

# esure pet insurance Policy Booklet



pet insurance

car insurance

home insurance

travel insurance

esure®



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# Welcome to esure

Thank you for choosing pet insurance from esure.

This is **your pet insurance policy**. It gives **you** the details of the cover **you** have bought.

**Your policy consists of:**

- this Policy Booklet, and
- **your Schedule** including **Statement of Insurance**.

Please read all **your policy** documents carefully to understand the cover **you** have bought and the restrictions and exclusions that may apply.

Any leaflets or similar literature **you** receive about this insurance do not form part of **your policy**.

**You** have the right to cancel **your policy** at any time during the term of **your** cover. Please see 'General conditions' later in this Policy Booklet for further details on how to do so and the terms that apply.

Please keep **your** Policy Booklet and related documents in a safe place as **you** may need to refer to them if **you** want to make a claim or need assistance.

In return for **you** paying and **esure pet insurance** receiving and accepting **your** premium (including Insurance Premium Tax) **we** will provide insurance cover under the terms of **your policy** during the period of cover shown in **your Schedule** including **Statement of Insurance**.

# Meaning of words and terms

Certain words or expressions appearing in your policy, Schedule and Statement of Insurance have been defined, and they will have the same meaning wherever they are used unless otherwise specified.

## accident

A sudden or unforeseen event resulting in physical damage, trauma or **injury**.

## alternative medicine

Means herbal or homeopathic medicine.

## complementary medicine

Means physiotherapy, acupuncture, osteopathy, hydrotherapy and chiropractic **treatment**.

## condition

Any **illness** or **injury** (or symptoms of these) whether or not it results in a diagnosis.

Recurring and/or chronic conditions shall be considered as one loss.

Such conditions are defined as:

- clinical manifestations resulting in the same diagnosis (regardless of the number of events or areas of the body affected) to which **your pet** has an ongoing predisposition or susceptibility related in any way to the original claim; or
- conditions which are incurable and likely to continue for the remainder of **your pet's** life.

## contractor

A qualified person approved and instructed by **us** to carry out work for **you**.

## contractor's charges

The cost of the **contractor's** call-out charge, labour charges, parts and materials in repairing, rectifying, limiting or preventing damage to the **home**.

## dog-napping

Means the physical stealing of **your pet** using violent and forcible means from **your home** or its boundaries, from a vehicle or while being walked, exercised or carried.

## emergency

A sudden and unforeseen infestation of **your home** by fleas that if not dealt with quickly will:

- cause risk to **your** health and/or damage to **your home**.
- make the **home** uninhabitable.

### esure pet insurance

BDML Connect Limited, who arranges and administers policies (Registered No. 2785540) registered in England, at The Connect Centre, Kingston Crescent, Portsmouth PO2 8QL.

BDML Connect Limited is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting their website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0300 500 5000.

### home

Your principal private residence within Great Britain including cellars and adjoining outbuildings.

### illness

Physical disease, sickness or infection which is not caused by an **accident**.

### incident

A specifically identifiable **accident, injury, illness** or **condition**.

### injury

Physical damage or trauma caused by an **accident**.

### period of insurance

The period for which the premium has been paid and for which the insured **pet** is covered as shown in **your Schedule and Statement of Insurance**.

### personal property

Personal household contents **you** and **your** family own or are responsible for at the address shown on **your Schedule and Statement of Insurance**.

### pet

The **pet** named on the **Schedule and Statement of Insurance**.

### Pet Insurance

The level of cover selected by **you** as confirmed on the current **Schedule and Statement of Insurance**.

### Pet Plus

The level of cover selected by **you** as confirmed on the current **Schedule and Statement of Insurance**.

### PETS Travel Scheme

The Government Scheme allowing **you** to take **your pet** abroad to certain specified countries and re-enter the United Kingdom without the need for **your pet** to go into quarantine, provided certain criteria have been adhered to.

### physical assault

Means an intended violent act by another person that causes death or serious bodily **injury** resulting in the **incident** being reported to the police and medical **treatment** being administered.

### policy

Means **your** Policy Booklet and most recent **Schedule and Statement of Insurance**.

### policy excess

This is the amount **you** have to pay towards certain claims under the terms of **your policy**. This is detailed in **your Schedule and Statement of Insurance**.

### pre-existing condition

Any **condition** which occurred or existed in any form prior to inception of the **policy**.

### Schedule and Statement of Insurance

A document issued by **esure pet insurance** at the inception date, **policy** amendment or renewal date of **your policy** which provides confirmation of cover for **your pet**.

### terrorism

Means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

### treatment

Means any examination, consultation, advice, tests, x-rays, medication, surgery, hospitalisation, nursing and care provided by a veterinary practice, hospital or General Practitioner.

### unattended

Any occasion where **your** pet is left alone.

### vet

A member of the Royal College of Veterinary Surgeons actively working as a veterinary surgeon in the UK or veterinary surgeon registered and actively working outside the UK in countries covered by the **PETS Travel Scheme**.

### we/us/our/insurers

(Excluding Section 11). AXA Insurance UK plc. (Registered number 78950). Registered in England at 5 Old Broad Street, London EC2N 1AD. Authorised and regulated by the Financial Services Authority.

### we/us/our/insurers

(Section 11 only). Brit Insurance Limited (Registered number 02763688). Registered in England at 55 Bishopsgate, London, EC2N 3AS. Authorised and regulated by the Financial Services Authority.

### you/your

The policyholder/owner of **your pet**.

