



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 under all sections apart from section 12, Third Party Liability, please call us on **0333 130 4534**.

If you need to make a claim under section 12, Third Party Liability please contact:

Phone: **0330 024 2266**

Email: **liability.claims@coveainsurance.co.uk**

Write: **Liability Claims, Covea Insurance plc, A&B Mills, Dean Clough, Halifax, HX3 5AX**

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



Welcome to petGuard pet insurance	2
Contact Details	2
Your Cancellation Rights	2
Definitions	4
Important Information	6
Policy Cover Levels	7
Standard Cover	8
Section 1 Veterinary fees	8
Section 2 Emergency boarding kennel and cattery fees and daily minding	9
Section 3 Advertising and reward costs	9
Section 4 Theft or straying	9
Section 5 Holiday cancellation	10
Section 6 Accidental damage to third party property	10
Section 7 Transportation between vets	11
Section 8 Accidental damage to pet accessories	11
Section 9 Death due to accident or illness	11
Section 10 Farewell cover	12
Optional Covers	13
Section 11 Overseas travel	13
Quarantine cover	13
Emergency expenses	13
Section 12 Third Party Liability (dogs only)	14
General Exclusions applicable to Your Cover	16
General Conditions applicable to Your Cover	18
How to make a claim	23
What to do if You have a complaint	25
Additional Information	27
How to contact us	27
Financial Services Compensation Scheme	27
Law applicable to this contract	27
Language applicable to this contract	27



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.

- 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.
- 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.
- 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**.
- Carrier** - A transport company approved by the Government to carry animals according to the **Pet Travel Scheme**.
- Channel Islands** - Consists of the Bailiwick of Jersey and the Bailiwick of Guernsey.
- 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.
- Common Travel Area** - Consists of England, Scotland, Ireland, Wales, The **Channel Islands** and Isle of Man.
- 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 document(s)** - Documentation issued under the terms of the **Pet Travel Scheme (PETS)**.
- Pet Travel Scheme (PETS)** - A European Union (EU) scheme that consists of 3 levels: Part 1, Part 2 & Unlisted. The scheme allows **you** to travel with **your pet** to specified countries and re-enter the **United Kingdom** without the need for **your pet** to go into quarantine, provided **you** comply with the **Pet Travel Scheme** status of the country where **you** and **your pet** live before travelling and that of the country that **you** are visiting.
Northern Ireland - Part 1 status. England, Scotland and Wales - Part 2 status.
- 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	- Consists of England, Scotland, Northern Ireland and Wales.
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	- Covea Insurance plc and our authorised administrators, Thistle Insurance Services Limited (on behalf of PIB Group Limited).
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 at date of treatment	Excess
Under 8 years	The first £150
8 years or over	The first £150 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 (dogs only) - the first £250 for every incident claimed.

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 **Common Travel Area** and the European Union's **Pet Travel Scheme**, known as **PETS**, to take **your pet** temporarily to certain countries that are included in the **Pet Travel Scheme** and the **Channel Islands** and the Isle of Man and return home without putting **your pet** into quarantine. The scheme is administered by Official Veterinarian (OVs) on behalf of DEFRA for England and the devolved administrations for Scotland and Wales and DAERA in Northern Ireland.

Cover overseas

The cover provided under this Policy Wording (excluding section 12, Third Party Liability) is extended to include any **journey** made by **you** with **your pet** within Europe and the **Common Travel Area**.

Quarantine cover

What is covered

If **your pet's** microchip fails, **we** will cover the kenneling and costs incurred in getting new **pet travel documents** 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 travel documents**.
 - **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 replacement **pet travel documents** 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 travel documents** that occurs prior to the start of the **journey**.
6. Any claim unless **you** report the loss, theft or damage of the **pet travel documents** 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 (dogs only)

IMPORTANT – Please note this section of **your** policy does not provide cover in any circumstances for any insured dog that is required to 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 breeds.

