



Pet Insurance for Cats and Dogs

Terms and Conditions
for Lifetime Policies



Contents

Introduction.....	3
Contact Details.....	4-5
Making a Claim.....	6-9
1. Words and Phrases with Special Meanings.....	10-13
2. Your Cover.....	14-26
2.1 Veterinary fees.....	15-17
2.2 Death from accident and illness.....	17
2.3 Finding your pet.....	18
2.4 Theft and straying.....	18-19
2.5 Boarding fees if you need to go into hospital.....	19
2.6 Holiday cancellation.....	19-20
2.7 Travelling abroad with your pet.....	20-23
2.8 Third Party Liability.....	23-25
General exclusions.....	26
3. Policy Cancellation.....	27-28
4. Things you need to do and we need to do.....	29
5. How to make a Complaint.....	30
6. Legal and Compliance.....	30-33
6.1 Contract of insurance.....	31
6.2 Premiums and terms and conditions.....	31-32
6.3 Fraud.....	32
6.4 Reinstatement.....	32
6.5 General conditions.....	32-33
6.6 Change of insurers.....	33
6.7 Financial Services Compensation Scheme.....	33
6.8 Policy underwriter.....	33
7. Using your Personal Information.....	34
Notes.....	35

Introduction

To make **your** policy document easier to read, **we** have tried to use less jargon. Where **we** use any words or phrases with a certain meaning, **we** tell **you** what it means in the 'words and phrases with special meanings' section.

This policy meets the demands and needs of a person who wants to make sure the veterinary costs of their **pet** are met now and in the future.

This policy tells **you** all about what **your pet** is covered for and what is not covered, and should be read along with **your schedule**. **Your schedule** is **your** personalised document which shows the type of policy **you** have chosen. The **maximum benefits**, **excess** and any special **conditions** and exclusions that apply to **your** cover are shown in **your schedule**. If any of the information is wrong, please contact **us** straight away so that **we** can update **your** policy record.

To contact **us**, **you** can call or write to **us**. **You** will find all of **our** contact details in the Contact Details section on page 4.

Contact Details



You can call **us** on 0345 602 4797

If **you** prefer, **you** can also speak to **us** on live chat through **our** website at www.petprotect.co.uk



To improve the quality of **our** service, **we** may monitor and record telephone calls. The cost of calls to 03 prefixed telephone numbers are charged at national call rates. Charges may vary for different network providers.

Send your email to the relevant department:

General enquiries or cancellations:

enquiries@petprotect.co.uk

Claims:

claims@petprotect.co.uk

Complaints:

complaints@petprotect.co.uk

Alternatively write to **us** at:



Pet Protect Limited
PO Box 900
Borehamwood
WD6 9QW



24/7 pet advice if your pet is unwell

Your Pet Protect Lifetime policy gives **you** access to **our** PetConnect Vet Assistance Helpline for any non-emergency **pet** health queries, behavioural and nutritional advice, and an opportunity to talk to someone should **you** sadly lose **your pet**.

Call PetConnect any time of the day or night on 0303 332 0339. Make sure that **you** have **your** policy number to hand when **you** call.

But remember, in an emergency:

You should always consult **your vet** immediately if **your pet** has collapsed, is unconscious or has been involved in a serious **accident**.

If **you** then need to make a claim, please visit **our** website www.petprotect.co.uk for more details on submitting a claim. Or you can contact **us** by live chat through **our** website or call **us** on 0345 602 4797.



Making a Claim



How to make a claim using the different benefits of your policy

Please refer to **your schedule** which details the amount available to **you** for each **benefit**.

To make a claim, visit **our** website: www.petprotect.co.uk, where **you** will find all the information **you** need.

All claims must be submitted to **us** within 6 months of the date when any **treatment** started.

Which documents do you need to submit a claim

We will need the following documents (as a minimum) to process **your** claim. Please refer to the specific **benefit you** are claiming from for any additional requirements.

- Completed claim form;
- Bank details - payment can only be made to **you** or the treating veterinary provider.
- Original itemised and dated invoices for the **treatment** provided;
- Full clinical history;
- Any supporting documentation such as laboratory reports.

Providing the above documents to support **your** claim will help **us** to process and pay **your** claim without delay. **We** may contact **your** veterinary provider or **you** if **we** require more information to support **your** claim.

If there is any other insurance under which **you** may be entitled to claim, **you** must provide **us** with contact details for the other insurance provider(s) and any policy number. In this case, **we** may pay only **our** share of **your** claim.

Making a Claim

Pre-authorisation of claims

Although **we** can offer general advice in advance about whether a claim might be approved, **we** cannot authorise or guarantee that **your** claim will be paid until **we** have a fully completed claim form and we've finished assessing it.

We offer a pre-authorisation service for claims expected to exceed £500. This can only be accessed by the treating veterinary practice. They must visit www.petprotect.co.uk/pre-authorisation and complete the form.

How to make a claim under veterinary fees

If **you** want to make a claim for **veterinary fees**, please follow the general process in Making a claim shown on the previous page and remember if, sadly, you're claiming for putting **your pet** to sleep (euthanasia) as well as for **treatment**, **you** can combine these things on the same form.

How to make a claim under loss by theft or straying

If **you** want to make a claim for permanently losing **your pet**, please follow the general process in making a claim, and remember these extra things:

- **You** must wait at least 30 days after **your pet** is initially lost before making a claim.
- Please include proof of the price **you** paid or donated for **your pet**. For pedigree **pets** that's the pedigree certificate and purchase receipt. For non-pedigree **pets** it's the purchase receipt signed by the seller including their name and address. For rescue **pets**, send the paperwork **you** were given showing any price or donation that **you** paid.

How to make a claim under recovery – advertising and reward

If **you** want to make a claim for advertising **your** lost **pet** and/or paying a reward for their successful recovery, please follow the general process in making a claim above and remember these extra things:

- Please provide receipts for any advertising costs **you** incurred or any reward paid.

How to make a claim under if your pet dies due to an accident

If **you** want to make a claim for compensation because **your pet** has died because of an **accident**, please follow the general process in making a claim above, and remember these extra things:

- Please include proof of the price **you** paid or donated for **your pet**. For pedigree **pets** that's the pedigree certificate and purchase receipt. For non-pedigree **pets** it's the purchase receipt signed by the seller including their name and address. For rescue **pets**, send the paperwork **you** were given showing any price or donation that **you** paid.

How to make a claim under kennel and cattery fees

If **you** want to make a claim for the cost of putting **your pet** into kennels or cattery while **you** or a **family** member have been in hospital, please follow the general process in making a claim above, and remember these extra things:

- **You** must get a medical certificate when **you** or the **family** member leaves hospital and include it with **your** claim.
- **You** must get a receipt from the kennels or cattery with the dates of lodging and include it with **your** claim.

