



# Policy Terms and Conditions

travel cover  
for cats and dogs

This booklet is specific to the travel cover benefit.  
The terms and conditions of your main policy still apply  
and should be read in conjunction with this booklet.



## Section 1 - Table of benefits

Product	Death of pet per policy year up to	Recovery Costs per policy year up to	Quarantine Costs per policy year up to	Third Party (Dogs only) per policy year up to	Loss by theft or straying per policy year up to	Emergency Vet Fees per policy year up to
Loyal Comprehensive & Pet Protect Gold	£750	£500	£1,500	£2M	£750	£2,000
Loyal Basic	£500	£500	£1,500	£1M	£500	£2,000
Pride	£500	£500	£1,500	Nil	£500	£2,000
Lifelong Essential Protection	Nil	£250	£1,500	£1M	Nil	£1,000
Lifelong Extra Protection Dog	£750	£500	£1,500	£2M	£750	£2,000
Lifelong Extra Protection Cat	£500	£500	£1,500	Nil	£500	£2,000
Lifelong Plus Protection Dog & Cat	Nil	£500	£1,500	£1M	Nil	£1,000
Lifelong Accident	£600	£500	£1,500	£2M	£500	£2,000
Loyal K	£500 accident only	£500	£1,500	£1M	£500	£2,000
Pride K	£500	£500	£1,500	Nil	£500	£1,000
Lifelong Totalcare	£600	£500	£1,500	£2M	£500	£2,000
Lifelong Healthcare	£600	£500	£1,500	£2M	£500	£2,000

Please refer to the relevant section within the terms and conditions for the excess.

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## Section 2 - Definitions

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<b>Agreed Country</b>	Belgium, France, Germany, Ireland, Italy, Luxembourg, Netherlands, Portugal - including Madeira , Spain - including the Balearic Islands, Canary Islands, Denmark, Finland, Gibraltar, Greece, Malta, Sweden, Switzerland.
<b>Certificate for Treatment</b>	A Certificate issued under the terms of the Pet Travel Scheme. This is the official certificate of treatment (in the UK it is called pets2). It is only required for dogs and cats travelling with a valid PETS certificate.
<b>EU Pets Passport</b>	A passport allowing dogs and cats meeting the necessary requirements to move between EU Member States. This has replaced the PETS Certificate.
<b>Exclusions</b>	Specific illnesses, injuries or events which are normally covered by this policy, but for which we will not pay a claim. These will be listed on your Certificate of Insurance.
<b>Illness</b>	Physical disease, sickness, infection or failure, which is not caused by injury. Any changes to your pet's normal healthy state.
<b>Injury</b>	Physical damage or trauma caused by an accident.
<b>Journey</b>	Travel from your home to any agreed country. Travel in and between agreed countries and return journeys to your home.
<b>Maximum Benefit</b>	The most we will pay during the policy year as stated on the table of benefits.
<b>Period of Insurance</b>	The period you are insured for, shown on your Certificate of Insurance.
<b>Period of Travel Insurance</b>	A maximum of 31 days per policy year, this does not necessarily have to be in succession.
<b>PET Travel Scheme (PETS)</b>	The Government Scheme allowing you to take your pet abroad to certain specific countries and re-enter the United Kingdom without the need for your pet to go into quarantine, provided certain criteria have been adhered to.
<b>PETS Certificate</b>	A Certificate issued for dogs and cats before 1 October 2004 used to enter the UK and other EU countries from listed countries until the "Valid until" date shown on the certificate.
<b>Specified Breed</b>	Any Breed shown as such on your Certificate of Insurance.
<b>UK</b>	England, Scotland, Northern Ireland and Wales, the Channel Islands and the Isle of Man.
<b>Vet</b>	A qualified/registered Veterinary Surgeon.
<b>We, Us</b>	QBE Insurance (Europe) Limited.
<b>You</b>	The owner of the insured pet. Your name is given on the Certificate of Insurance. Joint policyholders are not permitted. If more than one person owns the pet you must select who will be the policyholder.
<b>Your Pet/Your Dog</b>	The pet you own, whose name and details are given on the Certificate of Insurance.

## Section 3 - General

This insurance policy is for UK residents only who are taking their pets to an Agreed Country.

