A black cat and a black dog are looking up at the camera. The cat is on the left, and the dog is on the right. They are both looking directly at the camera. The background is a wooden floor.

Insurance

co
op

Pet Insurance

Important policy information

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Welcome to Co-op Pet Insurance

We're pleased **you've** chosen **us** to help look after **your pet** if they ever need it.

Our pets are part of **our** families and whilst **we** hope **you** never need to use this insurance, should **you** ever need to, we're here to help and make the process as easy as possible, so **you** can spend time looking after **your pet** whilst they recover.

This **policy** booklet provides **you** with details on **your** cover, any important exclusions and information on how to contact **us**, or make a claim.

We encourage **you** to read this document in full, to ensure that **you** fully understand what **you** are and are not covered for.


Unlimited online veterinary consultations are here

In partnership with **FirstVet**


A lot of **pet** owners who notice a change in their **pet's** behaviour often ask themselves if they need to see a **vet** immediately or not and may find themselves incurring costs that otherwise could have been avoided.

We know that sometimes getting **your pet** to see a **vet** can be more hassle and stress than the appointment itself. Therefore, as a valued **Co-op Pet Insurance** customer, **we** are giving **you** full, unlimited access to **our** friends at FirstVet.

FirstVet offer video consultations with fully qualified **veterinary surgeons** 24/7, 365 days a year at no additional cost to **your** insurance and also does not count as a claim on **your policy**.

Whether **your pet** has a tummy upset, is limping, or suffering from skin problems or **you** want nutritional guidance, or to discuss behavioural problems, download the free "FirstVet"  **FirstVet** app on **your** devices operating system, register and book a consultation (average waiting time for a consultation is less than 30 minutes).

You can download the FirstVet app by clicking the link below if **you** are viewing this document on an Android/IOS mobile device.

If **you** are viewing this via desktop, please visit the app store on **your** mobile device and search "FirstVet"  **FirstVet** to download.



Making a Claim

If it's not an emergency, have as many online consultations as you need...

Remember, speaking with a **vet** at FirstVet is not only included within **your policy**, it may result in **you** not needing to physically take **your pet** to a **veterinary** practice. This means **you** may be able to avoid all that stress and hassle and also paying **your policy** excesses. Usage of FirstVet will not count as a claim on your insurance.

No more paper forms

Should **you** ever need to claim, **you** can register a claim completely online without filling in any paper forms. Simply log in to **your** "Manage My Policy Online Portal" and follow the instructions.

You can log into **your** portal [HERE](#), click the link in **your policy** welcome letter, or if **you** would rather speak to **us** about an upcoming or existing claim, **you** can call **us** on **0333 009 2439***.

You can [CLICK HERE](#) to use **our** live chat* facility to speak to the **Co-op** Insurance Team.

Should **you** however wish to download and print a claim form, **you** can do so [HERE](#).

If **you** need to email **us** any information to do with **your** claim, ensure **you** add **your policy** number to any literature and send it to **us** at: claims@pets.coop.co.uk

Please make sure **you** send **us your** claim within 180 days from when **your pet** receives **treatment**, otherwise **we** may be unable to offer settlement.

* Our office is open from 8am to 6pm Monday to Friday and 9am to 2pm Saturdays.
Calls may be monitored or recorded for training and quality purposes.

Claim form completion

We will never guarantee payment of a claim over the telephone. If **you** want to make a claim, **you** must complete a claim form in order for **us** to review, before **we** can tell **you** if **you** are covered. If **you** are claiming for **veterinary treatment**, both **you** and **your vet** will need to fill in parts of the claim form and send **us** a full medical history for the **pet you** are looking to claim for.

If **you** are claiming for the death benefit of **your pet**, in addition to a claim form, **we** also require the purchase receipt of **your pet** (or other evidence to show the purchase price **you** paid).

Please be aware if any information **we** ask for on the claim form is missing, it will delay the processing of **your** claim.

We only accept invoices that are on **veterinary** practice headed paper and contain vat amounts and a vat number if **your vet** is VAT registered.

You will be responsible for any costs charged by your veterinary practice for the completion of the form, should they charge for this service.

Making a Claim (continued)

Submitting your claim

Should **your veterinary** practice use “Vetenvoy” (an electronic claim system) **you** may not need to submit the claim yourself – **your vet** will do it for **you**.

If **you** are submitting **your** claim yourself, **you** can email **your** claim form and supporting documents to **us** at claims@pets.coop.co.uk

Alternatively **you** can post **your** claim form and supporting documents to:

Co-op Pet Insurance
The Connect Centre
Kingston Crescent
Portsmouth
Hampshire
PO2 8QL

What we do with your claim

We will pay **your** claim:

- If the claim form is correctly completed
- If/when **we** have all the information **we** need to support **your** claim
- When **we** are sure that the claim is valid, when compared to **your policy** and the terms and conditions
- (If applicable) When any legal action or other action about **your pet** has been settled

If **your veterinary** practice accepts direct payment from insurers, **we** can pay them directly for **you** – minus any **policy** excesses and any items on the invoice which are not covered under **your** insurance. **You** can tell **us** who to make payment to.

You must pay **your vet** any amount not covered under this **policy**. If **we** have made any overpayment regarding claim settlements, this will be requested back in full and/or deducted from any future claims.

If all or a part of **your** claim cannot be paid, **we** will tell **you** why in writing.

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**.

Making Changes to Your Policy

You can also make some amendments to **your policy** at a time that suits **you** via **your** online portal, including:

- Making a payment
- Changing **your** address
- Updating **your** email address/phone number

You can log into **your** online portal [HERE](#) or click the link in **your policy** welcome letter.

For any other changes to **your policy**, or if **you** would rather speak to **us**, **you** can call **us** on [0333 009 2439](tel:0333 009 2439)* or [CLICK HERE](#) to use **our** live chat facility to speak to a colleague*.

You can also email **us your** query at: policy@pets.coop.co.uk

* Our office is open from 8am to 8pm Monday to Friday and 9am to 2pm Saturdays. Calls may be monitored or recorded for training and quality purposes.

Table of Cover – Time Limited policies

	Time Limited 2000	Time Limited 5000
Product type	12 month cover	12 month cover
Veterinary fee cover	£2,000/per policy year	£5,000/per policy year
Dental treatment for illness and accident <i>(as part of veterinary fee cover)</i>	✓	✓
Complementary treatment <i>(as part of veterinary fee cover)</i>	✓	✓
Specialist diet <i>(as part of veterinary fee cover)</i>	£100	£150
Behaviour treatment <i>(covered as a result of an accident only and as part of veterinary fee cover)</i>	£500	£750
Fixed excess <i>(certain breeds have a specified minimum excess of £200)</i>	£75 - £200 as chosen by you, or advised	£75 - £200 as chosen by you, or advised
Co-payment excess <i>(payable in addition to the fixed excess)</i>	20% for pets aged 6 years and over (optional before this age)	20% for pets aged 6 years and over (optional before this age)
Death from illness <i>(only available for pets less than 7 years of age)</i>	£1,500	£1,500
Death from accident <i>(no age limit)</i>	£1,500	£1,500
Farewell cover <i>(as part of veterinary fee cover. Euthanasia and cremation costs - only available for pets less than 7 years of age)</i>	£100	£100
Third party liability <i>(for dogs only - £250 excess per claim)</i>	£1,000,000	£1,000,000
Advertising and reward	£1,000	£1,000
Loss of pet - theft or straying	£1,000	£1,000
Emergency boarding kennel/cattery fees	£1,000	£1,000
Emergency holiday cancellation	£2,000	£2,000
Overseas travel cover	30 days	30 days
Unexpected quarantine expenses	£1,500	£1,500
Emergency expenses abroad	£500	£500

Time Limited policy explanation

If **you** have chosen one of **our** time limited policies, these will provide a fixed amount of money each **period of insurance**. They cover all **veterinary treatment your pet** needs (depending on the level of cover **you** choose) up to either £2,000 or £5,000 per **period of insurance**, or up to 12 months from when a **condition** is first treated by **you** or **your vet**.

Your annual limit for **veterinary** fees will decrease with each claim **you** make but the **veterinary** fee allowance resets back to either £2,000 or £5,000 (depending on the level of cover **you** choose) when **you** renew **your policy**.

Under these policies, cover for any **condition** will stop after either:

- 12 months have passed from the first **treatment** date

OR

- When the annual **veterinary** fee limit is reached (in which case, **you** need to wait until **your policy** renews before **you** can start to claim again)

Example veterinary fees claim

- Customer purchases the Time Limited 2000 **policy** to start on 1st January 2021
- A **condition** is first treated 1st June 2021, claim settled for £1,250 on 6th June 2021 (leaving £750 cover for the remaining **period of insurance**)
- **Policy** renews 1st January 2022 and the customer annual **veterinary** fee allowance is reset back to £2,000
- Date that the 12-month cover for the **condition** previously claimed for ends: 31st May 2022

Like humans, **our pets** are more likely to be affected by **illness** as they get older. This means that every year, **your** insurance premium could increase even if **you** have not made a claim. This increase may be more significant if **you** have claimed.