# Statement of demands and needs

This product meets the demands and needs of those who wish to ensure that the veterinary needs of their **pet** are met throughout the duration of the **policy**.

## Law applicable to this policy

**You** and **we** are free to choose the law applicable to this contract.

**Your policy** is governed by English law unless **you** and **we** have agreed otherwise.

## Territorial limits

United Kingdom, Northern Ireland, Isle of Man and the Channel Islands.

In accordance with the European Economic Community regulations, provided that **you** comply with the **PETS Travel Scheme**, this insurance also extends to cover **your pet** for costs covered by section 9 during the **period of insurance** under this scheme whilst temporarily located for up to 12 months in any member country of the **PETS Travel Scheme** (excluding non EU / long haul countries as defined by DEFRA) for overseas travel. Refer to **your Schedule of Insurance**.

# Veterinary fees

## What is covered

The cost of fees paid for any **treatment your pet** received whilst insured by **us** subject to the maximum amount shown on **your Schedule and Statement of Insurance**.

## Pet and Pet Plus Insurance

Cover is continuous for each separate **incident** up to the limit shown on **your Schedule**, including the **Statement of Insurance**. Continuous **treatment** is subject to the **policy** remaining in force, being continuously renewed at each anniversary and premiums received on the due date.

**Treatment** in respect of any **condition** can continue until the original fees limit has been reached.

Cover is subject to the submission of a claim form for the **incident** having been made to **esure pet insurance** within 60 days of the **incident**.

With **your** authority we will pay **your vet** directly on **your** behalf.

The following are the fees which **esure pet insurance** will pay:

- **Vet** fees for treating **your pet's** **illness** or **injury** or **condition**.
- Fees for any **alternative medicine** or **complementary medicine** which the **vet** recommends and for which **you** have obtained pre-approval from **esure pet insurance**, including a limited number of sessions of hydrotherapy provided by hydrotherapy pool operators who are members of the CHA (Canine Hydrotherapy Association).
- The cost of a clinical diet for **your pet**, as long as it is prescribed by **your vet** for reasons other than weight loss. **esure pet insurance** will pay the cost for the clinical diet after deduction of **your pet's** normal feeding costs.
- Fees for putting **your pet** to sleep as long as it is recommended by **your vet** to alleviate incurable and inhumane suffering.
- Fees for dental **treatment** for **your pet** as a result of an **accident**.

## What is not covered

- **Policy excess**, this is shown on **your Schedule and Statement of Insurance**.
- Any **treatment** where the **policy** limit per **incident** has been reached. See the maximum amount shown on **your Schedule and Statement of Insurance**.
- Preventative and elective **treatments**, routine examinations and any claims arising as a result of these procedures, including but not limited to routine spaying, spaying to prevent the recurrence of false pregnancy and/or mammary tumours, routine castration (including the removal of retained testicles), castration for the prevention of anal adenomas, the removal of dew claws, whelping or **treatment** in connection with pregnancy or giving birth, vaccinations, grooming, killing and controlling fleas and routine **treatment** for roundworms and tapeworms.
- Non-essential hospitalisation and/or ambulance charges and/or house calls unless the **vet** declares that to move **your pet** would seriously endanger its health.
- A clinical diet that is only prescribed to help **your pet** lose weight.
- Any **treatment** administered outside the period of **Insurance**.

- Fees for unapproved **alternative medicine** or **complementary medicine** (including but not limited to pulsed magnetic field therapy, matrix energy field therapy, the Bowen technique, Reiki massage and faith healing).
- Fees resulting from an **injury** or **illness** specified as excluded on **your Schedule and Statement of Insurance**.
- Fees for the cost of **treatment your pet** has received after the **policy** has lapsed or been cancelled.
- Any fee charged by **your vet** to complete the claim form.
- Any **pre-existing condition** unless previously agreed by us.
- **Vet** fees to treat an **illness** which arises within 10 days of the start of the **policy**. (Not applicable to renewal policies.)
- Travelling expenses incurred by **your vet** unless the **vet** deems that to move **your pet** would seriously endanger it's health.
- Dental **treatment**, except as a direct result of an **accident**.
- Any claim for any form of housing or bedding needed for the **treatment** or wellbeing of **your pet**.
- Any claim as a result of a "notifiable" disease e.g. Rabies.
- Any post mortem costs.
- Incremental costs caused as a result of the late submission of **your** claim.
- The repair and **treatment** of umbilical hernias.
- Organ transplantation and associated **treatment**.
- Any charges in respect of euthanasia except in the case of **your vet** putting **your pet** to sleep to alleviate incurable and inhumane suffering.
- Any charges in respect of disposal, cremation or burial of **your pet**.
- Treatment for behavioural problems and/or training unless the behavioural problems are caused, in **your vet's** opinion, as a direct result of an insured **incident** occurring during the **period of insurance**.

# Third party liability (dogs only)

## What is covered

Each time **your pet** injures someone or damages their property during the **period of insurance** we will pay any amount, that **you** become legally liable to pay as compensation for accidental bodily **injury** (fatal or non-fatal) or accidental damage to property not owned by **you** or in the custody or control of **you** subject to the policy limit shown in **your Schedule and Statement of Insurance**.

We will also pay costs and expenses agreed by **us** in writing for any one claim or series of claims arising from any one event or source or original cause, subject to the **policy** limit shown in **your Schedule and Statement of Insurance**. If someone else is looking after **your pet** when the **injury** or damage happens, **we** will still make payment under this section as long as:

- **You** asked them to look after **your pet**.
- **You** did not agree to pay them to look after **your pet**.
- The **injury** or damage was not to them or their property.