You must seek assistance and guidance from DEFRA if you want to take Your Pet abroad. Please visit <http://www.defra.gov.uk> or call 0870 241 1710 for information on the Pet Travel Scheme. This document explains the cover provided by your policy whilst Your Pet is abroad provided that you have activated the travel cover. Please read this, your Certificate of Insurance and sections 4, 16, 17, 18 and 19 of your main policy to ensure that the cover provided meets your requirements. Please also refer to the enclosed table of benefits.

### Important

- You must retain all relevant receipts because we will require you to support your claim with evidence of expenditure.

### What this policy covers

#### What is covered

This policy insures you, for Your Pet, in any Agreed Country, for the Period of Travel Insurance which falls in the Period of Insurance.

Subject to the fixed policy excess for each claim for veterinary fees and/or quarantine costs and/or any claim for compensation or legal costs for property, which has been damaged, this policy covers:

- Emergency veterinary fees as set out in this policy.
- A payment to you if Your Pet dies, depending on the level of cover provided by your policy. Please see table of benefits.
- A payment to you and assistance with costs if Your Pet is stolen or strays.
- Assistance with your costs if you have to cancel or cut short your holiday because Your Pet needs **life saving surgery** or is too ill to travel home.
- Quarantine costs - if despite complying with the necessary regulations and precautions Your Pet is refused re-entry to the UK and has to go into quarantine.
- Payments you legally have to make to other people if Your Dog injures them or damages their property.

There are certain exceptions to the cover described above, so we may not pay for some fees or costs. These exceptions are explained in the parts of the policy to which they apply. Exclusion clauses specific to Your Pet's policy will be listed on your Certificate of Insurance, if applicable.

You as the policyholder have certain responsibilities towards Your Pet and towards us. If you don't meet your responsibilities we may not pay for some fees or costs. Your responsibilities are explained in the main policy terms and conditions.

### What isn't covered

In addition to the general terms and conditions of your policy this policy never insures you for;

- Any amount incurred outside the Period of Travel Insurance.
- Any pet that does not have a valid EU Pets Passport or PETS Certificate.
- Any amount if you do not follow the conditions of the Pet Travel Scheme.
- Any amount if you or Your Pet live outside the UK.
- Any pet that has been outside the Agreed Countries during the journey or within six months before the start of your journey.
- Any journey you take Your Pet on against a vet's advice.
- Any amount if you break the United Kingdom or Republic of Ireland Laws, or regulations, including those relating to animal health or importation.
- Any costs incurred in order to comply with the requirements of the Pet Travel Scheme.
- Any amount if Your Pet is confiscated or destroyed by any government or public authorities.
- Any costs caused because any foreign government or public authority has put restrictions on Your Pet.
- Any amount if Your Pet is not brought back into the United Kingdom by a route approved by the Pet Travel Scheme.
- Any loss incurred by, connected to or resulting from any device failing to recognise, interpret or process any date as its true calendar date
- Any costs incurred in any non-Agreed Country.

**What isn't covered continued:**

- This policy does not cover policyholders who are relocating to another country.
- Dogs used for guarding or racing.
- Any costs caused because DEFRA or the Department of Agriculture, Food and Rural Development in the Republic of Ireland, have put restrictions on Your Pet.
- Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
- Any loss as a result of diseases transmitted from animals to humans.
- Any costs imposed by the Carrier to carry out checks whether required by them or by any Government or governing body.
- Repatriation of Your Pet following its death.
- Any loss due to currency exchanges of any and every description.
- Any claim arising due to non-compliance with any part of the Pet Travel Scheme requirements, whether imposed by the Government, a Carrier or other countries involved in the Pet Travel Scheme.
- Any delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customers or any Government Officials or Authorities of any country unless specifically covered by this Policy.
- Behaviour fees not originating directly from your own vet or fees not originating from the Association of Pet Counsellors or Canine and Feline Behaviour Association (you must be referred by your vet to APBC or CABA).

## Section 4 - Emergency Vet Fees

### How to claim

- You must settle any vets fees claims directly with the vet and keep the receipt.
- We cannot settle any claims with vets abroad. All claims will be settled with you in sterling.
- Claim form receipts must be returned to us **within 6 weeks after the last day of your journey.**

### What is covered

Dependant upon the level of cover you have chosen we will pay you for the cost of any reasonable and necessary emergency treatment Your Pet receives in an Agreed Country during the journey for an illness or injury up to the maximum cost shown on the table of benefits.

