

Your Policy Document

Accident & Illness



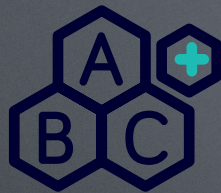
This booklet contains the terms and conditions applicable to the following policy types:



It also provides details of the following **Optional** sections of cover:



**Preventative
Care Vouchers**



**Additional
Benefits Cover**



**Public Liability
(Dogs Only)**

-  Emergency Boarding
Kennel and Cattery Fees
-  Holiday Cancellation
-  Accidental Cover
-  Personal Accident Cover
-  Dog Walker Cover
-  Overseas Travel








Your chosen policy type and details of any optional cover, where applicable, will be noted on **Your Schedule**.

Welcome to Vetsure!

I want to personally thank you for entrusting the cover of your pet's care to us. The team at Vetsure understand just how important your pet is to you – they are members of your family, and we are passionately committed to helping you provide the protection they deserve.

Whilst practising as a vet, I began to see ways in which pet insurance could be improved. In particular, I felt there was an opportunity for greater collaboration between insurers and vets. There was also a need to simplify the vast range of overly complex policy types and to focus on the lifelong products that most of my clients wanted. Committed to this vision I left my practice to launch Vetsure in 2009. I have never looked back and am incredibly proud of the achievements of the Vetsure team since then. That all said, we will never become complacent and continually strive to improve. In the meantime, we promise to:

-  treat all our customers and their pets how we would like to be treated – and how we would like our pets to be cared for,
-  only offer lifetime policies for our customers – we only want to offer policies that can support the lifelong treatment of accidents or illnesses,
-  settle your claims as quickly as possible – we have no desire to delay claims payment times and cause unnecessary 'money stress',
-  arrange vet fee payment directly with your Vetsure accredited clinic – that way you only have to pay the excess at the time of treatment,
-  work hard to support your vet practice when they are treating your pet – so that they can focus on giving the best clinical care.









We do everything we can to help our customers understand the policy they have purchased and are always on hand to help explain any part of your cover as required. Our Customer Service Team are encouraged to spend as long as they need talking to our customers - whether you need help in regard to your policy or claim - or just want to chat about your pet!

I would strongly encourage you to take the time to read this document and familiarise yourself with what is and is not covered. If the cover does not suit you in any way, please contact us so we can explore adjusting it accordingly using our flexible options. Whilst we cannot advise you on the best coverage for you and your pet, we aim to give you enough information to help you make the right choice to meet your needs.

Thank you again for trusting me and the rest of the Vetsure family.

Ashley Gray MA VetMB PhD MRCVS
Founder, Vetsure Pet Insurance

Contents Page

Important Information	3
Definitions	4
Veterinary Fees	7
Death of Pet from Accident or Illness	11
Transportation Costs	12
Loss by Theft or Straying	13
Vetsure Preventative Healthcare Vouchers  OPTIONAL COVER	14
Public Liability (Dogs only)  OPTIONAL COVER	15
Emergency Boarding Kennel and Cattery Fees  OPTIONAL COVER	18
Holiday Cancellation  OPTIONAL COVER	19
Accidental Damage  OPTIONAL COVER	20
Personal Accident Cover  OPTIONAL COVER	21
Dog Walker Cover  OPTIONAL COVER	21
Overseas Travel  OPTIONAL COVER	22
General Exclusions	26
General Conditions	29
Claims and Our Claims Procedure	31
Cancellation and Amendments	32
Automatic Termination	32
Enquiries or Complaints	33
Other Important Information	34
Spotlight	38
Useful Contact Details	46

Important Information

Welcome to **Your** Vetsure Pet Insurance Policy Booklet. This should be read in conjunction with the other accompanying policy documentation: Insurance Product Information Document, **Schedule**, and Statement of Fact. The **Schedule** contains information about **You**, **Your Pet(s)**, the period of cover, level of cover and premium.

During the **Policy Period**, in return for payment of the correct premium, **We** will provide insurance for the **Pet(s)** named on the **Schedule** up to the **Benefit Limits** noted on the **Schedule** as per the policy terms and conditions set out in this document.

This policy is underwritten by **Atlas TVIS**, and it is arranged and administered by **Vetsure** who are authorised by **Us** to deal with **You**. Please do not hesitate to contact **Vetsure** on **0800 050 2022** if **You** have any questions regarding **Your** policy and they will be happy to help.

Our products meet the demands and needs of pet owners who wish to insure against the unexpected costs of veterinary treatment over the life of their **Pet(s)**. **Our** 'Premier' and 'Premier Plus' policies are suitable for those seeking cover for both injuries resulting from **Accidents and Illness**.

Please note, it is up to **You** to ensure that the cover **You** have selected is appropriate for **Your** needs. **Vetsure** cannot advise **You** on whether this policy meets **Your** personal objectives, financial situation or needs.

This policy does not cover every circumstance or expense and some exclusions therefore apply. Details of the exclusions applicable to each section of cover are included within each section. The 'General Exclusions' part of this document details exclusions that apply to *all* sections of cover.

Your policy has been established based on the information **You** have provided to **Us** during the application process and as detailed in **Your** Statement of Fact document. If any of this information is incorrect or has changed, please notify **Vetsure** immediately. **You** must notify **Us** as soon as possible of any changes which may affect the cover provided and which have occurred since the cover started. If **You** do not inform **Vetsure** of any changes, this policy may become invalid (in full or in part) and may not provide the cover **You** require.

In return for payment of the correct premium, **We** will provide cover under the sections that **You** have elected to include and as detailed in **Your Schedule**, subject as always to the policy terms, conditions and exclusions. In the event of payment default **You** have 21 days to contact **Us** and arrange payment. If payment is not received **Your** policy will be cancelled with effect from the date that cover stopped being paid for. **You** will not be entitled to any of the benefits provided by **Your** policy after this date.

Where does cover apply?

Cover is provided under all sections of the policy for claims arising whilst in the United Kingdom (England, Scotland, Wales, Northern Ireland).

Cover is also provided as detailed in the optional 'Overseas Travel' section only whilst **Your Pet** is temporarily located in European Union (EU) member countries, Channel Islands, and the Isle of Man.

Definitions



When interpreting this policy references to the singular include the plural and vice versa and reference to the masculine include the feminine and vice versa. The following words will have the meanings described below wherever they appear in **Your** policy documentation.

Accident means a sudden, unforeseen, and unintended event causing **Injury** to **Your Pet**.

Atlas TVIS, We, Our, Us means Atlas Insurance PCC Limited (hereinafter referred to as "Atlas") in respect of its TVIS Cell, a protected cell of Atlas. The registered office of Atlas is situated at 48-50 Ta' Xbiex Seafront, Ta' Xbiex XBX1021, Malta and is registered in Malta under company registration number C 5601.

Benefit Limit means the maximum amount that **We** will pay, as noted on the **Schedule**, for each applicable section.

Bilateral Condition means any **Condition** affecting body parts of which **Your Pet** has two (i.e. one on each side of the body, for example ears, eyes, knees, cruciate ligaments). When applying a **Benefit Limit** or exclusion, **Bilateral Conditions** are considered as one **Condition**.



Our 'Spotlight' section on page 38 provides further explanation and examples of bilateral conditions and how these will be considered when applying our policy wording.

Clinical Signs means changes in **Your Pet's** normal healthy state, condition, appearance, its bodily functions, or behaviour.

Cover Start Date means the date, as noted on the **Schedule**, on which cover under this policy starts. Reference to 'initial **Cover Start Date**' means the date the policy first started (incepted).



Our 'Spotlight' section on page 38 provides further detail about how your **Cover Start Date** will be interpreted if you decide to change **Your** policy's level of cover.

Complementary Medicine means physiotherapy, osteopathy, chiropractic therapy, hydrotherapy, acupuncture, homeopathic or herbal medicines or behavioural therapy administered by a suitably qualified practitioner following a recommendation from a registered **Vet**. The following practitioners are considered to be suitably qualified*:

Physiotherapy and hydrotherapy – members of the British Veterinary Rehabilitation and Sports Medicine Association (BVRMSA), Association of Chartered Physiotherapists in Animal Therapy (ACPAT), National Association of Veterinary Physiotherapists (NAV), National Association of Registered Canine Hydrotherapists (NARCH) or Canine Hydrotherapy Association (CHA).

Osteopathy – a qualified animal osteopath who is a member of the International Association of Animal Therapists (IAAT).

Acupuncture - members of the Association of British Veterinary Acupuncturists (ABVA).

Chiropractic therapy – must be carried out by a chiropractor registered with the General Chiropractic Council (GCC).

Homeopathic/herbal medicine – must be recommended and prescribed by a registered **Vet**.

Behavioural therapy - certified Clinical Animal Behaviourist by the Accreditation Committee of Association for the Study of Animal Behaviour (ASAB) or member of the International Association of Animal Therapists or member of the Animal Behaviour and Training Council (ABTC).

* There are circumstances whereby **We** will accept claims for treatment from **Complementary Medicine** providers who are *not* members of the organisations listed above. This is because the professional bodies, councils and associations

of such providers may change over time, or an individual may be otherwise suitably qualified without necessarily belonging to such an organisation. Under such circumstances **We** will consider both the opinion of the referring **Vet** and the individual's qualifications when considering a related claim. If in doubt **We** recommend **You** contact **Us** before **Complementary Medicine** or therapy is provided so **We** can confirm suitability of the provider in question.

Condition means any **Injury** sustained during or resulting from a single **Accident** or any manifestation of an **Illness** having the same diagnostic classification or resulting from the same disease process regardless of the number of incidents or areas of **Your Pet's** body affected.

End Date means the date on which this policy ends, which will be the earliest of the following:

- the date of **Your Pet's** death; or
- the date **You** fail to pay the premium; or
- the date **You** cancel this policy; or
- the date **We** cancel or do not renew this policy for any reason.



Please refer to the 'Cancellation and Amendments' section for more details.

Excess in the context of the 'Veterinary Fees' section means the amount, as noted on the **Schedule**, which is collected for each **Illness** or **Accident** that is claimed for and that is not related to any other claimed for **Illness** or **Accident**. In the context of the optional 'Public Liability' section, **Excess** means the amount, as noted on the **Schedule**, which is collected for each and every Public Liability **Incident** relating to loss or damage to property.

Holiday in the context of the 'Holiday Cancellation' section means a recreational or pleasure trip made by **You** which commences and ends at your home address as notified to **Us**. In the context of the optional 'Overseas Travel'

section, the definition of **Holiday** is expanded to include **Your Pet** accompanying **You** on **Holiday** to European Union member countries, Channel Islands, and the Isle of Man.

Illness means sickness, disease, infection, or any change in **Your Pet's** normal healthy state which is not caused by **Injury** including any manifestation of an **Illness** having the same diagnostic classification or resulting from the same disease process regardless of the number of incidents or areas of **Your Pet's** body affected.