How to make a claim under third party liability

If **you** want to make a claim for **your** liability to a third party, please follow the general process in making a claim above, and remember these extra things:

- **You** must tell **us** immediately about any incident involving **your** dog.
- Download a third-party liability claim form from **our** website, complete the form in full and return it to claims@petprotect.co.uk or by post.

- **You** must immediately forward original copies of any court documents or any other legal document **you** receive.
- Never send a reply to any letters, court documents or other legal documents **you** receive. Instead, forward them immediately to **us** to deal with.

How to make a claim under holiday cancellation

If **you** want to make a claim for the cost of cancelling **your** holiday because **your pet** required life-saving surgery, please follow the general process in making a claim above, and remember these extra things:

- We'll need proof that a **vet** recommended or told **you** that **you** must cancel **your** holiday.
- Please send **us** evidence of the cancellation from **your** travel agent, tour operator, hotel, airline and/or other travel organisation. This must show the dates and total cost of **your** holiday, the date **you** decided to return home, and any unexpected extra fees **you** incurred as a result of the cancellation.
- **You**'ll need to include receipts for any extra travel expenses **you** incurred and provide an explanation for why **you** had to pay each expense.
- If **you** have travel insurance, we'll need to see a copy of the certificate including a description of what's covered.

How to make a claim under travel cover

If **you** want to make a claim relating to **emergency treatment** whilst travelling with **your pet**, please follow the general process in making a claim above, the specific process(es) in the other relevant sections of this document, and remember these extra things:

- **You** must submit **your** claim to **us**, along with all relevant documentation, receipts, etc, within 6 weeks of returning to the **United Kingdom**. Please submit **your** claim as soon as possible within that time.
- Claims under this **benefit** only apply to **treatment** received during the journey.
- **We** cannot settle any claims with **vets** abroad. All claims will be settled in British Pounds (£GBP) using the exchange rate of the day **your** claim is processed.
- **We** require any clinical notes to be translated into English and **we** will not pay for any fees incurred for this process.
- For quarantine expenses and loss of documents, **we** require documentary evidence that **your pet** was microchipped prior to **your** journey with a microchip of ISO standards of 11784 or 11785.

1 Words and Phrases with Special Meanings

Accidental Injury means a sudden and unforeseen injury which is the result of an identifiable and known cause or event. This includes any **symptoms**, whether or not diagnosed.

Additional Coverages

- a. The alternative or complementary treatments, hydrotherapy, physiotherapy, herbal and homeopathic medicines, chiropractic, behavioural and acupuncture.
- b. prescription diet;
- c. dental disease;
- d. dental accidents;

Assistance Dogs means a dog that has been specifically trained (evidenced by certification) to support disabled people and people with medical **conditions** that have been diagnosed by a recognised healthcare professional.

Complementary Treatment means hydrotherapy, osteopathy, laser **treatment**, electrical muscle stimulation, acupuncture, herbal or homeopathic medicine, physiotherapy, behavioural or chiropractic **treatment**.

Condition(s) means any **illness** or **accidental injury** whether or not it results in a diagnosis. There will be **conditions** that will fall in the following categories:

1. **Bilateral** means any **condition** affecting the right and left sides of **your pet** where there is an underlying cause. For example, hip dysplasia for hips, ear inflammation (otitis) for ears, cruciate ligament disease, or luxation of the kneecaps (patellae). These conditions are considered as one condition where the second body part is affected within a 12-month period.
2. **Related** means if a number of **symptoms** are:
 - Subsequently diagnosed as one **condition**; or
 - Caused by, related to, or result of another **condition** or **symptom**.

For example, a **related condition** could be excessive drinking as a **symptom** of diabetes. **We** would consider this as one **condition** not two.

When applying a **maximum benefit** or exclusion, **we** will consider bilateral, or **related conditions** as one **condition**. An **excess** (for example £95) is a fixed amount of money that **you** are required to pay towards each accepted claim. **You** have to pay the **excess** only in respect of **your** first successful claim under each **condition** during any **period of insurance**. **Your excess** is shown on **your schedule** along with **your** period of insurance.

Emergency Treatment under **travel cover** means **treatment** that is of immediate need in order to save **your pet's** life. This does not cover any **treatment** which the **vet** believes can be delayed until the **pet** returns to the **United Kingdom**.

Equipment means any behavioural training aids, surgical collars, cages, protective boot, surgical supports and braces, harness, surgical t-shirts, sharps bins and containers and uripet collection devices.

Words and phrases with special meanings/cont...

European Union means the following countries: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden; together with Iceland, Liechtenstein, Norway and Switzerland.

Excluded Breed means any excluded breeds. Please refer to page 26 for the full list of **excluded breeds**.

Excess(es) means a fixed amount **you** pay (for example £95) towards each **condition** within each **period of insurance** - the amount you must pay is shown on your **Certificate of Insurance**. In respect of injury or illness an **excess** is payable for each unrelated **condition** treated during the **period of insurance**. If the treatment dates of an injury, disease or illness fall into more than one **period of insurance**, you will be required to pay the **excess** for each **period of insurance**. When your **pet** reaches a certain age this **excess** will change, this change and the age when it applies for your **pet**, is shown on your **Certificate of Insurance**.

You have to pay the **excess** only in respect of each new claim per **condition**, per **period of insurance**. Your **excess** is shown on **your schedule** along with **your period of insurance**. When **your pet** reaches a certain age this **excess** will change, this change and the age when it applies for **your pet**, is shown on **your certificate of insurance**.

Family means **your** spouse, civil partner, partner or children who **you** currently live with.

Illness means disease, sickness, abnormality, infection or failure which is not caused by an **accidental injury**. This includes any **symptoms**, whether or not diagnosed.

Maximum Benefit means the most **we** will pay for any part of the cover. The **maximum benefits** are shown in **your schedule**.

Pet means the cat or dog named and described on **your schedule**.

Pet Protect Limited means the administrator of this policy. Pet Protect Limited is registered in England and Wales with registered number 1774371. Registered office: 4th Floor, Limelight, Elstree Way, Borehamwood, Hertfordshire, **United Kingdom**, WD6 1JH. Pet Protect Limited is authorised and regulated by the Financial Conduct Authority (Firm reference number 311794).

PETS means the Pet Travel Scheme. This allows **you** to take **your pet** abroad to certain countries and return to the **United Kingdom** without the need for **your pet** to go into quarantine.

Policy Year means the 12 month period shown on **your schedule** during which **your premium** and **benefit** levels are guaranteed. However, if there is a change to **your** circumstances or correction to **your pet's** details, **we** may need to alter **your premium** during that 12 month period.

Premium(s) means the **premium** payable either monthly or yearly by **you**. **You** must pay **your premium** in full and on time to be covered.

Pet Connect means the helpline managed by Vetsdirect Limited.

Words and phrases with special meanings/cont...