## What is not covered

- **Policy excess**, this is shown on **your Schedule and Statement of Insurance**.
- Compensation or legal costs if the injured person or if the damaged property belongs to **you** or someone who is part of **your** family, lives in **your home**, works for **you** or is looking after **your pet**, paid or otherwise.
- Compensation or legal costs if **you** or someone listed above is looking after the property or holding it in trust.
- Any liability arising from an agreement which imposes a liability on **you** which **you** would not be under in the absence of such an agreement.
- Compensation or legal costs where the injury or damage was caused by the deliberate acts or omissions of **you** or members of **your** family.

# Death of your pet

## What is covered

- The purchase price **you** paid for **your pet** as declared on the **Schedule and Statement of Insurance** subject to the maximum policy limit shown on **your Schedule and Statement of Insurance**. If **your pet** dies because of an **illness, injury**, or in the event of **your vet** putting **your pet** to sleep, if recommended by a vet as necessary to alleviate incurable and inhumane suffering of **your pet**, due to **illness** or **injury** during the **period of insurance**.

If **you** did not pay for **your pet** or cannot provide evidence of the purchase price, **we** will pay the market value instead. (Market value means the price generally paid for a similar **pet** based on its age, breed and pedigree at the time **you** took ownership.)

## What is not covered

- If **your pet** dies from an **illness** when **your pet** is 9 years or over in the case of dogs and 11 years or over in the case of cats.
- If **your pet** is put to sleep due to aggression unless this can be attributed to a medical condition.
- If **your pet** dies from an **illness** which arises or first shows clinical signs or symptoms within 10 days or prior to **you** taking out this **policy**.
- If **you** are not able to provide **esure pet insurance** with a death certificate.

# Theft, straying or loss of your pet

## What is covered

The purchase price for **your pet** as declared on the **Schedule and Statement of Insurance** up to the maximum policy limit shown on **your Schedule and Statement of Insurance** if during the **period of insurance your pet** is lost, stolen, strays or is **dog-napped** and **your pet** is not returned to **you** within 45 days. If **you** get **your pet** back after **we** have paid **you**, **you** must pay back all of the money **we** paid **you**.

If **you** did not pay for **your pet** or cannot provide evidence of the purchase price **we** will pay the market value instead. (Market value means the price generally paid for a similar **pet** based on its age, breed and pedigree at the time **you** took ownership.)

## What is not covered

- **We** will not make any payment if you do not report **your** missing dog to the police within 24 hours of discovering the loss.
- **You** must make enquiries with local rescue centres (in the case of both dogs and cats).

# Advertising and reward

## What is covered

If **you** try to find **your pet** after it is lost, stolen or strays (not **dog-napped**), **we** will pay **you** up to the amount shown in **your Schedule and Statement of Insurance** (including £250 reward costs) for advertising and other appropriate costs. **You** must contact **us** and wait for **us** to agree in writing before **you** pay any costs for trying to find **your pet**.

## What is not covered

- The money **you** spend trying to find **your pet** if **we** have not agreed in advance to the method and cost.
- Any reward to a person who is living with **you**.

# Dog-napping and physical assault (dogs only)

## What is covered

- Reimbursement of any costs in relation to tracking **your pet**, recovery and advertising or any other approved expenditure up to the amount shown on **your Schedule and Statement of Insurance**.
- Provision of full practical support and assistance together with information and guidance on the methods and organisations that will assist **you** in tracking down **your pet**.
- The amount shown on **your Schedule and Statement of Insurance**, if **you** or any member of **your** household suffers **physical assault** or **injury** as a direct result of **dog-napping**, subject to a police report and a medical report.
- Provision of a counselling service enabling **you** or any member of **your** household to talk for as long as needed about the trauma following the **dog-napping** and/or the **physical assault** and/or **injury**.

In the event of **your pet** being **dog-napped** **you** should immediately (within 24 hours) report the **incident** to the police.

## What is not covered

- **Dog-napping** which is not reported to the police within 24 hours.
- **Dog-napping, physical assault** and/or **injury** that occurs outside the UK.
- **Physical assault** and/or **injury** inflicted by **you, your** spouse, any member of **your** household or anyone known to **you**.
- **Physical assault** and/or **injury** where a police/medical report cannot be supplied to **us**.
- Any expenditure that has not been pre-approved by **esure pet insurance**.

# Boarding kennel fees

## What is covered

Kennel fees for **your pet** up to the amount shown on **your Schedule and Statement of Insurance** if during the **period of insurance**:

- **You** have an **illness** or **injury** which requires you to go into hospital for more than 48 hours; and
- **Your pet** stays in a licensed kennel/cattery while **you** are in hospital.

**We** will also pay for Boarding **your pet** at a licensed establishment if **your** main UK residence is deemed to be uninhabitable as a result of circumstances beyond **your** control, including but not limited to: flood, fire, hurricane, and/or an enforced evacuation on order of the emergency services.

## What is not covered

- Kennel fees if **you** have previously gone into hospital for the same **illness** or **injury**.
- Kennel fees incurred as a result of the hospitalisation of anyone other than **you**.
- Kennel fees incurred as a result of hospitalisation required due to pregnancy or giving birth, drug abuse or attempted suicide.
- Any known medical condition likely to give rise to hospitalisation at the start of the cover.
- Transportation costs for **you** and **your pet** to or from the boarding kennel/cattery establishment.
- Where the **incident** which led to the incurring of kennel fees occurred outside of the **period of insurance**.

