behalf of PIB Group Limited).
Policy Schedule	- The schedule to your policy showing your name as policyholder, identification of your pet , the period of insurance , details of any excluded conditions or injuries and any endorsements that apply to this policy wording.
Pre-existing medical condition	- Any condition , or complication directly resulting from or relating to that condition that has been identified or investigated by a vet or that has the same diagnosis, clinical signs or symptoms as a condition prior to the start of this insurance, regardless of the areas affected in or on your pet's body.
Purchase price	- The price you paid when you purchased your pet .
Treatment	- Any examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care provided by a veterinary practice or a member of a professional organisation acting under their direction.
United Kingdom	- England, Scotland, Wales and Northern Ireland.
Vet	- A qualified veterinary practitioner holding a current registration with the Royal College of Veterinary Surgeons and who works in clinical practice.



- Working Dogs** - A dog that is being used for shooting or hunting; to work with livestock; or to perform tasks to assist a human companion, including therapy-dogs.
- We, us, our** - Covéa Insurance plc
- You, your** - Person or persons named as the policyholder in the **Policy Schedule**.



Important Information

This is an annual policy and the policy must be renewed for the cover to continue. Each policy year **you** can claim for the cost of **treatments** that are covered by this policy until the veterinary fee limit is reached. If **we** offer and **you** accept **our** renewal invitation, **your** veterinary fee limit will be reinstated, and covered **treatment** payments can continue to be paid for a further **period of insurance**.

You need to be aware that the policy wording is subject to certain exclusions and conditions. It is therefore essential that **you** read and fully understand what is covered. In particular please refer to the following sections to help **you** understand the cover provided:

- What is covered
- What is not covered
- General exclusions applicable to **your** cover
- General conditions applicable to **your** cover

It is important that **you** read this document, along with **your Policy Schedule** and Disclosure Document to make sure the product is suitable for **your** needs. These documents form the contract between **you** and **us**. If any information is incorrect, please tell the **policy administrators** straightaway as this could affect **your** insurance cover.

Your Excess

The following excesses apply to every claim:

Section 1 Veterinary fees - For each **illness** or **injury** arising during each **period of insurance**:

Age and date of treatment	Excess
Under 8 years	The first £100
8 years or over	The first £100 plus 20% of the remaining cost of treatment

Section 5 – Holiday cancellation – the first £75 of any claim.

Section 6 – Accidental damage to third party property – the first £75 of any claim.

Section 8 – Accidental damage to **pet** accessories – the first £50 of any claim.

Section 11 – Emergency expenses – the first £50 of any claim.

Section 12 – Third party liability – the first £250 of any property damage claim.

Your Vet

Before **your pet** is treated please check that **your vet** is willing to complete the claim form and supply **us** with the supporting invoices and veterinary history.

To make the claims process as simple as possible, please ensure that the claim form and invoices are returned to **us** promptly, signed by both **you** and **your vet**.



Policy Cover Levels

This details the cover included within **your** policy. The **maximum benefit** amount that **you** have chosen for **your** veterinary fees is shown on **your Policy Schedule**; these limits apply to each **pet** that **you** insure.

Standard cover	Maximum benefit
Section 1 - Veterinary fees Including: Complementary treatments Behavioural problems Clinical diets	The amount shown in your Policy Schedule 25% of the Veterinary fees limit £200 £200
Section 2 - Emergency boarding kennel and cattery fees and daily minding	£1,500 (per period of insurance)
Section 3 - Advertising and reward costs	£1,500 (per period of insurance) including £250 for a reward
Section 4 - Theft or straying	£1,500
Section 5 - Holiday cancellation	£5,000 (per period of insurance)
Section 6 - Accidental damage to third party property	£500 (per period of insurance)
Section 7 - Transport between vets	£200 (per period of insurance)
Section 8 - Accidental damage to pet accessories	£500 (per period of insurance)
Section 9 - Death due to accident or illness	£1,500
Section 10 - Farewell cover	£200

Optional Cover Sections

Section 11 - Overseas travel	Maximum benefit
Quarantine costs	£2000 (per period of insurance)
Emergency expenses	£1,500 (per period of insurance)

Section 12 - Third Party Liability	Maximum benefit
Third Party Liability (dogs only)	£2,000,000 (per event)



This details the covers automatically included within **your** policy.