You are covered for;

- **Emergency vet fees** for treating the illness or injury (including injuries caused by fire, lightning and poisoning).
- Fees for putting your pet to sleep as long as it is recommended by a vet.

### What isn't covered

We will not pay for;

- More than the Maximum Benefit per policy year.
- The first £100 of treatment for any illness or injury Your Pet receives in an Agreed Country during the journey.
- Vet fees to treat an illness or injury related to Your Pet being pregnant or having puppies / kittens.
- Preventative or routine treatments, for example, vaccinations, spaying, castration, grooming or nail clipping and any claims arising as a result of these procedures.
- House calls or ambulance charges unless the vet confirms that they are essential to Your Pet's health.
- Fees for the cost of any treatment Your Pet receives after the last day of your journey.
- Travelling expenses incurred by either yourself or a vet.
- Any fee charged by a veterinary surgeon to complete the claim form.
- Vets fees to treat an illness, which arises within 14 days of the start of the policy.
- Claims for any tick or worming treatment.
- We will not pay for **emergency vet fees** for a holiday taken within the UK.
- Having Your Pet cremated, buried or otherwise disposed of.
- Fees resulting from an injury or illness specified as excluded on your Certificate of Insurance.
- The cost of any treatment a vet believes can be delayed until Your Pet returns home.
- The cost of any treatment if the journey was made to get Your Pet treatment abroad.

## Section 5 - If Your Pet Dies

### How to claim

- For pedigree pets please send the purchase receipt and pedigree certificate.
- For non-pedigree pets please send the purchase receipt signed by the breeder or the person from whom you purchased Your Pet together with his/her name and full address.
- For rescue pets please send us the paperwork you were given by the rescue centre showing price/donation you paid.
- All paperwork must be submitted within 6 weeks of your pet's death.
- In absence of the full supporting paperwork we will pay the price that we feel is fair up to the maximum benefit.

### What is covered

Where a death benefit is applicable and dependent upon the level of cover you have chosen, if Your Pet dies during the journey we will pay you the price that you paid for Your Pet, up to the maximum cost shown on the table of benefits.

- You are also covered if Your Pet dies whilst and because it is giving birth.
- We will pay you this money even if we have already paid for vet's fees to treat illness or injury

### What isn't covered

We will not pay for;

- More than the Maximum Benefit per policy year.

In conjunction with the above, we will not pay you if:

- Your Dog dies from an illness when Your Dog is
  - 6 years or over if shown as a Specified Breed or:
  - 8 years or over for all other breeds
- Your cat is 10 years or over and dies from an illness.
- Your Pet dies from an illness that arises within 14 days of you taking out the policy.
- Your Pet is put to sleep due to aggression, unless this can be attributed to a medical condition.
- Your Pet dies and the journey was made to get treatment abroad.
- Any amount if the death relates to an exclusion listed on your Certificate of Insurance or that is generally not covered by these terms and conditions.

## Section 6 - Loss by Theft or Straying

### How to claim

- If Your Pet is not found within 30 days you may claim the price you paid for Your Pet.
- For pedigree pets please send the purchase receipt and pedigree certificate.
- For non-pedigree pets please send the purchase receipt signed by the breeder or the person from whom you purchased Your Pet together with his/her name and full address.
- For rescue pets please send us the paperwork you were given by the rescue centre showing price/donation you paid.
- If you get Your Pet back after we have paid you, you must pay back all of the money we paid you.
- In absence of the full supporting paperwork we will pay the price that we feel is fair up to the maximum benefit.
- You must claim for this benefit within 6 weeks of the date of loss.

### What is covered

If covered by your chosen policy we will give you the price you paid for Your Pet up to the maximum cost shown in the table of benefits, if during your journey;

- It is stolen or strays; and
- You don't get it back within 30 days

### What isn't covered

We will not pay for;

- More than the Maximum Benefit per policy year.
- Any amount if Your Pet is stolen or strays within 14 days of the start of the main policy.
- Any amount unless you report the loss or theft of Your Pet within 24 hours of discovering it missing and there is some official documentation to certify the theft or loss was reported to the police or to the ship, aircraft, train or coach operator if the loss or theft happened while you were travelling with them.
- Any costs unless you immediately take all reasonable steps to find or recover Your Pet.
- Any costs incurred within the first 30 days after the date of loss.