Table of Cover – Lifetime 1000 and Lifetime 2500

	Lifetime 1000	Lifetime 2500
Product type	Lifetime	Lifetime
Veterinary fee cover	£1,000/per policy year	£2,500/per policy year
Dental treatment for illness and accident (<i>as part of veterinary fee cover</i>)	✓	✓
Complementary treatment (<i>as part of veterinary fee cover</i>)	✓	✓
Specialist diet (<i>as part of veterinary fee cover</i>)	£250	£250
Behaviour treatment (<i>covered as a result of an accident only and as part of veterinary fee cover</i>)	£1,000	£1,000
Fixed excess (<i>certain breeds have a specified minimum excess of £200</i>)	£75 – £200 as chosen by you, or advised	£75 – £200 as chosen by you, or advised
Co-payment excess (<i>payable in addition to the fixed excess</i>)	20% for pets aged 6 years and over (optional before this age)	20% for pets aged 6 years and over (optional before this age)
Death from illness (<i>only available for pets less than 7 years of age</i>)	£500	£500
Death from accident (<i>no age limit</i>)	£500	£500
Farewell cover (<i>as part of veterinary fee cover. Euthanasia and cremation costs – only available for pets less than 7 years of age</i>)	£150	£150
Third party liability (<i>for dogs only – £250 excess per claim</i>)	£1,000,000	£1,000,000
Advertising and reward	£500	£500
Loss of pet - theft or straying	£500	£500
Emergency boarding kennel/cattery fees	£500	£500
Emergency holiday cancellation	£1,000	£1,000
Overseas travel cover	30 days	30 days
Unexpected quarantine expenses	£1,000	£1,000
Emergency expenses abroad	£1,000	£1,000

Table of Cover – Lifetime 5000 and Lifetime 7500

	Lifetime 5000	Lifetime 7500
Product type	Lifetime	Lifetime
Veterinary fee cover	£5,000/per policy year	£7,500/per policy year
Dental treatment for illness and accident <i>(as part of veterinary fee cover)</i>	✓	✓
Complementary treatment <i>(as part of veterinary fee cover)</i>	✓	✓
Specialist diet <i>(as part of veterinary fee cover)</i>	£250	£250
Behaviour treatment <i>(covered as a result of an accident only and as part of veterinary fee cover)</i>	£1,000	£1,500
Fixed excess <i>(certain breeds have a specified minimum excess of £200)</i>	£75 – £200 as chosen by you, or advised	£75 – £200 as chosen by you, or advised
Co-payment excess <i>(payable in addition to the fixed excess)</i>	20% for pets aged 6 years and over (optional before this age)	20% for pets aged 6 years and over (optional before this age)
Death from illness <i>(only available for pets less than 7 years of age)</i>	£1,500	£1,500
Death from accident <i>(no age limit)</i>	£1,500	£1,500
Farewell cover <i>(as part of veterinary fee cover. Euthanasia and cremation costs – only available for pets less than 7 years of age)</i>	£150	£150
Third party liability <i>(for dogs only – £250 excess per claim)</i>	£1,000,000	£1,000,000
Advertising and reward	£1,000	£1,000
Loss of pet - theft or straying	£1,000	£1,000
Emergency boarding kennel/cattery fees	£1,000	£1,000
Emergency holiday cancellation	£2,000	£2,000
Overseas travel cover	30 days	30 days
Unexpected quarantine expenses	£1,500	£1,500
Emergency expenses abroad	£1,000	£1,000

Table of Cover – Lifetime 10000 and Lifetime 16000

	Lifetime 10000	Lifetime 16000
Product type	Lifetime	Lifetime
Veterinary fee cover	£10,000/per policy year	£16,000/per policy year
Dental treatment for illness and accident (<i>as part of veterinary fee cover</i>)	✓	✓
Complementary treatment (<i>as part of veterinary fee cover</i>)	✓	✓
Specialist diet (<i>as part of veterinary fee cover</i>)	£250	£250
Behaviour treatment (<i>covered as a result of an accident only and as part of veterinary fee cover</i>)	£1,500	£1,500
Fixed excess (<i>certain breeds have a specified minimum excess of £200</i>)	£75 – £200 as chosen by you, or advised	£75 – £200 as chosen by you, or advised
Co-payment excess (<i>payable in addition to the fixed excess</i>)	20% for pets aged 6 years and over (optional before this age)	20% for pets aged 6 years and over (optional before this age)
Death from illness (<i>only available for pets less than 7 years of age</i>)	£2,000	£3,000
Death from accident (<i>no age limit</i>)	£2,000	£3,000
Farewell cover (<i>as part of veterinary fee cover. Euthanasia and cremation costs – only available for pets less than 7 years of age</i>)	£150	£150
Third party liability (<i>for dogs only – £250 excess per claim</i>)	£1,000,000	£1,000,000
Advertising and reward	£1,500	£2,500
Loss of pet - theft or straying	£2,000	£3,000
Emergency boarding kennel/cattery fees	£1,500	£2,000
Emergency holiday cancellation	£3,000	£5,000
Overseas travel cover	30 days	30 days
Unexpected quarantine expenses	£2,000	£3,000
Emergency expenses abroad	£1,000	£2,000

Lifetime policy explanation

If **you** have chosen one of **our** lifetime policies, these will provide a fixed amount of money each **period of insurance** to cover all **veterinary treatment your pet** needs.

“Lifetime” means **your veterinary** fee limit resets back to the maximum allowance for each **period of insurance you** choose to renew **your** insurance.

This means as long as **your** insurance **policy** remains in force with no breaks in cover, premiums are kept up to date and the insurer offers renewal, there is no limit on how long **you** can claim for each **illness** or **injury your pet** suffers from.

Should **your pet’s** total **veterinary treatment** within a **period of insurance** go above the limit **you** have chosen for **your pet**, there will be no further cover until the renewal of **your policy**.

Like humans, **our pets** are more likely to be affected by **illness** as they get older. This means that every year, **your** insurance premium could increase even if **you** have not made a claim. This increase may be more significant if **you** have claimed.

Definitions

Certain words or phrases in this booklet have a certain meaning whenever they appear in bold. These words and their meanings are explained below:

Accident

A single, unexpected external event which happens during the **period of insurance** resulting in physical bodily **injury** or death to **your pet**.

Alternative Medicine

Herbal or homoeopathic medicine recommended by **your vet** and prescribed by a suitably qualified **vet**.

Behavioural Treatment

A programme or training regime conducted by or under the supervision of a **veterinary surgeon** or a pre-approved program of behavioural modification carried out by a behaviourist. The behaviourist must be a member of The Institute of Modern Dog trainers (IMDT), a Certified Clinical Animal Behaviourist (CCAB) or member of the Association of **Pet** Behaviour Counsellors (APBC) or Canine and Feline Behaviour Association (CFBA).

Co-op/Co-op Insurance Services Limited

Co-op Insurance Services is a trading name of Co-op Insurance Services Limited; registered in England and Wales with registration number 4390. Registered office: 1 Angel Square,

Manchester, M60 0AG. Co-op Insurance Services Limited is authorised and regulated by the Financial Conduct Authority under register number 779364.

This **Co-op** insurance **policy** is administered by **Insurance Factory Limited**.

Co-payment

The percentage amount **you** are required to pay towards the costs of **veterinary** fees in addition to the **fixed excess**. This applies as soon as **your pet** turns the age of 6 years (even if this is part way through the **period of insurance**) and will be deducted from any **veterinary** fee claim settlement.

If **your pet** is under the age of 6 years when **your policy** starts and **you** choose to add the 20% co-payment, **you** cannot remove this for the duration **your pet** is insured with **Co-op**.

Complementary Medicine/Therapy/Treatment

Acupuncture, hydrotherapy, osteopathy, physiotherapy and chiropractic therapy recommended by **your vet** and carried out by a suitably qualified person that has been specifically recommended by **your vet**.

Commercial Breeding

Any **pet** that has had more than 2 litters in its lifetime.

Definitions (continued)

Condition/Conditions

Any **injury** sustained during, or resulting from, a single **accident** OR any manifestation of an **illness** having the same diagnostic classification or resulting from the same disease process regardless of the number of **incidents** or areas of **your pet's** body affected.

Dental

Any **treatment** of the teeth gums or mouth.

Fixed Excess

The amount **you** are required to pay as part of certain claims made under the **policy** as shown in **your Policy Schedule** and will be payable each year for each **illness, accident** or **injury**.