Section 1 – Veterinary fees

What is covered

The cost of **treatment** of **your pet** by a **vet** or **complementary treatment** carried out under their direction by a member of a professional organisation.

The cost of **treatment** for behavioural problems carried out by a **behaviourist** acting under the direction of a **vet**.

What is not covered

1. The excess.
2. Any amounts exceeding the **maximum benefit** for all **injuries** and **illness** in the **period of insurance**.
3. Any costs resulting from a **pre-existing medical condition** or an **illness** first occurring or showing **clinical signs** prior to cover or within the first 14 days of the start of cover for **your pet**.
4. Costs resulting from **treatment your vet** recommends to prevent an **illness** or **injury**.
5. Costs resulting from dentistry that is not related to an **illness** or **injury**.
6. Costs resulting from killing or controlling fleas, general health enhancers and unconventional or unlicensed **treatment**.
7. Any costs relating to any **pet** that is used for breeding, racing, guarding, personal protection or search and rescue.
8. Costs of a **clinical diet** prescribed for weight reduction.
9. Costs of and resulting from vaccinations, spaying, castration, including castration for retained testicle(s), and pregnancy or giving birth.
10. **Complementary treatments** that are not carried out under the direction of a **vet**.
11. Cost of house calls unless the **vet** confirms that moving **your pet** would damage its health.
12. The costs of hospitalisation and any associated **treatment** unless a **vet** confirms **your pet** must be hospitalised for essential **treatment**, regardless of **your** personal circumstances.
13. The cost of the emergency transportation of **your pet** to the **vet's** surgery, unless the **vet** confirms that this is necessary.
14. Additional costs of treating **your pet** outside of the normal surgery hours unless the **vet** considers an emergency consultation is necessary.
15. Costs that result from an **illness** or **injury** specifically excluded on the **Policy Schedule**.
16. The cost of a post-mortem examination.
17. Any costs charged by **your vet** to complete a claim form, for postage and packaging, or other administration activities.
18. The cost of purchasing or hiring equipment, including harnesses, cages, carts and sharps containers.



Section 2 – Emergency boarding Kennel and cattery fees and daily minding

What is covered

The cost of boarding **your pet** at a licensed premise, or for the reasonable costs of employing someone to look after **your pet**, if **you**, or anyone normally living with **you**, need to go into hospital for emergency medical treatment during the **period of insurance**.

What is not covered

1. Any amount exceeding £1,500 during the **period of insurance**.
2. Any hospitalisation that is either known or foreseeable before cover for **your pet** started.
3. Any payment if an immediate family member or someone who permanently resides with **you** is able to look after **your pet**.
4. Any amount if **you** are in hospital for less than 4 consecutive days during each hospital stay.

Section 3 – Advertising and reward costs

What is covered

This policy will cover local advertising if **your pet** goes missing during the **period of insurance**, including a reward to recover **your pet**.

What is not covered

1. Any amount exceeding £1,500 including a maximum of £250 for a reward during the **period of insurance**.
2. Rewards paid to a family member or person living with **you**.
3. Any payment when **your pet** has been missing for less than 24 hours.
4. Any amount if **you** use a professional company or organisation to help locate **your pet**.

Section 4 – Theft or straying

What is covered

If **your pet** goes missing during the **period of insurance**, and is not found within 90 days, **we** will reimburse **you** the **purchase price** of **your pet**. If **you** did not pay for **your pet** or cannot provide evidence of the **purchase price**, **we** will pay the **market value** instead.

What is not covered

1. Any amount exceeding £1,500.
2. Any amount until 90 days after the date of the loss.
3. Any amount if a claim has not been submitted within 180 days of **your pet** going missing.



Section 5 – Holiday cancellation

What is covered

Any travel and accommodation expenses that **you** cannot recover if **you** need to cancel or cut short **your** holiday during the **period of insurance** because **your pet** has:

Gone missing while **you** are away;

or

Is **injured** or shows the first **clinical signs** of any **illness** while **you** are away or up to 7 days before **you** leave and needs immediate lifesaving surgery.