Pre-existing Condition means any **condition** or complication directly resulting from a **condition** that has been identified or investigated by a **vet**, if known to **you** or otherwise reasonable for **you** to have known about prior to the start of the insurance.

Purchase Price is the price **you** paid for **your pet**, up to the policy limit.

Schedule means the personalised document which tells **you** the details of **your** cover.

Specified Breeds means any of the following - Akbash, Alano Español, Alapaha Blue Blood Bulldog, Alpine Dachsbracke, American Bandogge Mastiff, American Blue Gascon Hound, American White Shepherd, Appenzeller Sennenhunde, Azawakh, Azores Cattle Dog, Banter Bulldogge, Basenji, Basset Hound, Belgian Shepherd Dog, Belgian Shepherd Dog (Groenendael), Belgian Shepherd Dog (Laekenois), Belgian Shepherd Dog (Malinois), Belgian Shepherd Dog (Tervuren), Bernese Mountain Dog, Boxer, Braque Francais Pyrenees, Bulldog, English Bulldog, French Bulldog, Toy Bulldog, Bullmastiff, Caucasian Mountain Dog, Central Asian Outcharka Shepherd, American English Coonhound, Coonhound, Black and Tan Coonhound, Bluetick Coonhound, Redbone Coonhound, Treeing Walker Coonhound, Dalmatian, Danish Broholmer, Deerhound, Scottish Deerhound, Doberman Pinscher, Dutch Sheepdog, English Mastiff, Entlebucher Mountain Dog, Estrela Mountain Dog, German Shepherd Dog, King German Shepherd, Great Dane, Great Pyrenees, Greater Swiss Mountain Dog, Greyhound, Grand Basset Griffon Vendéen, Himalayan Sheepdog, Icelandic Sheepdog, Irish Wolfhound, Italian Greyhound, Landseer, Mastiff, Mee Kyun Dosa, Neapolitan Mastiff, Newfoundland, Old English Mastiff, Old English Sheepdog, Olde English Bulldogge, Peruvian Inca Orchid, Pharaoh Hound, Pyrenean Mountain Dog, Pyrenean Shepherd, Rafeiro do Alentejo, Giant Schnauzer, Shiloh Shepherd, Sloughi, Bull Terrier, English Staffordshire Terrier, Miniature Bull Terrier, Miniature English Bull Terrier, Soft Coated Wheaten Terrier, Staffordshire Bull Terrier and Tibetan Mastiff.

Start Date means the date when **your pet** first becomes covered under this policy. The **start date** is shown on **your schedule**.

Symptom(s) means a change in **your pet's** normal healthy state, its bodily functions or behaviour.

Travel Documents means the **PETS** Certificate and/or Certificate for **treatment** against parasites issued for **your pet** under the terms of the **PETS**.

Treatment(s) means any examination, consultation, advice, tests, X-rays, medication, surgery, nursing and care given by a **vet**, veterinary practice or member of an approved professional organisation following **your vet's** instruction.

We may contact **your vet** for further information.

Working Dog means **your pet** being used or trained for commercial use, guarding, gun, security, farming, hunting, racing and volunteering.

Underwriter means Pinnacle Insurance Limited.

United Kingdom means England, Scotland, Wales, Northern Ireland plus Channel Islands and Isle of Man.

Words and phrases with special meanings/cont...

Vet means:

1. In the **United Kingdom**, the Channel Islands or the Isle of Man, a member of the Royal College of Veterinary Surgeons; or
2. Outside the **United Kingdom**, the Channel Islands or the Isle of Man, a veterinary surgeon who is registered and actively working in a country covered by the **PETS**.

Vet Fees means fees charged to give **treatment** for a **condition**.

Vet Fee Contribution means the amount **you** must pay towards each accepted claim after any **excess** has been removed. A **vet fee contribution** is a fixed percentage (for example 5%) that is applied to every accepted claim **you** make under that **benefit**. This amount is calculated as a percentage of the claim depending on the age of **your pet** at the start of the current **period of insurance**. This percentage contribution is stated on **your schedule**.

We, Us, Our means **Pet Protect Limited**.

You, Your, Yourself means the person named in the **schedule** who is responsible for **your pet**.



2 Your Cover

In this section **we** tell **you** what is covered and what is not covered during the **policy year**.

The most **we** will pay is up to the **maximum benefit** limits, which are shown in **your schedule**.

Your excess and any **conditions** not covered are also shown in **your schedule**.

Pet Age Limits

You can insure **your** dog from 8 weeks of age and **your** cat from 6 weeks of age.

The upper limit to start a new policy for most breeds of dogs is their 8th birthday. For **our** list of specified breeds it is their 6th birthday. For cats, the upper age limit is their 10th birthday.

Once **your pet** is insured, cover can continue beyond these upper age limits.

Cover Limits

Lifetime Cover

The **maximum benefits we** will pay under this policy per **policy year** are shown in **your schedule**.

2.1 Veterinary Fees

If **your pet** falls ill, is injured or needs **treatment** from a **vet**, this part of the cover helps **you** pay for the **vet fees**.

We may contact **your vet** for further information to support **your** claim. If **we** believe the fees and/or **treatment** are excessive, **we** will talk with **your vet** about the costs on **your** behalf.

What you pay

- The **excess**
- **Your vet fee contribution**

What you are covered for

- ✓ **Vet fees** for the cost of any **treatment your pet** has received for a **condition(s)** subject to the **maximum benefit** applicable. Please refer to **your schedule** for a breakdown of **your policy benefits** and limits.
- ✓ Any **complementary treatment your vet** recommends up to the **maximum benefit**;
- ✓ The cost of having **your pet** put to sleep (euthanasia) if recommended by **your vet** for humane reasons;
- ✓ The cost of emergency transfer fees where it is essential that veterinary staff are needed to provide supportive care during transit.
- ✓ The cost of prescription diet food as recommended by **your vet** up to the **benefit** limit shown in **your schedule** unless for **treatment** of dental or obesity **conditions**.
- ✓ The cost of dental **treatment** as a result of an **illness** or **accidental injury**;
- ✓ The cost of **treatment** for a dental **condition** and any **related conditions**, so long as:
 - There is a history of annual check-ups. If not annual, then as recommended by **your vet**. **We** would need proof that any advice given has been followed within 6 months; and
 - The **treatment** is to relieve suffering due to **illness**;
- ✓ Ongoing **treatment** of a **condition** so long as the policy stays in force.
- ✓ The cost of any **emergency treatment your pet** has received in any country included in the **PETS** as part of the Extension of **vet fees** cover abroad.

What we will not pay for

- x Any **pre-existing condition** or **symptom**, or anything related to it, that **you** were aware of or has been noted and/or checked by a **vet** before this policy started.