Immediate Family means **Your** parent, sibling, child, spouse, life partner or civil partner.

Incident in the context of the optional 'Public Liability' section only, means an event or a series of events consequent to one original cause.

Injury means damage to one or more parts of **Your Pet's** body as a result of an **Accident**.

Market value means the price usually paid for a pet of the same age, breed, pedigree and sex as **Your Pet** at the time a claim is made under this insurance policy.

Pet means the dog(s) and/or cat(s) covered under this policy and as named and described in the corresponding **Schedule**.

Policy Period means the continuous 12-month period, effective from the initial **Cover Start Date**, and from the anniversary of the initial **Cover Start Date** (renewal date) thereafter, for which **We** have agreed to provide cover and for which **You** have paid, or are due to pay, the relevant premium.

Pre-existing Condition means:

- any **Condition**, symptom or sign of a **Condition** occurring or existing in any form prior to the initial **Cover Start Date**; or
- any **Illness**, symptom or sign of an **Illness** occurring or existing in any form during the **Waiting Period**.

Schedule means the document which contains important information about **You, Your Pet(s)** and the cover provided and forms part of **Your** policy documents.

Treatment means any consultation, examination, advice, tests, imaging such as X-Rays and ultrasound, medication, surgery, or nursing care provided by a veterinary practice, or a suitably qualified practitioner recommended by a registered **Vet**.

Unlicensed Medication means any medication/drug that has not been licensed for use against the **Condition** for which it has been prescribed.


Vetsure is a trading name of TVIS Limited, who on behalf of **Atlas TVIS**, is responsible for the provision of quotes, the sale of policies, the renewal of policies, making changes to existing policies at **Your** request (including cancellations), premium collection, complaint and claims handling. Vetsure can be contacted on 0800 050 2022 and / or by emailing info@vetsure.com. Their registered office is 2nd Floor, Titan Court, 3 Bishop Square, Hatfield, Hertfordshire, AL10 9NA. Their Company Registration number is 06820979. TVIS Limited are authorised by the Financial Conduct Authority (FCA No. 523215).

Vet means a Registered Veterinary Surgeon actively working as a Veterinary Surgeon within the United Kingdom. Please note that for the optional 'Overseas Travel' Section, the definition of **Vet** is expanded to include registered Veterinary Surgeons working within European Union member countries, Channel Islands, and Isle of Man.

Veterinary Fees means reasonable, customary and essential fees typically charged by a **Vet** in the provision of **Treatment**.

Vetsure Preventative Care Vouchers means the preventative care vouchers which are included with **Your** policy documentation (if **You** have elected to include this optional cover within **Your** policy).


Waiting Period means a period of 14 days from the initial **Cover Start Date** during which any **Illness** that occurs or shows **Clinical Signs** will be excluded from cover. The 14 day **Waiting Period** will also apply for **Illness** claims if **You** choose to increase **Your** Veterinary Fees **Benefit Limit** by applying a change to your existing policy to 'upgrade' **Your** cover level - and this period is applicable starting from the effective date of the cover change. This means any **Illnesses** that arise or show **Clinical Signs** during this **Waiting Period** will be subject to the **Benefit Limits** and terms and conditions of the policy in place prior to the upgrade. For the avoidance of doubt, the 14 day **Waiting Period** is calculated inclusive of the initial **Cover Start Date** (or 'upgrade' effective date). For example, if cover started (or was upgraded) on the 1st of the month, the last day of the **Waiting Period** would be the 14th and **Illness** cover at the cover level selected would come into force from the 15th.

 Our 'Spotlight' section starting on page 38 provides further detail about how your **Waiting Period** will be applied if you decide to change **Your** policy's level of cover.

Your Vet means the **Vet** or veterinary practice **You** use to carry out **Your Pet's Treatment**.

Your Vetsure Clinic means any **Vet** clinic that is accredited by Vetsure Pet Insurance®. Please refer to www.vetsure.com for a list of accredited veterinary clinics.

You, Your means the person named as the policy holder on the **Schedule**. Please note that for the optional 'Public Liability' Section, the definition of **You, Your** is expanded to include any person looking after or handling **Your** dog with **Your** permission as long as **You** did not agree to pay or otherwise remunerate them for doing so.

 Defined terms appear capitalised and in bold throughout this document.

Veterinary Fees

1.1 COVER

We will pay the claim amount (minus any deductions due, including **Excess**) in respect of **Treatment** obtained during the **Policy Period** for **Veterinary Fees, Complementary Medicine** and / or Special Diet up to the relevant **Benefit Limits** noted on **Your Schedule** per **Policy Period** for each unrelated **Condition**.

For the avoidance of doubt, please note that the **Benefit Limit** for **Complementary Medicine** and Special Diet is included within the **Benefit Limit** amount stated on **Your Schedule** for **Veterinary Fees**.

When processing a claim, the **Veterinary Fee Benefit Limit** will be applied separately to each unrelated **Injury, Illness** or **Condition**. It is important to note our definition of **Bilateral Conditions** regarding the application of **Benefit Limits**.



PLEASE NOTE - we would strongly encourage you to seek 'Pre-Authorisation' from **Vetsure** if total **Veterinary Fees** are likely to exceed £1,000. Whilst **Vetsure** will be unable to *guarantee* the outcome of any claim prior to a full claim being submitted and assessed, the Pre-Authorisation process may provide **You** with an indication as to the *likely* eligibility of a claim.

1.2 Level of Veterinary Fees allowed

Every claim will be assessed and **We** reserve the right to obtain a second opinion from **Our** veterinary advisor where **We** consider:

1.2.1 **Veterinary Fees** charged appear greater than conventional fees charged by an attending / referral practice;

and / or

1.2.2 **Treatment** received may not have been required or may have been excessive when compared with **Treatment** conventionally undertaken by an attending / referral practice;

Where there is a dispute **We** will pay only those **Veterinary Fees** deemed normal and customary by **Our** veterinary advisor.

1.3 Special Diet

We will pay 50% of the cost of **Your Pet's** therapeutic food up to the **Benefit Limit** stated on **Your Schedule** provided the food has been developed to treat a specific **Condition** and is being used instead of, or to reduce reliance on, medication. Diets designed to prevent **Conditions** occurring, aid / maintain weight loss and / or support dental hygiene are not covered.

We will also pay the full cost, up to the **Benefit Limit** stated on **Your Schedule**, for therapeutic food recommended by a **Vet** to support the recuperation of **Your Pet** during hospitalisation for **Treatment** of an **Illness** or **Injury**. We will not be liable for any other dietary costs under this policy.

1.4 EXCLUSIONS



No benefit will be payable in respect of:

- 1.4.1 costs resulting from an **Illness** or **Injury** that first showed **Clinical Signs** prior to the initial **Cover Start Date** or from an **Illness** that first showed **Clinical Signs** within the **Waiting Period**;



Our 'Spotlight' section starting on page 38 provides further detail about how your **Cover Start Date** will be interpreted if you decide to change **Your** policy's level of cover.

- 1.4.2 costs resulting from an **Illness** or **Injury** that;

1.4.2.1 is the same as or has the same diagnosis or **Clinical Signs** as an **Injury** or **Illness** **Your Pet** had prior to the initial **Cover Start Date**;

1.4.2.2 is caused by, relates to, or results from an **Injury** or **Illness** **Your Pet** had prior to the initial **Cover Start Date**;



PLEASE NOTE - Our definition of **Bilateral Conditions** when interpreting clause 1.4.1 and 1.4.2.

- 1.4.3 costs for cosmetic, routine, or preventative healthcare **Treatment** recommended by a **Vet** to help prevent an **Injury** or **Illness** including:

- vaccination;
- dew claw removal for preventative reasons;
- grooming / de-matting / nail clipping;
- killing and controlling parasites including, but not limited to fleas, ticks, mites, lice, sand flies and worms;

Furthermore, any claims arising as a result of such procedures will not be covered;

- 1.4.4 costs for or resulting from matters related to breeding including infertility, birth (whelping / kitting), Caesarean Section procedure and / or other assisted birthing methods;

- 1.4.5 costs for, and / or resulting from, spaying (including spaying to prevent the reoccurrence of false pregnancy) or castration (including in cases of Cryptorchidism / retained testes*), unless the procedure is essential and is undertaken to treat an **Illness** or **Injury**;

*Costs resulting from castration where one or both testes are retained will be covered if the **Pet** is aged 12 weeks or under when cover first commences.

Costs resulting from investigation into and / or **Treatment** of an **Illness** or **Injury** that is first detected during a routine neutering procedure are not excluded (subject to all other terms and conditions) but the costs of the neutering procedure itself will not be covered in this scenario;

- 1.4.6 any costs associated with routine or investigative laboratory tests or procedures unless;

1.4.6.1 the **Clinical Signs** / symptoms exist and the tests and procedures are to diagnose a specific **Condition** or;

1.4.6.2 **Your Vet** recommends a pre-operative blood test due to **Your Pet** being considered 'senior' in age by **Your Vet**;

- 1.4.7 any dental (teeth and / or gum) **Treatment**, unless required as a direct result of;

- an **Accident** or **Injury** to **Your Pet**; or
- a mass or tumour which has occurred in the mouth;

- 1.4.8 **Treatment** received by **Your Pet** after the policy **End Date**;

- 1.4.9 the cost of any **Treatment** if a claim has not been submitted within one calendar year of the first date that **Your Pet** received **Treatment**;

- 1.4.10 any costs for **Treatment** of an **Accident** or **Injury** or euthanasia arising as a result of the vicious tendencies or behavioural traits of **Your Pet**;

- 1.4.11 services at external emergency / out-of-hours clinics and costs for house-calls. Mobile veterinary services are included but the additional cost incurred as a result of using one of these services (over and above that of a normal consultation fee charged by **Your Vet**) will only be covered if it was deemed that **Your Pet** was suffering from a life-endangering **Condition**, or **Your Vet** otherwise confirms an emergency consultation was necessary.