What is not covered

1. The excess.
2. Any amount exceeding £5,000 during the **period of insurance**.
3. Any costs relating to any holiday booked after **you** became aware of **your pet** experiencing any **clinical signs of illness or injury**.
4. Any costs relating to a **condition** or **illness** that is excluded elsewhere within the policy documentation.

Section 6 – Accidental damage to third party property

What is covered

Any damage to the personal property of a third party that **you** are visiting, caused by **your pet** at the time of **your** visit.

What is not covered

1. The excess.
2. Any amount exceeding £500 during the **period of insurance**.
3. Damage to personal property owned by **your** family.
4. Damage to any personal property belonging to any person entrusted with the care, control and custody of **your pet**.
5. Any damage occurring when **your pet** is left in a home where no person aged 18 or over is present.
6. Damage to any motor vehicle or its contents.
7. Damage caused by **your pet** fouling, vomiting or urinating on/in any items.



Section 7 – Transportation between vets

What is covered

The cost of travel from **your** home and any essential overnight expenses that **you** or anyone normally living with **you** may incur, if **your** usual **vet** recommends that **your pet** be seen by another **vet** or a specialist referral centre.

What is not covered

1. Any amount exceeding £200 during the **period of insurance**.
2. Any amount unless the **treatment** is covered by the veterinary fees section of **your** policy.
3. Costs involved in travel to another practice to which **your** usual **vet** belongs.

Section 8 – Accidental damage to pet accessories

What is covered

The cost of repair or replacement following theft of or accidental damage to **your pet accessories**.

What is not covered

1. The excess.
2. Any amount exceeding £500 during the **period of insurance**.
3. Any claim for an item that **you** have not owned from new.
4. Any theft claim for an item unless it was stored out of sight or in a locked location.
5. Any electronic data being lost, destroyed, distorted, altered, or otherwise corrupted.

Section 9 – Death due to accident or illness

What is covered

If **your pet** passes away or needs to be put to sleep by a **vet** following an accident or **illness** during the **period of insurance**, **we** will reimburse **you** the **purchase price** of **your pet**. If **you** did not pay for **your pet** or cannot provide evidence of the **purchase price**, **we** will pay the **market value** instead.

What is not covered

1. Any amount exceeding £1,500.
2. Any amount after 180 days from the date of the loss.
3. Death as a result of an **illness** that happens within the first 14 days of the first **period of insurance** of **your** policy.
4. Death as a result of an **illness** if the **pet** is aged 5 years or above at the date of death.
5. Any claim resulting from an **illness** that **your pet** should have been vaccinated against.



Section 10 – Farewell cover

What is covered

The fee charged by **your vet** and the cost of cremation or burial, if **your pet** dies or must be put to sleep by a **vet** following an **injury** or **illness** during the **period of insurance**.

What is not covered

1. Any amount exceeding £200.
2. Any amount after 180 days from the date of the loss.
3. Death as a result of an **illness** that results from a **pre-existing medical condition**, or that happens within the first 14 days of the first **period of insurance** of **your policy**.
4. Any claim resulting from an **illness** that **your pet** should have been vaccinated against.



The following covers only apply if the section is shown as “Included” on **your Policy Schedule**.

Section 11 – Overseas travel

As a resident of the **United Kingdom**, **you** are able under the **United Kingdom** Government **Pet Travel Scheme**, known as **PETS** to take **your pet** temporarily to certain countries and return home without putting **your pet** into quarantine. The scheme is administered by DEFRA (the Department for Environment, Food and Rural Affairs) and **you** need to comply with the criteria set out by them.

Cover overseas

The cover provided under this Policy Wording is extended to include any **journey** made by **you** with **your pet** within Europe (including Channel Islands, Isle of Man and the Republic of Ireland).

Quarantine cover

What is covered

If **your pet's** microchip fails, **we** will cover the kenneling and costs incurred in getting a new Pet Passport for **your pet**.

If **your pet** has to go into quarantine due to **illness**, where **you** have complied with all the required regulations of the **Pet Travel Scheme**, **we** will cover the kenneling.

What is not covered

1. Any amount exceeding £2,000 during the **period of insurance**.
2. Any costs incurred if the microchip was not checked and found to be functioning properly within 14 days of **your** departure on a **journey**.
3. Any costs arising in respect of any **condition** of which **you** were aware before the start of the **journey**.
4. Any costs resulting from a **pre-existing medical condition**.