Guarding

This **policy** excludes all **pets** used for commercial security work or those which have been trained to attack. All cover is excluded for any policyholders who also hold a Security Industry Authority (SIA) license of any description whilst undertaking the designated activity that the SIA license allows.

Holiday

Means a pleasure trip outside of the **UK** to a European State or Territory included in the **Pet Travel Scheme (PETS)**, which starts from and ends at **your** address as shown in **your Policy Schedule**.

Illness/Illnesses

Any changes in **your pet's** state of health that are:

- not caused by an **accident**, or
- may be resulting from gradual or biological cause.

Incident/Incidents

An occurrence involving **your pet** that may result in a claim under this **policy**.

Injury/Injuries

Clinical signs or symptoms of changes in normal healthy state resulting from one individual **accident**, including directly or indirectly related problems, no matter where these are noticed or occur in or on **your pet**.

Insurance Factory Limited/IFL

Appointed by **Co-op Insurance Services Limited** and acting as insurance administrators for The Insurer, West Bay Insurance Plc.

Monetary Pet Value

If **you** do not have proof of **your pet's** purchase price, **we** will use the average monetary value of **your pet's** breed at the date of death that **we** are able to determine based on age, breed, pedigree, and breeding status of **your pet**. **We** will use **our** own data to determine this average value.

Definitions (continued)

Period of Insurance

The period for which the premium has been paid and for which **your pet** is covered as shown on **your Policy Schedule**. Each renewal is the start of a new **period of insurance**.

Pet/Pet's

The dog or cat specified in **your Policy Schedule**.

Pet Travel Scheme (PETS)

The Government scheme allowing **you** to take **your pet** abroad to certain specified countries and re-enter the **United Kingdom**. Please visit the gov.uk website to follow the latest guidance on travel within the EU post-Brexit.

Policy

Your Policy Wording and most recent **Policy Schedule**.

Policy Wording

This document, which contains the terms and conditions of **your** pet insurance.

Policy Schedule

The **Policy Schedule** contains details about **you**, **your pet**, **policy** limits and excesses that apply to the specific cover that **you** have purchased.

Pre-existing Condition/Pre-existing Conditions

Any **illness** or **injury** or complication directly resulting from another **injury** or **illness**, whether diagnosed or undiagnosed or that has been identified or investigated by a **vet** or is otherwise known to **you** prior to the start of the insurance

Recurring injury/injuries

Recurring injuries shall be considered as one loss. Such **injuries** being defined as:

- a) Clinical manifestations resulting in the same diagnosis (regardless of the number of **injuries** or areas of the body affected) to which **your pet** has an on-going predisposition or susceptibility related in any way to the original claim, or:
- b) **Injuries** which are incurable and likely to continue for the remainder of **your pet's** life, or:
- c) multiple **injuries** being caused by or resulting from one **accident** will be treated as one loss.

Recurring illness/illnesses

Recurring illnesses shall be considered as one loss. Such **illnesses** being defined as:

- Clinical manifestations resulting in the same diagnosis (regardless of the number of **incidents** or areas of the body affected) to which **your pet** has an on-going predisposition or susceptibility related in any way to the original claim; or

Definitions (continued)

- **Illnesses**, which are incurable and likely to continue for the remainder of **your pet's** life.

Select Breed/Select Breeds

Bullmastiff, Dogue De Bordeaux, French Bulldog, Great Dane, Irish Wolfhound, Mastiff, Neapolitan Mastiff, Newfoundland, Pyrenean Mastiff, Rottweiler, St Bernard, Tibetan Mastiff, Chow Chow, Bulldog (including all variants such as Dorset, Victorian etc.), English Bulldog, Toy Bulldog, Shar Pei, German Shepherd, Boxer, Maine Coon, Norwegian Forest Cat

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

Any examination, consultation, advice, tests, x-rays, ultrasound, CT scan, MRI scan, drugs, or medication administered or prescribed surgery, nursing, or care; provided by, or under the direction of, a **vet**.

Unattended

Any occasion where **your pet** is left alone or out of sight.

United Kingdom/UK

England, Scotland, Wales, Northern Ireland, and the Isle of Man.

Vet/Veterinary/Veterinary Surgeon

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

We/Us/Our

Insurance Factory Limited acting on behalf of the insurer, West Bay Insurance Plc, under its trading agreement with Co-op Insurance. **Co-op** Pet Insurance **policies** are administered on behalf of the insurer by **Insurance Factory Limited**. Co-op Insurance and the **Co-op** logo are registered trademarks of Co-operative Group Limited or its affiliates and are used under license by **Insurance Factory Limited**.

You/Your

The person named on the **Policy Schedule** who is the owner and carer for the **Pet** that permanently resides with **you** at the address **you** have provided.

Consumer insurance (Disclosure and Representations) Act 2012

In entering into this contract, **you** are under a duty to take all care in answering all questions in relation to this insurance honestly and to the best of **your** knowledge. This includes anything that appears within **your Policy schedule** as well as any information relating to **your pet's** medical history. **Your** failure to take reasonable care to avoid misrepresentation in relation to the information provided could result in **your policy** being cancelled or **your** claim being rejected or not fully paid. If **you** are in any doubt about **your** duty to take reasonable care not to make a misrepresentation, please contact **our** Customer Services Department on **0333 009 2439**.

Introduction

This is a **pet** insurance **policy** that lasts for a year and **you** must pay the full year's premium in one payment or by monthly instalments. **Your** insurance contract is made up of this **Policy Wording, Your Policy Schedule** and the information **you** gave when arranging this insurance or at any time after.

Who provides your insurance?

Co-op Pet Insurance is arranged and administered by **Insurance Factory Limited**, authorised and regulated by the Financial Conduct Authority under Financial Services Register number 306164, a company registered in England and Wales (company number 02982445); registered office: 45 Westerham Road, Bessels Green, Sevenoaks, TN13 2QB. **Insurance Factory Limited** is part of the Markerstudy Group of companies.

The insurance is underwritten by West Bay Insurance Plc, registered in Gibraltar No. 84085. Registered Office: 846-848, Europort, Gibraltar. Regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the **UK** (Financial Services Register Number 211787).

These details can be checked on the Financial Services Register at www.fca.org.uk or the Prudential Regulation Authority on 020 7601 4444. West Bay Insurance Plc. is a member of the Association of British Insurers.

The law applicable to this policy

You and **we** are free to choose the law applicable to the **policy** but in the absence of agreement to the contrary, the law of the country in which **you** are resident at the time of the contract will apply. If **You** are not resident in the **United Kingdom**, the law which will apply will be the law of England and Wales and by purchasing this **policy**, **you** have agreed to this.

Data consent

As part of **your policy**, **you** agree to and accept the following terms in the event that **you** submit a claim:

- **We** will request relevant information or records from **your** current or previous **veterinary** practice, specialist, breeder or rescue centre at any time in order for **us** to be able to fully assess **your** claim.
- **Your veterinary** practice or any **veterinary** practice treating **your pet** can openly discuss and receive information about **your** claims with **your policy** administrator (**Insurance Factory Limited**) where appropriate. This also includes the transfer of **your** claim via an electronic service using a third party application.
- **We** will only ever ask for information which is relevant to the details and circumstances of the claim and previous medical history, which is necessary for claims processing purposes.

Introduction (continued)

Territorial limits

This **policy** is valid in the **UK** and includes cover while **you** travel on **holiday** with **your Pet** in the **UK** and Republic of Ireland for up to 30 days in each **period of insurance**. It also provides cover while **you** travel on **holiday** with **your pet** in the European Union States and Territories included in the Government's **Pet Travel Scheme (PETS)** for 30 days within each **period of insurance**.

Renewal terms

If **we** offer further periods of insurance, **we** may change the premium, **fixed excess** and terms and conditions as **your pet** gets older and to allow for future increases in **treatment** costs. **We** will write to **you** by email or post at least 14 days before **your** renewal date. **We** will inform **you** about any changes to the premium and/or **policy** terms and conditions for the next **period of insurance**.

If **you** pay **your** premium by Direct Debit there is no need for **you** to take further action, **your policy** will automatically renew and reflect the renewal premiums stated within **your** renewal documentation. If **you** do not want **us** to do this, please call **us** or email **us**.

If **you** pay for **your policy** in full by debit or credit card, **you** need to contact **us** to make payment before the renewal date. **Your policy** will not automatically renew.

We will correspond with the last email address given to **us** by **you**. **We** are unable to prevent these from going into **your** spam or junk folders so please check these folders as well as **your** current inbox. If **your** email address changes between the commencement date and renewal date, please inform **us** so that **we** can keep **your** records up to date.

Mid-term policy changes

You must contact **us** as soon as **you** are aware of any changes that need to be made to **your policy**, such as **your** postal address, phone number or email address. In the event of a change in **your pet's** or **your** details, this may affect the premium for the rest of the **period of insurance**.