Costs arising as a result of **Your** personal circumstances will not be covered. For example, if you are unable to take **Your Pet** to see a **Vet** during their normal opening hours;

- 1.4.12 costs of putting **Your Pet** to sleep for financial reasons;

- 1.4.13 cremation and / or burial costs;

- 1.4.14 costs not supported by a fully completed and signed Claim Form and receipt / invoice showing full details of the costs incurred from the provider of the **Treatment** in question;

- 1.4.15 any administrative costs incurred for claim form completion / submission, obtaining medical history or other supporting paperwork from **Your Vet** or **Complementary Medicine** provider. However, professional fees applied to support the referral of **Your Pet** to another practice, specialist or **Complementary Medicine** provider will be covered;

- 1.4.16 any costs for food (with the exception of those detailed in 1.3), housing, beds, or any **Treatment** for the general well-being of **Your Pet**;
- 1.4.17 any **Treatment** exceeding the **Benefit Limits** as stated on the **Schedule**;
- 1.4.18 the cost of any spray, diffuser, or collar-based pheromone products;
- 1.4.19 any other costs that are indirectly caused by the event which led to **Your** claim, unless specifically stated as covered under this policy;
- 1.4.20 any **Unlicensed Medication** unless the prescribing **Vet** can confirm, on request, that this has been clinically proven to have beneficial effect for the **Condition** in question;
- 1.4.21 any costs for tests or procedures undertaken under the direction of **You** or the **Vet** to satisfy academic curiosity or to determine the exact cause of the **Condition** but which would, from the outset, have had no significant impact on the choice of **Treatment** undertaken;
- 1.4.22 the costs associated with the **Treatment** of false pregnancy if **Your Pet** has already received **Treatment** for two or more occurrences of false pregnancy;
- 1.4.23 any costs associated with prosthetics (artificial body parts) with the exception of costs related to replacement hip, elbow and / or knee joints;
- 1.4.24 any costs involved in or resulting from **Your Pet** undergoing stem cell and / or gene therapy;
- 1.4.25 the **Excess** and any co-payment applicable to this section of the policy. Please refer to **Your Schedule** for details of this;
- 1.4.26 any postage and packaging costs resulting from **Your Pet's Treatment**;
- 1.4.27 any hospitalisation costs incurred for boarding **Your Pet** at a veterinary practice for **Your** convenience;
- 1.4.28 any costs for **Treatment** that has not yet taken place even if this has been booked and paid for upfront;
- 1.4.29 any costs related to the purchase or hire of equipment or machinery including, but not limited to, animal cages or crates, home glucose monitors, heat pads, tools and resources to support behavioural training and such like. This exclusion applies regardless of whether **Your Vet** or **Complementary Medicine** provider advised this was required.

PLEASE NOTE - for **Pets** aged 8 years and over; a co-payment will apply to each and every claim payment for **Veterinary Fees**, Special Diet and **Complementary Medicine**, which is in addition to the applicable standard **Excess**. The co-payment will be calculated as 15% of the **Treatment** cost remaining after your **Excess** and any other deductions (where applicable) have been subtracted. Please refer to **Your Schedule** for details.

Death of Pet from Accident or Illness

2.1 COVER

We will pay the purchase or donation price of **Your Pet** up to the relevant **Benefit Limit** noted on the **Schedule** if **Your Pet**;

- dies; or
- is put to sleep for humane reasons;

during the **Policy Period** because of an **Accident** or **Illness**.

If you are unable to provide proof of what **You** paid, **We** will pay the lesser of;

- the **Market Value** of **Your Pet**; or
- the purchase or donation price **You** paid and declared to **Us** when you took the policy out;

but in no case shall **We** pay in excess of the **Benefit Limit**.

For the avoidance of doubt, the most **We** will pay under this section is the purchase / donation price **You** declared to **Us** and as noted on the **Schedule** issued to **You** (capped at the relevant **Benefit Limit** noted on the **Schedule**). Please note, however, payment will be capped at 50% of the **Benefit Limit** in respect of a **Pet** aged 6 years or older at the time of death.

2.2 EXCLUSIONS

The following are excluded from cover:

- 2.2.1 Putting a **Pet** to sleep due to law, regulation, an order of the Privy Council, a government department, a public authority or similar, or an order related to a 'notifiable' disease;
- 2.2.2 Euthanasia during or after a surgical operation or a general anaesthetic unless a registered **Vet** confirms that it was necessary because of **Accident** or **Illness**;
- 2.2.3 Putting a **Pet** to sleep for financial reasons or because of the vicious tendencies or behavioural traits of **Your Pet**;
- 2.2.4 Any death resulting from breeding, pregnancy or **Your Pet** giving birth naturally, via caesarean or by other assisted means;
- 2.2.5 Any claim if the death has resulted from cosmetic, routine or preventative healthcare **Treatment** recommended by a **Vet** to help prevent an **Injury** or **Illness** including:
 - neutering
 - vaccination;
 - dew claw removal for preventative reasons;
 - grooming / de-matting / nail clipping;
 - killing and controlling parasites including, but not limited to: fleas, ticks, mites, lice, sand flies and worms;

- 2.2.6 Any death caused by;
- an **Accident** or **Injury** occurring before the initial **Cover Start Date** or an **Illness** with **Clinical Signs** first noticed before the initial **Cover Start Date**; or
 - an **Illness** with **Clinical Signs** first noticed within the first 14 days after the initial **Cover Start Date (Waiting Period)**;

2.2.7 Death due to **Illness** of any **Pet** aged 8 years or over at the time of its death.

You must comply with the 'Specific Conditions' set out below to have full protection under this section of the policy. If **You** do not, and the Specific Condition you have not met relates to the claim, **We** reserve the right to decline the claim.

2.3 SPECIFIC CONDITIONS

- 2.3.1 You should let **Vetsure** know as soon as you can if **Your Pet** passes away but not later than one calendar year after this happens.
- 2.3.2 If requested by **Vetsure**, and where relevant to a claim, **You** must arrange for a **Vet** to certify the cause of death and / or conduct a post-mortem examination the costs of which must be borne by **You**.

Transportation Costs

3.1 COVER

We will pay up to the **Benefit Limit** noted on the **Schedule** per **Policy Period** for mileage costs incurred by **You** if a **Vet** refers **Your Pet** to another practice, veterinary hospital, veterinary specialist, or **Complementary Medicine** provider.

3.2 EXCLUSIONS

The following are excluded from cover:

- 3.2.1 Any costs incurred not supported by a detailed receipt in respect of public transport (bus, train, tram, ferries etc) or private hire ("taxi"). Fuel and full mileage details will be required if **You** travelled by private motor vehicle. Mileage costs for private motor vehicle travel will be calculated at 45p per mile inclusive of wear and tear;
- 3.2.2 Any costs if a claim has not been submitted within one calendar year of the costs being incurred;

- 3.2.3 Any costs incurred when transporting **Your Pet** for the purpose of **Treatment** of an **Illness** or **Injury** that is not eligible for cover under the 'Veterinary Fees' section of the policy.

Loss by Theft or Straying

4.1 COVER

We will pay the purchase or donation price of **Your Pet** up to the relevant **Benefit Limit** noted on the **Schedule** if **Your Pet** is not found within 45 days of straying or being stolen during the **Policy Period**.

If **You** are unable to provide proof of what **You** paid for **Your Pet**, **We** will pay the lesser of;

- the **Market Value** of **Your Pet**; or
- the purchase or donation price **You** paid and declared to **Us** when you took the policy out;

but in no case shall **We** pay in excess of the **Benefit Limit**.

For the avoidance of doubt, the most **We** will pay under this section is the purchase / donation price **You** declared to **Us** and as noted on the **Schedule** issued to **You** (capped at the relevant **Benefit Limit** noted on the **Schedule**). Please note, however, payment will be capped at 50% of the **Benefit Limit** in respect of a **Pet** aged 6 years or older at the time of loss.

We will also pay, up to the relevant **Benefit Limit** noted on the **Schedule** per **Policy Period**, to cover the cost of advertising for **Your** lost **Pet** and / or paying a reward (where the reward leads to getting **Your Pet** back), provided that **You** first obtain **Vetsure's** verbal or written agreement. The reward can be monetary or non-monetary in nature – for example, a hamper, flowers, or other gift.

4.2 EXCLUSIONS

The following are excluded from cover:

- 4.2.1 Any reward to a member of **Your** family, to any person known to **You**, or to the person who was caring for **Your Pet** at the time of the event;
- 4.2.2 Any claim where **You** or the person looking after **Your Pet** has voluntarily parted with it, even if tricked into parting with it by a third party, or in circumstances where the **Pet's** loss would not be deemed to have been stolen i.e. abandoned deliberately;
- 4.2.3 Any claim if **Your Pet** is a dog and he / she is not microchipped in accordance with the applicable microchipping legislation in force.

You must comply with the 'Specific Conditions' set out below to have full protection under this section of the policy. If **You** do not, and the Specific Condition you have not met relates to the claim, **We** reserve the right to decline the claim.

4.3 SPECIFIC CONDITIONS

- 4.3.1 If **Your Pet** is found **You** must repay the full amount that **We** have paid under this section of **Your** policy (except for costs associated with advertising and / or reward);
- 4.3.2 **You** must report the loss of **Your Pet** to at least one rescue centre in the case of a cat and, in the case of a dog, to the local dog warden;
- 4.3.3 Theft should be reported to the police and have a crime reference number assigned. **You** must provide **Us** with details of this, the name of the handling Police Officer and any contact details.



PLEASE NOTE - The following sections of cover are optional and apply only if **You** have elected to include them as detailed on **Your Schedule**. If **You** wish to make any changes to **Your** policy to extend or restrict cover, please contact the **Vetsure** team on 0800 050 2022.

Vetsure Preventative Healthcare Vouchers



OPTIONAL COVER

5.1 COVER



Your cover includes **Vetsure Preventative Care Vouchers** and these vouchers form part of **Your** policy documentation. Please refer to the vouchers themselves for full details of the benefits they provide and associated terms and conditions.

5.2 Redeeming Vetsure Preventative Care Vouchers

- 5.2.1 The **Vetsure Preventative Care Vouchers** can only be redeemed at participating Vetsure-accredited clinics and should be presented to a member of clinic staff. Please refer to www.vetsure.com for a list of participating clinics. The vouchers are only valid for one cat or one dog, insured under **Your Vetsure** insurance policy if **You** have elected to include **Vetsure Preventative Care Vouchers**. Each voucher may only be used once;
- 5.2.2 The choice of products and / or services offered in exchange for the **Vetsure Preventative Care Vouchers** is at the sole discretion of the clinic at which the voucher is redeemed;
- 5.2.3 The **Vetsure Preventative Care Vouchers** are valid for use between the dates displayed on the vouchers themselves (provided **Your** policy is still in force and / or **Your** premium payments are up to date);
- 5.2.4 **Vetsure Preventative Care Vouchers** are only valid for use by **Vetsure** insurance policy holders who have elected to include **Vetsure Preventative Care Vouchers** within their policy and are not transferrable;

- 5.2.5 **Vetsure Preventative Care Vouchers** have no monetary value and can only be redeemed against the cost of products and / or services as stated on the vouchers themselves. Where the value of a **Vetsure Preventative Care Voucher** exceeds the cost of the service no refund will be given;
- 5.2.6 Please also refer to the **Vetsure Preventative Care Vouchers** for further details of applicable terms and conditions.

Public Liability (Dogs only)



OPTIONAL COVER



PLEASE NOTE - This section applies for dogs only.