# Holiday cancellation/ curtailment

## What is covered

We will pay **you** up to the amount shown on **your Schedule and Statement of Insurance** for the costs incurred by **you** if during the **period of insurance**:

- **You** cancel **your** holiday or come **home** early because **your vet** believes **your pet** needs lifesaving **treatment** or surgery.
- **You** cancel **your** holiday less than 7 days before **you** were due to leave because **your vet** believes **your pet** needs lifesaving **treatment** or surgery.

## What is not covered

- These costs for anyone else who is on holiday or who is going to be on holiday with **you**.
- If **you** cancel **your** holiday or come **home** early because **your pet** needs surgery which is not life-saving.
- If **you** booked **your** holiday less than 28 days before **you** were due to leave.
- If **you** cancel **your** holiday or come **home** early as a result of any **pre-existing condition** or if **you** knew about the **illness** before going on holiday and the **illness** was likely to necessitate **emergency treatment**.
- Any additional costs which are incurred due to **your** fault, e.g. if **you** fail to arrive on time at the airport/ferry port.
- If **you** can get these expenses back from anywhere else, for example, from **your** travel insurance.
- Any additional cancellation charges incurred because **you** did not tell **the company** providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew you had to cancel **your** holiday.

# Overseas travel

## Quarantine costs

### What is covered

- Quarantine kennelling costs and costs incurred in obtaining a replacement health certificate for **your pet** should a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fail.
- Quarantine kennelling costs should, despite compliance with the relevant regulations, **your pet** be placed in quarantine due to **illness** or **condition**.

All claims under this section of the **policy** are subject to a **policy** limit, which is shown in **your Schedule and Statement of Insurance** and must be supported with all relevant receipts and documentary evidence that **your pet** was micro-chipped prior to **your** journey with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785.

### What is not covered

- Any costs incurred where it was established that the microchip was not functioning prior to departure.
- Any costs incurred where it can be established that **your pet** was suffering from a **condition** prior to departure.

## Loss of healthcare certificate

### What is covered

- The cost of a replacement health certificate should the original become lost during the trip. This includes any quarantine costs incurred as a direct result of such a loss.

All claims under this section of the **policy** are subject to a **policy** limit, which is shown in **your Schedule and Statement of Insurance** and must be supported by all relevant receipts and documentary evidence of expenditure.

### What is not covered

- Any claims where the loss of the certificate was not reported to the issuing **vet** within 24 hours of discovery.
- Any claims where the loss of the health certificate was established prior to departure.

## Repeat tick and worming treatment

- Tick and worming **treatment** is required by the **PETS travel scheme** to be administered between 24-48 hours prior to departure to the UK. **We** will reimburse **you** for reasonable costs incurred in arranging repeat tick and worming **treatment** where **you** have already had **your pet** treated, but then **you** are required to have repeat treatment due to **your** departure to the UK being delayed by **your** carrier.

All claims under this section of the **policy** are subject to a **policy** limit, which is shown in **your Schedule and Statement of Insurance** and must be supported with all relevant receipts and documentary evidence of expenditure including documentary evidence that the initial tick and worming **treatment** was administered.

## Emergency expenses cover abroad

### What is covered

- Additional accommodation and repatriation fees incurred by **you** should **your pet** require **emergency** veterinary **treatment** which results in **you** missing **your** return journey.
- Reimbursement of reasonable accommodation and transportation costs incurred by **you** following **your pet** becoming lost during a journey, whilst **you** endeavour to find **your pet** prior to **your** due return date to the UK.
- Reimbursement of reasonable additional accommodation and transportation costs incurred by **you**, for up to 4 days, should **your pet** become lost or stray prior to **your** return journey to the UK resulting in **you** remaining abroad whilst endeavouring to locate **your pet**.

All claims under this section of the **policy** are subject to a **policy** limit, which is shown in **your Schedule and Statement of Insurance** and must be supported with all relevant receipts and documentary evidence of expenditure. Additionally, **you** must notify the police or relevant transport operator within 24 hours of the **incident** and obtain, at **your** own expense, a written report should **you** wish to claim following the loss or theft of **your pet**.

## Loss of PETS passport

### What is covered

- The cost of a replacement PETS passport should the original become lost during the trip. This includes any quarantine costs incurred as a direct result of such a loss.

All claims under this section of the **policy** are subject to a **policy** limit, which is shown in **your Schedule and Statement of Insurance** and must be supported with all relevant receipts and documentary evidence of expenditure.

### What is not covered

- Any claims where the loss of the passport was not reported to the issuing **vet** within 24 hours of discovery.
- Any claims where the loss of the passport was established prior to departure.

# Accidental damage

## What is covered

- Accidental damage to **personal property** not owned by or in the custody or control of **you** caused by **your pet**. The payment made will take into account the pre **incident** age and **condition** of the damaged item(s).
- Accidental damage is subject to the maximum amount shown on **your Schedule and Statement of Insurance**.

## What is not covered

- **Policy excess** applies, this is shown on **your Schedule and Statement of Insurance**.
- Damage to property in the ownership, custody or control of **you, your** family, household or any person employed by members of **your** household.
- Damage to property in the ownership of any person entrusted with the care, control and custody of the **pet** named in the **Schedule**.
- Any damage occurring whilst **your pet** is left **unattended**.