Upgrades or downgrades in cover level

This can be done mid-term or at renewal. Regardless of when **you** do this, if **you** transfer **your pet** to a **policy** with additional or higher benefit limits, the additional or higher benefit limits will not apply if signs or symptoms of a **condition** are present before the transfer date.

If **you** transfer **your pet** to a **policy** with lower benefit limits, the higher benefit limit will no longer apply to any claims/**condition** **you** are currently making. In cases where the cover is increased any **illness** or **injury** in existence prior to the change in cover level will be covered under the terms applicable when the **condition** first started.

Introduction (continued)

Should **you** choose to decrease **your** cover level all existing **conditions** will be subject to the new lower **policy** terms. Please call **us** for full details that will apply.

If **your pet** was under the age of 6 years when **your policy** started and **you** chose to have the optional 20% **co-payment**, should **you** choose to change **your** level of cover, **your** new **policy** will continue to have the 20% **co-payment** applied. Once added, this cannot be removed for the duration **your pet** is insured with **Co-op**.

Dual insurance

You must inform **us** if **you** have another insurance policy in force for the same **pet** covering the same **injury, illness**, death, damage, destruction, expense or liability. If this is the case, **we** will not make any payment for any claim that results from an incident covered by any other insurance. If there is any other insurance under which **you** are entitled to make a claim you must report the **incident** to that insurance company and tell **us** their name and address and **your policy** and claim number with them.

Financial Services Compensation Scheme (FSCS)

Co-op Insurance Services Limited, Insurance Factory Limited and West Bay Insurance Plc are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** or **Insurance Factory Limited** cannot meet **our** obligations to **you**. This depends on the type of insurance and circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

General conditions applicable to all policy sections

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

- **You** are aware upon purchase of this **policy** that **pre-existing conditions** are not covered under the **policy**.
- **Your pet** has never shown aggressive tendencies and has not been trained to attack.
- It is a condition of this **policy** that **your** dog is muzzled where this is recommended when in public or on walks. Failure to comply may result in any claim being declined.
- **You** must be the owner of the **pet** and must be living permanently at the address **you** provided **us**. Cover will cease immediately if **your pet** is sold or **your pet** is living somewhere else, whether temporarily or permanently (unless agreed by **us**).
- **You** must take **your pet** for regular annual checkups and keep **your pet** vaccinated as advised by **your vet**. There is no cover provided for these diseases in the event that the required vaccinations have not been administered to **your pet**. Homeopathic vaccines are not acceptable.
- **You** agree to observe the terms of the Animal Welfare Act 2006, and Control of Dogs Order 1992. Any dog in a public place must wear a collar with the name and address of the owner engraved on it or engraved on a tag. **Your** telephone number is also advisable.
- **You** agree that **your** current and/or previous **vet** may release all information or records regarding **your pet** to **us** and that **we** may release information about **your policy** to any **vet** who has either treated **your pet** or is about to treat **your pet**. If the **vet** charges **you** for this information, **you** will be responsible for the costs.
- If there is a disagreement between **your vet** and **us**, an independent **vet** chosen by **us** will be appointed and act as arbiter, whose decision both **you** and **we** must keep to.
- If **your pet** is a **select breed** - the minimum **fixed excess** **you** will pay will be £200.
- Any **pet** that has had more than 2 litters in its lifetime will be considered by **us** as being used for **commercial breeding** and as such, **we** will not insure the **pet**. In the event that a third litter occurs during a **period of insurance**, **we** will not invite renewal of cover but will continue to maintain cover previously agreed, until the end of that **period of insurance**.
- **You** must pay any premium when it becomes due.
- For **illnesses** that can have multiple sites or bilateral **illnesses** such as eyes, ears or legs **we** shall treat all occurrences of an **illness** as the same **illness** and charge only one **fixed excess** per **period of insurance**. This is the definition as to how benefits are provided under this **policy** of insurance. If the **condition** diagnosed by **your veterinary surgeon** is the same as a previous **condition**, they will be treated as the same

General conditions applicable to all policy sections (continued)

condition even if the problem is a different part of **your pet's** body.

For example, if **your pet** has a growth on the left ear which is subsequently found on the right ear both will be treated in benefit terms as the one **condition**, benefit limits and the start date for the **condition** will be from the date that the left ear growth was found irrespective of the time difference between diagnoses. **We** will always treat the same diagnosis as one **condition** irrespective of when or where in **your pet's** body the symptoms are found, even where the **condition** is diagnosed in different legs and deciding the start date for the **condition** it will be the date that the first symptom was noted or the first date of **treatment** (whichever is earlier).

General exclusions applicable to all policy sections

This **policy** will not cover:

- Any claims for a **pet** not named in the **policy schedule**.
- Any claims made for any incident that happens outside of the **period of insurance**.
- Any death or destruction of **your pet** as a result of **illness** resulting from the failure to vaccinate **your pet** in accordance with the practice recommended by the British Small Animal **Veterinary** Association.
- Any claims for **treatment** if **your pet** was under the age of 8 weeks.
- Any claims arising outside the territorial limits of the **United Kingdom** and the Member Countries of the **Pet Travel Scheme (PETS)** (excluding long haul countries as defined by DEFRA).
- 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.
- The confiscation or destruction of **your pet** by Government or Public Authorities, or under the Animals Act 1971 **United Kingdom** and the Control of Dogs Act 1986 and Control of Dogs (amendment) Act 1992 Republic of Ireland or Contravention of the Dogs (Protection of Livestock) Act 1953.
- The cost and compensation for euthanasia of **your pet** under a court order or the Contagious Diseases Act. Claims arising due to the intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter.
- **You** breaking the **United Kingdom** or Republic of Ireland laws, or regulations, including those relating to animal health or importation.
- Malicious or willful **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**.
- Any pedigree dog that is not on **our** breed list when **you** purchased **your policy** (unless agreed by **us**), or a dog crossed with any pedigree breed not on **our** breed list. **We** specifically will not provide any cover if **your** dog is or is a crossbreed with an Aladseer, American Bulldog (unless **your policy** was purchased before 1st January 2022), American Bully, American Pocket Bully, Australian Dingo, Cane Corsos, Dogo Argentino/Argentinian Mastiff, Fila Brasileiro, Irish Staffordshire Bull terrier, American Staffordshire Bull Terrier, Japanese Tosa/Tosa Inu, Perro De Presa Canario, Pit Bull Terrier or any

General exclusions applicable to all policy sections (continued)

dogs listed under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs (amendment) Act 1997 or any subsequent amendments.

- **Recurring illnesses** which **your pet** previously suffered from arising before **your policy** started, or within the first 14 days of **your insurance policy**.
- **Recurring injuries** from which **your pet** previously suffered arising before **your policy** started, or within the first 48 hours of **your insurance policy**.
- **Your pet** being used for **commercial breeding** purposes, **guarding**, track racing, coursing, or used in connection with any business, trade, profession, or occupation (whether **you** are paid for such purposes or not).
- Any loss due to variations in exchange rates of any and every description.
- Where fraud has been committed against **us** or where false information has been provided to **us**.
- Any liability where **you** are entitled to cover or benefit under any other insurance -unless that cover is exhausted.
- Any claims resulting from an 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.
- Liability in respect of pollution or contamination of buildings or other structures or of water or land or the atmosphere unless directly caused by a sudden identifiable unintended and unexpected occurrence which takes place in its entirety at a specific moment in time and place during the **period of insurance** provided that:
 - a) All pollution or contamination which arises out of one occurrence will be deemed to have occurred at the time such occurrence takes place;
 - b) **Our** liability for all damages and claimants costs and expenses payable in respect of all pollution or contamination which is deemed to have occurred during the **period of insurance** shall not exceed £1,000,000 in the aggregate.

Section 1: Veterinary Fees

What is covered?

We will pay **you** for charges made for **treatment** to **your pet**, carried out by either a **vet** or a qualified specialist. Some specific types of **treatment** or charges do have limitations, which are detailed below and in the tables of cover.

Your veterinary fee allowance on the **policy you** have chosen is one overall monetary limit. Please refer to the tables of cover near the start of this **Policy Wording**, to see which benefits fall under the overall **veterinary** fee limit and do not have their own separate monetary limits.

Example of how to calculate the amount **you** will have to pay and the amount **we** will pay in the event of a claim:

A valid claim arises for **veterinary** fees totalling £2,000 with a £75 **fixed excess** and the 20% co-payment is applicable:

Amount claimed		£2,000
Less fixed excess	£75	£1,925
Less co-payment	20% = £385	£1,540
Total excess paid by you	£460	
Total paid by us	£1,540	

Farewell cover is not a separate benefit limit, it forms part of the overall **veterinary** fee benefit and is limited to the amount shown in **your Policy Schedule**.