2.1 Veterinary Fees/cont...

- x More than the specified amount in **your schedule** per **period of insurance** for cruciate ligament rupture, tear or damage, CT/MRI scans and any associated costs.
- x Any excluded **condition** shown on **your schedule**.
- x The cost of any **treatment** for any **illness** which occurs or shows **symptoms** within 15 days of the **start date**.
- x House calls, any extra cost for avoidable out of hours **treatment**, or ambulance fees, unless **your vet** confirms that moving **your pet** would either endanger its life or seriously worsen the **condition**.
- x Costs relating to routine preoperative screenings or blood tests.
- x Routine and preventative **treatments**, such as vaccinations, cosmetic dentistry, cosmetic surgery, cleaning and descaling of teeth, spaying, castration, routine removal of dew claws, grooming and nail clipping and any claims arising from these procedures.
- x The cost of any **treatment** for any claims directly and indirectly related to fleas, worms, internal and external parasites and parasitic **conditions**.
- x Any costs for **treatment** for all disease or **illness** contracted abroad.
- x Complications caused by cosmetic treatments or where **your vet** confirms the **treatment** was not necessary.
- x Pheromone therapy.
- x **Treatment** related to retained testes if **your pet** is over 12 weeks of age at the **start date**.
- x Any costs relating to pyometra (an infection in the uterus), or any **conditions** relating to the prostate or mammary glands, unless **your pet** has been neutered.
- x Cost of any food except as set out in "what **you** are covered for" point 5.
- x Cost of any post mortem examination.
- x The cost of cremation or burial of **your pet**.
- x Equipment - surgical collars, cages, protective boots, surgical supports and braces, harnesses and surgical t-shirts.
- x Any behavioural equipment, such as training aids, purchase of videos, tapes, books, other training equipment, retraining programmes, travel costs for taking **your pet** to training classes or relocating **your pet** for training purposes.
- x **Treatment** for an **illness** that could be avoided by vaccination and **you** didn't vaccinate as recommended by **your vet**. Homeopathic vaccines are not acceptable.
- x **Treatment** related to pregnancy, giving birth or breeding and any complications caused by them.

2.1 Veterinary Fees/cont...

- x **Treatment** which **your vet** confirms **you** could have given in **your** home **yourself**.
- x Organ or stem cell transplants, limb prostheses including any **vet treatment** needed to fit the prosthesis other than the cost of replacing hip, knee and/or elbow joints.
- x Any costs if **your dog** is put to sleep due to aggression unless this can be attributed to a medical condition.
- x Travel costs for taking **your pet** to the **vet**.
- x **Treatment** following a fight between two or more of **your pets** or where one of the **pets** involved is living at **your** address but belongs to a member of **your family** or anyone else living with **you** on a permanent or temporary basis.
- x Fees charged by **your vet** for completing claim forms.
- x Fees charged by **your vet** for referral to another **vet**.
- x **Treatment** without an itemised invoice.
- x Euthanasia for aggression

2.2 Death from Accident or Illness

What we will pay

- ✓ **We** will repay **you** the purchase price **you** paid for **your pet** if it dies due to an **accident** or **illness** and is under the age of 8 years. This is up to the amount shown in **your schedule**
- ✓ **We** will pay this **benefit** as well as any **treatment** costs already paid to treat **your pet**.

If **you** don't have written formal proof of payment or **you** did not pay for **your pet**, **we** will pay **you** whichever is the lower value of the amount you stated when you applied for cover or the market value.

What we will not pay for

- x If **your pet** dies as a result of an **accident** which occurs within 15 days of the **start date**.
- x If **your pet** dies due to any **condition** or **symptom**, or anything related to it, that **you** were aware of or has been noted and/or checked by a **vet** before the **start date** or any **condition** not covered.
- x For the cost of **your pet** where a decision is made to put the **pet** to sleep (unless the **vet** confirms it was not humane to keep **your pet** alive).
- x Any cost for death resulting from pregnancy, giving birth or breeding.

2.3 Finding your Pet

What we will pay

- ✓ **We** will repay **you** for any local advertising costs, rewards and other costs **you** have had to pay to help recover **your pet** after it is stolen or goes missing. **We** will not pay more than the amount detailed in your **schedule**.
- ✓ If **you** have paid a reward to recover **your pet**, please provide the receipt and full name and address to whom the reward was paid to.

What we will not pay for

- x If **your pet** is stolen or goes missing within 15 days of the **start date**.
- x Any reward where **you** do not have a signed receipt giving the name, address and telephone number of the person who found and returned **your pet** to **you**.
- x Any reward to a **family** member or someone employed by **you**.
- x Any reward to the person who was caring for **your pet** when it was lost or stolen.
- x Any ransom costs if **your pet** is stolen.
- x If **your** dog is not microchipped at the time of any claim (except where this is not suitable for reasons of animal health).
- x Any costs for services carried out by another person, company, organisation or **pet** detective other than producing posters and leaflets for local advertising and sharing the loss on the internet and social media.

2.4 Theft and Straying

What we will pay

- ✓ **We** will repay **you** the price **you** paid for **your pet** up to the **maximum benefit** detailed in **your schedule** if it is stolen or goes missing and is not recovered within 30 days.

If **you** don't have written proof of payment or **you** did not pay for **your pet**, we will pay **you** the fixed amount shown in the restricted cover section of your Insurance Product Information Document.

What you need to do

- As soon as **you** find out **your pet** is missing, **you** must notify your registered veterinary practice, local rescue centre or local authority warden (for dogs only) to let them know where **your pet** went missing.
- If **your pet** is found after **we** have paid **you**, **you** must pay **us** back all the money **you** received. **We** may take legal action to recover the money if **you** do not pay the money back to **us**.

What we will not pay for

- ✗ If **your pet** is stolen or goes missing within 15 days of the **start date**.
- ✗ If **your dog** is not microchipped at the time of any claim (except where this is not suitable for reasons of animal health).

2.5 Boarding Fees if you need to go into Hospital

What we will pay

- ✓ **We** will repay **you** up to the amount shown in **your schedule** for kennel or cattery fees **you** have paid if:
 - **You** or a member of **your family** is ill or injured and has to spend more than 48 hours in hospital; and
 - **Your pet** stays in a licensed kennel or cattery while **you** or a member of **your family** are in hospital.

We will not pay any costs resulting from **you** or a member of your **family** being in hospital for any of these events:

- ✗ Alcoholism, drug abuse or self-inflicted injuries, pregnancy or giving birth.
- ✗ An **illness** or **accidental injury** first occurring or showing **symptoms** before the **start date**.
- ✗ An **illness** first occurring or showing **symptoms** within 15 days of the **start date**.
- ✗ Any costs if **you** are in hospital outside of the **United Kingdom**.

2.6 Holiday Cancellation

What we will pay

- ✓ **We** will repay **you** up to the amount detailed in **your schedule** for the cost of any lost travel and accommodation costs if:
 - **You** or any member of **your family** travelling with **you** cancel **your** holiday less than 7 days before **you** were due to leave; or
 - **You** come home early because **your vet** advises **your pet** needs life-saving surgery.