# Flea cover

## What is covered

- Payment for **contractor's charges** in dealing with the professional extermination of fleas in the event of an **emergency**, provided that the charges are authorised by **us** in advance of being incurred.
- Flea cover is subject to the maximum amount shown on **your Schedule and Statement of Insurance**.

## What is not covered

- Costs incurred for an **incident** which is not an **emergency**.
- Costs incurred for any decorative or cosmetic part of any equipment.
- Cost as a result of **your** own negligence or deliberate act.
- If the **home** is left unoccupied for 30 consecutive days or more.
- Charges arising from **your** failure to comply with a reasonable request from **us** or **our** agent concerning the assistance being provided to **you**.
- Costs incurred for **incident(s)** occurring prior to or within 14 days from the start of cover.
- Costs resulting from **your** failure to follow recommendations made by **us** or by the **contractor** on pest prevention and hygiene measures.
- Charges **we** have not pre-approved or authorised as to amount and purpose.
- Call-out charges if there is no one at the **home** when the **contractor** arrives unless the **contractor** fails to arrive at the agreed time/date.
- Charges where **we** have not been notified promptly of the **emergency** prior to expenses being incurred and **we** have incurred additional expense as a result of **your** failure.
- Charges where having contacted **us**, **you** arrange for work to be carried out by different means from those agreed with **us**.
- An **incident** where a **pet** has not been treated appropriately for flea infestation.
- Loss or damage to any property or any consequential loss or damage of any kind.
- Where at, or before the start of, the first **period of insurance** in **our** reasonable opinion **you** were aware that a claim was likely to be made.

## In addition to the General conditions the following conditions apply to Section 11 - Flea cover

- **You** must co-operate with **us** at all times and provide **us** with all information that **we** request from **you**. **We** may take proceedings at our own expense in **your** name to recover any money paid under this insurance.  
If **you** fail to comply with this **condition**, **we** may refuse to pay any claim or part arising as a result of **your** failure.
- The **policyholder** named in the **Schedule and Statement of Insurance** must have paid the relevant premium and have been declared to **us** as having done so.
- If **we** waive any right or breach of any term of this **policy** this will not waive any other right or later breach.
- **You** cannot transfer **your** rights under this **policy**. A person, partnership (whether limited or not) or company who is not a party to this **policy** has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.  
**esure pet insurance** may send notices and letters on **our** behalf to the address set out in the **Schedule and Statement of Insurance**.  
**esure pet insurance's** address is set out in the Complaints section and notices and letters will be accepted on behalf of **us** at that address.

# General exclusions applicable to all sections of this policy

You and your pet will not be covered, and we will not pay for claims, in the following circumstances:

- Where **your pet** not named on the **Schedule and Statement of Insurance**.
- Where **your pet** is under the age of 8 weeks when **you** take out the **policy**.
- Where **your pet** is outside the territorial limits of the United Kingdom, Northern Ireland, Isle of Man, Channel Islands and the Member Countries of the **PETS Travel Scheme** (non EU long haul countries as defined by DEFRA are not covered).
- Claims arising due to war, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, **terrorism**, revolution, insurrection or military or usurped power.
- Claims arising due to ionising radiations or contamination by radioactivity from any fuel or from any nuclear waste from the combustion of nuclear fuel.
- Claims arising due to the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
- Claims arising due to the intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter, except in the case of **your pet** being put to sleep to alleviate incurable and inhumane suffering.
- Where **your pet** is an animal which should be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs Act (Northern Ireland) order 1991 or any subsequent amendments.
- Malicious or wilful **injury** or gross negligence to **your pet** caused by **you**, **your** agents, employees or members of **your** family.
- Any medication or **treatment** not recommended by a **vet**.
- The recurrence or continuation of **illness** or any **condition** from which **your pet** previously suffered arising prior to or within 10 days of inception of this insurance. (This exclusion is not applicable to renewed policies.)
- Where **your pet** is used for commercial guard security or racing.
- Any liability where the insured is entitled to indemnity under any other insurance.
- Infringement of UK animal health and importation legislation.
- Any **pet** sold or where any financial interest whatsoever is parted with by **you**, whether temporarily or permanently.
- Any claims under any section of cover where premium has not been paid.
- The cost and compensation for euthanasia of **your pet** under a court order or the Contagious Diseases Act or following its destruction for the protection of livestock.
- Where fraud has been committed against **us** or where false information has been provided to **us**.

# General conditions

**You** must comply with the following conditions to have the full protection of **your policy**. If **you** do not comply **we** may cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

- **You** must take **your pet** for regular annual check-ups and keep **your pet** vaccinated against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs or against feline infectious enteritis, feline leukemia and feline influenza in the case of cats or any other vaccinations recommended by **your vet**.  
All vaccinations must be administered under veterinary supervision. Homeopathic vaccines are not acceptable.  
Failure to ensure that **your pet** receives appropriate vaccinations/ boosters or any other vaccinations recommended by **your vet** may result in the declination of any claim(s) and/or **your policy** being declared void.
- **You** must provide proper care and attention to **your pet** at all times.
- **You** will agree that **your** current or previous **vet** may release information or records regarding any **pet** insured to **esure pet insurance**. If the **vet** charges **you** for this information **you** will have to pay.
- **You** agree that **you** are the owner of **your pet**.
- In relation to any third party liability claims, **we** may pay up to the limit of indemnity or lesser amounts for which any claim can be settled (after deduction of any sum or sums already paid as compensation) and shall be released from any further liability under this **policy**. (Except for costs and expenses of litigation recoverable or incurred with **our** consent prior to the date of such payment.)
- **You** may cancel this **policy** at any time by writing to **us** at:  
**esure pet insurance**  
The Connect Centre, Kingston Crescent  
Portsmouth, Hants PO2 8QL

If **you** are dissatisfied with the cover provided by **your policy**, **you** have 14 days to cancel from the date **you** receive **your** documents if **you** are a new customer, or from **your** renewal date if **you** are an existing customer. As long as no **incidents** have arisen which could result in a claim under **your policy**, **we** will refund the premium **you** have paid. If **you** do not exercise **your** rights during the 14 day period, **your policy** will continue as normal.