Emergency expenses

What is covered

1. Reasonable additional accommodation and transport expenses for up to 5 days or repatriation of **you** and **your pet** should:
 - **Your pet** need emergency veterinary **treatment** and as a result of this **you** miss **your** scheduled departure to the **United Kingdom**.
 - **Your pet** goes missing during a **journey**.
 - **Your** departure to the **United Kingdom** be missed as a direct result of the loss of **your pet's** Pet Passport.
 - **You** be unable to get the re-scheduled departure for the **United Kingdom** as a direct result of having to get worming treatment for **your** dog repeated due to **your** original departure for the **United Kingdom** being delayed by the **carrier**.
2. The cost of a replacement Pet Passport should the original become lost during a **journey**.
3. The cost of repeat worming treatment for **your** dog required to comply with the **Pet Travel Scheme** as a direct result of **your** departure to the **United Kingdom** being delayed by **your carrier**.



What is not covered

1. The excess.
2. Any amount exceeding £1,500 during the **period of insurance**.
3. Any costs resulting from a **pre-existing medical condition**.
4. Any costs arising in respect of any **condition** of which **you** were aware before the start of **your journey**.
5. Any damage, loss or theft of the Pet Passport that occurs prior to the start of the **journey**.
6. Any claim unless **you** report the loss, theft or damage of the Pet Passport to the **vet** who issued it within 24 hours of **your** discovery of the loss.
7. Any costs incurred in obtaining the initial worming treatment.
8. Any costs incurred if the initial worming treatment was not performed in the timescale required by the **Pet Travel Scheme**.
9. Any costs incurred if the worming treatment was not necessary in order to comply with the **Pet Travel Scheme**.

Section 12 – Third Party Liability

This section is extended to include any person looking after **your** dog with **your** permission.

For the purposes of this section **closely related** shall mean, husband, wife, father, mother, grandfather, grandmother, stepfather, stepmother, son, daughter, grandson, granddaughter, stepson, stepdaughter, brother, sister, half-brother or half-sister.

What is covered

If a third party is injured or their property is damaged as a result of an incident involving **your** dog during the **period of insurance we** will pay:

Compensation and costs awarded against **you** by a court in the **United Kingdom** under **United Kingdom** jurisdiction.

With **our** written agreement additional legal costs and expenses incurred in defending the claim made against **you**.

What is not covered

We will not pay the excess or any legal liability:

1. If **you** are insured under any other policy, unless that cover has been exhausted.
2. Any amount that exceeds £2,000,000 in any one event.
3. Which **you** have assumed under contract and which would not otherwise have attached.
4. Due to a deliberate act by **you**, a member of **your** family or anyone permanently living with **you**.
5. In respect of property that is damaged and either belongs to **you** or any person who is **closely related to you** or lives with **you** or whom **you** employ.
6. If the person injured or falls ill is **closely related to you** or lives with **you** or is employed by **you**.
7. Involved in defending **you** against a claim that **we** have not agreed to beforehand in writing.
8. For which **you** are deemed responsible under the laws of Canada or the United States of America.
9. That result from an incident if **you** have not followed instructions or advice given to **you** by previous owners, the re-homing organisation or a qualified **behaviourist** about the behaviour of **your pet**.
10. Recoverable under Section 6 of this policy.



Age of your pet

We will not pay claims for any **pet** being under 8 weeks of age.

Excluded breeds

We will not pay claims for any (whether pedigree, cross breed or mixed breed) Dogo Argentino, Fila Brazillero, Japanese Tosa, Pit Bull, Shar-pei, Wolf or Wolf Hybrid dog and any animal registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.

Excluded risks

We will not pay claims under any section excluded on the **Policy Schedule**.

Notifiable diseases

We will not pay claims due to:

- Rabies.
- Avian Influenza or any derivation or variant thereof.

Radioactive contamination

We will not pay claims for any loss due to ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or explosive nuclear component of such assembly.

Territorial limits

We will not pay claims for any incident occurring outside the **United Kingdom** unless the Overseas travel section is shown as "Included" on **your Policy Schedule**.