Complementary treatment/medicine which is **veterinary** recommended including up to 10 sessions of hydrotherapy as long as it is provided by members of the CHA (Canine Hydrotherapy Association), ICH (Institute of Canine Hydrotherapists) or NARCH (National Association of Registered Canine Hydro-therapists).

Dental cover is provided on all levels of cover as a result of an **illness** or an **accident**. In order to be covered for a **dental illness, your pet** must have had yearly **dental** check-ups leading up to the claim and any work that is recommended by **your vet** previously must have been carried out. Any **treatment** advised or recommended by **your vet** which has not been carried out ahead of a **dental** claim, may result in **your** claim not being paid.

Specialist diet food is only covered if it is to dissolve bladder stones or crystals in urine and no other purpose. It must be prescribed by **your vet** and is a diet that can only be bought from a **veterinary** surgery or an online pharmacy. **You** can claim up to a maximum of 60 days or up to the amount of cover **you** have on **your** chosen **policy** (whichever limit is reached first). **We** will deduct 75p per tin and/or £1.50 per kilo of diet food, which represents normal feeding costs associated with owning a **pet**.

In the event **your pet** requires tube feeding, costs associated with this are limited to £100.

Section 1: Veterinary Fees (continued)

What is covered? (continued)

Behavioural treatment is only provided if **your pet's** change in behaviour can be proven by **you** or **your vet** to have been caused by an **accident**, which is covered on **your policy**. The amount **your pet** is covered for, is shown in the benefit tables at the start of this **Policy Wording**.

Where **treatment** for different, **injuries** or **illnesses** are carried out at the same time and the separate costs of **treatment** cannot be identified, the cost of **treatment** will be split equally between each **injury** or **illness** and the **fixed excess** and **co-payment** (if applicable) will be applied to each **injury** or **illness**.

Section 1: Veterinary Fees (continued)

What is not covered?

- **Your fixed excess** and (if applicable) the additional 20% **co-payment** as shown in **your Policy Schedule**.
- The **fixed excess** which is payable by **you** on a per **incident**, per **period of insurance** basis. If **your pet** is seen and/or treated by another **veterinary** practice (or specialist) for the same **condition** in the same **period of insurance**, another **fixed excess** becomes due for any further costs incurred from that second treating **vet**. If the **co-payment** is applicable to **your policy**, this will also be applied to costs incurred from both treating **vets**.
- The 20% **co-payment** will apply in respect of any **treatment** that takes place on or after **your pet's** 6th birthday.
- Any costs where a benefit limit has been reached.
- Any medication costs that has more than a 100% mark up on the manufacturers or wholesalers price of **veterinary** medicines based on **our** catalogue of prices (VAT is payable and inclusive of this markup). This will include any dispensing fees.
- Any costs that **we** deem to be excessive. **We** will challenge these costs with the treating **vet** or specialist and only settle what **we** deem as appropriate. **We** do this by comparing costs for the same **treatment we** have in **our** own data to decide how much **we** will pay.
- Any **treatment** after **your policy** has lapsed/expired.
- Any **illness** or symptoms of any **illness** before, or within the first 14 days of **your policy** starting whether diagnosed or undiagnosed (**pre-existing conditions**).
- Any **accident** or **injury** that occurred before or within the first 48 hours of **your policy** starting.
- Any costs for hydrotherapy used as an aid to weight loss.
- Any costs for neutering or spaying **your pet** unless these procedures are part of the **treatment** specifically for pyometra or cryptorchidism. No other **condition** will have neutering or spay costs covered.
- Any claim or **treatment** for cryptorchidism (retained testicles) unless **your pet** was insured with **us** before they were 12 weeks of age.
- Any costs for bathing, grooming or de-matting **your pet**, regardless of **your** personal circumstances.
- Any costs for any pheromone products, unless pre-approved as part of a **behavioural treatment** recommended by a specialist, where **we** will pay these costs for a maximum of six months.
- The cost of any **treatment** outside normal **veterinary** surgery hours, unless **your vet** can explain how not seeing **your pet** immediately would have endangered **your pets** health. For necessary **treatment** outside of normal **veterinary** hours, the maximum **we** will pay for any consultations is £100.

Section 1: Veterinary Fees (continued)

What is not covered? (continued)

- Any costs for non-essential hospitalisation of **your pet** unless **your vet** can explain to **us** how moving **your pet** would seriously endanger its life.
- Any ambulance charges or **pet** transfer costs to another practice (regardless of **your** personal circumstances), unless **your vet** can explain to **us**, why they arranged this instead of **you** taking **your pet** to where **your pet** needed to go.
- Any costs for home visits by **your vet** (regardless of **your** personal circumstances), unless **your vet** can explain to **us** how moving **your pet** would have seriously endangered its health.
- Any claim for any form of housing, cage, nappies or bedding needed for **treatment** or wellbeing of **your pet**.
- Any charge for surgical equipment that can be used more than once.
- Any fees charged by **your vet**, or specialist/second opinion **vet** including but not limited to completing a claim form, any ancillary administration fees, dispensing fees, late payment fees, administration referral fees to specialist **vets**, referral fees and x-ray referral fees.
- Any costs for nutritional supplements and vitamins unless prescribed by a **vet** and given to **your pet** instead of medication.
- 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).
- Any costs for any **treatment** or **complementary therapy** connected to or resulting from organ transplants and fitting full or partial artificial limbs (prosthesis) with the exception of costs relating to replacement hip, elbow and or knee joints including pre and post-operative care.
- Any costs for any **treatment**, or complications arising from **treatment**, that **you** choose to have carried out that is not directly related to an **injury** or **illness**.
- Any complications or **conditions** that are the result of neutering or spaying **your pet**
- Any costs for routine or investigative tests or diagnostic procedures, unless these are being undertaken specifically to diagnose an **injury** or **illness**.
- Any costs for procedures involved in the diagnosis of an **injury** or **illness** that are repeated when **your pet** is referred to another **vet**.
- Any costs for routine blood tests including blood tests carried out before surgery if **your pet** is under 6 years of age, unless there is something in **your pet's** medical history to suggest **your pet's** health may be at risk from the anaesthetic, surgery, or a procedure.

Section 1: Veterinary Fees (continued)

What is not covered? (continued)

- Any claim as a result of a 'notifiable' disease (as defined by DEFRA) e.g. rabies.
- Any post mortem costs.

Second opinion Vets

There may be times when **you** wish to take **your pet** to a different **vet**, as **you** are unhappy with their diagnosis or **treatment** suggestions. Should the second opinion **vet** agree with the first diagnosis or **treatment**, then **we** shall only pay for one claim. Another **fixed excess** becomes payable by **you** if **you** choose to take **your pet** to another **vet**.

If **your pet** is referred to a specialist, please make sure that the **vet** who normally treats **your pet** has completed a separate claim form for the initial costs.

We will not normally be able to assess the claim form and supporting invoices from the referral practice until **we** have processed the initial **treatment** from **your** own **vet**.

If **your pet** is treated for the same **condition** at more than 1 **veterinary** practice in the same **period of insurance**, **you** will pay the **fixed excess** a maximum of twice per **condition**, per **period of insurance**.

Claims information

Before **your pet** is treated, check that **your vet** is willing to complete the claim form, provide medical history and supply **us** with the supporting invoices. The claim form and invoices along with a full clinical history must be returned to **us** within 180 days of the **pet** receiving the **treatment** for **your** claim to be considered.

Policyholders who are veterinary surgeons or staff

If **you** are a **veterinary surgeon**, **you** may treat **your** own **pet** but another **vet** must countersign the claim form confirming the **treatment** has gone ahead. The same applies if **you** are a vet nurse, **you** cannot complete **your** own claim form and must have **your** claim countersigned by the treating **veterinary surgeon**.

Section 2: Death from Illness

This section does not apply for pets aged 7 years or over.

What is covered?

If **your pet** dies because of an **illness**, or as a result of **your vet** putting **your pet** to sleep, to alleviate incurable and inhumane suffering from the **illness**.

We will pay the purchase price **you** paid for **your pet** as declared by **you** and detailed on the **policy schedule**. This payment is restricted to the maximum **policy** limit shown on **your** chosen **policy**.

If **you** are unable to provide **us** with proof of the amount **you** paid for **your pet**, **we** will pay a current **monetary pet value**. This is based on average prices of **your pets** breed shown in **our** data at the time of **your pet's** death, or up to a maximum of £250 (whichever is lower) for either a dog or a cat.

What is not covered?

Death resulting from any **illness** that occurred before or within the first 14 days of **your pet's** insurance first starting (whether diagnosed or un-diagnosed).

Any **claim** where **your pet** is put to sleep due to aggression, unless this can be linked to an **illness**.

Any claim if a **vet** believes it is more humane to keep **your pet** alive rather than put it to sleep, but despite this **you** still have **your pet** put to sleep.