6.1 COVER



We will pay up to the relevant **Benefit Limit** noted on the **Schedule** per **Incident** in respect of:

- 6.1.1 civil compensatory damages and related claimant's costs and expenses that **You** become legally liable to pay;
and / or
- 6.1.2 legal and other costs that have been incurred with **Our** written consent for defending civil litigation in relation to claims made against **You**
for death, bodily injury, loss or damage to property arising from an **Incident** that occurred within the United Kingdom during the **Policy Period** and caused by or through **Your** ownership of **Your** dog.

Useful information should an incident occur

An **Incident** involving **Your** dog can, understandably, be upsetting. Here are some things you can do to help **Us** with any future potential claim:

- Make a note of the location, date, and time of the **Incident**;
- Ask the third party for their contact details;
- Take photos if possible;
- Record details of the property damage and / or injuries that occurred and the circumstances surrounding the **Incident**;
- Obtain the contact details of any witnesses.

Important: Please also see below the 'Specific Conditions' applicable to this section of cover.

6.2 EXCLUSIONS



This section shall not apply to liability in respect of:

- 6.2.1 death or bodily injury, loss or damage to property sustained in connection with or resulting from the use of **Your** dog in connection with any trade, business or profession or for hire or reward;
- 6.2.2 death or bodily injury, loss or damage to property sustained in connection with or resulting from:
 - **Your** trade, business, or profession;
 - an **Incident** that arises at **Your** place of work;
- 6.2.3 death or bodily injury to:
 - **You**;
 - any person that lives with **You**;
 - any member of **Your Immediate Family**;
 - anyone employed by **You** or working for **You** in any capacity;
- 6.2.4 loss or damage to any property owned by, held in trust by, in the charge of:
 - **You**;
 - any person that lives with **You**;
 - any member of **Your Immediate Family**;
 - anyone employed by **You** or working for **You** in any capacity;
- 6.2.5 death or bodily injury, loss or damage to property sustained in connection with or resulting from an **Incident** which occurs whilst **Your Pet** is in the care of a business or professional and **You** are paying for their services. This would include, but is not limited to, a grooming parlour, a veterinary practice, dog-sitter, or dog walker;
- 6.2.6 death or bodily injury, loss or damage to property sustained in connection with air, water or soil pollution except if it can be proven that such pollution occurred immediately after and as a result of an **Incident** involving **Your Pet**;
- 6.2.7 any event which results from **Your** deliberate act or omission and which could reasonably have been expected by **You** having regards to the nature and circumstances of such act or omission;
- 6.2.8 any **Incident** which is covered under any other insurance policy (such as home insurance) unless the cover under that policy has been used up;
- 6.2.9 loss or damage to property (including death of, or injury to, any animal) as a result of **Your Pet** worrying livestock of any kind or horses;
- 6.2.10 death or bodily injury, loss or damage to property as a result of any person handling **Your Pet** without **Your** permission or consent;
- 6.2.11 liability where **You** are legally responsible only because of a contract **You** have entered into;
- 6.2.12 fines, penalties and non-compensatory damages of any sort;

- 6.2.13 any costs and expenses incurred for defending **You** which **We** had not agreed with **You** beforehand;
- 6.2.14 death or bodily injury, loss or damage to property sustained if **You** have not followed the advice and instructions provided by a veterinary professional, animal behaviourist or rehoming organisation in relation to **Your Pet**'s behaviour prior to an **Incident** occurring;
- 6.2.15 death or bodily injury, loss or damage to property sustained if an **Incident** occurs whilst **Your Pet** is under **Your** control and enters an area where it is specifically prohibited from being;
- 6.2.16 the applicable **Excess** which applies per **Incident** in respect of liability regarding loss or damage to property.

You must comply with the 'Specific Conditions' set out below to have full protection under this section of the policy. If **You** do not, and the Specific Condition you have not met relates to the claim, **We** reserve the right to decline the claim.

6.3 SPECIFIC CONDITIONS

- 6.3.1 **You** must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an **Incident**;
- 6.3.2 **You** should inform **Us** immediately if an **Incident** occurs that could lead to a claim. **You** should do this even if **You** believe no claim will be made as a result of the **Incident**. At the most, **You** must notify **Us** within 90 days of the **Incident** occurring;
- 6.3.3 **You** must immediately send **Us** all correspondence and legal documents **You** receive related to the **Incident** without replying to them. This includes, but is not limited to, any writs, summons, inquests, and civil proceedings;
- 6.3.4 **You** must allow **Us** to take over and conduct in **Your** name the defence or settlement of any claim for **Our** own benefit. **You** may be called upon to support this process by, for example, providing information and written statements relating to **Your Pet**'s history and / or the circumstances of the **Incident** itself. **You** may also need to go to court if required;
- 6.3.5 If more than one of **Your Pets** insured under this policy - or any other policy with **Us** - are involved in, or contribute towards, an **Incident**, only one **Benefit Limit** (as noted on the **Schedule**) will apply to the **Incident** for all of the **Pets**;
- 6.3.6 The law requires dogs to be kept on a lead and under control whilst on or near farmland to prevent worry, injury or damage to livestock. As such, **You** should make sure your dog is on a short, secure lead when they are near livestock;
- 6.3.7 **We** reserve the right to remove the Public Liability section of cover from **Your** policy after an **Incident** has occurred. If this is necessary, **We** will notify **You** of this.

Emergency Boarding Kennel and Cattery Fees



7.1 COVER

We will pay, up to the relevant **Benefit Limit** noted on the **Schedule** per **Policy Period**, for the cost of boarding **Your Pet** for the duration that **You** are registered as an in-patient of a hospital provided:

- 7.1.1 this is the result of any bodily injury, sickness or disease and **You** are in hospital for longer than 3 consecutive days during a **Policy Period**; and
- 7.1.2 there is no other responsible person who can care for **Your Pet**. **You** must board **Your Pet** at a licensed kennel or cattery or place it in the care of a professional home carer.

7.2 EXCLUSIONS

No benefit will be paid in respect of any claims by **You** for:

- 7.2.1 any hospitalisation that could reasonably have been expected or foreseen and / or any potentially recurring or chronic medical condition **You** already had when **You** took out or renewed this policy;
- 7.2.2 any costs resulting from **You** being pregnant, giving birth or receiving any treatment that is not as a result of an injury or illness;
- 7.2.3 costs as a result of any hospital stay that was not on the advice of a doctor, specialist or consultant;
- 7.2.4 any costs if a claim has not been submitted within one calendar year of the costs being incurred;
- 7.2.5 any costs if **You** do not provide **Us** with a receipt from the boarding kennel, cattery or home carer clearly showing the name of **Your Pet**, the kennel or cattery owner's or home carer's name and address, the date(s) **Your Pet** was kept at the kennel or cattery or professionally cared for at home and the daily amount charged;
- 7.2.6 any costs where **We** do not receive proof of medical treatment from the hospital **You** attended showing **Your** name, address and the dates of the hospital confinement.

Holiday Cancellation



8.1 COVER

We will pay up to the relevant **Benefit Limit** noted on the **Schedule** per **Policy Period** for any reasonable travel and accommodation expenses incurred by **You** if **You** have to cancel or cut short **Your Holiday** because **Your Pet**:

- 8.1.1 needs immediate lifesaving **Treatment** during a **Policy Period** while **You** are away or up to 14 days before **You** leave;
- or
- 8.1.2 goes missing during a **Policy Period** while **You** are away.

8.2 EXCLUSIONS

The following are excluded from cover:

- 8.2.1 any **Holiday** costs where the **Holiday** was booked less than 28 days before **You** leave;
- 8.2.2 the amount **You** can claim back from anywhere else. For example, if a Travel Insurance policy was in force that provides cover for this scenario this section of cover will not be operative;
- 8.2.3 any extra costs incurred because **You** delayed letting the **Holiday** provider know **You** had to cancel;
- 8.2.4 any costs for anyone else that is on **Holiday** with **You**;
- 8.2.5 **Treatment** of **Your Pet** for non-life-threatening **Conditions**;
- 8.2.6 any costs if a claim has not been submitted within one calendar year of the costs being incurred;
- 8.2.7 any costs where **You** are unable to provide **Us** with receipts from the travel company, tour operator or other similar provider showing the relevant dates and the costs **You** had to pay as a result of cancelling or cutting short **Your Holiday**. Any costs associated with obtaining such receipts must be borne by **You**.

Accidental Damage



9.1 COVER

We will pay up to the relevant **Benefit Limit** noted on the **Schedule** per **Policy Period** for any reasonable costs incurred following accidental damage to a third party's personal property caused directly by **Your Pet**.

You are covered while **Your Pet** is visiting someone else's property, whether or not **You** are legally liable for the damage.

9.2 EXCLUSIONS

The following are excluded from cover:

- 9.2.1 damage to property owned by, held in trust by, in the charge of:
- **You**;
 - any person that lives with **You**;
 - any member of **Your Immediate Family**;
 - anyone employed by **You** in any capacity; or
 - other person who is responsible for and / or in control of **Your Pet**;
- 9.2.2 damage to any motor vehicle or its contents;
- 9.2.3 damage caused by **Your Pet** vomiting, defaecating (fouling) or urinating;
- 9.2.4 damage while **Your Pet** is left unattended;
- 9.2.5 any costs if a claim has not been submitted within 90 days of the damage occurring;
- 9.2.6 any costs if **You** are unable to provide **Us** with independent proof of the value of the property and the damaged item(s) must not be disposed of without **Our** verbal or written consent. Any costs associated with obtaining proof of value must be borne by **You**.

Personal Accident Cover



10.1 COVER

We will pay up to the relevant **Benefit Limit** as noted on the **Schedule** per **Policy Period** as a result of lost income if **You** are bitten or scratched during a **Policy Period** by **Your Pet** while **You** are caring for it and have to miss work as a result of the injury.

10.2 EXCLUSIONS

The following are excluded from cover:

- 10.2.1 any losses not supported by a doctor's note confirming the injury suffered;
- 10.2.2 any losses not supported by proof of lost income, either provided by **Your** employer or **Your** accountant;
- 10.2.3 any losses if **Your Pet** was known to have vicious tendencies or behavioural problems prior to the injury occurring;
- 10.2.4 any costs if a claim has not been submitted within one calendar year of the costs being incurred.

Dog Walker Cover



11.1 COVER

We will pay, up to the relevant **Benefit Limit** as noted on the **Schedule** per **Policy Period** for the cost of paying someone employed as a Dog Walker to walk **Your** dog daily for the duration that **You** are registered as an in-patient of a hospital provided:

- 11.1.1 this is the result of any bodily injury, sickness or disease and **You** are in hospital for longer than 3 consecutive days during a **Policy Period**; and
- 11.1.2 there is no other responsible person who can voluntarily exercise **Your Pet**.