Terrorism

We will not pay claims for any loss or damage or cost or expenses of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling, preventing or suppressing any acts of terrorism in any way thereto. For the purpose of this exclusion 'terrorism' means the use of biological, chemical and/or nuclear force or contamination and/or threat thereof 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 hereunder.

The use of your pet

We will not pay claims for any **pet** being used for breeding purposes and dogs used for guarding, racing, personal protection or search and rescue purposes.



War risks

We will not pay 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.

Travel abroad

We will not pay for claims arising from:

- Non-compliance with any part of the **Pet Travel Scheme** requirements, whether imposed by the Government, a **carrier** or other countries involved in the **Pet Travel Scheme**.
- Any delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or any Government Officials or Authorities of any country unless specifically covered by this policy.
- Travel outside Europe.
- Costs imposed by the **carrier** to carry out checks whether required by them or by any Government or governing body.
- Costs incurred in order to comply with the **Pet Travel Scheme** unless specifically mentioned.
- Repatriation of **your pet** following their death.
- Loss due to currency exchanges of any and every description.



Amendments

You must tell the **policy administrators** as soon as **you** are aware of any information about **you** or **your pet** which has changed.

Your Cancellation Rights

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please tell the **policy administrators** within 14 days of either;

- The date **you** receive **your** insurance documentation; or
- The start date of the **period of insurance**

whichever is the later. On the condition that no claims have been made or are pending, **we** will then refund **your** premium in full.

Thereafter, **you** may terminate this insurance at any time by sending written notice. If **you** cancel the policy prior to the renewal date and have paid an annual premium, **you** will receive a pro rata return of premium provided that no claim has been made during the current **period of insurance**. If **you** are paying by monthly instalments no refund of premium is given.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **period of insurance** a premium refund may not be given or if **you** are paying **your** premium by monthly instalments **you** may be required to continue with these until the premium is paid in full.

In the event of the policy being cancelled following the death or loss of the **pet** insured, the outstanding balance of the yearly premium due will be deducted from any claim settlement made.

Our right to cancel

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include, but are not limited to:

- Fraud.
- Non-payment of premium.
- Threatening and abusive behaviour.
- Non-compliance with policy terms and conditions.

Provided the premium has been paid in full **you** shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the **Policy Schedule**.

Consumer Insurance

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in **your** application and to make sure that all information supplied is true and correct. **You** must tell the **policy administrators** of any changes to the answers **you** have given as soon as possible. Failure to advise of a change to **your** answers may mean that **your** policy is invalid and that it does not operate in the event of a claim.

Contracts (Rights of Third Party) Act 1999

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



Data privacy

We will not use **your** information or pass it on to any other person for the purposes of marketing further products or services to **you** unless **you** have consented to this.

Fraud prevention and detection

In order to prevent or detect fraud and money laundering **we** may check **your** details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

We may also conduct credit reference checks in certain circumstances. **You** can find further details in **our** full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances **we** conduct credit reference checks and how these checks might affect **your** credit rating.

Automated decisions

We may use automated tools with decision making to assess **your** application for insurance and for claims handling processes. If **you** object to an automated decision, **we** may not be able to offer **you** an insurance quotation.

How to contact us

Please contact **us** if **you** have any questions about **our** Privacy Policy or the information, **we** hold about **you**:

The Data Protection Officer, Covéa Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX
or Email: dataprotection@covéainsurance.co.uk.

Dealings with your vet

If a **vet** who is about to treat, or has treated **your pet**, requests information about **your** policy that relates to a claim or potential claim, **we** will tell the **vet** details of **your** cover, basis of **our** claims settlements and whether all premiums are paid to date.

You agree that any **vet** that has treated **your pet** has **your** permission to release any information that **we** might request concerning **your** insurance. Any charge for the release of this information will be **your** responsibility.

False or fraudulent claims

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.

We will, at **our** discretion, terminate the policy from the date of claim, or alleged claim, or **we** will not pay the claim if a:

- 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.



Missed instalment premiums

You must pay the premium for **your pet** to be insured. If **you** miss a monthly instalment, **you** will have to pay the balance of the yearly premium immediately. If the balance is not received within 10 days of the missed instalment, **we** will cancel **your** cover.