You are not able to provide **us** with confirmation from **your vet** that **your pet** has passed away or a statement from an independent witness unrelated to **you**, to confirm **your pet's** death.

Section 3: Death from Accident

What is covered?

Pets of any age are eligible for this benefit.

If **your pet** dies because of an **accident** or **injury**, or as a result of **your vet** putting **your pet** to sleep, to alleviate incurable and inhumane suffering from the **accident/injury**.

We will pay the purchase price **you** paid for **your pet** as declared by **you** and detailed on the **policy schedule**. This payment is restricted to the maximum **policy** limit shown on **your** chosen **policy**

If **you** are unable to provide **us** with proof of the amount **you** paid for **your pet**, **we** will pay a current **monetary pet value**. This is based on average prices of **your pets** breed shown in **our** data at the time of **your pet's** death, or up to a maximum of £250 (whichever is lower) for either a dog or a cat.

What is not covered?

Death resulting from any **injury** that happened before or within the first 48 hours of **your pet's** insurance first starting.

Any **claim** where **your pet** is put to sleep due to aggression, unless this can be linked to an **injury**.

Any claim if a **vet** believes it is more humane to keep **your pet** alive rather than put it to sleep, but despite this **you** still have **your pet** put to sleep.

You are not able to provide **us** with confirmation from **your vet** that **your pet** has passed away or a statement from an independent witness unrelated to **you**, to confirm **your pet's** death.

Section 4: Farewell Cover (Euthanasia, Cremation and Burial costs)

This section does not apply for pets aged 7 years or over.

What is covered?

The amount of cover **your** chosen **policy** has is one limit for all three services, it is not allocated individually.

We will pay up to a maximum amount shown in **your Policy Schedule** for costs incurred if **your pet** is euthanised and/or if **you** choose to have **your pet** cremated or put towards burial costs. This benefit forms part of the **veterinary** fee allowance.

What is not covered?

Any costs for the cremation or burial of **your pet** where **you** cannot provide an invoice or receipt to **us**.

Any costs unless **your vet** has been informed of **your pet** passing away and have updated their records to show this.

Any costs for this benefit if **you** have already claimed the full annual allowance of **veterinary** fees.

Section 5: Third Party Liability

This section does not apply for cats

What is covered?

The insurer will pay up to £1,000,000 if **you** become legally liable to pay in the **UK** courts as damages (including costs) during the **period of insurance** for any claim or series of claims arising from any one event or multiple events and in respect of all and any **incidents** occurring during the **period of insurance** involving **your** dog:

- Bodily injury or death to any person who is not in **your** employment or who is not a member of **your** family or household.
- Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, anyone in **your** employment or any member of **your** family or household within:
 - a) The **United Kingdom** or
 - b) Whilst temporarily in a member state of the European Union provided that **your** dog complies with all the relevant legislation relating to movement across international borders, but only for a maximum stay of 364 days during the **policy** period. The most the insurer will pay under this section of the **policy** for all **incidents** occurring within the **period of insurance** will be £1,000,000.

If someone else is looking after **your** dog when the injury or damage happens, the insurer will still pay as long as:

- **You** asked them to look after **your** dog.
- **You** did not agree to pay them (or their family) or offered any thank **you** payment to look after **your** dog.
- The injury or damage was not to them or their property.

Section 5: Third Party Liability (continued)

What is not covered?

- The third party liability excess of £250 per claim. Failure to pay the excess when requested may result in **us** refusing to pay additional costs incurred or in **us** refusing to deal with any third party claim.
- Claims where no legal liability is established.
- Claims for incidents that occur within 72 hours of the commencement of **your policy**.
- Compensation or legal costs if the injured person is part of **your** family, lives in **your** home, works for **you**, or is looking after **your pet** or is paid to look after **your pet**.
- Compensation or legal costs if the damaged property belongs to **you** or a person who is part of **your** family, lives in **your** home, works for **you**, is looking after **your pet** or is paid to look after **your pet**.
- Compensation or legal costs if **you** or someone listed above is looking after the property or holding it in trust or any liability when **your pet** is under the control or custody of a professional dog sitter, walker, groomer, or other similar professional caring for **your** dog where payment is made.
- Any claim resulting from a period when **your pet** was left **unattended**.
- Cover is not in force at any place where **you** or members of **your** family are subject to a contract of employment, carry out self-employed or voluntary work.
- Cover is not provided at any event of confirmation show, agility event, working trial or Schutzhund competition.
- Cover is not provided at any organised or recreational shooting or sporting event.
- 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.
- Any claim resulting from **your pet** passing on any disease or virus.
- Any claim where **you** have not followed advice given to **you** by previous owners of **your** dog or by any rehoming organisation about **your** dog's behavioural traits.
- Any claim whilst **your pet** is being transported in a motorised vehicle.
- Fines, penalties or **your** breach of quarantine restrictions or import or export regulations.

Section 5: Third Party Liability (continued)

What is not covered? (continued)

- Any damages, costs or expenses if **you** are insured under any other liability policy which covers any liability relating to **your pet** (including **your** household insurance) unless that cover has been exhausted.
- Any claim costs in excess of the **policy** limit under this section of **your policy**.
- Any amount in excess of £1,000,000 in respect of all **incidents** occurring during the **period of insurance**.

Section 5: Third Party Liability (continued)

Special Conditions that apply to this Policy section

- No claims under this **policy** section will be paid for any pedigree dog that is not on **our** breed list when **you** purchased **your policy** (unless agreed by **us**), or a dog crossed with any pedigree breed not on **our** breed list. **We** specifically will not provide any cover if **your** dog is an Aladseer, American Bulldog (unless **you** purchased **your policy** before 1st January 2022), American Bully, American Pocket Bully, Australian Dingo, Cane Corsos, Dogo Argentino/Argentinian Mastiff, Fila Brasileiro, Irish Staffordshire Bull terrier, American Staffordshire Bull Terrier, Japanese Tosa/ Tosa Inu, Perro De Presa Canario, Pit Bull Terrier or any dogs listed under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs (amendment) Act 1997 or any subsequent amendments.
- **You** must contact **us** as soon as there is an incident that could give rise to a claim.
- **You** must not admit to anyone that **your pet** was at fault, offer any compensation, make a payment, or try to negotiate.
- **You** must forward on to **us** any letters, writs, summons, or other legal documents **you** receive, immediately, and **you** must not answer them.
- **You** must tell **us** or assist **us** to establish the full circumstances of an incident provide written statements and go to court if necessary.
- **We** may pay what **we** judge to be a reasonable amount for the compensation and costs, which will release **us** from any more payments under this **policy**.
- **We** will have complete control of any claim or the defence of any legal proceedings.
- **You** must not give anybody information or anything that could help them claim against **you** other than disclosing **your policy** number and name and address of **us**. In relation to any third party liability claims, **we** may pay up to the limit of **your** stated **policy** cover 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).

Section 6: Advertising and Reward

The monetary limit shown on your chosen policy is an overall limit for both of these benefits.
If you need to claim under this section, please call us to approve how you plan to use this benefit

Advertising - What is covered?

If **your pet** is lost or stolen, **we** will reimburse **you** for advertising in a local newspaper, making posters or any other expenditure for the recovery of **your pet** (previously agreed by **us**).

Any costs up to the benefit limit as shown in **your** chosen **policy** per **period of insurance**.

If **you** wish to use an animal location service, these costs must be approved by **us** before they start work. **You** must provide **us** with a full estimate invoice listing what they plan to do and **we** will tell **you** what **we** will cover. Failure to do so may mean **your** claim is not settled.

Advertising - What is not covered?

- Reimbursing any money **you** spend trying to find **your pet** if **we** have not agreed to the way **you** are doing this.
- More than £50 for the cost of advertising materials (to make posters/flyers etc.).
- Any costs if **you** cannot provide **us** with invoices or receipts to show what **you** have paid for materials/advertising.

Reward - What is covered?

If **your pet** is lost or stolen, **we** will approve a suitable reward to be offered for recovery of **your pet** up to the maximum amount as shown on **your** chosen **policy**.

Reward - What is not covered?

- Any reward payment to anyone who is a member of **your** family, household, or by any person employed by **you**, residing with **you**, or otherwise known to **you**.
- Any reward payment to the person who was caring for **your pet** when it was lost or stolen.
- Any reward payment to the person or persons who stole, or was involved in the theft of **your pet**.
- Any reward payment that was not approved by **us**.
- Any reward not supported by a signed receipt giving the full name, address, email address and telephone number of the person who found **your pet**, so **we** can contact them.

Section 7: Loss of Pet – Theft or Straying

You must have claimed under 'Section 6: Advertising and Reward' before you are able to use this benefit

What is covered?