11.2 EXCLUSIONS

The following are excluded from cover:

- 11.2.1 any costs resulting from **You** being pregnant, giving birth or receiving any treatment that is not as a result of an injury or illness;

- 11.2.2 any hospitalisation that could reasonably have been expected or foreseen and / or any potentially recurring or chronic medical condition **You** already had when **You** took out or renewed this policy;
- 11.2.3 any costs where **We** do not receive proof of medical treatment from the hospital **You** attended showing **Your** name, address and the dates of the hospital confinement;
- 11.2.4 any costs if a claim has not been submitted within one calendar year of the costs being incurred;
- 11.2.5 any costs if **You** do not provide **Us** with a receipt from the Dog Walker clearly showing the name of **Your Pet**, the Dog Walker's name and address or that of their company, the date(s) **Your Pet** was walked / exercised, and the daily amount charged. Any costs associated with obtaining such receipts must be borne by **You**.

Overseas Travel



OPTIONAL
COVER

12.1 COVER



12.1.1 Emergency Veterinary Treatment Abroad

We will pay* up to the relevant **Benefit Limit** as noted on the **Schedule** per **Policy Period** if **Your Pet** needs immediate emergency veterinary **Treatment** during a **Policy Period** whilst **You** are on **Holiday** within European Union (EU) member countries, Channel Islands or Isle of Man.

This cover applies to a maximum **Holiday** duration of no more than 90 days in total per **Policy Period**. The 90 days can be consecutive or non-consecutive.

*Payment will be in Great British Pounds (sterling) and calculated at the exchange rate in force at the time the cost was incurred.

12.1.2 Quarantine costs

We will pay* up to the relevant **Benefit Limit** as noted on the **Schedule** towards the reasonable costs of quarantine kennelling if **Your Pet** needs to go into quarantine as a result of:

- an **Illness** that first shows **Clinical Signs** during a **Policy Period** while **You** are on **Holiday** within European Union (EU) member countries, Channel Islands or Isle of Man with **Your Pet**, despite **Your** adherence with the rules and requirements related to taking **Your Pet** abroad as set out by the UK government and / or the country you are visiting and / or a transport provider; or
- **You** having to get a new animal health certificate or other related paperwork for **Your Pet** if their microchip fails while **You** are on **Holiday** within European Union (EU) member countries, Channel Islands or Isle of Man with **Your Pet**.

This cover applies to a maximum **Holiday** duration of no more than 90 days in total per **Policy Period**. The 90 days can be consecutive or non-consecutive.

*Payment will be in Great British Pounds (sterling) and calculated at the exchange rate in force at the time the cost was incurred.

12.1.3 Loss of Documents

We will pay* up to the relevant **Benefit Limit** as noted on the **Schedule** per **Policy Period** the costs for replacing **Your Pet's** animal health certificate or other related paperwork if the original(s) become lost, stolen, or destroyed during a **Policy Period** while on **Holiday** within European Union (EU) member countries, Channel Islands or Isle of Man with **Your Pet**. **We** will also cover any associated quarantine costs where these arise as a direct result of the loss, theft or destruction of **Your Pet's** travel paperwork.

This cover applies to a maximum **Holiday** duration of no more than 90 days in total per **Policy Period**. The 90 days can be consecutive or non-consecutive.

*Payment will be in Great British Pounds (sterling) and calculated at the exchange rate in force at the time the cost was incurred.

12.2 EXCLUSIONS



The following are excluded from cover:

- 12.2.1 costs resulting from an **Illness** or **Injury** that first showed **Clinical Signs** prior to the initial **Cover Start Date** or from an **Illness** that first showed **Clinical Signs** within the **Waiting Period**;
- 12.2.2 costs resulting from an **Illness** or **Injury** that;
 - 12.2.2.1 is the same as or has the same diagnosis or **Clinical Signs** as an **Injury** or **Illness** **Your Pet** had prior to the initial **Cover Start Date**;
 - 12.2.2.2 is caused by, relates to or results from an **Injury** or **Illness** **Your Pet** had prior to the initial **Cover Start Date**;



PLEASE NOTE - Our definition of Bilateral Conditions when interpreting clause 12.2.1 and 12.2.2.

- 12.2.3 costs for quarantine as a result of an **Illness** that first showed **Clinical Signs** before **Your Holiday** commenced;
- 12.2.4 any costs resulting from a **Holiday** that started before the initial **Cover Start Date**;
- 12.2.5 any costs for food, housing, beds, or any **Treatment** for the general well-being of **Your Pet**;
- 12.2.6 any costs if the **Holiday** was made to get **Treatment** for **Your Pet** abroad;

- 12.2.7 any costs to take **Your Pet's** body home if he or she sadly dies;
- 12.2.8 any costs arising as a result of your non-compliance with the rules and requirements related to taking **Your Pet** abroad as set out by the UK government, the country you are visiting and / or a transport provider;
- 12.2.9 any costs for or related to any 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;
- 12.2.10 travel outside of European Union (EU) member countries, Channel Islands or Isle of Man;
- 12.2.11 any costs arising as a result of **You** needing to comply with the rules and requirements related to taking **Your Pet** abroad, as set out by the UK government, the country you are visiting and / or a transport provider, unless specifically covered by this policy;
- 12.2.12 any additional costs incurred as a result of currency exchange rate differences;
- 12.2.13 any costs resulting from failure of a microchip and / or the inability of transport providers to read a microchip if this does not meet International Organization for Standardization (ISO) standards ISO 11784 and ISO 11785 and the chip was not checked and found to be working within 14 days of **Your** departure. **We** will in any event require evidence that **Your Pet** was microchipped prior to **Your Holiday** with a microchip meeting the above standards;
- 12.2.14 any costs for the loss, theft or destruction of **Your Pet's** passport or Health certificate where the loss, theft or destruction occurs prior to the start of **Your Holiday**;
- 12.2.15 costs for cosmetic, routine, or preventative healthcare **Treatment** recommended by a **Vet** to help prevent an **Injury** or **Illness** including:
 - vaccination;
 - dew claw removal for preventative reasons;
 - grooming / de-matting / nail clipping;
 - killing and controlling parasites including, but not limited to: fleas, ticks, mites, lice, sand flies and worms;

Furthermore, any claims arising as a result of such procedures will not be covered;
- 12.2.16 costs for, or resulting from, matters related to breeding including: infertility, birth (whelping / kitting), Caesarean Section procedure and / or other assisted birthing method;
- 12.2.17 costs for spaying or castration (including in cases of Cryptorchidism / retained testes) unless the procedure needs to be undertaken as an emergency;
- 12.2.18 any costs associated with routine or investigative laboratory tests or procedures unless:
 - the **Clinical Signs** / symptoms exist and the tests and procedures are to diagnose a specific **Condition** or;

- **Your Vet** recommends a pre-operative blood test due to **Your Pet** being considered 'senior' in age by **Your Vet**;

- 12.2.19 any dental (teeth and / or gum) **Treatment**, unless immediately required as a direct result of;
 - an **Accident** or **Injury** to **Your Pet**; or
 - a mass or tumour which has occurred in the mouth;
- 12.2.20 **Treatment** received by **Your Pet** after the policy **End Date**;
- 12.2.21 any costs for **Treatment** of an **Accident** or **Injury** or euthanasia arising as a result of the vicious tendencies or behavioural traits of **Your Pet**;
- 12.2.22 services at external emergency / out-of-hours clinics and costs for house-calls. Mobile veterinary services are included but the additional cost incurred as a result of using one of these services (over and above that of a normal consultation fee charged by **Your Vet**) will only be covered if it was deemed that **Your Pet** was suffering from a life-endangering **Condition**, or **Your Vet** otherwise confirms an emergency consultation was necessary. Costs arising as a result of **Your** personal circumstances will not be covered. For example, if you are unable to take **Your Pet** to see a **Vet** during their normal opening hours;
- 12.2.23 costs of putting **Your Pet** to sleep for financial reasons;
- 12.2.24 cremation and / or burial costs;
- 12.2.25 costs not supported by a fully completed and signed Claim Form and receipt / invoice showing full details of the costs incurred from the provider of the **Treatment** in question;
- 12.2.26 any administrative costs incurred including claim form completion / submission, obtaining medical history or other supporting paperwork from **Your Vet**;
- 12.2.27 any **Treatment** exceeding the **Benefit Limits** as stated on the **Schedule**;
- 12.2.28 the cost of any spray, diffuser, or collar-based pheromone products;
- 12.2.29 any other costs that are indirectly caused by the event which led to **Your** claim, unless specifically stated as covered under this policy;
- 12.2.30 any **Unlicensed Medication** unless the prescribing **Vet** can confirm, on request, that this has been clinically proven to have beneficial effect for the **Condition** in question;
- 12.2.31 any costs for tests or procedures undertaken under the direction of **You** or the **Vet** to satisfy academic curiosity or to determine the exact cause of the **Condition** but which would, from the outset, have had no significant impact on the choice of **Treatment** undertaken;
- 12.2.32 the costs associated with the **Treatment** of false pregnancy;
- 12.2.33 any costs associated with prosthetics (artificial body parts);
- 12.2.34 any postage and packaging costs resulting from **Your Pet's Treatment**;

- 12.2.35 any hospitalisation costs incurred for boarding **Your Pet** at a veterinary practice for **Your** convenience;
- 12.2.36 any costs for **Treatment** that has not yet taken place even if this has been booked and paid for upfront;
- 12.2.37 any costs related to the purchase or hire of equipment or machinery including, but not limited to, animal cages or crates, home glucose monitors, heat pads, tools and resources to support behavioural training and such like. This exclusion applies regardless of whether **Your Vet** advised this was required;
- 12.2.38 any costs involved in or resulting from **Your Pet** undergoing stem cell and / or gene therapy;
- 12.2.39 any costs if a claim has not been submitted within one calendar year of the costs being incurred.