The full amount of any monthly instalment payments **you** should have paid, that **we** have not received at the date **we** settle a claim, may be deducted from any claim amount **we** pay to **you**.

Other Insurance

If **you** make a claim under any section of this policy, other than Section 12 – Third Party Liability, and there is any other insurance covering the same event under which **you** are entitled to payments, **we** will only pay **our** proportion of the claim. If **you** make a claim under Section 12 – Third Party Liability, **we** will not pay any compensation, costs or expenses if **you** are insured under any other liability policy, including **your** household insurance, unless the cover has been exhausted.

Renewal terms

If **you** pay **your** premium by Direct Debit instalments, when **your** policy is due for renewal, it will be renewed for **you** automatically, to save **you** the worry of remembering to contact the **policy administrators** before the renewal date. The **policy administrators** will write to **you** before the policy expires with full details of **your** premium and policy conditions for the next **period of insurance**. If **you** do not want to renew this policy just let the **policy administrators** know.

When **we** offer a further **period of insurance** **we** will be entitled to change the premiums, excess and conditions or to apply exclusions due to the claims history of **your pet**.

Subrogation

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.

Transferring your interest in the policy

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

Vaccinations and care

To the best of **your** knowledge and belief at the start of this insurance, and at the start of a **journey** if **you** are covered for the overseas travel option, **your pet** must be in good health and free from any **injury**, **illness** or **condition** unless this has been disclosed by **you** and accepted by **us**.

If **you** do not keep **your pet** vaccinated according to **your vet's** advice, **we** will not pay any claims that result from any **illness** that they should have been vaccinated against. (Dogs: distemper, hepatitis, leptospirosis and parvovirus. Cats: feline infectious enteritis, feline leukaemia and cat flu).

During the **period of insurance**, **you** must take care of **your pet**, which includes arranging and paying for any **treatment** normally recommended by **your vet** to prevent or reduce the risk of **illness** or **injury**, including routine dentistry.



petGuard claims are administered by Covéa Insurance plc.

We aim to provide a fast and efficient claim service. To help please tell **us** about any claim, or possible claim, as soon as possible by calling the claims helpline on **0333 130 4534**.

Claims conditions

1. Within 30 days of notifying **us**, **you** must supply details of the claim in writing together with any supporting information, which **we** may require.
2. **We** do not pay for certificates, photographs or receipts required as part of the claim.
3. Please make sure that **you** read the policy conditions and policy exclusions.

If **you** ask **us** to pay **your vet** **you** must settle with **your vet** the part of the claim for which **you** are responsible. If **you** are unsure of the amount please call the claims helpline.

If **your** claim involves **complementary treatment** the claim form and invoices must be countersigned by **your vet**.

Section 2 – Emergency boarding kennel, cattery fees and daily minding

You will need to send **us** details from **your** doctor or the hospital that confirms the dates and length of **your** visit (**we** do not pay for them to provide this), and receipts from the kennel or cattery showing the dates and daily cost of boarding or written confirmation from the carer that the agreed amount has been received.

Section 3 – Advertising and reward

You will need to send **us** full details of the circumstances including copies of any advertisements that **you** have placed and the receipts.

If **you** are claiming for the recovery of a reward, **we** will also need a receipt giving **us** the full name and address of the person who found **your pet** and the amount **you** have paid them.

Section 4 – Theft or straying

If **you** have lost a dog, **you** must report this to the police within 24 hours. In the case of a cat **you** must make enquiries with local rescue centres and inform **your vet**.

You will need to send **us** any pedigree certificate and receipt for the original purchase of **your pet**.

If **your pet** is eventually found or returns **you** must repay the full amount that **we** have paid under this section of the insurance.

Section 5 – Holiday cancellation

You will need to send **us** confirmation of the **treatment** signed by **your vet**. **We** will also require cancellation invoices from **your** travel agent, tour operator or other holiday sales organisation.

The invoices must show the dates and total cost of **your** holiday, the date **you** decided to cancel or return home and any expenses that **you** cannot recover.

Section 6 – Accidental damage to third party property

You will need to send **us** written proof detailing the exact circumstances of the claim including photos and a description of the damaged item(s), the original price and the cost of replacing or repairing the item(s).