- The **policy** is an annual contract of insurance that can be paid monthly. If the premium is paid under a monthly instalment option and a claim has been settled during the **period of insurance**, **you** must continue with the instalment payments.  
Alternatively **we** will deduct outstanding instalments from any claim payment that may be due to **you**. If the annual payment option is chosen and a claim is paid, no premium will be refunded if cancelled during the same **period of insurance**.  
Provided there has been no claim or **incident** likely to give rise to a claim during the current **period of insurance** and **you** cancel **your policy**, **we** will calculate the proportionate premium for the period **you** have been insured and refund any balance.

If a claim has been submitted or there has been any **incident** likely to give rise to a claim during the current **period of insurance** no premium refund will be given.

- **We** or **esure pet insurance** may also cancel this **policy** by giving 7 days notice to **you** at **your** last known address.
- **We** have the right to terminate this **policy** with immediate effect in the event that **your** premium is not received 10 days after the due date.
- In the event of any disagreement between **your vet** and **our vet**, an independent **vet** mutually agreed upon by both sides will be appointed and act as arbitrator and whose decision will be binding on both sides.
- In the event that **you** wish to amend cover from **Pet Insurance** to **Pet Plus** or vice-versa the replacement **policy** will be considered as a new contract and therefore any **incident(s)**, that occurred prior to the inception of the replacement cover will be considered as **pre-existing** and excluded from cover.

# Claims conditions

**You** must comply with the following conditions to have the full protection of **your policy**. If **you** do not comply **we** may at **our** option cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any payment made.

- In the event of any possible claim under any sections of this insurance **you** must notify **esure pet insurance** as soon as possible and no later than 60 days after any possible **incident** likely to result in a claim.

Telephone: 0845 606 1390.

If **you** do not contact **esure pet insurance** within 60 days of the **incident** and this prejudices **esure pet insurance's** ability to verify the claim then, other than in exceptional circumstances, **esure pet insurance** will be unable to deal with **your** claim.

- If any liability under this insurance is covered by any other insurance **policy we** will not pay more than **our** rateable proportion.
- Following a claim **we** shall be entitled to take over and exercise any rights in **your** name against any other party for **our** own benefit and at **our** own expense to recover any payment **we** have made under this **policy**.
- **You** must not act in a fraudulent manner. If **you** or anyone acting for **you**:
  - Make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any respect.
  - Make a statement in support of a claim knowing the statement to be false in any respect.
  - Submit a document in support of a claim knowing the document to be forged or false in any respect.
  - Make a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance.

Then:

- **We** shall not pay the claim.
- **We** shall not pay any other claim which has been or will be made under the **policy**.
- **We** may at **our** option declare the **policy** void.
- **We** shall be entitled to recover from **you** the amount of any claim already paid under the **policy** since the last renewal date.
- **We** shall not make any return of the premium.
- **We** may inform the police of the circumstances.

# Pet Health and Wellbeing

If **you** require advice on any aspect of **your pet's** health, qualified veterinary surgeons are on call 24 hours a day, every day on the Pet Health and Wellbeing line 0845 606 1394.

## How to claim

### General (not including Section 11 – Flea cover)

- **We** are unable to guarantee a claim over the telephone but please phone 0845 606 1390 as soon as possible to tell **us** that **you** need to claim. **You** do not need to contact **us** before any **treatment** begins. **We** will require **your policy** number when **you** call so please have this ready.  
Please note that calls may be monitored or recorded to assist with training and for quality control purposes.
- **We** will send **you** a claim form. Ask **your vet** to fill in the claim form as soon as **you** can and collect any extra documents and supporting information **we** ask for.
- **We** have the right to request further information either directly from the **vet** or from **you** to confirm the validity of the claim at **your** expense.
- Send **your** claim form and supporting documents to:  
esure pet insurance  
Claims Department  
1st Floor, The Connect Centre  
Kingston Crescent  
Portsmouth, Hants PO2 8QL
- **We** will pay **your** claim if the claim form is correct and complete:
  - When **we** have all the information **we** need to support the claim
  - When **we** are sure that the claim is valid
  - When any legal action or other action has been settled
- If it is more convenient and **your vet** agrees, **we** can pay claims directly to **your vet**, after deductions. **You** can tell **us** to do this when **you** make a claim. **We** will not pay veterinary fees directly to anyone who is not a **vet**.

# Other procedures for each type of claim

## Section 1

### Veterinary fees

- When **you** pay **your vet** for **treatment** of an **injury** or **illness** which is covered by this **policy** keep the receipts.
- When the **treatment** is over, send **your** claim form and receipts to **us**.
- The claim form must be returned within 60 days of the start of the **treatment** or by the end of the **period of insurance**, whichever is sooner.
- An interim claim can be submitted.
- Claims for **alternative medicine** or **complementary medicine** must be approved by **esure pet insurance** before the commencement of the **treatment**.