We will pay **you** up to the purchase price or the maximum sum shown on **your** chosen **policy**, (whichever is lower) in respect of the permanent loss of **your pet** due to being lost or stolen and after no recovery has been made after 45 days.

You must be able to prove **you** have attempted to locate **your pet** by notifying local rescue centres and for dogs, **your** local dog warden. In the case of theft, **you** must provide evidence that **you** have notified the Police to report the theft and have a crime reference number.

This benefit can only be paid once per **period of insurance**.

If **you** are unable to provide **us** with formal proof of the amount paid for **your pet**, **we** will pay a current **monetary pet value** based on average prices at the time of **your pet's** death or up to a maximum of £250 for either a dog or a cat (whichever is lower).

What is not covered?

- If **your pet** is lost, stolen or strays prior to or within the first 14 days of **your policy** starting.
- Any costs if **you** or the person looking after **your pet** has freely parted with them.
- Any costs for the theft of **your pet** where it was not reported to the police and **you** are unable to provide **us** with the crime reference number.
- Any costs for **your pet** straying, where it was not reported to local rescue centres and for dogs, **your** local dog warden. **You** will need to prove this in order for **your** claim to be considered.
- Any claim for this benefit not submitted within one year of **your pet** going missing.

Section 8: Emergency Boarding Kennel/Cattery Fees

What is covered?

If **you** or a family member who permanently lives at **your** address are hospitalised for more than 72 consecutive hours, **we** will pay for **your pet** to be looked after by a registered kennel/cattery or **pet** sitter, if there is no one else in **your** household who can do so.

If **you** choose to use a **pet** sitter, the maximum daily cost **we** will pay is £20.

What is not covered?

- Any claim under this section within the first 14 days of the start of **your policy**.
- Any costs that are for dog walking services, unless **you** contact **us** before these happen and **we** approve the costs.
- Any costs if **you** or **your** family member goes into hospital for any reason, illness or injury that was known to **you** before **your policy** first started.
- Any costs if the hospitalisation is the result of pregnancy, giving birth, alcoholism, drug abuse, drug addiction, attempted suicide or self-harm.
- Any costs resulting from nursing home care or any convalescence care that **you** do not receive in a hospital.
- Any costs for the transportation of **your pet** to or from the boarding kennel/cattery/**pet** sitter establishment.
- Any costs to a person who is a member of **your** family.
- Any costs if **you** do not attend hospital for a continuous period of more than 5 hours a day over a continuous period of no less than 72 hours whilst a family member who permanently resides with **you** have an illness or injury which requires **you** to attend hospital.

Section 8: Emergency Boarding Kennel/Cattery Fees (continued)

What is not covered? (continued)

- Any costs if **you** do not provide **us** with invoices/receipts from the business who looked after **your pet**
- Any costs if **you** do not provide **us** with documents from the hospital showing when the admission and discharge took place.

Section 9: Emergency Holiday Cancellation

What is covered?

We will reimburse **you** up to the amount shown on **your** chosen **policy** for the non-recoverable cancellation and curtailment costs incurred by **you** if:

- **You** cancel **your holiday** within 7 days prior to departure or;
- **You** come home early because **your vet** believes **your pet** needs lifesaving **treatment** or lifesaving surgery.

What is not covered?

- Claims within the first 14 days of the commencement of **your policy**.
- Any costs if **your pet** does not have lifesaving **treatment** or lifesaving surgery which resulted in **you** cancelling **your holiday** or returning home early.
- Any costs if the **treatment** was for an **illness** or **accident** that is not covered on **your policy**.
- Costs for anyone else who is on **holiday** or who is going to be on **holiday** with **you**. Unless they are under 18 years of age and no other adult is able to take care of them.
- If **you** booked **your holiday** less than 28 days before **you** were due to leave.
- If **you** knew about the **injury** before going on **holiday** and the **injury** was likely to necessitate emergency **treatment** and/or surgery.
- Any additional costs which are incurred, e.g. if **you** fail to arrive on time at the airport/ferry port.
- Any costs if **you** can claim these expenses back from anywhere else, for example, from **your** travel insurance.

Section 9: Emergency Holiday Cancellation (continued)

What is not covered? (continued)

- 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**.
- Any costs if **your holiday** does not start and finish whilst **your policy** is in force.
- Any claim more than one year after **you** return.
- Any costs if **you** cannot provide **us** with all invoices and receipts for the expenses **you** are claiming. **You** must provide **us** a booking invoice for the **holiday**, detailing any cancellation charges. **You** must also provide **us** with confirmation and (where applicable) evidence that **you** are unable to claim these costs back from **your** travel providers

Section 10: Overseas Travel Cover

What is covered?

Any costs in the event **your pet** requires **veterinary treatment** whilst temporarily in a European Member Country of the **Pet Travel Scheme (PETS)**.

Cover overseas is subject to 30 days on all policies.

Payment of any **treatment** must be made by **you** to the **vet** whilst **you** are outside of the **UK**.

Upon **your** return home, **you** should contact **us** immediately and report the claim on **0333 009 2439**, where **we** will send **you** a claim form to be completed.

We will reimburse **you** any eligible costs in sterling at the rate of exchange applicable at the date the bills were settled.

What is not covered?

- Any costs if **you** are unable to provide invoices/receipts showing the **treatment** given to **your pet** and the cost.
- Any costs if **your pet** was treated outside of a European member Country of the **Pet Travel Scheme (PETS)**.

Section 11: Unexpected Quarantine Expenses

This section does not apply to Time Limited policies

What is covered?

- **We** will pay up to the maximum amount payable, on **your** chosen **policy** for:
- Quarantine kennel costs and other costs incurred in getting a new health certificate for **your pet**, should **your pet's** microchip of ISO standard 11784 or annex a to ISO standard 11785 fail.
- Quarantine kennel costs should **your pet** have to go into quarantine, due to **illness** despite **your** compliance with all the required regulations of the **pet** travel scheme.
- **We** will pay **you** for the cost of a replacement health certificate should the original become lost, stolen or destroyed during the trip.

What is not covered?

- Any costs if the microchip was checked and found not to be working properly within the 14 days prior to **your** departure on any trip.
- Any costs arising from any **condition** of which **you** were aware before the start of any trip.
- Any costs resulting with **your** non-compliance with all or any relevant regulations of the **PETS Travel Scheme**.
- Any loss, theft or destruction of the health certificate prior to the start of **your** trip.

Section 12: Emergency Expenses Abroad

What is covered?

We will pay up to the maximum amount payable, on **your** chosen **policy** for:

Costs incurred by **you** and **your** immediate family (living at the same address) who are on **holiday** with **you** outside of the **UK** and **your pet** is hospitalised, which results in **you**:

- Needing to reschedule **your** travel arrangements back to the **UK**
and/or;
- Extend **your** accommodation until **your pet** can safely travel back to the **UK**.

What is not covered?

- Any costs if **you** cannot provide evidence of **your pets** hospitalisation that meant **you** had to extend **your holiday/** accommodation.
- Any costs incurred for someone who is on **holiday** with **you**, who are not immediate family and/or do not live with **you**.
- Any costs if **you** purposefully travelled outside the **UK** for **your pet** to have **veterinary treatment**.
- Any costs that are not for extended accommodation or rescheduling travel arrangements.
- Any costs if **you** have cover for the same benefits on any other insurance product.

Section 13: Helplines

Bereavement Counselling

An understanding, confidential and professional service enabling **you** to talk for as long as **you** need about the death or **illness** of **your pet**. Help and advice to address the symptoms brought about by bereavement is available 24 hours a day, 365 days a year.

Call: 0333 003 2258

Pet Legal

Lawyers are available to provide advice and explain legal issues in plain English and in a friendly and helpful way – available 24 hours a day, 365 days a year.

Call: 0333 003 2258

Cancellation

You may cancel this **policy** within 14 days of receipt of the **policy** documents or the renewal date by calling **us** on **0333 009 2439** writing to **us** at:

Co-op Pet Insurance
The Connect Centre
Kingston Crescent
Portsmouth
Hampshire
PO2 8QL

or emailing **us** at: policy@pets.coop.co.uk

Any premium already paid by **you** will be refunded to **you** providing no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. If **you** do not exercise **your** rights during the 14 day period, **your policy** will continue as normal.

If **you** make any whatsoever claim within the first 14 days of the **policy** start date, then this will be taken as accepting the **policy** cover and no refund would then be available.

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, **you** must pay any remaining instalments for the same **period of insurance**.

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 the **policy** is 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 after any cancellation fee has been applied, **we** will 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.