What we will not pay for

- ✗ Costs for anyone else who was on holiday with **you** other than members of **your family**.

What we will not pay for/cont...

- x If **you** cancel **your** holiday or come home early because **your pet** needs **treatment** which **your vet** confirms is not life-saving.
- x If **you** cancel **your** holiday or come home early because **your pet** needs **treatment** due to a **condition** which occurs or shows **symptoms** before or within 15 days of the **start date**.
- x If **you** booked **your** holiday less than 28 days before **you** were due to leave.
- x If **you** can claim these costs back from any other source. For example, from travel insurance.

2.7 Travelling Abroad with your Pet

Your policy with **us** may include cover while **you** travel with **your pet** in any **European Union** countries and have an Animal Health Certificate (AHC) or an Export Health Certificate (EHC). Please check **your schedule** to find out if **you** can claim this **benefit**, and what **limits** might apply (noting that they may be different from the equivalent limits that apply in the **United Kingdom**).

This **benefit** relates only to any emergency treatment for **your pet** while **you** are both abroad. It doesn't cover any costs **you** might incur if **you** have to cancel **your** holiday because **your pet** is ill, which is instead provided under the 'Holiday cancellation' benefit of **your policy** if **your schedule** confirms **you** have it.

What you are covered for

We will provide the cover described below up to the specific travel cover limit(s) and minus the contributions shown in **your schedule** while **you** are on a trip to in the European Union for a maximum of 31 total days in any **period of insurance**.

If **you** plan on taking **your pet** in the **European Union**, **you** must give **us** the dates of **your** trip in advance, provide **us** with evidence of **your** travel itinerary and comply with the rules for taking **your pet** abroad, which can be found here: gov.uk/taking-your-pet-abroad. **You** must make sure that **you** check the rules for the country **you** are travelling to for any specific requirements before you travel.

What we will pay

- ✓ For **vet fees** **you** have paid for any reasonable and necessary emergency treatment received in the **European Union** that is required to save **your pet's** life.
- ✓ For fees **you** have paid for putting **your pet** to sleep in the **European Union** (euthanasia) if it is recommended by a **vet**.
- ✓ The costs of quarantining **your pet** including removing and replacing a microchip, and replacing any **PETS** certificate or certificate of **treatment** against parasites if **your pet** is not allowed back into the **United Kingdom** because of the failure of their microchip, or the loss or theft of any of these documents.

- ✓ **We** will pay **you** up to £250 towards the cost of replacing **your pet's** travel documents if they are lost, stolen or destroyed while **you** are travelling, as long as they are kept in your locked accommodation or in the locked boot, covered luggage area or glove compartment of a locked vehicle when they are not with **you**. **You** must also get a police report and tell the issuing vet within 24 hours of discovering them missing. If the loss or theft was on a ship, aircraft, train or coach **you** must report the loss to the company who arranged the travel and get a report.
- ✓ In all cases, **you** must settle any bills directly with the local party overseas in the local currency. If **we** agree to reimburse you, **we** will do so in British Pounds (£GBP) at the exchange rate applying when **we** process your claim.

What we will not pay for

- x For relocation to another country.
- x Any amount incurred outside the period of **your** trip.
- x Any amount arising from an **accident** or **illness** that happened or showed any **clinical signs** before **your** trip.
- x Any amount for **treatment** of **your pet** which the treating **vet** believes could have been delayed until **you** returned to the **United Kingdom**.
- x The cost of any treatment if **your** trip was made to get **your pet** treated abroad.
- x Any amount resulting from an **illness** that **your pet** contracts while outside the **United Kingdom** except for life-saving emergency **treatment** expressly covered under this section. Any further treatment for such an **illness** in the **United Kingdom** will still be subject to the travel limit for veterinary fees defined in **your schedule**.
- x If **your pet** has any restrictions imposed, is confiscated or destroyed by any government or public authority, except as explicitly covered in this section.
- x If **your pet** doesn't have a valid Animal Health Certificate (AHC) or an Export Health Certificate (EHC) or if **you** don't follow the requirements set out at gov.uk/taking-your-pet-abroad.
- x Any costs incurred in complying with the rules at gov.uk/taking-your-pet-abroad.
- x Where the microchip was not checked and found to be functioning properly before **your** departure on any trip.
- x Any costs resulting from a microchip that doesn't meet ISO 11784 or 11785 Annex A.
- x Any costs resulting from the loss or theft of any document if they were left unattended except in **your** accommodation or out-of-sight in a locked vehicle.
- x Any costs resulting from the loss or theft of any document unless **you** immediately took steps to find the document, reported its loss within 24 hours to the appropriate authorities (police and/or travel operator) and obtained proof of such a report.
- x If **your pet** has been outside the **European Union** during **your** trip or within six months of the start of **your** trip.
- x If **you** travel against a vet's advice, or if **you** break the laws or regulations of the **United Kingdom** including relating to animal health and importation.
- x For repatriation of **your pet** following their death.

What we will not pay for/cont...

- x Any costs imposed by a carrier to carry out checks required by them or by any government body.
- x Any loss of any sort due to currency fluctuations.
- x if **your dog** is put to sleep due to aggression unless this can be attributed to a medical condition

How to a claim when travelling abroad with your pet

If **you** want to make a claim relating to travelling abroad with **your pet**, please follow the general process in making a claim on page 6, the specific process(es) in the relevant other sections of this document, and remember these extra things:

- **You** must submit **your** claim to **us**, along with all relevant documentation, receipts and treatment invoices, within six weeks of returning to the **United Kingdom**. Please submit **your** claim as soon as possible within that time.

Quarantine Costs

What we will pay

- ✓ **We** will pay **you** up to the **maximum benefit** for quarantine costs:
- And other costs involved to get new **travel documents** for **your pet**, if **your pet's** microchip fails;
- Due to an **illness** despite **you** following all of the **PETS** rules;
- Due to **your pet's travel documents** being lost or stolen.

We will not pay any costs due to any of these events

- x The microchip not having been checked and found to be functioning properly before **your** departure on any trip.
- x Any costs due to any **condition you** were aware of before the start of any trip.

Loss of Pet Travel Documents

What we will pay

- ✓ **We** will pay **you** up to £250 towards the cost of replacement **travel documents** should the originals become lost, stolen or destroyed during a trip.
- When the **travel documents** are left on their own they must be kept in **your** locked accommodation or in the locked boot, covered luggage area or glove compartment of a locked vehicle.

- If the **travel documents** are lost or stolen, within 24 hours of discovering them missing, **you** must report the incident to the police and get a police report. If the loss or theft was on a ship, aircraft, train or coach **you** must report the loss to the company who arranged the travel and get a report.