General Exclusions

You are not covered for and will not receive any benefit in respect of:

- 13.1 loss or damage arising from, related to or caused by a **Pre-existing Condition**;
- 13.2 any amount in excess of the **Benefit Limit**;
- 13.3 any loss or damage if the relevant premiums due for the policy have not been received by **Us**;
- 13.4 loss or damage as a result of **Illness** displaying **Clinical Signs** within 14 days of the initial **Cover Start Date** (the **Waiting Period**);
- 13.5 loss or damage as a result of rabies, epidemic outbreaks, any new pandemic disease or any 'notifiable' disease whether vaccinated against or not;
- 13.6 loss or damage as a result of **You** breaking the United Kingdom regulations on animal health and importing animals;
- 13.7 other costs that are indirectly caused by the event which led to **Your** claim, unless specifically stated in this policy;
- 13.8 any costs involved in, or arising as a result of, **Your Pet** undergoing organ transplants;
- 13.9 any loss, **Injury**, damage, **Illness**, death or legal liability caused by or arising from the failure of any computer hardware or software or any other electrical equipment;
- 13.10 loss or damage caused by or arising from an act, including but not limited to, the use of force or violence and / or the threat thereof, of any person or group of persons whether acting alone or on behalf of or in connection with any organisation or government,

committed for political, religious, ideological or similar purposes including the intention to influence any government and / or put the public or any sector of the public in fear resulting directly or indirectly from or in connection with the release of nuclear, biological, chemical or radiological agents;

- 13.11 any legal liability or consequence associated with or caused by war, invasion, act of foreign enemy or hostilities (whether war is declared or not); civil war, rebellion, revolution or insurrection, riot, civil commotion, loot or pillage in connection with this, strikes or lock-outs; military power or coup; nuclear or radioactive escape, accident, explosion, waste or contamination; aircraft or other aerial devices;
- 13.12 any loss, **Injury**, damage, **Illness**, death or legal liability directly or indirectly caused by, happening through, in consequence of, or contributed to, by;
- 13.12.1 an epidemic, pandemic or other such health warning, and declared as such by the Ministry of Health and / or the World Health Organisation;
- 13.12.2 any fear or threat (whether actual or perceived) of such epidemic or pandemic being declared or occurring;
- 13.12.3 any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.



PLEASE NOTE - If **We** allege that, by reason of these exclusions, any claim is not covered by this policy the burden of proving the contrary shall be **Your** responsibility.

13.13 Excluded Dogs

- 13.13.1 Any dogs used for trade, profession or business for monetary gain or reward with the following exceptions:
 - Assistance Dogs if agreed in writing by **Us**;
 - Breeding bitches and stud dogs. However, please note that any losses related to breeding, whelping and kitting are not covered.
- 13.13.2 The following dogs, as outlined in the Dangerous Dogs Act 1991, are specifically excluded from cover under any section of this policy:
 - Pit Bull Terrier;
 - Japanese Tosa / Tosa Inus;
 - Dogo Argentino (also referred to as Argentine Dogo and Argentinian Mastiff);
 - Fila Brasileiro.

Including any "type", as defined in the Dangerous Dogs Act 1991, considered to match the description of a prohibited "type"; any breed crossed with the above; and any other breed or type deemed to be dangerous by the UK government and subsequently added to the Dangerous Dogs Act 1991 and / or any future iterations of the same Act;

13.13.3 In addition, the following types / breeds (and any cross-breeds of the following) are also excluded from cover under any section of this policy:

- American Bandogge / Bandogge Mastiff;
- American Bully;
- American Pit Bull Terrier;
- American Staffordshire Bull Terrier;
- Australian Dingo;
- Boerboel;
- Bully Kutta;
- Canary Dog (also known as Perro de Prensa Canarias / Presa Canarias);
- Cane Corsos;
- Cao Castro Laboreiro;
- Central Asian Shepherd Dog;
- Czechoslovakian Wolfhound;
- Dogue Brasileiro;
- Irish Staffordshire Bull Terrier;
- Karakachan (Bulgarian Shepherd);
- Korean Jindo;
- Pit Bull Mastiff;
- Racing (non-retired) Greyhounds;
- Sarloos Wolfhounds;
- Wolf Hybrids.

13.14 Any **Pet** less than 8 Weeks old;

13.15 The applicable **Excess** as shown on **Your Schedule**;

13.16 Costs incurred for post-mortem procedures and / or reports;

13.17 costs exceeding the maximum **Benefit Limit** shown on **Your Schedule** for the relevant section of cover.

General Conditions

You must comply with the 'General Conditions' set out below to have full protection under the policy. If **You** do not, and the General Condition **You** have not met relates to the claim, **We** reserve the right to decline the claim.

14.1 **You** must observe and fulfil all the terms, conditions and endorsements of this policy otherwise **We** will not be liable under the policy;

14.2 **You** must not misrepresent, misstate, omit or conceal any information, (such as current and past health of **Your Pet**, previous medical **Treatment** or **Conditions**, behavioural issues, previous or existing legal proceedings etc. against **You** in respect of **Your Pet**) from the application for this insurance or when renewing it or claiming against it, otherwise **We** may void this policy (such that the policy is cancelled back to inception and treated as if it never existed), cancel the policy in full, restrict cover via removal of certain sections of cover, or reduce the level of claims payments, depending on the circumstances, in respect of any period of cover. **We** reserve the right to retain any premiums paid in all of the above circumstances;

14.3 If at the time of an event or **Incident** giving rise to a claim under this policy, there is any other insurance policy in **Your** name which is in force and which provides cover for the same expense, loss, damage, or liability then **We** will not be liable for any resulting costs unless cover under the other policy has been used up;

14.4 Dogs must be kept in a secure area. Any fences and enclosures must be capable of retaining the dog and all gates, openings and so on must be kept secure. When a dog is on a public highway it must be on a collar and lead under control with **Your** identification on the collar;

14.5 **You** must notify **Vetsure** as soon as possible of any changes which may affect the cover provided and which have occurred since the cover started. This includes, but is not limited to, changes to **Your Pet's** behaviour if they begin to exhibit behavioural problems and / or signs of aggressive or vicious tendencies. If **You** do not inform **Vetsure** of any changes this policy may become invalid, either in full or in part, and may not provide the cover **You** require. **We** reserve the right to alter the terms of this policy immediately after **We** are notified of such changes;

14.6 **You** must always take reasonable steps to prevent or minimise any loss or damage. **You** must abide by **Your Vet's** recommendations in regard to, but not limited to, the following:

- ensuring preventative healthcare for **Your Pet** including regular flea and worm prevention;
- ensuring appropriate vaccination status against distemper, hepatitis, leptospirosis, parvovirus for dogs (plus kennel cough when entering a boarding kennel or show);

- ensuring appropriate vaccination status against feline infections such as enteritis, cat flu and feline leukaemia for cats;
- ensuring **Your Pet** is vaccinated against any other known or new disease a **Vet** feels is necessary;

- 14.7 If **Your Pet** has an **Illness** or **Injury**, **You** must get a registered **Vet** to treat **Your Pet** without delay. **You** must allow the **Vet** to take **Your Pet** away for **Treatment** and / or hospitalisation if the **Vet** considers this necessary. **You** must provide **Your Pet's** medical history to **Us** in support of any claim involving **Treatment** of **Your Pet** or, where sadly relevant, their death;
- 14.8 **You** must allow **Us** to institute proceedings in **Our** name, at **Our** own expense and for **Our** own benefit, to recover compensation or secure an indemnity from any third party and **You** must provide **Us** with all information and assistance as **We** may require to facilitate this;
- 14.9 Unless it is specifically agreed to the contrary and other than as specified under Clause 14.10 (Cell Limitation Clause), this policy shall be subject to English law. If at any time any provision or part thereof of this contract become invalid, illegal, or unenforceable the remaining parts and / or provisions shall continue in full force and effect;
- 14.10 Cell Limitation Clause: **Atlas** may create one or more cells for the purposes of segregating and protecting cellular assets. The assets of the **Atlas TVIS Cell** are thus protected from the liabilities of the other cells and from those of **Atlas' core**. **You** agree:
- that **You** are entitled only to make a claim under this policy; and
 - that **Your** rights, entitlements and any claims made from time to time under this policy shall be primarily settled out of the assets of the **Atlas TVIS Cell** available for settlement of claims at the moment when **Your** claim is notified to **Us**; and
 - that only in the event that **Atlas TVIS Cell's** assets are exhausted may **Atlas' non-cellular** assets be secondarily used to meet losses incurred by **Atlas TVIS Cell**; and
 - that no recourse may be made against the assets of any other protected cell of **Atlas**.

By entering into this policy, the Insured acknowledges and agrees that this policy is being entered into with **Atlas TVIS Cell** and that the Insured is aware of the provisions of the PCC Regulations, which apply to **Atlas** and **Atlas TVIS Cell**.

The Insured further accepts and agrees that this clause of the policy is to be governed and construed in accordance with Maltese law and that any disputes in connection therewith are to be submitted to the exclusive jurisdiction of the Maltese Courts. The Insured warrants that, under applicable law, the Insured is permitted to choose such law and forum to govern this clause of the policy. The Insured's agreement to have this clause governed by Maltese law and subject to the jurisdiction of the Maltese Courts and the Insured's representation that it is permitted under applicable law to choose such law to govern this clause is a material reason why the Insurer has agreed to enter into this policy.

Claims and Our Claims Procedure

- 15.1 When **Your Pet** receives **Treatment**, or **You** become aware of an event or **Condition** that could lead to a claim, **You** must inform **Vetsure** within the period stipulated within this document under each section of cover. If the **Treatment** of **Your Pet** is likely to result in a **Veterinary Fees** claim exceeding £1,000 **You** must endeavour to notify **Vetsure** as soon as possible (ideally, prior to commencing **Treatment**), for pre-authorisation. **You** can contact **Vetsure** on **0800 050 2022** or, alternatively, by email at claims@vetsure.com or in writing at **Vetsure, 2nd Floor Titan Court, Bishop Square, Hatfield, AL10 9NA**;
- 15.2 If **You** need to make a claim under the **Veterinary Fees** section of the policy **You** will need to submit a 'Claim Form' to **Vetsure**. **You** can request this by calling **0800 050 2022** or download one at vetsure.com. **You** will need to complete the Claim Form, sign it and return it to **Vetsure**, together with all the information **We** require to process the claim – typically the relevant medical history and itemised invoice. **Your Vetsure Clinic** will be able to help **You** with this process;
- Alternatively, **Your Vetsure Clinic** may be able to submit **Your** claim electronically if they are participating in Our 'E-claims' service. In this case, **You** will be sent a copy of the claim submitted by **Your Vet** and **You** will be asked to validate this via 'e-signature' before claim assessment can commence;
- Please call us on **0800 050 2022** if **You** wish to make a claim under any other section of the policy and **We** will supply **You** with the relevant Claim Form;
- 15.3 Claims can be paid directly to **Your Vetsure Clinic** such that **You** will only need to pay **Your Vetsure Clinic** any **Excess** and co-payment contribution due (where applicable). If **Your Vet** is not accredited by **Vetsure**, acceptance of 'direct claims' will be at the discretion of **Your Vet**. Please refer to vetsure.com for a list of currently accredited clinics;
- 15.4 For claims under the 'Death of Pet from Accident or Illness' section and 'Loss by Theft or Straying' section it is **Your** responsibility to provide adequate proof of purchase or donation cost for **Your Pet** and **We** reserve the right to set the relevant **Market Value** if proof of purchase / donation cannot be provided. In any event **Market Value** will be limited to a maximum of 50% of the **Benefit Limit** for **Pets** aged 6 years or more at the time of loss;
- 15.5 For a claim under the 'Loss by Theft or Straying' section **You** must provide **Us** with documentary evidence of the reward offer made and details of the beneficiary;
- 15.6 **You** must continue to pay **Your** premium in order to be eligible to receive payment for any claims. In the event that **You** fail to pay **Your** premium, lapse or cancel **Your** policy all claims payments will cease from the date the policy is either lapsed or cancelled. If payment is not received **Your** policy will be cancelled with effect from the date that cover stopped being paid for, and no further monies will be due from **Us**.