## Section 7 - Recovery - Advertising/Reward & Curtailment

### How to claim

#### • Reward

- If you have paid a reward to recover Your Pet please provide a receipt and the name and address of the person that this was paid to.

#### • Curtailment

- Your vet must have recommended that you cut your holiday short.
- We will also require cancellation invoices from your travel agent, the operator or other holiday sales organisation.
- The invoices must show the dates and total cost of your holiday, the date you decided to cancel or return home and any expenses that you cannot recover.
- All paperwork must be submitted within 6 weeks from the date you returned home.

### What is covered

We will pay you up to the maximum cost as shown in the table of benefits for;

#### Recovery - Advertising & Reward

If Your Pet is stolen or goes missing we will pay;

- The cost of advertising.
- The amount of any reward you have offered and paid to get Your Pet back.
- The cost of accommodation to stay and look for Your Pet if it has not been found or returned by the scheduled last date of your journey.

#### Curtailment

If Your Pet has an injury or illness and has to return home because a vet believes Your Pet needs life saving surgery and you have to cut short your holiday, we will pay;

- The value of any unused travel and accommodation expenses and any extra travel expenses to return Your Pet home.

If Your Pet has an injury or illness during your journey and a vet believes Your Pet cannot travel home the same way it travelled abroad. We will pay;

- Any extra costs to get Your Pet home.
- The cost of the accommodation for you to stay after your scheduled date of travel home until Your Pet is well enough to travel.

### What isn't covered

We will not pay for:

- More than the Maximum Benefit per policy year.

#### Recovery - Advertising & Reward

- Any reward not supported by a signed receipt giving the full name and address of the person who found Your Pet.
- Any reward paid to a member of your family, any person travelling with you on the same holiday or employed by you.
- Any amount unless you report the loss or theft of Your Pet within 24 hours of discovering it missing and there is some official documentation to certify the theft or loss was reported to the police or ship or aircraft train or coach operator if the loss or theft happened while you were travelling with them.
- Any costs unless you immediately take all reasonable steps to find or recover Your Pet.

#### Curtailment

- Any amount unless a vet has certified Your Pet is too ill to travel or has to return home for **life-saving surgery**.
- Any amount if the journey was made to get treatment abroad.
- More than £30 per day for any accommodation costs after your scheduled return date.
- Any amount for the cost of food.
- Any amount if the cost of accommodation is at a property owned by you or your family or any person travelling with you on the same holiday.
- Any amount arising from an illness or injury listed as an exclusion on the Certificate of Insurance.

## Section 8 - Quarantine Expenses and Loss of Documents

### How to claim

We will ask you to support your claim with documentary evidence that Your Pet was micro-chipped prior to your journey with a micro-chip of ISO standard 11784 or Annex A to ISO standard 11785.

### What is covered

We will pay you up to the maximum cost as shown in the table of benefits if Your Pet is not allowed back into the UK because of the failure of the microchip, EU Pet Passport or the PETS certificate or certificate for treatment against parasites being lost or stolen. You are covered for:

- The cost to keep Your Pet in quarantine.
- The cost of getting a duplicate EU Pet Passport, PETS Certificate or Certificate for treatment against parasites
- The cost of temporary accommodation while getting the duplicate EU Pet Passport, PETS Certificate or Certificate for treatment against parasites
- Any extra costs to travel home if the time taken to get a duplicate EU Pet Passport, PETS Certificate or Certificate for treatment against parasites causes you to miss your scheduled travel arrangements back to your home.

### What isn't covered

We will not pay for:

- More than the Maximum Benefit per policy year.
- The first £100 of any claim under this section.
- Any costs that result from the failure of any microchip that does not meet ISO standard 11784 or Annex A to ISO standard 11785.
- Any costs that result from a microchip reader failing to read a microchip.
- Any costs unless you report the loss or theft of your EU Pet Passport, PETS Certificate or Certificate for treatment against parasites, within 24 hours of discovering it missing and there is an official document to certify the theft or loss was reported to the police or ship or aircraft, train or coach operator if the loss or theft happened while you were travelling with them.
- Any costs that result from the EU Pet Passport, PETS Certificate or Certificate for treatment against parasites being lost or stolen whilst left unattended unless they are in your accommodation or the locked boot, covered luggage area or glove compartment of a locked vehicle.
- Any costs unless you immediately take all reasonable steps to find or recover your EU Pet Passport, PETS Certificate or Certificate for treatment against parasites.
- More than 7 days temporary accommodation costs.
- More than £30 per day for temporary accommodation costs.
- Any fees arising from any condition of which you were aware before the start of the journey.