Cancelling if your pet passes away

If **your pet** dies or is reported as lost or stolen and **you** need to make a claim, the remaining premiums for the full **policy** year will not be charged, as long as a claim has not been submitted or made in the same **period of insurance** under either:

- Section 1: Veterinary fees
OR
- Section 5: Third Party Liability

Cancellation (continued)

If **you** have made a claim for **your pet** under either of those **policy** sections in the same **period of insurance**, no refund will be given if **you** paid for **your** insurance in full. If **you** pay for **your** insurance by monthly instalments, the remaining of the year's premium becomes due and must be paid and/or deducted from the settlement of the death benefit.

When we can cancel your policy

We can cancel this **policy** if there are serious grounds to do so, for example:

- Where **we** have been unable to collect a premium payment (payment terms including the procedures in the event of non-payment of the premium will have been agreed between **you** and **us** when **you** took out this **policy**); or
- **You** have failed to take reasonable care in providing information in relation to this insurance as required by general condition 1 of this **policy**.
- **You** have failed to co-operate or provide information and assistance in relation to any claim under this **policy** or with regards to the administration or operation of this **policy**.
- Where **you** fail to take **your pet** for annual check-ups and keep **your pet** vaccinated against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs; against feline infectious enteritis, feline influenza feline herpes virus, feline calicivirus

and feline leukaemia in the case of cats; and as advised by **your vet** in accordance with general condition 7 of this **policy**.

- Where **we** have grounds to suspect fraud.
- Where **you** use threatening or abusive behaviour towards a member of **our** staff or a member of staff of **your vet** or one of **our** suppliers.

We will do this by giving notice in writing to **your** last address notified to **us**.

Defaulted Direct Debits

In the event of payment default, **you** have 7 days from the date of default to contact **us** to arrange payment.

If payment is not received, **your policy** will be cancelled from the default date. A pro-rata charge for **your** period on cover will be made in addition to any cancellation fee. Where a claim has been made, the remaining premium for the **policy** year will be charged.

Cancelled Direct Debits

In the event **your** direct debit is cancelled, **you** have 7 days from the date the direct debit is cancelled to contact **us** to arrange payment and set up a new Direct Debit.

Cancellation (continued)

If **you** do not contact **us** and payment is not received, **your policy** will be cancelled from the date **we** are notified by **your** bank that the direct debit was cancelled. A pro-rata charge for **your** period on cover will be made in addition to any cancellation fee. Where a claim has been made, the remaining premium for the **policy** year will be charged.

It is **your** responsibility to ensure **you** have sufficient funds to pay for **your** insurance when it is due. If **your policy** is cancelled due to either a defaulted direct debit, or **your** direct debit instruction with **us** was cancelled, **you** will not be able to reinstate and continue with the same **policy** and will need to start a new **policy** if **you** wish **your pet** to be insured again. This means any **illness** or **injury your pet** was covered for will not be covered under the new **policy** and will be classed as a **pre-existing condition(s)**.

Fraud

It is unfortunate that with all types of insurance, fraud and attempted fraud can occur. **We** employ sophisticated fraud detection and prevention techniques to ensure **we** only pay out on genuine claims. By doing this, **we** are protecting the interest of all policyholders and are able to offer a comprehensive **Policy** with competitive premiums.

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 Motor Insurers' Bureau and Insurance Hunter, a central insurance anti-fraud system and other databases, to which other insurers may have access.

We have access to **veterinary** specialists who will review any claims where **we** feel **treatment** is excessive, or if **we** suspect any kind of misrepresentation has been made from either **you** or **your vet** in an attempt to get a claim paid.

We will not pay any claims and may void **your policy** if **you** or anyone acting for **you**:

1. Makes a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any respect.
2. Make a statement in support of a claim knowing the statement to be false in any respect.

3. Submit a document in support of a claim knowing the document to be forged or false in any respect.
4. Make a claim in respect of any loss or damage caused by **your** willful act or with **your** connivance.

What we will do if we suspect fraud

We shall be entitled to recover from **you** the amount of any claim **we** have previously paid under the **policy**, since the last renewal date.

We shall not make any refund of any premiums already paid.

We may inform the police of the circumstances.

We will immediately cancel this and all other policies **you** have with **us**.

Complaints Procedure

We are committed to providing **you** with an exceptional level of service and customer care. **We** realise, however, that sometimes things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expect from **us**.

When this happens **we** want to hear about it so that **we** can try to put things right. Although it can help to make complaints in writing, **we** will accept complaints in whatever form **you** prefer.

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 provide **your** name, **policy** number and a contact telephone number.

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

Step one - Initiating your complaint:

In all cases, if **you** wish to provide written details, the following checklist has been prepared for **you** to use when drafting **your** letter.

Head **your** letter '**Pet** insurance Complaint'.

Give **your** full name, postcode and contact telephone number(s).

Explain that **you** have a **Co-op pet** insurance **policy** and quote **your policy** number.

Explain clearly the reason(s) for **your** complaint.

The letter should be sent to the Complaints Manager at the following address:

Co-op Pet Insurance
The Connect Centre
Kingston Crescent
Portsmouth
Hampshire
PO2 8QL

You can email **your** complaint to **us** at complaints@pets.coop.co.uk

Or, **you** can call **us** on **0333 009 2439**.

We will acknowledge **your** complaint promptly, normally within five days unless exceptional circumstances apply.

The complaints department will investigate **your** complaint impartially taking into account all relevant factors and will provide **you** with a written response to **your** complaint within 8 weeks.

Complaints Procedure (continued)

It is expected that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied, or if **you** have not heard from **us** within 8 weeks, **you** can take the issue further.

Step two - The Financial Ombudsman Service

If **we** have given **you our** final response, or if **you** have not heard from **us** within 8 weeks, or if **you** are still not satisfied **you** may refer **your** case to the Financial Ombudsman Service (FOS). The Ombudsman is an independent body that arbitrates on complaints about general insurance products and other financial services. It will only consider complaints after **you** have been provided with written confirmation that all internal complaints procedures have been exhausted.

Insurance Division
Financial Ombudsman
Service Exchange Tower
Harbour exchange square
London
E14 9SR

Tel: 0300 123 9123
Fax: 020 7964 1001

Please note that **you** have six months from the date of the final response in which to refer **your** complaint to the ombudsman. Referral to the ombudsman will not affect **your** right to take legal action.

Our promise to you

We will acknowledge all complaints promptly. **We** will investigate quickly and thoroughly. **We** will keep **you** informed of progress. **We** will do everything possible to resolve **your** complaint. **We** will learn from **our** mistakes. **We** will use the information from complaints to continuously improve **our** service. To help **us** improve **our** service, **we** may record or monitor telephone calls.

Data Protection

We believe in keeping **your** information safe and secure. Full details of what data **we** collect and how **we** use it can be found in **our** privacy **policy** on **our pet** insurance website, or by requesting a copy from **our** data Protection Officer (contact details below).

This section provides **you** with some basic information and briefly explains what **we** do with **your** information.

We are governed by the Data Protection legislation applicable in the **United Kingdom**. **We** collect **your** personal details in order to consider **your** application for insurance and to administer insurance services to **you**, including claims investigation and management.

We may use **your** personal information for a number of lawful purposes. These include providing **you** with **our** contracted services; dealing with **your** claim; carrying out checks such as fraud checks and credit checks; and where agreed, providing **you** with information about similar products and services which may be of interest to **you**.

In order to provide **our** services to **you**, **we** may share **your** personal information with other insurance companies, solicitors, regulators, business partners and third-party suppliers where necessary. These third parties may share **your** information with their own agents for insurance administration purposes.

We may also have a legal obligation to provide **your** personal information, in certain circumstances, to regulators, police and other public bodies.

Co-op Insurance Service Limited (CISL) promotes **Co-op** branded Insurance Products and is also a Data Controller in relation to these activities. Further details of how CISL use **your** personal data can be found here: <https://www.coop.co.uk/insurance/about-us/privacy-and-cookies>

If **you** have previously consented to being contacted for marketing purposes, **you** can unsubscribe or change **your** preferences at any time by e-mailing: policy@pets.coop.co.uk

Your rights as a Data Subject

Under Data Protection laws, **you** have certain rights; these include for example, a right to understand what data **we** hold on **you** and a right to ask **us** to amend that data if it is incorrect. If **you** would like to exercise any of **your** rights as detailed within **our** full Privacy Policy, please contact **our** Data Protection Officer:

Data Protection Officer
Insurance Factory Limited
45 Westerham Road
Bessels Green
Sevenoaks
Kent
TN13 2QB

Data Protection (continued)

Please make sure **you** provide **your** name, address, **policy** number and other relevant information to allow **us** to identify **you** and promptly respond to **your** query. **You** understand that all personal data **you** supply must be accurate. If **you** would like any other person to discuss **your policy** or make amendments then **we** must have **your** permission.

Updating your records

If **you** think **our** records are wrong or out of date, particularly **your** contact details, **you** must contact **us** immediately to correct them.

You can do this by calling **0333 009 2439**
or by emailing: policy@pets.coop.co.uk

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