What is covered

We will pay all sums **you** are legally liable for as compensation, costs and/or expenses awarded by a court in the **United Kingdom** following an incident involving **your** insured dog within the **United Kingdom**, which occurs during the **period of insurance**, 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 maximum we will pay under this section will not exceed the limit of indemnity as shown on **your policy schedule** in respect of a single incident for Third Party Liability.

What you pay

The excess shown on **your policy schedule**.



What is not covered

1. **We** will not pay the first £250 excess of any claim.
2. **We** will not pay any amount if **your** dog is known as, identified as, crossed or mixed as described above.
3. **We** will not pay 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. **We** will not pay 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. **We** will not pay any amount for an incident which has resulted from **your** dog's **pre-existing medical condition**.
6. **We** will not pay any amount where **you** are held legally liable solely because of a contract or agreement **you** have entered in to.
7. **We** will not pay for any amount arising as a result of any deliberate act, willful default or neglect by **you** or members of **your** immediate family.
8. **We** will not pay any cost arising as a result of any person handling **your** dog without **your** consent.
9. **We** will not pay 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. **We** will not pay any claim or other proceedings against **you** or **your** immediate family in a court of law outside the **United Kingdom** or where the incident which resulted in the claim occurred outside the **United Kingdom**.
11. **We** will not pay 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. **We** will not pay 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. **We** will not pay any amount which is in any way connected to **your**, or **your** immediate family's work, employment or profession, or place of work.
14. **We** will not pay 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. **We** will not pay 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. **We** will not pay any amount whilst **your** dog is competing in any type of competition, including but not limited to field trials, dog shows and/or breeders' competitions.
17. **We** will not pay if **your** insured dog is an assistance dog as **we** are unable to provide cover under this section unless they have been trained, or are in the process of being trained, in strict accordance with the guidance of a member organisation of Assistance Dogs **United Kingdom** and **you** can provide evidence of this upon **our** request.
18. Regardless of how many of **your** dogs are involved within the same incident, the maximum indemnity payable will be limited to £2 million.
19. **We** will not pay any costs associated with a professional completing a claim form, postage and packaging, courier fees or other administration work.
20. **We** will not pay 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.



Policy conditions

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:
 - give immediate notice to **us**
 - take all reasonable precautions to prevent further bodily Injury or damage
 - within 30 days submit full details of the incident
 - supply all information and assistance as may be required
 - send **us** any writ summons or other legal process issued or commenced against **you**, immediately and unanswered
 - 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** expense and for their 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.



Age of your pet

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

Aggressive tendencies

We will not provide cover under this policy in any circumstances for **your** dog where on previous and/or existing occasions **your** dog has shown (or displayed) any adverse behavioural or **aggressive tendencies** which has been noted by **you**, the breeder, veterinary practice, re-homing organisation or any previous owner(s).

Excluded breeds

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.

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 or assisting with guarding, racing, personal protection or search and rescue purposes. This includes any transaction where **you** are paid monies for the use or service of **your pet**.

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 UK Government, European Union, 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

Covea Insurance plc will be a data controller in respect of any data it processes in relation to the underwriting and claims of **your** policy. Full details of how Covea Insurance plc will process data and **your** data protection rights is available at www.coveainsurance.co.uk/dataprotection

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

Fraud prevention and detection

You must not act in a fraudulent manner. If **you** or anyone acting for **you** make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or make a statement in support of a claim knowing the statement to be false in any respect or submit a document in support of a claim knowing the document to be forged or false in any respect or make a claim in respect of any loss or damage caused by **your** wilful act or with **your** involvement. Then:

- **We** shall not pay the claim.
- **We** shall not pay any other claim, which has been or will be made under the policy.
- **We** may at **our** discretion declare the policy void.
- **We** shall be entitled to recover from **you** the amount of any claim already paid under the policy since the last renewal date.
- **We** shall not make any return of the premium.
- **We** have the right to inform the police and other appropriate authorities or share this information with the Insurance Fraud Investigators Group (IFIG) or other Fraud authorities.