## Section 9 - Liability Cover (applies to dog policies only)

In this section, 'you and your' mean you or any person looking after or handling Your Pet with your permission.

### How to claim

- You must not admit responsibility, agree to pay any claim or negotiate with any other person following an incident.
- You must inform us immediately of any potential claim.
- You agree to provide us with any information connected with the claim that we ask for including details of Your Pet's history.
- You agree to help us find out details of the incident that results in a claim or provide us with written statements and go to court if needed.
- You must allow us to take charge of the claim made against you and allow us to prosecute in your name for our benefit.
- You must immediately forward original copies of written summons or any other legal document you receive and you must never reply to any of these documents.

### What is covered

- We will pay up to the maximum cost shown in the table of benefits.
- If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving Your Pet during the policy year we will pay;
  - Compensation and costs awarded against you by a court; and
  - The legal cost and expenses for defending a claim against you.

### If other dogs are involved

- If other dogs are involved with Your Dog in causing injury or damage, we will only pay for the share of the injury or damage, which Your Dog caused.
- If the other dogs belong to you but are not insured, you will have to pay for the share of the injury or damage, which your uninsured dogs cause. For example if you have 3 dogs which cause injury or damage and only one is insured, we will pay one third of any claims made against you.
- If the other dogs belong to someone else, that person will have to pay for the share of the injury or damage, which their dogs cause. For example, if Your Dog and someone else's dog cause injury or damage, we will only pay one half of any claims made against you.

### What isn't covered

We will not pay for;

- More than the Maximum Benefit per policy year.
- The first £250 of any claim.
- We will not pay compensation or legal costs if the injured person:
  - Is part of your family
  - Lives in your home
  - Works for you
  - Is looking after Your Dog with your permission
  - Is travelling with you on the same holiday
- We will not pay compensation or legal costs if the damaged property belongs to you or someone who:
  - Is part of your family
  - Lives in your home
  - Works for you
  - Is looking after Your Dog with your permission
  - Is travelling with you on the same holiday
- Compensation or legal costs if you or someone listed above is looking after the property or holding it in trust.
- Any compensation costs and expenses if you are legally responsible only because of a contract you have entered into.
- Any compensation, costs and expenses resulting from an incident, that takes place as a result of your profession, occupation or any business.

### **What isn't covered continued:**

- Any costs or expenses defending you, which we have not agreed beforehand.
- Any compensation, costs and expenses arising from an incident if you have not followed advice or information given to you by previous owners or re-homing organisation about the behaviour of Your Dog.
- Any compensation costs and expenses if you are deemed responsible in any country other than the Agreed Countries.
- Any claim arising outside the Agreed Countries.
- Any compensation, costs and expenses due to a deliberate act by you, a member of your family or anyone permanently living with you.
- Any compensation, costs and expenses if you are responsible for air, water or soil pollution, unless it can be proved that the pollution took place immediately after and as a result of an accident involving Your Pet.
- Costs resulting from any incident specified as excluded on your Certificate of Insurance or generally not covered within these terms and conditions.
- Claims, which would be covered by any other insurance you or the person looking after your pet have.

## **Section 10 - How to Claim**

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### **General Procedure**

1. Telephone 0870 243 0088 as soon as possible to tell us that you will need to claim. However, you do not need to contact us before any emergency treatment begins.
2. Please ensure that you take the travel claim form abroad with you. Ask a vet to complete the form in respect of vet's fees and collect any supporting information we ask for. You must forward all individual receipts pertaining to a claim.
3. Send your form and documents to :  
Pet Protect Ltd  
Furness House  
Ground Floor  
53 Brighton Road  
Redhill  
Surrey  
RH1 6RD
4. We will pay your claim:
  - If the claim is correct and complete;
  - When we have all the information we need to support the claim;
  - When we are sure the claim is valid; and
  - When any legal action or other action has been settled.

## **Section 11 - Other Provisions**

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Sections 4, 16, 17, 18 and 19 of your main policy also apply to this policy. Please read those sections together with this policy.



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