Section 7 – Transport between vets

You will need to send **us** receipts for **your** travel and from the hotel for any accommodation.

Section 8 – Loss or accidental damage to pet accessories

You will need to send **us** written proof detailing the exact circumstances of the claim including photos and a description of the lost or damaged item(s), the original price and the cost of replacing or repairing the item(s).

Section 9 – Death due to accident or illness

You will need to send **us** a death certificate from **your vet** (**we** do not pay for this), together with any pedigree certificate and receipt for the original purchase of **your pet**. If **your pet** was involved in an accident, **we** will accept a statement from an independence witness if the death certificate from **your vet** is not available.

Section 10 – Farewell cover

You will need to send **us** a death certificate from **your vet** with the supporting invoices.

Section 11 – Quarantine costs and emergency expenses

You will need to send **us** evidence that **your pet** was micro chipped and that this was working before the start of the **journey**.

For repeat worming treatment **you** will need to send **us** evidence that the initial treatment was carried out within the timescales required by the **Pet Travel Scheme**.

You will need to send **us** all relevant receipts to support expenditure.

Section 12 – Third Party Liability

Following an incident, **you** must never admit responsibility or attempt to negotiate a settlement.

You should immediately call **our** claims helpline to give **us** full details.

You must always send **us** immediately and without answering, the originals of any documents **you** receive including writs, summons and other legal documents.



It is always the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should follow the procedure below:

Policy Sales

If **your** complaint is about the sale of **your** policy, please contact **us** quoting **your** policy number by:

Email: complaints@guardcover.co.uk

Phone: **0345 450 7042**

or

Post: **petGuard, Thistle Insurance Services Limited, Southgate House, Southgate Street, Gloucester, GL1 1UB**

Policy Claims

If **your** complaint is about the handling of a claim, please contact the **policy administrators** quoting **your** policy or claim number by:

Email: claims@petadminteam.com

Phone: **0333 130 4534**

or

Post: **petGuard, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JX**

Financial Ombudsman Service

In the event that **you** remain dissatisfied with the handling of and response to **your** complaint **you** may be referred to the Financial Ombudsman Service.

The Ombudsman can be contacted at:

Post: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Phone: **0800 023 4567** Calls to this number are now free on mobile and landlines. **0300 123 9123** calls to this number cost no more than calls to 01 and 02 numbers.

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

Website: www.financial-ombudsman.org.uk

You can also register a complaint with the European Union's Online Dispute Resolution platform (or ODR). Their website is <http://ec.europa.eu/consumers/odr/>. The ODR will simply pass **your** complaint to the Financial Ombudsman

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.



The Administrator

petGuard is a trading style of Thistle Insurance Services Limited.

Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. FRN 310419 Lloyd's Broker. Registered in England under No. 00338645. Registered office, Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

The Underwriter

Thistle Insurance Services Limited is part of the PIB Group. PIB Group is a trading style of PIB Group Limited. PIB Group Limited is registered in England & Wales. Registration number 09900466.

Covéa Insurance plc, registered office, Norman Place, Reading, RG1 8DA. No. 613259

Covéa Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277.

Contact Details

For Sales and Administration call: **0345 450 7042**

Email: info@guardcover.co.uk

Website: www.petGuard.co.uk

Post: **petGuard, Thistle Insurance Services Limited, Southgate House, Southgate Street, Gloucester, GL1 1UB**

For Claims call: **0333 130 4534**

Financial Services Compensation Scheme

You are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Law applicable to this contract

This contract is governed by English law unless **you** have asked for another law and **we** have agreed to this in writing before the policy start date, and for the purpose of legal proceedings it is subject to the jurisdiction of the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated.

This document can be made available in other formats on request.

petGuard is a trading style of Thistle Insurance Services Ltd. Thistle Insurance Services are authorised and regulated by the Financial Conduct Authority. Register number 310419. Lloyd's Broker. Registered in England No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Thistle Insurance Services Limited is part of the PIB Group. PIB Group is a trading style of PIB Group Limited. PIB Group Limited is registered in England & Wales. Registration number 09900466. petGuard is underwritten by Covéa Insurance plc, registered office, Norman Place, Reading, RG1 8DA. Covéa Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Register number: 202277.