## Section 2

### Third party liability

Contact **us** and wait for written instructions from **us**. Do not:

- Admit to anyone that **your** dog was at fault.
- Offer to make a payment to anybody.
- Give anybody information or anything that could help them claim against **you**. This does not include disclosing **your policy** number and name and address of **esure pet insurance**.
- Answer letters from people who may claim against **you**, or who are acting for people who may claim against **you**.

## Section 3

### Death of your pet

Send the claim form to **us** as soon as possible after **your pet** dies, along with the purchase receipt and pedigree certificate (if applicable).

**You** must also obtain and send to **us** a veterinary certificate stating the cause of death.

## Section 4

### Theft, straying or loss of your pet

- **You** must notify **your** local police station within 24 hours of the theft or loss (dogs only) and make enquiries with local rescue centres (in the case of both dogs and cats).
- A police incident/crime reference number must be obtained by **you** and supplied to **esure pet insurance** (dogs only).
- Please retain confirmation of all enquiries made with local rescue centres and submit details along with **your** claims documentation.
- **You** must notify **us** if **your pet** has not been recovered after 45 days and send in the purchase receipt and pedigree certificate (if applicable) together with any receipts for advertising costs.

## Section 5

### Advertising and reward (not dog-napping)

- Ask for **our** approval before **you** advertise or try other methods of finding **your pet**.
- **You** must provide **us** with copies of the advert placed detailing reward offered along with the receipt showing the amount paid for the service.
- Please do not pay the finder yourself.
- Please provide us with the name and address of the finder along with the details of where they saw the advert and became aware of the reward. We will then contact the finder and arrange for any appropriate payment to be paid directly.

## Section 6

### Dog-napping and physical assault

- **You** must notify **your** local police station within 24 hours of the **dog-napping** (dogs only).
- **You** must contact **our dog-napping** helpline on 0845 606 1891 where **our** staff will provide **you** with practical advice and assistance on actions **you** can take.
- **You** must also report the **incident** to **our** claims department on 0845 606 1390 before making any payments in respect of recovering **your pet**.
- Ask for **our** approval before **you** advertise or try other methods of finding **your pet**. Notify **us** if **your pet** has not been recovered after 45 days and send in the purchase receipt and pedigree certificate (if applicable) together with any receipts for advertising costs. A police **incident**/crime reference number must be obtained by **you** and supplied to **esure pet insurance**.
- Please provide us with the name and address of the finder along with the details of where they saw the advert and became aware of the reward. We will then contact the finder and arrange for any appropriate payment to be paid directly.

## Section 7

### Boarding kennel fees

When **you** leave hospital, obtain a medical certificate and send **us** the medical certificate and the receipt from the boarding kennels/cattery and a covering letter. If **your home** is uninhabitable **you** should gain documentary evidence of this from the appropriate authority (i.e. police, fire service, home insurer or other government agency) and send this to **us** with the receipt from the boarding kennels/cattery and a covering letter.

## Section 8

### Holiday cancellation/curtailment

Send **us** receipts for the expenses **you** are claiming, along with a booking invoice for the holiday detailing any cancellation charges. **You** must provide us with confirmation that **you** are unable to claim these costs back from **your** travel providers.

## Section 9

### Overseas travel cover claim procedure

- In the event that **your pet** requires veterinary **treatment** whilst temporarily in Eire or a Member Country of the **PETS Travel Scheme**, payment of any **treatment** will be made by **you** to the **vet** whilst **you** are there.
- Upon return **home**, **you** should telephone **esure pet insurance** immediately and report the claim – 0845 606 1390. **esure pet insurance** will forward **you** a claim form for completion and return.
- This form must be returned complete with all paid veterinary receipts. Settlement of eligible claims will be made to **you**, after any applicable deductions have been made, in sterling at the current rate of exchange, such payments discharging **us** from all further liability connected with such claim.

## Section 10

### Accidental damage

- **You** should call the claims notification line on 0845 606 1390 as soon as **you** are aware of any circumstances likely to give rise to a property damage claim. A claim form will be sent to **you** which should be completed and then returned to **esure pet insurance**, detailing the exact circumstances of the claim including the description of the articles damaged and their purchase price if known.
- **You** should not admit any responsibility or make any offer of payment for the damage until the claim has been reported to and considered by **us**. **We** will then deal with the claim on **your** behalf and arrange for any appropriate payments or repairs to be made.

## Section 11

### Flea cover

- Telephone the claims line on 0845 606 1390 quoting **your policy** number and provide details of the problem. To ensure an accurate record, **your** telephone conversation will be recorded.
- All requests for assistance must be made to **us** and not to the **contractor** direct otherwise a claim will not be covered.
- The helpline will discuss with **you** the assistance **you** require and obtain a suitable **contractor** provided that the work is not prevented by any of the following:
  - adverse weather conditions;
  - industrial disputes (official or otherwise);
  - failure of the public transport system, including the road and railway networks and repairs to them; or
  - other circumstances preventing access to the **home** or making it impractical to carry out the necessary work.

**We** and the **contractor** will have reasonable discretion as to when and how work is undertaken. An **incident** which could result in serious property damage or personal **injury** should be notified immediately to the appropriate utility supplier and/or the emergency services.