Cancellation and Amendments

- 16.1 Within the first 14 days from the initial **Cover Start Date** (the 'cooling off period'), **You** may cancel this policy by contacting **Vetsure**. If **You** cancel within this 14-day period, **You** will be entitled to a full refund of any premiums paid provided that no claim has been submitted;
- 16.2 After the expiry of the 14-day period referred to above, **You** may cancel this policy by contacting **Vetsure**. **We** will calculate and retain the premium for the period **You** have been insured up until and refund any balance where applicable. **We** are not liable for any costs incurred after the cancellation date. Please refer to **Vetsure's** Terms of Business for full details;
- 16.3 **You** must adhere to the General Conditions of this policy. Failure to adhere to these terms may result in rejection of any claims and **We** may cancel **Your** policy by sending 10 days' notice to **Your** last known address. **We** will calculate the premium for the period **You** have been insured and refund any balance due;
- 16.4 If **You** request an alteration to this policy a new **Schedule** will be issued.

Automatic Termination

- 17.1 This policy will automatically terminate on whichever of the following happens first:
- the date of **Your Pet's** death;
 - the expiry of the current **Policy Period** if **You** choose not to renew the policy;
 - the date **You** fail to pay the premium and fail to correct it;
 - the date **You** cancel this policy;
 - the date **We** cancel or do not renew this policy for whatever reason.

Enquiries or Complaints

- 18.1 **We** aim to provide a high level of service, but should **You** have an enquiry or complaint, **You** should first contact **Vetsure** at: Vetsure Pet Insurance, Customer Care Department, 2nd Floor, Titan Court, 3 Bishop Square, Hatfield, Hertfordshire, AL10 9NA OR telephone: **0800 050 2022** OR email info@vetsure.com.

Vetsure will handle all complaints in the first instance. This includes any complaints relating to claim outcomes or the pricing of **Your** policy - which **Vetsure** will manage on behalf of **Atlas TVIS**.



PLEASE NOTE - Please quote **Your** policy and / or claim number in all correspondence.

- 18.2 If **You** remain dissatisfied:

If **Vetsure** are not able to provide a final response within 15 working days or **You** are not satisfied with **Vetsure's** explanation as to why they require longer, OR **You** are dissatisfied with the outcome then **You** can take the case further through independent arbitration:

Telephone: **0800 023 4567**

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

Website: www.financial-ombudsman.org.uk

Referral to the Financial Ombudsman Service must be made within six months of the date of **Vetsure's** final response. In some circumstances a complaint may not be eligible for referral to the Financial Ombudsman Service. In such cases **You** will receive guidance from staff at the Ombudsman about **Your** options, or **You** may wish to seek **Your** own professional or legal advice. The Financial Ombudsman Service would expect **You** to have had a final response from **Vetsure** before they accept **Your** case, so please obtain this before approaching them. Referral to the Financial Ombudsmen Service does not affect **Your** right to take legal action against **Us**.

Other Important Information

About the Insurer

Atlas Insurance PCC Limited (Atlas) is an insurance company incorporated in Malta pursuant to the Insurance Business Act 1998 (Chapter 403 of the Laws of Malta) to carry on general insurance business and is regulated by the Malta Financial Services Authority.

Atlas is deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Atlas is a member of the UK's Financial Services Compensation Scheme. **Atlas** is registered in Malta under company registration number C 5601 and their registered office is situated at 48-50 Ta' Xbiex Seafront, Ta' Xbiex XBX1021, Malta. **Atlas** is established as a cell company in terms of The Companies Act (Cell Companies Carrying on Business of Insurance) Regulations - S.L. 386.10 of the Laws of Malta "PCC Regulations".

For the purposes of this policy, **Atlas** is transacting in respect of its **Atlas TVIS Cell**, a cell created in terms of the PCC Regulations for the purposes of segregating and protecting cellular assets. The assets of the **Atlas TVIS Cell** are thus protected from the liabilities of the other cells and from those of **Atlas'** core. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets. As the underwriter **Atlas** is responsible for this policy document.

About the Administrators

Vetsure is the policy administrator and claims handler. **Vetsure** is a trading name of TVIS Limited, who on behalf of **Atlas TVIS**, is responsible for the provision of quotes, the sale of policies, the renewal of policies, making changes to existing policies at **Your** request (including cancellations), premium collection and complaint and claims handling. **Vetsure** can be contacted on **0800 050 2022** and / or by emailing info@vetsure.com. Their registered office is 2nd Floor, Titan Court, 3 Bishop Square, Hatfield, Hertfordshire, AL10 9NA. Their Company Registration number is 06820979. TVIS Limited is authorised and regulated by the Financial Conduct Authority (FCA No. 523215).

Policy Renewal

When **We** offer to renew **Your** policy for a further **Policy Period** **We** may change the premium and / or policy terms and conditions.

Changes to **Your** policy will only be made by **Us** at renewal. **We** will not make changes to **Your** policy during **Your Policy Period** unless:

- **You** decide to change **Your Pet's** cover;
- **You** disclose changes which may affect the cover; or

- **You** did not declare something when previously asked by **Us** or **You** intentionally or unintentionally provided inaccurate information when previously asked.

Before the end of each **Policy Period** **We** will write to **You** to advise **You** about any changes to the premium and / or policy terms and conditions.



PLEASE NOTE - If **You** do not wish **Your** policy to renew at the end of the **Policy Period** **You** should contact **Us** and we will arrange for **Your** policy to be 'lapsed' and **Your** Direct Debit (if applicable) to be cancelled after any premiums due for the current **Policy Period** have been collected.

Your renewal documents will be sent to **You** by email (unless **You** have requested that they be sent by post) at least 21 days before the renewal date of **Your** policy. **We** will use the last email address given to **Us** by **You**. **We** are unable to prevent these emails being filtered into **Your** 'spam' or 'junk' email folders so please check these folders as well as **Your** current Inbox. If **Your** email address changes, please inform **Us** so that **We** can keep **Your** records up to date.

Data and Privacy Protection

Atlas TVIS are the data controllers, as defined by the relevant data protection laws and regulations, of personal data held about **You** or relating to **You** and / or to any other person/s whom **You** name on **Your** policy (hereinafter referred to 'Others' within this clause).

In completing all the forms (including online forms) related to **Your** policies or claims, **You** confirm **Your** understanding and acceptance of the terms in **Our Privacy Policy**. **You** hereby warrant that **You** have informed Others why **We** ask for this information and what **We** will use it for and have obtained the necessary explicit verbal consent.

Atlas TVIS collects and processes information about **You** and **Others** for purposes which include preparing requested quotations, underwriting and administering the insurance proposal and policy, carrying out its contractual obligations including handling and settling of claims, and preventing or detecting crime (including fraud). **We** may monitor calls to and from customers for training, quality and regulatory purposes.

Atlas TVIS may collect and disclose **Your** and **Others'** information from / to other entities in order to conduct **Our** business including:

- managing claims, which may require obtaining data including medical information about **Your Pet** from animal health providers and which **You** hereby authorise;
- helping **Us** prevent or detect crime by sharing **Your** information with regulatory and public bodies in the UK and Malta or overseas as well as with other insurance companies (directly or via shared databases), or other agencies or appointed experts to undertake credit reference or fraud searches or investigations; and / or;
- **Our** third-party suppliers or service providers to whom **We** outsource certain business operations.

We will retain data for the period necessary to fulfil the above-mentioned purposes unless a longer retention period is required or permitted by law.

You have the right to access Your personal data and ask Atlas TVIS to update or correct the information held or delete such personal data from our records if it is no longer needed for the purposes indicated above. You may exercise these and other rights held in Our Privacy Policy, by contacting our Data Protection Officer at The Data Protection Officer, Atlas Insurance PCC Limited, 48-50 Ta'Xbiex Seafront, Ta'Xbiex XBX 1021 Malta or email dpo@atlas.com.mt Please note, however, that certain personal information may be exempt from such access, correction or erasure requests pursuant to applicable data protection laws or other laws and regulations.

If You and Others consider that the processing of personal data by Atlas TVIS is not in compliance with data protection laws and regulations, You and Others may lodge a complaint with Us and / or the Office of the Information and Data Protection Commissioner by following this link <https://idpc.org.mt/en/Pages/contact/complaints.aspx>

If you wish to view the full Privacy Policy, for a better understanding of how We use this data please visit <https://www.atlas.com.mt/legal/data-protection/>. Kindly note that this is subject to occasional changes including to comply with changing data protection laws, regulations and guidance.

Telephone charges and call monitoring

Calls to 0800 should be free of charge from all consumer landlines and mobile phones.

If You are calling from a business phone, You should check with Your provider whether there will be a charge for calling 0800.

Calls may be monitored and / or recorded to help Us continually improve customer service.

Accessibility

In accordance with the Disability Discrimination Act 1995, We are able, upon request, to provide and support communication in alternative formats (for example, text phone facility, audio tapes and large print documentation). Please advise Us if You require any of these services to be provided so that We can communicate with You in an appropriate manner.

Language

All communication between You and Vetsure will be conducted in English.

Financial Services Compensation Scheme

If We are unable to meet Our liabilities You may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk or by phoning the FSCS on 0800 678 1100.

Fraud

You must not act in a fraudulent way. If You or anyone acting for You:

- makes a claim under the policy knowing the claim to be false or exaggerated in any way; or
- makes a statement in support of a claim knowing the statement to be false in any way; or
- sends Us or Vetsure any documentation in support of a claim knowing the documentation to be forged or false in any way; or
- makes a claim for any loss caused by Your deliberate act or with Your agreement; then We;
- will not pay the claim;
- will not pay any other claim which has been or will be made under the policy;
- may declare the policy void;
- will be entitled to recover from You the amount of any claim already paid under the policy;
- will not return any of Your premiums;
- may let the police know about the circumstances.

The information You gave Us

We and Vetsure rely upon the information You provide to Us to decide whether to insure Your Pet and the terms and conditions under which We will offer cover. English law states that You must give Us and Vetsure honest and accurate answers to the questions We and Vetsure ask during the application process, such as all known factors relating to the health, condition and behaviour of Your Pet. This is important as it may influence any decisions We make regarding Your application. You must use reasonable care in response to the questions and statements concerning this insurance. If You fail in Your duty of taking reasonable care not to make a misrepresentation to Us or Vetsure, We may exercise certain remedies which include cancelling this policy, retaining premiums or reducing the benefits due in terms of the policy.