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

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.



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 from all sections are administered by Covea 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**.

petGuard, Third Party Liability claims are administered by Covea Insurance plc. If you need to make a claim under this section 12 please contact:

Phone: **0330 024 2266**

Email: liability.claims@coveainsurance.co.uk

Write: **Liability Claims, Covea Insurance plc, A&B Mills, Dean Clough, Halifax, HX3 5AX**

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 (dogs only)

You must notify **us** as soon as possible after an event has arisen that may give rise to a claim or **you** become aware there is a claim against **you**.

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 **our** claims team.

You are required to provide **us** with any information which **we** may reasonably require in order to assess or defend the claim against **you**.

We will have the sole conduct and control of any claim and the associated legal proceedings including the right to prosecute in **your** name for **our** benefit, for any claim, damages or liability.

Do not incur any legal costs relating to a claim under this section - where appropriate **we** will arrange for legal representation.



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

Policy Sales

If **you** are unhappy with any aspect of the sale of **your** policy, please contact **us** quoting **your** policy number by:

phone: **0345 450 7042**

or email: complaints@guardcover.co.uk

or write to: **petGuard, Thistle Insurance Services Limited, Southgate House, Southgate Street, Gloucester, GL1 1UB**

Policy Claims

If **you** are unhappy with any aspect of the handling of a claim under all sections apart from section 12, Third Party Liability, please contact the Claims Administrators quoting **your** policy or claim number by:

phone: **0333 130 4534**

or email: claims@petadmin.com

or write to: **Covea Insurance plc, A&B Mills, Dean Clough, Halifax HX3 5AX**

For complaints about a claim under section 12, Third Party Liability please contact the Liability Claims Team by:

phone: **0330 024 2266**

or email: liability.claims@coveainsurance.co.uk

or write to: **Liability Claims, Covea Insurance plc, A&B Mills, Dean Clough, Halifax, HX3 5AX**

We will confirm receipt of **your** complaint by telephone or email by the next working day, and do **our** best to resolve the problem within 3 working days from the date **we** receive **your** complaint.

If **we** are unable to resolve **your** complaint within 3 working days, **we** will send **you** a communication, either verbally, by email or in the post (depending on the method of communication **you** prefer) explaining why **we** have been unable to resolve **your** complaint, and the steps **we** intend to take to resolve the issue as rapidly as possible.

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

Financial Ombudsman Service

If the differences between **us** remain unresolved, or **you** have not received a Final Response Letter from **us** within 8 weeks from the date **your** complaint was received, **you** may refer **your** complaint to the Financial Ombudsman Service.

You can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with **our** Final Response, or if a Final Response Letter has not been issued within 8 weeks from the date of **your** complaint.

Details for contacting the Financial Ombudsman Service are:

**The Financial Ombudsman Service,
Exchange Tower,
London E14 9SR**



Tel: **0800 023 4567** from a landline or **0300 123 9123** from a mobile

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

Website: www.financial-ombudsman.org.uk

Please note that **you** have six months from the date **you** receive **our** Final Response Letter in which to refer **your** complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

The Financial Ombudsman Service will only consider complaints after **we** have issued a Final Response, or if a Final Response Letter has not been issued to **you** within 8 weeks from the date of **your** complaint. Following this procedure will not affect **your** legal rights.

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



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. Registered in England under 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.

The Underwriters

For all sections Covea Insurance plc, registered office: A&B Mills, Dean Clough, Halifax, HX3 5AX. Registered in England and Wales No 613259.

Covea 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.

How to contact us

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

Covea Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme, if **you** reside in the **United Kingdom**, if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim.

Further information about the scheme 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**.

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.

Language applicable to this contract

The contractual terms and conditions and other information relating to this contract will be in the English language.

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

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