# Complaints procedure

We are committed to providing **you** with an exceptional level of service and customer care. We realise, however, that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expect. When this happens **we** want to hear about it so that **we** can try to put things right.

## Who to contact

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- to be sure **you** are talking to the right person, and;
- that **you** are giving them the right information.

## When you contact us

Please give **us your** name and a contact telephone number. Please quote **your policy** and/or claim number and the type of **policy you** hold.

Please explain clearly and concisely the reason for **your** complaint.

## Step One – Initiating your complaint

**You** should first contact us by phone:

### Telephone numbers

Claims Complaints – 0845 606 1390

All other complaints – 0845 606 1374

Or by writing to us at:

### Address

esure pet insurance  
The Quality Manager  
The Connect Centre  
Kingston Crescent  
Portsmouth, Hants, PO2 8QL

If your complaint is one of the few that remain unresolved after step one, please continue to step two.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied, **you** can take the issue further.

## Step Two – Contacting AXA head office

If **your** complaint does not relate to Section 11 - Flea cover, please contact the Head of Customer Care who will arrange for an investigation. The contact details for the Head of Customer Care are:

Head of Customer Care  
esure pet insurance  
Civic Drive  
Ipswich IP1 2AN  
Tel: 01473 205926  
Fax: 01473 205101  
Email: [customercare@axainsurance.co.uk](mailto:customercare@axainsurance.co.uk)

If your complaint does relate to Section 11 - Flea cover, please contact the Head of Customer Care who will arrange for an investigation. The contact details for the Head of Customer Care are:

Head of Customer Care, Brit Insurance  
esure Pet Insurance  
25-29 London Road  
Sittingbourne ME10 1PE  
Tel: 0870 523 4567  
Fax: 0870 523 4908

If **we** have given **our** final response and **you** are still dissatisfied, **you** may refer the matter to the Financial Ombudsman Service (FOS).

## Step Three

The Financial Ombudsman Service (FOS) contact details are:

Insurance Division  
Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Tel: 0845 080 1800  
Fax: 020 7964 1001

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **we** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted. Referral to the Financial Ombudsman does not affect **your** right to take legal action against AXA Insurance UK plc or Brit Insurance. Please quote **your policy** number in any communication.

# Preventing fraud

**We** and/or **our** agents, along with other **insurers** pass information to fraud prevention and credit reference agencies. **We** may pass **your** details to the Claims and Underwriting Exchange Register run by the Insurance Database Services Ltd and Insurance Hunter, a central insurance anti-fraud system and other databases, to which other **insurers** may have access.

## Data protection

The information **you** have provided to **us** and **esure pet insurance** will be held and used by **us** and **our** agents to provide the insurance services **you** asked for and for statistical analysis. **We** may share information about **you** and **your policy** with esure Services Limited and the HBOS Group. They may contact **you** by post, email, phone or SMS to keep **you** informed about other products and services provided by esure and the HBOS Group and for market research purposes, unless **you** have chosen not to receive such communications. If **you** would prefer them not to contact **you**, and have not previously told **esure pet insurance**, please write to the Data Protection Officer, esure pet insurance, The Observatory, Reigate, Surrey, RH2 0SG or email them at [DPO@esure.com](mailto:DPO@esure.com). Please make sure **you** include **your** full name, address and date of birth.

**You** have the right to ask **us** for a copy of the information **we** hold about **you** in **our** records. **You** should write to **esure pet insurance**. **You** will need to pay a small administration fee to cover the cost of providing this information. **You** have the right to ask **us** to correct any inaccuracies in **your** information.



## Other contact numbers

### **24-hour Pet Legal 0845 606 1392**

24 hours a day, 7 days a week

For legal advice relating to your pet.

### **Vet Search 0845 607 1680**

Monday-Friday 8am-8pm,  
Saturday 9am-5pm

To find a local veterinary practice when you are at home or elsewhere in the United Kingdom, the Isle of Man or the Channel Islands.

### **24-hour Bereavement Counselling 0845 606 1391**

24 hours a day, 7 days a week

For confidential understanding and professional support when your pet is ill or dies.

### **Pet Minders 0845 607 1783**

Monday-Friday 8am-8pm,  
Saturday 9am-5pm

To find a registered pet minder to look after your pet while you are away from home.

### **24-hour Dog-napping Helpline 0845 606 1891**

24 hours a day, 7 days a week

For practical advice and assistance if your dog is dog-napped. Please also call our claims helpline on 0845 606 1390 to report the incident.

Please see the back cover for other key contact numbers.

If you require advice on any aspects of your pet's health, qualified veterinary surgeons are on call 24 hours a day, 365 days a year on Pet Health and Wellbeing line on 0845 606 1394.

# Key contact numbers

**24-hour Pet Health  
& Wellbeing**  
**0845 606 1394**

24 hours a day, 7 days a week

For expert help and advice from trained veterinary surgeons on all aspects of your pet's health and wellbeing.

**Customer Service**  
**0845 606 1374**

Monday-Friday 8am-8pm,  
Saturday 9am-5pm.

For your queries, including payment queries, and to tell us about any changes.

**Claims**  
**0845 606 1390**

Monday-Friday 8am-6pm,  
Saturday 9am-2pm

To make a claim and for your queries about existing claims.

Please see the inside back cover for the phone numbers for all the other services available.

If you have a hearing or speech impairment, you can also contact us by Typetalk. To use Typetalk please dial 18001 before the number you require.

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