We will not pay any costs due to any of these events

- x Any loss, theft or destruction that occurs before the start of **your** trip.
- x Any claim for the loss, theft or destruction of the **travel documents** where **you** do not tell the issuing **vet** within 24 hours of discovery.

2.8 Third Party Liability

This part of **your** cover won't apply if **you** are already insured under any other home contents or liability policy, unless the cover provided by that policy has already been used up.

Please note that for this section of **your** policy, references to **we/us/our** refers to Pinnacle Insurance Limited and/or their chosen claims handler Davies Group Limited ("Davies"), who will contact **you** directly on Pinnacle's behalf to handle **your** claim under this section.

Davies Group Limited is registered in England and Wales with registered number 354568. Registered Office: 5th Floor, 20 Gracechurch Street, London, **United Kingdom**, EC3V 0BG. Davies Group Limited is registered in the UK and authorised and regulated by the Financial Conduct Authority (Financial Services Register number 486865).

What we will pay

If **your** dog causes an injury or death to anyone or damages anyone's property during the **policy year** and **you** are held legally responsible **we** will pay up to the **maximum benefit** for:

- ✓ Any compensation and legal costs awarded by a court to the claiming party; and
- ✓ The legal costs of defending the claim against **you**.

If more than one person is injured, dies or has their property damaged, **we** will pay compensation and legal costs awarded by a court and the legal costs of defending the claim up to the **maximum benefit** amount of this section of **your** policy.

We are not liable to pay any more than this **maximum benefit** amount.

If someone else was looking after **your** dog when the injury, death or damage occurred, **we** will pay if:

- ✓ **You** asked them to look after **your** dog;
- ✓ **You** did not agree to pay them to look after **your** dog;

- ✓ The injury, death or damage was not to the person looking after **your** dog, their spouse, civil partner who **you** currently live with, partner, children, parents or any other relatives who normally live with **you** or their property; and
- ✓ **You** are not aware that **your** dog had previously caused any injury, death or damage.

What we will not pay for

- x Compensation or legal costs if the injured person, person who has died or owner of the damaged property:
 - Is **you**, **your** spouse, civil partner, partner who **you** currently with, children, parents or other relatives who normally live with **you**;
 - Lives in **your** home;
 - Works for **you**; or
 - Was looking after **your** dog with **your** permission.
- x For any property which is in **your** care, custody or control, or the care, custody or control of anyone listed above;
- x The first £250 of any compensation or costs for property which has been damaged;
- x We will not cover Third Party Liability for any breed, or cross of a breed, that is registered under the Dangerous Dogs Act 1991 or any subsequent amendments to this act.
- x For any claim if **you** are legally responsible for the injury, death or damage only because of an agreement or contract **you** have entered into;
- x For any claim:
 - Due to **your** profession, job, work or business, or that of **your** spouse, civil partner, partner who **you** currently live with, children, parents or other relatives who normally live with **you**; or
 - Resulting from any incident that happens at **your** place of work or that of **your** spouse, civil partner, partner who **you** currently live with, children, parents or other relatives who normally live with **you**;
- x For any claim occurring on a property licensed for the sale of alcohol where **your** dog lives or is kept;
- x For any claim if the incident happened outside the **United Kingdom**, the Channel Islands or the Isle of Man.
- x Any fines or penalties which **you** get from criminal proceedings including any amount a court requires **you** to pay to punish **you** or to try to stop the same circumstances that led to the incident happening again or because **you** have caused someone distress, embarrassment or humiliation; or
- x Any claim if **your** dog has accidentally injured or caused the death of another person or damaged someone else's property, if **we** later discover that when **you** bought or renewed the policy **you** failed to tell **us** that **your** dog had previously shown any aggressive behaviour towards another person or animal.

Other Dogs

If another dog was involved with **your** dog in causing the injury, death or damage (even if the other dog belongs to **you**), **we** will only pay for the damage, injury or death caused by **your** dog insured under this policy. If **your** other dog is not insured under this policy, or the dog belongs to someone else, **you** or the other owner will have to pay for the share of the injury, death or damage caused by that dog.

2.8 Third Party Liability/cont...

What you must do

- **You** must tell **us** as soon as **you** are aware of the injury, death or damage which is being claimed against **you**.
- **You** must tell **us** about any other insurances **you** have (for example, house contents or liability insurance) which could cover the cost of the damage, injury or death caused by **your** dog. **We** will contact the other insurer(s) to agree which insurer will handle **your** third party liability claim and what **our** liability will be to pay any compensation, costs and fees. **We** will work this out by looking at the cover under each of **your** relevant policies.
- Do not admit that **your** dog was at fault or offer to make payments to anyone unless **you** have already received written confirmation from **us** to do so.
- Do not give anybody information or help them claim against **you** unless **you** have received confirmation from **us** to do so.
- Do not answer letters from people who may claim against **you**, or who are acting for people who may claim against **you**. Send all information, documents and letters that **you** receive to **us** straight away.
- **You** must give **us** any help **we** ask for and follow any instructions **we** give **you** - this includes giving **us** all information and documents **we** need that are relevant to **your** claim, at **your** cost. **We** may choose to take over any complaint or legal action against **you**, in **your** name and at **our** cost.
- There is no need to find **your** own legal help. Once **we** have reviewed the claim **we** will arrange for legal representation, if it is needed.
- Following a claim under this section or an incident involving **your** dog which relates to this section, **we** may take the decision not to continue to cover **your** dog under this section when **you** next renew **your** policy. If **we** take this decision **we** will advise **you** in writing and change **your** premium to remove this part of **your** cover.

General Exclusions

These general exclusions apply to all sections of the cover.

We will not pay a claim for any of the following:

- x Any other costs that are indirectly caused by the event which led to **your** claim, unless stated in this policy.
- x Any claim caused deliberately or intentionally, or an injury caused intentionally, or caused by a reckless or serious lack of care by **you** or any member of **your family** or anyone else living with **you**.
- x Any claim which **your vet** confirms is because **you** have not taken reasonable care of **your pet**.
- x Any claim if **your pet** was worrying or chasing farm animals (livestock).
- x The costs and compensation for having **your pet** put to sleep (euthanasia) under a court order or the Contagious Diseases (Animals) Act 1869 or following its destruction for the protection of farm animals (livestock).
- x Any claim where **your dog** has been used as a **working dog**.
- x Any dog that must be registered under the Dangerous Dogs Act 1991 and/or the Dogs (Muzzling) regulations (Northern Ireland) 1991.
- x Any Akita, American Bulldog, American Pit Bull, American Pit Bull Terrier, American Staffordshire Terrier, Argentine Dogo, Bandogs, Boar Hounds, Boerboel, XL Bully, Bully Kutta, Canary Dog, Cane Corso, Chinese Shar Pei, Cirneco Dell Etna, Coton de Tulear, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Dogue de Bordeaux, Fila Brasileiro, Grand Bleu de Gascoigne, Irish Staffordshire Bull Terrier, Japanese Tosa, Korean Jindo, Lapponian Herder, Leonberger, Mexican Hairless Intermediate, Mexican Hairless (Miniature), Mexican Hairless (Standard), Northern Inuit, Perro De Prensa Canario, Pit Bull, Pit Bull Terrier, Portuguese Podengo, Pressa Canario, Saarloos Wolfhound, Segugios Italiano, Shar Pei, Shetland Sheepdog, Tosa, Tosa Inu, Utonagan, Wolf Dog, Wolf Hybrid and Working Sheepdog **or crossed with any of the above**.
- x Any loss if **you** do not follow the **United Kingdom** animal health or importation laws.
- x Any claims due to war, civil war, conflicts (whether war be announced or not), violence for any political, religious or ideological reason, terrorist activity, revolution, civil unrest or any similar event.
- x Any claims due to radiation, nuclear explosion or radioactive contamination.
- x Any claims due to air, water or soil pollution.
- x Any claim due to pressure waves from supersonic aircraft.