Spotlight



Shining a light on some of the more complicated concepts and terms within your policy.

We realise that there is a lot to take in when you first open your policy booklet! Some of the terminology may be unfamiliar or specific to pet insurance. The purpose of this section is to provide additional information, and examples, of some of the more complex topics. Look out for the 'lightbulb' symbol in the policy wording as this will highlight that more information is available here.

The 'Spotlight' section does not form part of your policy wording terms and conditions and is intended to be supplementary guidance. Don't forget though, if there is anything you are not clear on – or need help with how your policy applies to your pet and their health specifically – please call us and we will always try to help.



Bilateral Conditions

Bilateral conditions are conditions affecting body parts that your pet has a pair of. For example, ears, eyes, knees, hip joints. When we are applying our terms and conditions, we consider bilateral conditions to be ONE condition. This is the way the policy works rather than it necessarily being scientific fact, so your Vet may feel the conditions are not technically related, but the policy wording requires us to consider them as such.

Example 1: My dog, Hugo, has a Premier Plus policy (£5,000 per condition per year). He has been diagnosed with the same condition in both of his knee joints unfortunately. How is the Veterinary Fees Benefit Limit applied?

In this scenario, Hugo's condition is considered 'bilateral'. As such, there will be £5,000 available in each policy period (year) to treat the condition in BOTH knee joints. Remember though, the Benefit Limit for this condition will be fully "re-charged" each time you renew. Furthermore, our Veterinary Fees excess is applied once per condition. As Hugo's knee problem is considered as 'one condition' the excess would only be due when the first claim for it is submitted – not 'per condition per year' or 'per leg'.

Example 2: My cat, Daisy, had an ear infection just before I took her policy out, but it was only in her left ear. Would that mean her right ear won't be covered?

We will carefully consider Daisy's medical history in this case. If this indicates an ear infection in the right ear is the same as or related to the condition she had in her left ear before the policy started (a 'pre-existing condition') it would not be covered as the condition is then considered to be bilateral.



Changing your level of cover

Here at Vetsure we want you to be confident you have the right level of cover for your pet – both when you first set up a policy and on an ongoing basis. If your requirements change you might decide to change your pet's level of cover. This guide explains the options available to you, any restrictions in place and helps illustrate the implications of the changes.

Option 1 – 'Upgrading' or 'Downgrading' your policy type.

With this option you can choose to change the type of policy your pet has by 'upgrading' or 'downgrading'. For example, if you have an Accident Only policy you might choose to 'upgrade' to one of our policies that covers both injuries resulting from accidents and illness: 'Premier' or 'Premier Plus'. Conversely, you might decide that you don't need as much cover and choose to 'downgrade'.

Restrictions


- You can 'upgrade' your policy type at any point until your pet reaches their 10th birthday. There is no upper age limit applied for 'downgrades' in policy type.
- If you upgrade your policy type a new 14-day 'Waiting Period' will apply from the effective date of the change. Conditions starting within this Waiting Period will be subject to the Benefit Limits and terms and conditions in force before the upgrade came into effect. Please also refer to our Definition of 'Waiting Period'.

Example 'upgrade'

Policy 'upgraded'	
Premier (£2,000 per condition per policy year)	Premier Plus (£5,000 per condition per policy year)
Pet diagnosed with allergic skin condition whilst this level of cover is in place.	Benefit Limit for this allergic skin condition remains £2,000 per policy year as the condition started before the upgrade date.
	Pet diagnosed with cruciate disease after the upgrade date and new 'Waiting Period' for illness has passed. Pet has never previously shown any clinical signs of cruciate disease. Benefit Limit for cruciate disease will be £5,000 per policy year as unrelated to the skin condition that arose before the upgrade.

Example 'downgrade' from Premier (accident and illness cover) to 'Accident Only'

Policy 'downgraded'



Premier (£2,000 per condition per policy year)	Accident Only (£2,000 per accidental injury condition per policy year)
Pet diagnosed with allergic skin condition.	The allergic skin condition is no longer covered as the policy only provides cover for accidental injury after the downgrade date. This is regardless of whether the condition was accepted under the Premier policy.
	Pet is involved in a road traffic accident after the downgrade date. Benefit Limit for this will be £2,000 for this condition per policy year.

Option 2 – 'Topping-up' your Veterinary Fee Benefit Limit on your existing policy

With this option you can choose to keep your existing policy type but change solely the Veterinary Fees Benefit Limit by 'topping-up'. For example, if you have a Premier policy (which comes with a Vet Fees Benefit Limit of £2,000 per condition per policy year as standard) you might choose to top this up to £3,000 per condition per policy year.

Top-up options available

Premier (£2,000 per condition per policy year)	You can top-up by either £1,000 or £2,000 (i.e., up to a maximum £4,000 per condition per policy year).
Premier Plus (£5,000 per condition per policy year as standard)	You can top-up by either £1,000 or £2,000 (i.e., up to a maximum £7,000 per condition per policy year).

Restrictions

- This option is only available on 'Premier' and 'Premier Plus' policy types.
- You can 'top-up' your Veterinary Fees Benefit Limit at any point until your pet reaches their 10th birthday. There is no upper age limit applied when removing or decreasing a top-up.
- If you top-up your cover a new 14-day 'Waiting Period' will apply from the effective date of the change. Conditions starting within this waiting period will be subject to the Benefit Limits and terms and conditions in force before the top-up came into effect. Please also refer to our Definition of 'Waiting Period'.

For more information on changing your cover level – including more example scenarios like those above – please refer to vetsure.com/spotlight



Calculating claim settlement for a senior pet

As mentioned in your terms and conditions, for senior pets aged 8 years and over; a 15% co-payment will apply to each and every claim payment for Veterinary Fees, Special Diet and Complementary Medicine, which is in addition to the applicable standard Excess. The co-payment will be calculated as 15% of the treatment cost remaining after your Excess and any other deductions (where applicable) have been subtracted.

Here are some examples to better illustrate this.

Scenario: Truffle is aged over 8 at time of treatment so 15% co-payment applies. His owner has chosen a Premier policy (£2,000 per condition per year) and an Excess of £69 which is payable once only per unrelated condition.

Claim number 1

Truffle has unfortunately developed cruciate disease and has undergone surgery. A claim is submitted with a veterinary bill of £1,500. The settlement is broken down as follows:

Total amount claimed	£1,500.00
Miscellaneous Deductions (e.g. for chew toy included on invoice in error)	-£7.00
Excess to be deducted	-£69.00
Balance after the deductions above	£1,424.00
Co-payment to be deducted (this is calculated as 15% of the total treatment cost claimed after the above deductions have been applied) i.e., 15% of £1,424 in this example	-£213.60
Settlement amount (£1,424 - £213.60)	£1,210.40
Available Benefit Limit per condition	£2,000.00
Benefit remaining for this condition in this policy year (£2,000 - £1,210.40)	£789.60

Claim number 2

Truffle has required some further surgery for his cruciate disease within the same policy year. A 'continuation claim' is submitted for a treatment cost of £1,200 (e.g., treatment cost has exceeded benefit remaining for this condition in this policy year). The settlement is broken down as follows:

Total amount claimed	£1,000.00
Miscellaneous Deductions	-£0.00
Excess to be deducted (no excess applied as collected with first claim for this condition)	-£0.00
Balance after the deductions above	£1,000.00
Co-payment to be deducted (this is calculated as 15% of the total treatment cost claimed after the above deductions have been applied) i.e., 15% of £1,000 in this example	-£150.00
Balance after co-payment applied (£1,000 - £150)	£850.00
Available Benefit Limit remaining following first claim	£789.60
Amount of treatment cost not claimable as exceeds available Benefit Limit	-£60.40
Settlement amount (£1,424 - £213.60)	£789.60
Benefit remaining for this condition in this policy year (benefit is fully recharged at each renewal).	£0.00

Claim number 3

Truffle's policy has now renewed for another year and his policy Benefit Limits have been fully recharged. A further 'continuation claim' is submitted for a treatment cost of £500. The settlement is broken down as follows:

Total amount claimed	£500.00
Miscellaneous Deductions	-£0.00
Excess to be deducted (no excess applied as collected with first claim for this condition)	-£0.00
Balance after the deductions above	£500.00
Co-payment to be deducted (this is calculated as 15% of the total treatment cost claimed after the above deductions have been applied) i.e., 15% of £500 in this example	-£75.00
Balance after co-payment applied (£500 - £75)	£425.00
Settlement amount	£425.00
Available Benefit Limit per condition	£2,000.00
Benefit remaining for this condition in this policy year (£2,000 - £425).	£1,575.00

Lumps, growths, masses, and tumours

Lumps (which might also be referred to as "growths", "masses" or "tumours") that are considered to be of the same 'type' are treated as the same condition. Here are some examples of how this would apply in the context of the policy wording:

- Betty the cat had a mast cell tumour (a cancerous lump) removed from her foot before her policy started. Unfortunately, a further mast cell tumour appeared on her face after her Vetsure policy commenced. As the type of lump is the same, this condition would be considered as 'pre-existing' and excluded from cover.

Betty later develops a lipoma (a non-cancerous fatty lump) on her chest. As Betty has no history of such fatty lumps prior to the policy commencing this is NOT classed as a pre-existing condition and should be covered.

- Barley the Labrador has several growths on different parts of his body and his Vet is concerned and removes them all under general anaesthetic. Barley has no history of lumps of any kind prior to his Vetsure Premier Plus (£5,000 per condition per year) policy starting. The Vet finds most of the lumps to be lipoma (non-cancerous fatty lumps), but one is different and is diagnosed a sarcoma (a cancerous lump).

The lipoma and the sarcoma are two different types of lump and, as such, are considered as two separate, unrelated conditions. This means that one Excess will be collected for each. It also means that Barley's owner has £5,000 available for each of these two conditions each policy year.

Useful Contact Details

Policy Sales, Service
& Renewals

0800 050 2022
info@vetsure.com

Claims

0800 050 2022
claims@vetsure.com



Direct Claims

Thank you for choosing a Vetsure policy for your pet! We, like you, hope that your pet leads a happy, healthy life and you do not need to make a claim for their treatment, but if you do, we want to ensure the process is as easy and hassle free as possible so you can concentrate on just getting them feeling better.

One of the major benefits of using your Vetsure policy at a Vetsure-accredited veterinary clinic is that you can be assured that they will offer a 'direct claim' facility. This will mean that you will only need to pay any excess contribution due up-front and the balance for any eligible claims will be paid direct to your vet!

You are of course welcome to use any veterinary clinic of your choosing, but if they are not Vetsure-accredited 'direct claims' will be offered at their discretion.

For more information about our network of excellent accredited clinics please visit www.vetsure.com/our-network.



When you have finished with this booklet, please recycle it.