3 Policy Cancellation

Your right to cancel

If **you** are thinking of leaving **us**, please contact **us** on 0345 602 4797 or via live chat on **our** website. **You** can also send **us** an email through **our** website.

Within the 'cooling off period'

If **you** cancel during the first 14 days **you** will receive a full refund of the **premium** so long as no claim has been paid. If **we** have paid a claim, there will be no refund.

Outside the 'cooling off period'

If **you** pay monthly, and **you** cancel outside the first 14 days **we** will cancel **your** policy and not collect the future monthly payments, unless a claim payment has been made in your current policy year when **premiums** will become due. If **you** pay annually, and cancel outside of the first 14 days, **we** will cancel **your** policy and refund **premiums** for the remaining length of policy, unless a claim payment has been made in your current policy year in which case no refund will be made.

Our right to cancel

We may cancel **your** insurance cover straight away when:

1. **You** deliberately tell **us** something which is untrue or misleading when **you** reply to any question **we** ask **you** when **you** buy **your** policy, or ask **us** to make a change to **your** policy (or **we** can show that **you** did not take reasonable care to make sure the information **you** told **us** was true).
2. **You** tell **us** something that is untrue or misleading by mistake when **you** reply to any question **we** ask **you** when **you** buy **your** policy or ask **us** to make a change to **your** policy which, if correctly answered, would have caused **us** to not accept **you** for cover.
3. There is proof of dishonesty or deceitful behaviour by **you** (or by someone acting on **your** behalf) which affects this policy.
4. Due to a change in law or regulation.
5. Sanctions are applied to **you** or any joint policy holder.
6. Where **you** have failed to take proper care of **your pet** as detailed in the 'Things **you** need to do' section.

Sanctions means legal financial restrictions applied to **you** which make it an offence for **us** to pay any money (for example, for a claim or a refund of **premium**) to **you** under this policy.

Policy Cancellation/cont...

This means that if **you** or any other relevant third party who has suffered a loss which would otherwise be covered under the policy, are the subject of a sanction, **we** may not be able to provide cover under the policy. 'Sanctions' means any sanctions, ban or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **United Kingdom**.

If **your** policy is cancelled as a result of points 1, 3, 4 or 5 above, **we** will not return any **premiums you** have paid. If **your** policy is cancelled as a result of point 2 above, **we** will return any **premiums you** have paid so long as no claim has been made.

Any decision to cancel cover will be made at an individual level and will be based on whether **you** have made a claim, except where points 1, 2 or 3 above applies.

Cancellation of **your** policy will not affect **your** entitlement to claim for any event which happens before the date of cancellation, except where points 1, 2 or 3 above applies.

4 Things you need to do and we need to do

Things you need to do

- **You** must submit **your** claim for **vet fees** along with invoices showing costs and/or fees **you** have incurred within 6 months of the date when any treatment started. Failure to do so will result in non-payment of **your** claim unless there are exceptional circumstances.
- **You** must arrange for a **vet** to examine and treat **your pet** as soon as possible after it has shown early signs of an injury or **illness**.
- **You** must ensure that you give **your pet** regular flea and worm treatment and take **your pet** for regular annual check-ups, including dental checks and vaccinations (with licensed products) as recommended by **your vet**.
- **You** must respond honestly to any request for information **we** make when **you** take out cover under this policy, or apply to make a change to **your** cover. If any statement of fact **you** make is untrue or misleading, this may affect the validity of **your** policy, any claims previously paid by **us**, and whether **you** can make any claim in the future.
- **You** must not make any claim **you** know is false or dishonest.
- **You** must pay **your premiums** in full and on-time.
- If **you** do not carry these out, **we** may not pay part of any claim **you** may make.
- **You** must comply with UK laws and legislation.

Things we need to do

- **We** will assess all claims fairly, reasonably and quickly against the information **you** tell **us** and the terms of the policy.
- **We** may need to see **your pet's** records from any **vet** who has treated it and any other information about **your pet** before **your** claim is paid. If the **vet** charges for this information, **you** will have to pay.
- **We** may need to arrange for someone to visit **you** and **your pet** if **we** feel **we** need further information to properly understand **your** claim.

5 How to make a Complaint

How to make a complaint

We hope **you** never need to, but if **you** want to complain about **our** products or services **you** can do so in the following ways.

Email **us**: complaints@petprotect.co.uk
Calling **us**: 0345 602 4797

Write to **us**: Pet Protect Limited
PO Box 900
Borehamwood
WD6 9QW

We will deal with any concerns **you** may have as quickly as **we** can and wherever possible within 8 weeks of receiving **your** complaint as needed by the Financial Conduct Authority. If **you** are not satisfied with the answer **we** give **you** or if **you** have not had **our** final response within 8 weeks, **you** can raise **your** complaint to:

Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephone: 0300 123 9 123 or 0800 023 4567
Website: www.financial-ombudsman.org.uk

This needs to be submitted to the Financial Ombudsman Service, within 6 months of receiving **our** final response.

Following this complaints procedure does not affect **your** rights to take legal action.

A leaflet about **our** full complaints process is available from **us**.

6 Legal and Compliance

6.1 Contract of Insurance

This policy is renewed each year. **You** can either pay as a single payment once yearly or in monthly payments. The contract of insurance between **you** and the **underwriter** is the policy terms and conditions and **your schedule**.

Your cover will end when one of the following happens:

- The date **your pet** dies.
- The date of cover **you** last paid up to, if **you** miss a **premium**.
- The date **you** or **we** cancel **your** cover.

6.2 Premiums and Terms and Conditions

The **premium** and terms and conditions for this policy are fixed for 12 months and reviewed annually on the anniversary of the policy **start date**.

However, if there is a change to **your** circumstances or correction to **your pet's** details, **we** may need to alter **your premium** during the 12 month period.

The **underwriter** will review the terms and conditions and the **premium** each year. Following this review, **your premium** may go up, go down or stay the same.

The **underwriter** will only change the **premium** for these reasons:

- A change in any general costs for the running of **our** business.
- A change in the scheme performance or claims experience. For example, this could be due to information that suggests claims or **veterinary fees** may go up or down.
- Changes to **your** circumstances such as the age of **your pet**, claims history or any change to **your** address.
- Any change in our existing assumptions such as the Insurance Premium Tax rate, regulatory requirements, interest rates and tax rates.

The **underwriter** will not change the **premium** for any other reason or to recover previous losses.

If **we** change the policy terms and conditions, it will only be for these reasons:

- To improve **your** cover.
- To make the policy wording clearer or to correct any errors.
- To meet any laws or regulations or Insurance Premium Tax (IPT).
- Due to any of the reasons **we** say for changing the **premium** above.

Legal and Compliance/cont...

The **underwriter** will not change the terms and conditions for any other reason or to recover previous losses.

Each year, at least two weeks before the current **policy year** is due to end, **we** will send a renewal notice to **you** setting out the new policy terms and conditions and **premium** for the next **policy year**. If **you** have already given **your** consent for **us** to collect the **premium**, **your** payment will continue to be taken using the same payment details unless **you** tell **us** otherwise. **Your** cover under this policy will continue as long as **you** pay the **premium** whenever **your premiums** are reviewed.

You must continue to pay the full **premium** even when **you** are making a claim. This will make sure cover continues for any further **treatment** or other costs.

If **you** want to cancel **your** policy, **you** can at any time.

6.3 Fraud

If **we** make any claim payments because of dishonesty or deceitful behaviour by **you** (or by someone acting on **your** behalf), then:

- **We** may stop making further payments and may seek to recover from **you** any sums paid by **us** for any dishonest claim;
- **We** may cancel the contract with effect from the time of the behaviour which may affect other claims; and
- If **we** cancel the contract, **we** may not pay any claims occurring after the time of the dishonest or deceitful claim.

If **we** cancel **your** cover due to fraud, **we** will not return any of the **premiums** paid by **you**.

Any valid claim occurring before the dishonest claim will not be affected.

6.4 Reinstatement

If **you** cancel **your** cover under this policy or the cover ends due to unpaid **premium**, **you** can ask for the policy to be reinstated. If **we** agree to this, any claim or **condition** which starts during the period when **your** cover had ceased, will not be accepted.

6.5 General Conditions

- **You** and **your pet** must live in the **United Kingdom** at the address shown on **your schedule**.

Legal and Compliance/cont...

- Geographical limits - this insurance only applies in the **United Kingdom**, the Channel Islands and the Isle of Man except for **vet fee** claims occurring while **you** are travelling abroad to any country included in the **PETS**.
- Choice of Law - this policy is governed by English Law. Any legal proceedings will be held in the courts of England and Wales. If **you** live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, **you** can start legal proceedings in **your** local courts.
- Surrender value - when **your** cover under this policy ends it will not have a cash value.
- Transfer rights - the rights given under this policy can be transferred directly to another individual taking on the full responsibility of the **pet** if **we** agree. To transfer the rights of **your** policy, please contact **our** customer services department. Transfer of rights may result in a change to the **premium** amount.
- All contact with **you** will be in English.

6.6 Change of Insurers

It may be that the insurance company underwriting **your** cover could change at renewal. If this happens **you** will be told of this change not less than 14 days before **your** current policy renews and told about any changes in **your** policy cover.

If **you** pay by direct debit or credit card then **your** policy may be automatically renewed with the new insurer. If **you** do not want **your** policy to be renewed then please let them know before the renewal date.

6.7 Financial Services Compensation Scheme

Pinnacle Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If it is unable to pay claims to **you**, **you** may be entitled to compensation from the FSCS. Further information is available from their website: www.fscs.org.uk

6.8 Policy Underwriter

Your Pet Protect Pet Insurance is underwritten by Pinnacle Insurance Limited under policy number 02635 (30th June 2023).

Pinnacle Insurance Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 110866). Its registered office address is 4th Floor, Limelight, Elstree Way, Borehamwood, Hertfordshire WD6 1JH, United Kingdom. Company registered number 1007798.

7 Using your Personal Information

Pet Protect Limited Data Protection Notice

When **you** purchase **your** pet insurance, **we** will collect certain types of personal information from **you**.

We will process **your** personal data in line with the UK Data Protection Act 2018 to perform the contract with **you** or to take steps at **your** request before entering into the contract, managing **your** marketing consent choices, as well as to act in line with law and regulation and for the legitimate interests of **our** business.

Our full Data Protection Notice is available on **our** website at the following address: www.petprotect.co.uk/privacy-and-cookies/, which includes further information about **our** processing of **your** personal data, retention periods, **your** data protection rights and **our** contact details.

Pinnacle Insurance Limited Data Protection Notice

When **you** purchase **your** pet insurance, Pet Protect will collect certain types of personal information from **you**, which Pet Protect will share with Pinnacle, **your** insurer.

Pinnacle will process **your** personal data in line with the UK Data Protection Act 2018 to perform the contract with **you** or to take steps at **your** request before entering into the contract, managing **your** marketing consent choices, as well as to act in line with law and regulation and for the legitimate interests of **our** business.

Pinnacle's full data protection notice is available on Pinnacle's website at the following address: www.pinnaclepetgroup.com/privacy, which includes further information about Pinnacle's processing of **your** personal data, retention periods, **your** data protection rights and contact details.

Davies Group Limited ("Davies") Data Protection Notice

Davies collects and uses **your** personal information when processing **your** third party liability claim, on Pinnacle's behalf. If **you** would like to read Davies' full privacy policy, please visit: <https://resourcing.davies-group.com/privacy-policy/> or contact their data protection officer at 5th Floor, 20 Gracechurch Street, London EC3V 0BG or via e-mail at info.resourcing@davies-group.com.



Pet Protect Limited
4th Floor, Limelight
Elstree Way
Borehamwood
Hertfordshire
WD6 1JH
United Kingdom

0345 602 4797
www.petprotect.co.uk

Pet Protect is underwritten by:

Pinnacle Insurance Limited
4th Floor, Limelight
Elstree Way
Borehamwood
Hertfordshire
WD6 1JH
United Kingdom

Pet Protect Limited authorised and regulated by the Financial Conduct Authority (Firm reference number 311794). Policies are underwritten by Pinnacle Insurance Limited, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm register number 110866). Pet Protect Limited (Company number 01774371) and Pinnacle Insurance Limited (Company Number 01007798); both companies registered in England and Wales with registered office: 4th Floor, Limelight, Elstree Way, Borehamwood, Hertfordshire WD6 1JH, United Kingdom.